

BENEFIT SUMMARY

POLICE OFFICER



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. *New employees are subject to a 15-month probationary period.*

Step	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9
Wage	\$34.63	\$36.43	\$38.24	\$40.04	\$41.88	\$43.70	\$45.54	\$47.35	\$49.15
Waiting Period (Months)		15	12	12	12	12	12	24	24

WORK/LIFE BALANCE

VACATION

New employees will receive a bank of 40 hours of vacation upon hire followed by vacation accrual of 6.75 hours per month in the first year of employment and 10 hours per month in year two of service. Accrual levels increase per Union contract language up to a maximum level of 16.75 hours per month at 14 years or more of service. Employees may carry over a maximum of 201 hours of vacation annually.



VACATION ACCRUAL SCHEDULE

Years of Service	Monthly Accrual (Hours)	Years of Service	Monthly Accrual (Hours)
0 but less than 1	6.75	8 but less than 9	13.50
1 but less than 2	10.00	9 but less than 10	14.00
2 but less than 3	10.50	10 but less than 11	14.50
3 but less than 4	11.00	11 but less than 12	15.00
4 but less than 5	11.50	12 but less than 13	15.50
5 but less than 6	12.00	13 but less than 14	16.00
6 but less than 7	12.50	14 and over	16.75
7 but less than 8	13.00		

HOLIDAYS

The City recognizes 11 official paid holidays per calendar year.

PERSONAL LEAVE

Employees hired before June 30th, receive 24 hours of personal leave in their first calendar year. Employees hired after June 30th are granted 16 hours of personal leave for the remainder of that calendar year. Employees are granted 16 hours of personal leave per calendar year each following year. There is no carry over of personal leave from year to year.

SICK LEAVE

Sick leave accrual of 3.7 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

Participation is voluntary, and employees can participate immediately upon hire. There are a wide range of investment options available, and employees may make pre-tax contributions and/or after-tax Roth contributions.

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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 for details on qualification details and process.