



City of Missoula Employee Benefits at a Glance

Allegiance Health & Dental Insurance: The City of Missoula offers Health and Dental Insurance packaged together for regular, full- and part-time employees and their dependents. Part time and seasonal employees pay a pro-rated share of the City's contribution toward the premium. Full time regular employees contribute the following premiums PER PAYCHECK for Health and Dental:

Allegiance Health & Dental	Premium Per Paycheck (24 pay checks per year)
City Contribution	\$583.90/per paycheck
Employee Only	\$0/per paycheck
Spouse	\$79.50/per paycheck
Dependent	\$32.75/ per paycheck, per dependent

***Premiums are withheld from 24 pay periods; two pay periods each have no withholdings**

Enrollment: Employees must enroll online with Allegiance. You will receive a letter at your home address with login directions. Employees must enroll if they want this benefit.

Effective Date: The first pay period following 30 days of employment.

Life Insurance: The City of Missoula offers a \$10,000 Accidental Death and Dismemberment Life Insurance policy for employees enrolled in the Health Plan. This coverage is paid by the City of Missoula.

Enrollment: Enrollment in the Health Insurance with Allegiance is required and occurs automatically.

Effective Date: The first pay period following 30 days of employment.

UNUM Supplemental Life Insurance: Employees may purchase additional life insurance through payroll deduction.

Enrollment: Submit the completed original [UNUM Enrollment](#) form to HR.

Effective Date: Following Enrollment.

Resources: [UNUM Coverage Highlights](#), [UNUM Life Rates](#)

MetLife Voluntary Vision: Employees may purchase the vision plan through payroll. Employees contribute the following premiums PER PAYCHECK for Voluntary Vision:

MetLife Voluntary Vision	Premium Per Paycheck (24 pay checks per year)
Employee Only	\$4.00/per paycheck
Employee + Spouse	\$8.01/per paycheck
Employee + Child(ren)	\$6.78/per paycheck
Employee + Family	\$11.18/per paycheck

Enrollment: Employees must enroll online with Allegiance. You will receive a letter at your home address with login directions.

Effective Date: The first of the month following enrollment.

Flexible Spending Accounts: Employees may contribute pre-tax earnings to the Flexible Benefits Plan for both medical and dependent care reimbursement.

Flex Limits on Calendar Year	2020 IRS Flex Limits
Medical Flex	\$2850
Dependent Care Flex	\$5000

Enrollment: Submit the completed original [Flex Enrollment](#) form to HR

Effective Date: First of the month following 30 days.

Uprise Health Employee Assistance Program (EAP): Uprise Health provides confidential assistance to employees, spouses, partners, and dependent children. The benefit provides up to six free visits per person per issue each contract year.

Enrollment: Automatically enrolled upon employment

Effective Date: Upon employment

Retirement: All regular employees are required to be covered by retirement systems administered by the Montana Public Employees' Retirement Administration (MPERA). Contributions are tax deferred. Any changes need to be done in person through Human Resources. The only changes that can be made are designation of beneficiaries and addresses. This begins immediately upon hire.

	Retirement System	Employee Contribution	Employer Contribution
Employees other than Police and Fire	PERS	7.9%	8.87%
Police Officers	MPORS	9.0%	14.41%
Firefighters	FURS	10.7%	14.36%

Enrollment: Submit completed original [PERS](#), [MPORS](#), [FURS](#) form to HR; MPERA requires an original signature.

Effective Date: Immediately upon employment

Deferred Compensation Plans- IRS Sec. 457: Employees may voluntarily contribute pre-tax earnings to supplemental retirement savings programs. Contact the companies below for more information.

VALIC
 (406) 523-3378
 Steve Jarvis
www.valic.com

Nationwide
 (208) 755-8238
 Dave Miller
www.nrsforu.com

Enrollment: Contact companies listed above for information on enrollment.

Effective Date: Upon enrollment

Vacation: Eligible employees may use vacation leave after six months of continuous employment, as provided by State Law. Vacation leave is accrued beginning with the first day of employment and calculated as follows:

Years of Service	Hours Accrued per Year	Accrual Rate per Pay Period
Less than 10 years	120	.05769 x # hours worked
10 to less than 15 years	144	.06923 x # hours worked
15 to less than 20 years	168	.08076 x # hours worked
20 or more years	192	.09230 x # hours worked

Employees with prior public employment in the State of Montana may be eligible to accrue annual leave at the rate for cumulative years of employment. Verification of prior employment must be received from the previous employer(s) and submitted to Human Resources. [Forms](#) are available on the HR website.

Sick Leave: Eligible employees may use sick leave after 90 days of continuous employment. Sick leave is calculated as follows:

	Hours Accrued Per Year	Accrue Rate Per Pay Period
All eligible employees	96	.04615 x # hours worked

Aflac: Employees may contact Aflac directly for additional benefits: These benefits can be deducted from payroll.

Ashleigh George 307-752-4568 or cell: 406-672-7100

Enrollment: Contact the information above for enrollment information

Effective Date: Upon Enrollment

Holidays: All regular, seasonal, and temporary employees received the following paid holidays per State statute:

- New Year’s Day, January 1st
- Martin Luther King Day, third Monday in January
- President’s Day, third Monday in February
- Memorial Day, last Monday in May
- Independence Day, July 4th
- Labor Day, first Monday in September
- Columbus Day, second Monday in October (designated by the City as “Indigenous People’s Day”)
- Veteran’s Day, November 11th
- Thanksgiving Day, fourth Thursday in November
- Christmas Day, December 25th
- State-wide Election Day in November of even numbered years.

Family and Medical Leave Act (FMLA): Contact Human Resources Department

Worker's Compensation: Contact Mike Brady BradyM@ci.missoula.mt.us , 406-552-6278

Worker's compensation insurance is provided for all employees to cover injuries rising out of and in the course of employment. Injuries must be reported to immediate supervisor within 24 hours of injury. To file a claim, employees must fill out the Accident/Injury form and submit completed forms to Human Resources.

If timely notice of an accident/injury is not provided, accident/injury may not be compensable under worker's compensation. MCA 39-71-603

Worker's Compensation Carrier:

Montana Municipal Interlocal Authority (MMIA)
PO Box 6669
Helena, MT 59604-6669
1-800-635-3089

Additional Benefits: Please Contact the Human Resources Department for additional information.