

# City of Enid – Summary of Benefits

## Health Insurance – Two Options

	<b>Plan A/Base Plan</b>	<b>Plan B/Co-pay Plan</b>
<b>Deductible</b>	\$500 Single \$850 Family	\$500 Single \$1000 Family
<b>Office Visit</b>	80% after deductible	\$35 excludes lab/x-ray
<b>RX</b>	After deductible Generic - 10% of cost pd Preferred - 25% of cost pd Non-preferred -40% of cost pd	\$15 co-pay for Generic Brand - 35% of cost pd.
<b>Additional Annual Coverages</b>	Mammogram PSA OB/GYN Exam	Mammogram PSA OB/GYN Exam
<b>Monthly Premium</b>	\$49 Employee Only \$100 Employee/Spouse \$80 Employee/Child(ren) \$112 Family	\$60 Employee Only \$120 Employee/Spouse \$95 Employee/Child(ren) \$165 Family
<b>Max. Life Benefit</b>	\$1,000,000	\$1,000,000
<b>Vision Care</b>	\$30 toward eye exam \$30 toward frame \$30 toward single vision lens \$45 toward bifocal lens \$60 toward trifocal lens	\$30 toward eye exam \$30 toward frame \$30 toward single vision lens \$45 toward bifocal lens \$60 toward trifocal lens
<b>Dental</b>	\$1,000 per year Paid in tiers	\$1,000 per year paid in tiers
<b>Dental Premium</b>	Free to employee \$20.58 per month for family	Free to employee \$20.58 per month for family
<b>Pension</b>	This is an employer-funded benefit for municipal employees. The City contributes 3.75% of salary on behalf of the employee after one year of service. The employee vests in the plan after 5 years of participation. Benefits are paid at retirement or in the event of disability.	
<b>401(k)</b>	Civilian employees are eligible to participate upon hire (minimum age 21); Employees can contribute up to 25% of salary; City matches 25% of Employee's contribution up to 8% of employee's salary.	
<b>Police &amp; Fire Pension</b>	Pursuant to state law, in lieu of participating in social security, police officers and fire fighters are required to contribute 8% of their annual salary to the respective state controlled pension funds. The City of Enid is required to contribute 13% of police officers and firefighters salaries.	