

# Benefits Summary for 2025

## **EE Monthly Premiums**

<u>Healthcare and Prescription Coverage</u> - BlueCross and BlueShield of Louisiana

<u>Preferred CA-A Plan I:</u> Employee Only ee cost \$2/city pays \$869.22/ total cost \$871.22

Emp + sp--- ee cost \$609.86/ city pays \$1132.60/ total cost \$1742.46 Emp + ch(ren)-- ee cost \$564.12/ city pays \$1047.65/ total cost \$1611.77 Family--- ee cost \$869.05/ City pays \$1613.95/ total cost \$2483.00

PPO Preferred Plan 2: Employee Only ee cost \$2/ city pays \$744.52/ total cost \$746.52

Emp + sp --- ee cost \$360.42/ city pays \$1132.60/ total cost \$1493.02 Emp + ch(ren) ee cost \$333.40/ city pays \$1047.65/ total cost \$1381.05 Family ee cost \$513.61/ city pays \$1613.95/ total cost \$2,127.56

**HUMANA retirees only:** \$324.84

<u>Dental</u> – **Humana** Employee Only \$0 City pays 100% \*\*NEW TIERS\*\* Emp + Sp \$33.09 employee cost

Emp +Child(ren) \$45.07 employee pays

Family \$66.79 employee pays

#### Life/AD&D - NYL

Basic Life Insurance: \$25,000 Life and \$25,000 AD&D. No cost to employee.

Supplemental Term Life Insurance for Employee, Spouse and Child Coverage. Employee pays all cost.

AT RETIREMENT

Value drops to \$10,000 for age 64

o Age 65 to 69 \$6500

Age 70 and above \$5,000

### Short Term and Long Term Disability - Lincoln Financial Group

#### Long Term Disability - Coverage is at no cost to employee.

These benefits replace a portion of pre-disability earnings less the income you may receive from other sources. Employee pays Short Term Disability cost.

*Vision* - *VSP* - Monthly rates for employee:

■ Employee Only: \$7.24

Employee + Spouse \$14.00

Employee + Child(ren): \$13.00

■ Employee + Family: \$19.76

**Employee Assistance Program (EAP)** – **Hidalgo Health Associates** offers at no cost to our employees and their families a program that provides voluntary, confidential, and professional assistance to help resolve problems that affect their personal lives or performance on the job. 1-800-448-4470

Retirement Plans - Mandatory participation. Rates for July 1, 2024 to June 30, 2025:

- Municipal Employees Retirement System (MERS) The City contributes 28% (employee contributes 10%).
- <u>Municipal Police Employees Retirement System (MPERS)</u> The City contributes 35.6%
  - o *Hazardous emp* contributes 10%
  - o Nonhazardous emp. Contributes 8%

<u>**Deferred Compensation (457)**</u> is available. For specific questions or more information contact *Shawn Harrison @ CoSource Financial Group LLC*, PH# 337-258-8754, or email <u>sph@cosourcefinancial.com</u>.

**Colonial** – (Critical Illnes/w/Cancer, Medical Bridge, Accident, Whole Life) Available to all benefit-eligible employees. Gary Rosiere – Cell- 504-329-1711.