



SAINT PAUL
MINNESOTA

Summary of Benefits for Fire Fighters

Welcome to employment with the City of Saint Paul! This information sheet provides a summary of some of benefits for full-time employees. For more information on our benefits, check out our [benefit handbook](#).

Vacation

A determination of the initial amount of vacation will be made at the time of hire based on your union contract, equivalent professional experience, and other factors. Vacation is accrued each pay period depending on the hours worked and up to 120 hours can be carried over into the next year.

40 Hour Schedule:

<u>Years of Service</u>	<u>40-Hour Employees</u>
1st year thru 5th year	104 hours *
6th year thru 15th year	144 hours **
16th year and beyond	200 hours ***
* 2.6 x designated work week	
** 3.6 x designated work week	
*** 5.0 x designated work week	

56 Hour Schedule:

<u>Years of Service</u>	<u>56-Hour Employees</u>
1st year thru 5th year	268.8 hours *
6th year thru 15th year	324.8 hours **
16th year and beyond	403.2 hours ***
* 4.8 x designated work week	
** 5.8 x designated work week	
*** 7.2 x designated work week	

Holidays

Employees receive eleven holidays as listed. If an employee is required to work one of these holidays, they shall be compensated by being granted compensatory time on a time and one-half basis or by being paid on a time and one-half basis, in addition to their regular holiday pay.

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

Sick Leave

Employees earn the equivalent of 12 days of sick leave per year and is pro-rated based on hours worked.

Paid Parental Leave

Employees with one year of service and 1250 hours are eligible for 8 weeks of paid parental leave.

Medical

Medica is the City's health insurance provider. We offer four \$2500 high deductible health plans, as well as a co-pay plan. The table below shows the 2026 employee monthly contribution.

2026 Plan Coverage	\$2500 Elect	\$2500 Vantage	\$2500 Park Nicollet/HP	\$2500 Choice	Co Pay Choice
Single	\$0.00	\$0.00	\$0.00	\$51.10	\$731.28
Family	\$77.42	\$77.42	\$64.82	\$306.12	\$2,216.32

Kavira

Included in the Medica plan offered by the City, Kavira delivers same day primary and urgent care through home visits and telehealth, with no copays, insurance hassles or surprise bills. Members can schedule visits, message providers, request refills and video chat through the app. Kavira is not a replacement for health insurance, but an added service to make care more accessible and convenient.

Health Reimbursement Account (HRA)

The City contributes to an HRA for employees who have signed up for one of our high deductible health plans. This provides tax-free reimbursement of eligible health care expenses not paid by other insurance. For single coverage, the contribution is \$225/quarter and family coverage is \$135/quarter. Additional deposits of \$225/quarter may be earned using the City's Healthy Saint Paul Wellness site.

Dental

HealthPartners Dental offers the City of Saint Paul dental plans for employees and their families. All three plans include coverage for preventive services like routine cleanings.

2026 Plan Coverage	Preventive	Comprehensive	Comprehensive Plus
Single	\$0.00	\$22.72	\$26.58
Single + 1	\$0.00	\$44.61	\$52.27
Family	\$0.00	\$70.50	\$130.58

The City pays the cost of the preventive plan.

Vision

The VSP Advantage Materials Only Plan is a basic plan that provides up to \$150 allowance for new frames or contacts each calendar year.

2026 Plan Coverage	Rates
Employee Only	\$4.27
Employee + Spouse	\$8.55
Employee + Child(ren)	\$9.14
Employee + Family	\$14.16

Your health insurance plan will continue to cover your basic eye exam.

Hospital Indemnity

This benefit allows you to receive payments to help cover the cost of a hospital stay. These benefits are paid directly to you if you are admitted into a hospital for care or childbirth. Benefits are paid even if you have other coverage.

2026 Plan Coverage	Rates
Employee Only	\$15.08
Employee + Spouse	\$33.76
Employee + Child(ren)	\$22.97
Employee + Family	\$43.51

Life Insurance

Basic life insurance coverage of \$10,000 is paid for by the City. Additional life insurance of up to \$500,000 in coverage is available for purchase.

Other Insurances

- Short-Term and Long-Term Disability insurance.
- Accidental Death and Dismemberment.

Deferred Compensation

The City offers two employer-sponsored tax deferred 457 compensation plans: the State of Minnesota's Deferred Compensation Plan and VOYA.

Severance

Benefits are based on a minimum of 20 years of service and 800 hours of sick leave accruals.

Years of Service With the City At Least	Maximum Severance Pay
20	\$10,000
21	\$11,000
22	\$12,000
23	\$13,000
24	\$14,000
25	\$15,000

Retiree Insurance

Employees with 20 years of service are eligible for a city contribution towards retiree insurance.

Post Employment Health Plan

For any employee who is eligible to receive severance, the City will contribute their severance payment to a Post Employment Health Plan.

Public Employees Retirement Association (PERA)

The Public Employees Retirement Association (PERA) is a lifetime income, cost-sharing retirement plan for Minnesota public employees. Employees in the Police and Fire Plan contribute 11.8% of salary and the City contributes 17.7% of salary to PERA. Additional information can be found at: <https://mnpera.org/>

Flexible Spending Accounts (FSA)

Medical, parking, and childcare expenses can be paid out of “pre-tax” dollars through flexible spending accounts. The City pays the administrative costs associated with FSAs.

Subsidized Metro Bus Plan

The City subsidizes a significant portion of bus passes for employees working downtown.

Public Service Loan Forgiveness (PSLF)

Government employees may be eligible for the PSLF Program. The PSLF Program forgives the remaining balance on your Direct Loans after you’ve made the equivalent of 120 qualifying monthly payments under an [accepted repayment plan](#).

Shoes/Uniforms

Employees in specific titles are eligible for reimbursement. Please see the appropriate contract for details on which titles are eligible for uniform reimbursement.

[Contracts | Saint Paul Minnesota \(stpaul.gov\)](#)

This listing is a general-summary of the benefits available to employees as provided by this bargaining unit’s collective bargaining agreement and is not intended to convey all possible benefits or to be regarded as official. Specific details can be found within each individual bargaining unit agreement. Prospective employees are encouraged to consult the appropriate bargaining unit agreement. Contracts can be found on the Labor Relations website which is located at: [Contracts | Saint Paul Minnesota \(stpaul.gov\)](#)

Affirmative Action Equal Opportunity Employer

Updated: 12/26/2025