

# BENEFIT SUMMARY

## SHIFT FIREFIGHTER (2026)



### PAY & STEP ADVANCEMENT

Employees are eligible for step advancements throughout their tenure. Most salary grades include nine step advancements, with each step tied to a waiting period of either 12 or 24 months. *New employees are subject to a one-year probationary period.*

Pay (Bi-weekly)	\$2,506.78	\$2,634.36	\$2,760.25	\$2,887.90	\$3,007.40	\$3,135.10	\$3,261.22	\$3,388.94
Years of Completed Service	0&1	2	3	4	6	8	10	12

### WORK/LIFE BALANCE

#### VACATION

Vacation accrual of 14 hours per month. Accrual level increase per Union contract language up to a maximum level of 22 hours per month at 11 years or more of service. Fire Shift employees may carry over a maximum of 264 hours of vacation annually.

#### VACATION ACCRUAL SCHEDULE

Years of Service	Monthly Accrual (Hours)
0 but less than 4	14.00
4 but less than 7	16.00
7 but less than 9	18.00
9 but less than 11	20.00
11 and over	22.00

#### HOLIDAYS

The City recognizes 11 official paid holidays per calendar year. Fire Shift employees are granted 8 floating holidays annually as holiday leave. Holiday leave for new employees is prorated in their first year based on the date of assignment to shift.

#### SICK LEAVE

Sick leave accrual of 5.54 hours bi-weekly with no maximum cap.

#### VOLUNTEER TIME OFF

Full-time employees are eligible for up to 8 hours of paid time, to volunteer or mentor others in the Sioux Falls community annually.

### RETIREMENT

#### PENSION/RETIREMENT

The City of Sioux Falls participates in the **South Dakota Retirement System (SDRS)**. Public safety employees are considered Class B members of SDRS and they contribute **8%** of their salary (pre-tax) which is **matched** by the City. A member is vested in the system after 3 years of contributory service.

#### 457 DEFERRED COMPENSATION

At time of hire, new employees will be enrolled in the plan at a one (1) percent contribution rate of pre-tax earnings. The amount will be placed into the employee's savings plan in each pay period. During the first full pay period of each calendar year, employees with an active deduction for the 457 Plan will have their contribution rate automatically increased by one (1) percent. Employees have the option to opt-out of the Plan at any time after enrollment.

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Full-time employees are eligible for the following benefits on the 31st day of employment unless otherwise noted.

### INSURANCE

#### HEALTH INSURANCE

The City is self-insured and employees have a choice between two care systems. 2026 Employee premiums are deducted from 26 pay periods as follows:



	Sanford Health Care System	Avera Health Care System
Employee Only	\$88.64	\$88.64
Employee +1	\$187.98	\$187.98
Family	\$277.64	\$277.64
Deductible	Max Out-of-Pocket (in-network)	Office Co-Pay (in-network)
\$0	\$1,500-3,000	\$25/\$40 (specialist)

#### HEALTH AND DEPENDENT CARE FLEXIBLE SPENDING REIMBURSEMENT ACCOUNTS

Pre-tax spending accounts can be set up to pay for eligible out-of-pocket medical and dependent care expenses.

#### DENTAL INSURANCE

Dental 2026 employee premiums are deducted from 26 pay periods as follows:

Employee Only	\$6.63
Employee +1	\$12.65
Family	\$20.18

#### VISION INSURANCE

Employees may purchase this supplemental coverage. Premiums are deducted the first paycheck of the month, following a 31 day waiting period, and are as follows:

Employee Only	\$7.71
Employee +1	\$12.34
Employee + Children	\$12.34
Family	\$20.66

#### LIFE INSURANCE

The City provides life insurance coverage at one times annual salary up to a maximum of \$100,000. In addition, we also provide AD&D coverage at the same level. Optional Supplemental Life Insurance is available for the employee, spouse and children.

### PERKS

#### NO STATE INCOME TAX

#### WELLNESS BENEFIT

If you visit the gym at least 8 times a month, you will be reimbursed 50% of your monthly gym membership up to a maximum of \$25.

#### EMPLOYEE ASSISTANCE PROGRAM (EAP)

The City understands the importance of providing an Employee Assistance Program (EAP) because personal mental/emotional well-being is critical to good quality of life. The City's EAP services provider is ComPsych®. ComPsych® provides eight free sessions per employee/household member, per incident, per year.

#### PUBLIC SERVICE LOAN FORGIVENESS QUALIFIED EMPLOYER

The City of Sioux Falls is an eligible employer for the Public Service Loan Forgiveness program. Please refer to [studentaid.gov](http://studentaid.gov) for details on qualification details and process.