

Group Insurance Benefits

Health Insurance

The City of Spearfish obtains health insurance through the Health Pool of South Dakota, which is administered by Wellmark. Those covered by the City's health plan have a vast in-network access to Wellmark's network of providers.

The City will cover 100% of the employee's plan premium and 75% of dependent plan premiums.

2023 Healthcare Premiums

Monthly Totals

Plan 1 \$3,000 HSA	Total	City Share	Employee Share	HSA Contrib.
Employee	\$673.70	\$702.80	\$0	\$29.10
Employee +1	\$1,196.38	\$943.16	\$253.22	\$0.00
Employee/Children	\$1,346.08	\$1,071.30	\$274.28	\$0.00
Family	\$1,529.02	\$1,207.92	\$321.10	\$0.00

Deductible and OPM: \$3,000 employee/\$6,000 family

Coinsurance: 0%

Office Visit Copay: N/A Rx Copay: N/A

Plan 2 \$2,500 Deductible	Total	City Share	Employee Share	HSA Contrib.
Employee	\$702.80	\$702.80	\$0	\$0.00
Employee +1	\$1,257.54	\$943.16	\$314.38	\$0.00
Employee/Children	\$1,428.38	\$1,071.30	\$357.08	\$0.00
Family	\$1,610.56	\$1,207.92	\$402.54	\$0.00

Deductible: \$2,500 employee/\$5,000 family

OPM: \$4,000 employee/\$8,000 family

Coinsurance: 80%/20%

Office Visit Copay: \$25; ER Copay: \$150

Rx Copay: \$10/\$30/\$50

Drug Card: \$2,600 employee / \$5,200 family

Delta Dental of South Dakota

Plan	Monthly Premium
Employee	\$47.48
Employee + 1	\$92.62
Family	\$153.48

Insurance benefits are effective the first day of the month following 30 days of employment.

All benefits are discretionary and subject to change at any time. Updated 12-2022.

Vision Insurance

The City of Spearfish offers vision insurance through Optilegra. Employees are given the choice between 6 different plans with various benefit coverage.



Recreation Center Memberships

Employees receive a free membership to the Spearfish Recreation Center.

Life Insurance

Each benefit-eligible employee receives a \$10,000 term life and accidental death and dismemberment policy.

Loan for Post-Secondary Education

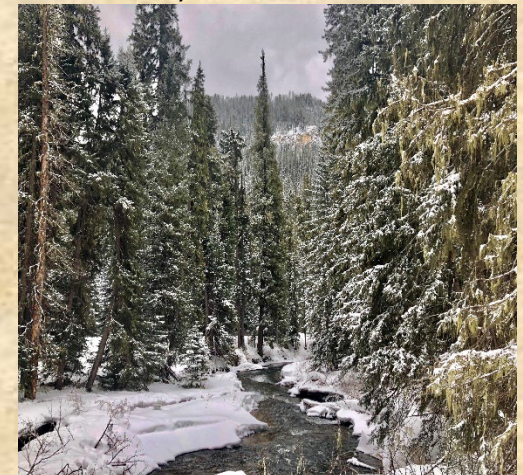
All regular full-time employees who have completed their in-training period, are eligible to receive a loan up to \$2,000 from the City of Spearfish, repayable with a 1% interest rate. The loan must be for an educational program at an accredited educational institution.

Retirement Plan

South Dakota Retirement System (SDRS) is a 401(a) defined benefit pension plan that provides retirement, survivor, and disability benefits for South Dakota public employees. Full-time employees along with part-time employees who work 20 hours or more per week will participate in SDRS immediately upon hire. Employee's required contributions are based on SDRS regulations. Class B employees (public safety employees) contribute 8% of their gross salary and Class A employees contribute 6% of their gross salary with the City of Spearfish matching the employee's contributions.

Paid Holidays

New Year's Day
 Martin Luther King Jr. Day
 Presidents' Day
 Memorial Day
 Juneteenth
 Independence Day
 Labor Day
 Native American Day
 Veterans Day
 Thanksgiving Day
 Day after Thanksgiving
 Christmas Day



Paid Time Off (PTO)

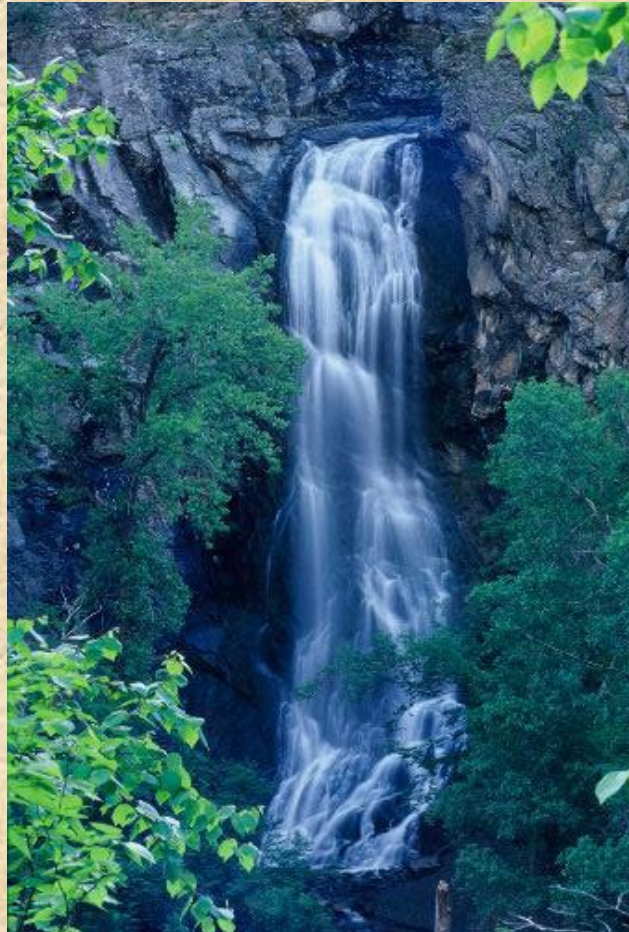
The City offers PTO as a benefit to help promote a work-life balance for our employees. Employees accrue PTO time at increasing rates, based on the employee's length of service with the City.

Years of full and complete service	PTO per bi-weekly pay period	Annual Accrual	Maximum Accrual Hours/ Maximum Payout Hours
0-7 years	6.16 hours	20 days / 160 hours	480 / 240
8 - 14 years	7.70 hours	25 days / 200 hours	480 / 360
15 plus years	9.24 hours	30 days / 240 hours	480 / 480

Part-time benefit eligible employees will accrue PTO at a pro-rated accrual rate based on their part-time hour classification.

Employee Assistance Program

The Employee Assistance Program offers confidential services for all employees. This program includes emotional or work-life counseling, financial counseling, legal support, childcare and parenting assistance, and other resources. These services are provided at no charge to the employee.



2023 Employee Benefit Summary



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