

IAFF Employee Benefit Summary* - 2026

| 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 (7.5% Monthly) | | <table border="1"> <thead> <tr> <th></th> <th>EPO</th> <th>PPO</th> </tr> </thead> <tbody> <tr> <td>Single</td> <td>\$ 52.25</td> <td>\$ 51.30</td> </tr> <tr> <td>Couple</td> <td>\$120.86</td> <td>\$118.68</td> </tr> <tr> <td>Family</td> <td>\$138.59</td> <td>\$136.12</td> </tr> </tbody> </table> | | EPO | PPO | Single | \$ 52.25 | \$ 51.30 | Couple | \$120.86 | \$118.68 | Family | \$138.59 | \$136.12 |
| | EPO | PPO | | | | | | | | | | | | |
| Single | \$ 52.25 | \$ 51.30 | | | | | | | | | | | | |
| Couple | \$120.86 | \$118.68 | | | | | | | | | | | | |
| Family | \$138.59 | \$136.12 | | | | | | | | | | | | |
| 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 \$105.23 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 | 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