

**CITY OF COCONUT CREEK BENEFIT SUMMARY**  
**FOR PBA - SERGEANT EMPLOYEES**

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

**PERSONAL LEAVE** - 42 hours per calendar year, which includes 18 hours of personal leave attributed by City-recognized holidays, as detailed in the Holidays and Personal Leave Section of the Police Sergeants' Collective Bargaining Agreement. Hours accrued are prorated the first year of promotion based on promotion date; does not roll over.

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

- < 5 years .0385 hours per each regular paid hour (84 hrs./yr.)
- 5+ years .0577 hours per each regular paid hour (126 hrs./yr.)
- 10+ years .0770 hours per each regular paid hour (168 hrs./yr.)
- 15+ years .0962 hours per each regular paid hour (210 hrs./yr.)

Effective October 1, 2011, the following two (2) accrual tiers are available only for employees hired as a City of Coconut Creek Police Officer/Trainee/Corporal prior to October 1, 2011:

- 20+ years of service prior to October 1, 2017: .1154 hours per each regular paid hour
- 20+ years of service on or after October 1, 2017: .1058 hours per each regular paid hour

Maximum accumulation is 240 hours as of the last day of the pay period including November 1<sup>st</sup> each year for employees with less than 15 years completed service, and 320 hours for employees with 15 or more years of completed service.

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

**LONGEVITY** - Employees are eligible for longevity pay as follows:

- Upon completion of eleven (11) years (to be ten (10) years as of FY27) of sworn City of Coconut Creek Police Officer/Sergeant Service – five percent (5%) of annual base salary paid annually as a lump sum payment.
- Upon completion of fifteen (15) years of sworn City of Coconut Creek Police Officer/Sergeant Service – six and half percent (6.5%) of annual base salary paid annually as a lump sum payment.
- Upon completion of twenty (20) years of sworn City of Coconut Creek Police Officer/Sergeant Service – ten percent (10%) of annual base salary paid annually as a lump sum payment.

**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** - 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 salary of the employee's highest paid five (5) or 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 six (6) or 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) to review new provision changes pertaining to re-employment restrictions before applying.\*\***

*\*Age and years of service for vesting and early retirement requirements may differ for those enrolled in FRS prior to July 1, 2011. Average final compensation is based on five years for those enrolled in FRS prior to July 1, 2011, and eight years for those enrolled on or after July 1, 2011. Positions designated as "special risk" may have a different benefits multiplier, vesting requirement, and early retirement age. Please refer to: 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** - Employees hired as Police Officer/Trainee/Sergeant on or after January 1, 2002, shall receive a City contribution in the amount of 2% of annual salary (including overtime) to a Retirement Health Savings (RHS) Plan. This an employer-sponsored program designed to assist public sector employees pay for health care expenses after retirement. No contributions are made by the employee. Earnings are tax-deferred, and upon vesting and separation from City service, tax-free withdrawals may be made when used for reimbursement of qualified health care expenses.

**TUITION REIMBURSEMENT PROGRAM** - Employees who have completed their one (1) year probationary period are eligible to participate in the Voluntary 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 P or S or 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.

**STEP PLAN** - Employees who achieve a satisfactory rating on the prior year's performance evaluation and who have not reached the maximum step in the Step Plan shall advance to the next step on the anniversary date of the promotion to Sergeant, per the PBA Collective Bargaining Agreement.

**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.