

Your Cafeteria Allowance per Pay-Period for 2012*

	Employee Only	Employee +1	Employee + Family
AFSCME	\$249.05	\$486.21	\$714.89
Fire	\$219.27	\$425.44	\$624.97
MPOA	\$236.00	\$460.70	\$677.35
MACE	\$219.20	\$425.37	\$624.89
Police Sergeants	\$238.50	\$465.70	\$684.85
Unrepresented: MC & MS	\$231.11	\$448.49	\$658.85
Unrepresented: MM & MX	\$226.36	\$439.25	\$645.28

**All bargaining unit MOUs expire 12/31/2011. Allowances are subject to change, pending negotiations.*

Rules You Should Know

- Your allowance status (employee, employee plus one, or employee plus two or more) is determined by your status in the major medical plan.
- All employees are required to enroll themselves in each of the five basic insurance plans, unless the employee qualifies for a waiver because (1) the employee's spouse also works for the City and accepts coverage or (2) the employee is allowed under an individual employment agreement.

Your Cafeteria Choices for the Five Basic Coverages

Premium rates below are calculated at a per pay-period cost.

	Core			"Buy-Up"		
	ee	ee+1	ee+2	ee	ee+1	ee+2
Medical	\$210.96	\$431.02	\$633.72	\$227.33	\$464.46	\$682.86
Dental	\$25.87	\$44.97	\$72.95	\$33.15	\$57.66	\$93.58
Vision	\$5.43	\$5.43	\$5.43	\$9.78	\$9.78	\$9.78
Life/AD&D	Per Month Rate	\$0.115 per \$1,000 of covered payroll		Rate based on age.		
Long Term Disability/ Short Term Disability	Per Month Rate	\$0.194 LTD per \$100 of covered payroll	\$0.138 STD per \$100 of covered payroll	Per Month Rate	\$0.173 LTD \$100 of covered payroll	\$0.08 STD per \$100 of covered payroll

Fire disability: \$9.00 per pay period.

Section 125 Tax Savings (voluntary)

Medical Care Spending Account (up to \$3,500): You may choose to set aside, as a pre-tax payroll deduction, a spending account for medically-related expenses. These include: your portion of premiums for insurance under the cafeteria plan, money for co-pays or deductibles, and many other qualified medical expenses. After you set the money aside by pre-tax payroll deduction, you can use the money to pay for these items. You make the election for deduction annually, and should estimate the amount you need carefully. There's a "use it or lose it" provision: if you don't use the money in your account by March 31 of the year following your contribution, you lose the unexpended portion.

Dependent Care Spending Account (up to \$5,000): You may choose to set aside, as a pre-tax payroll deduction, a spending account for dependent care expenses. These include expenses for child care or dependent adult care for a member of your household. After you set the money aside by pre-tax payroll deduction, you can use the money to pay for these items. You make the election for deduction annually, and should estimate the amount you need carefully. There's a "use it or lose it" provision: if you don't use the money in your account by December 31 of the year you make your contribution, you lose the unexpended portion.