

IAFF Employee Benefit Summary* - 2025

Leave Time Bank		
Length of Service	Allotment (Hours)	Hours / Month
Date of Hire - 1 yr	144	12
2 yrs	168	14
4 yrs	216	18
6 yrs	240	20
8 yrs	264	22
10 yrs	288	24
15 yrs	312	26

Sick Leave	144 hours per year
Holidays	10
Funeral Leave	up to 5 days per year
Employee Assistance Program (EAP)	First five (5) visits FREE per area of concern

Health Care Coverage			
Medical**	HMO / EPO <ul style="list-style-type: none">• \$500 single / \$1,000 family deductible• \$20 office visit co-pay (primary care) / \$40 specialist co-pay• \$40 urgent care co-pay / \$100 emergency room co-pay• Co-insurance: 80% - 20% to \$1,000 single / \$2,000 family PPO <ul style="list-style-type: none">• \$750 single / \$1,500 family deductible• \$25 office visit (primary care) / \$50 specialist co-pay• \$50 urgent care / \$100 emergency room co-pay• In-network co-insurance: 80% - 20% to \$1,000 single / \$2,000 family• Out-of-network co-insurance: 50% - 50% to \$5,000 single / \$10,000 family		
Medical Cost Share (5% Monthly)		EPO	PPO
	Single	\$27.78	\$27.28
	Couple	\$64.26	\$63.11
	Family	\$73.72	\$72.41
Dental***	<ul style="list-style-type: none">• 20% co-pay on all preventative / basic care (exams, x-rays, fillings).• Annual benefit of \$1,200 per family member.		
Optical**	\$10 yearly exam; \$140 frame allowance		
Prescription Coverage**	\$10 generic, \$30 brand name and \$80 non-preferred Specialty drugs shall have 50% employee co-pay		
Insurance Opt Out	The City shall offer a medical insurance buyout at the rate of \$83.92 Single or \$130.00 Couple/Family per pay period based on twenty-six pay periods per year should the employee elect to opt out of the City's health care insurance. Waiver does not apply to dental or optical.		
Retirement Health	In lieu of Retiree Health Benefits, the City will make a 3% contribution of base salary into a 457 plan with no additional contribution from the employee.		
Additional Benefits			
Defined Contribution Plan - 401(k)	City will contribute 9% of base salary into a 401(k) plan. City will also match up to 3% of any additional contribution (maximum City contribution is 12%). Vested 20% per year with full vesting after 5 years of service.		
Voluntary 457 Plan for DC Participants Only	City will match dollar for dollar with the Employee, on a pre-tax basis, contributions of \$20, \$30, or \$40. Election amount must be made annually.		
Uniforms	All uniforms and equipment provided by the City along with cleaning.		
Tuition Reimbursement	<ul style="list-style-type: none">• Up to \$4,000 per year for undergraduate studies• Up to \$3,000 per year for post-graduate studies		
Life Insurance	<ul style="list-style-type: none">• 3 times annual base salary.		
Disability	Short -Term**	66 2/3 of weekly salary	
	Long - Term***	66 2/3 of monthly salary	
Benefits start after 30 days of employment *Benefits start the first day of the month after 120 days of employment			

*Please refer to the latest IAFF contract for the most up-to-date information.

www.auburnhills.org/departments/human_resources/employee_and_retiree_information