

**CITY OF COCONUT CREEK BENEFIT SUMMARY**  
**FOR ADMINISTRATIVE OFFICERS (UNIFORMED FIRE AND SWORN POLICE PERSONNEL)**

**HOLIDAYS** - 11 paid full-day holidays and 2 paid half-day (Christmas Eve and New Year's Eve) holidays per year.

**PERSONAL LEAVE** - 20 hours/year (prorated the first year of employment based on hire date); does not roll over.

**JOB BASIS LEAVE** - 80 hours/year (prorated the first year of employment based on hire date); does not roll over.

**VACATION LEAVE** - Employees earn vacation leave from the date of hire based on the following schedule:

- < 1 year of service .0385 hours per each regular paid hour (80 hrs./yr.)
- 1+ years of service .0577 hours per each regular paid hour (120 hrs./yr.)
- 3+ years of service .0770 hours per each regular paid hour (160 hrs./yr.)
- 5+ years of service .0962 hours per each regular paid hour (200 hrs./yr.)
- 10+ years of service .1154 hours per each regular paid hour (240 hrs./yr.)

Maximum accumulation is 280 hours as of the last day of the pay period including November 1 each year, with up to 80 hours of any accumulation in excess of 280 hours paid out annually at a 100% conversion rate.

**SICK LEAVE** - Employees earn 0.0462 hours of sick leave for each hour of regular paid service. Accumulations in excess of 520 hours are paid out annually at a 50%, 75%, or 100% conversion rate depending on years of service.

**GROUP INSURANCE PROGRAM** - For each employee, the City pays the premiums for \$20,000 Basic Life and AD&D insurance, Long- and Short-Term Disability, an Employee Assistance Program (for behavioral and mental health) and contributes towards the employee and family medical insurance premiums, including 100% of the premiums for employee-only coverage on the High Deductible Health Plan (HDHP). Most employees who enroll in the City's HDHP are eligible to participate in a Health Savings Account (HSA), which may include a City contribution. Eligibility for coverage is the first of the month following thirty (30) days of full time employment.

Proof of medical coverage is required for full-time City employees. However, employees may opt-out of the City's group medical insurance and receive an opt-out payment. The City's insurance program includes a Section 125 Program, which allows eligible employees to pay for most insurance premiums with pre-tax dollars and/or set aside pre-tax dollars for unreimbursed medical, dependent or elder care. All payments are made bi-weekly by payroll deduction. Changes to selections may only be made during qualifying periods.

**MEDICAL PREMIUM OFFSET (LEAVE CONVERSION)** - Employees may be eligible to convert accrued sick and/or vacation leave to offset medical insurance premiums under the City's group health insurance plan or to fund a Health Savings Account (HSA), if applicable.

**PENSION/RETIREMENT PLAN (Special Risk)** - The City participates in the Florida Retirement System (FRS), which offers a choice of a Pension Plan (defined benefit) or an Investment Plan (defined contribution). The City contributes the amount determined by the State, and employees make a bi-weekly mandatory 3% contribution through payroll deduction on a pre-tax basis. The Pension Plan benefit is determined by multiplying the Special Risk rate of 3.0%\* times the years of FRS service times the average of the employee's highest paid eight (8) years\* of salary. The Investment Plan benefit is based on the performance of selected funds over time. Employees in the Pension Plan are vested after eight (8) years of service; vesting is after one (1) year of service for the Investment Plan. Normal Retirement for the Pension Plan is age 55 with 8 years\* of Special Risk service, or 25 years of Special Risk service regardless of age. Early Retirement is any member who is vested, who has not yet met normal retirement age or date. (There is a penalty of 5% for each year the retirement date precedes the normal retirement age.) There is no age or service requirement that must be met to receive a benefit under the Investment Plan, provided the one (1) year vesting requirement has been met.

**\*\*Please Note:** If you have recently retired from FRS, please check the FRS website at [https://www.myfrs.com/FRSPro\\_ComparePlan\\_Reemp.htm](https://www.myfrs.com/FRSPro_ComparePlan_Reemp.htm)

*\*Age and years of service for vesting, highest average compensation, normal retirement, and early retirement requirements may differ for those enrolled in FRS prior to July 1, 2011. Please refer to the FRS Pension Plan Member Handbook for additional information.*

Employees may also make voluntary contributions to a 457 Deferred Compensation Plan or Roth IRA Plan with MissionSquare Retirement, up to the annual limit as defined by the IRS.

**RETIREMENT HEALTH SAVINGS PLAN** - The Retirement Health Savings (RHS) Program is an employer-sponsored program designed to assist public sector employees pay for health care expenses during retirement. The City contributes 1% of the employee's taxable income into an RHS account. Additionally, the City makes a one-time lump sum contribution for employees who meet age and years of service requirements upon retirement. No contributions are made by the employee. Earnings are tax-deferred, and upon separation from City service, tax-free withdrawals may be made when used for reimbursement of qualified health care expenses.

**LONGEVITY PAY** - Employees are eligible for an annual lump sum longevity payment as follows:

- Upon completion of five (5) through nine (9) years of service: \$500
- Upon completion of ten (10) through fourteen (14) years of service: \$1,000
- Upon completion of fifteen (15) through nineteen (19) years of service: \$1,500
- Upon completion of twenty (20) years of service: \$2,000

**TUITION REIMBURSEMENT PROGRAM** - Employees who have completed their one (1) year probationary period are eligible to participate in the Tuition Reimbursement Program. With approval of the course(s) and subject to availability of funds, employees may be eligible for reimbursement of 100% for a grade of A, 75% for a grade of B, and 50% for a grade of C. The maximum tuition reimbursement available to any employee shall be the equivalent of (18) credit hours per fiscal year at either the State of Florida community college level or the State of Florida university level.

**PUBLIC SERVICE LOAN FORGIVENESS (PSLF)** - As a qualifying employer for the Public Service Loan Forgiveness (PSLF) Program, full-time employees may be eligible for student loan forgiveness. The U.S. Department of Education's PSLF Program may forgive the remaining balance on qualifying student loans after an employee has made one hundred and twenty (120) qualifying payments while working for the City and meeting requirements set forth by the Department of Education.

**PAY-FOR-PERFORMANCE AND ACROSS-THE-BOARD WAGE ADJUSTMENTS** - Employees are eligible for pay-for-performance compensation, based upon their annual evaluation, and annual across-the-board wage adjustments, provided said compensation is funded in the city's adopted budget.

**DISCOUNT PROGRAMS** - The City offers a variety of discount programs, including, but not limited to, Healthy Meals, Health Services, Banking / Financial, Cellular / Data and Computer Services, Entertainment, Retail and Travel.

**WELLNESS PROGRAMS** - The City of Coconut Creek offers a wide variety of wellness initiatives and programs, including, but not limited to, Class Pass, Walking Challenges, Annual Wellness Fair, wellness preventive screenings, flu shots, and mammograms. The City is also actively expanding its focus on behavioral and mental health and is always looking for new ways to improve the overall health and wellness of its employees.

*\*Please note, the benefits listed above are subject to change. Full descriptions of each benefit listed may be found in the City's Code of Ordinances, Administrative Orders, applicable Collective Bargaining Agreement, on the employee portal or by contacting Human Resources and Risk Management at 954-973-6715 or [hr@coconutcreek.net](mailto:hr@coconutcreek.net).*