

City of Dearborn, Employee Benefits Graph
Public Safety versus All Other General Employees

Benefits includes costs for:

Active and retiree health care

DB and DC pension contributions

Social Security, Medicare, Workers Compensation and Unemployment Insurance

- 1) General Employees Retirement System closed to new hires in 2002; replaced with 401A Defined Contribution Plan. Public Safety Retirement System closed to Police in 2005 (replaced with a Defined Contribution Plan), closed to Fire in 2009.
- 2) MERS DB Retirement System for new Police hires retroactive to 2005. This was a conversion option for Police in the Defined Contribution plan. MERS DB plan for new Fire hires in 2009.
- 3) Greater funding required for Police and Fire DB traditional (non MERS) pension system due to benefits including components such as an annual cost of living adjustments during retirement, 25 years of service at any age retirement, and favorable FAC components. Public Safety retirements typically occur 5 to 15 years earlier than General Employees.
- 4) General Employee staff reductions of at least 35% in most departments since 2001. 194 full-time positions reduced since 2001.
- 5) Post employment health care closed to General Employees in 2010 and closed to Police in 2012 and Fire in 2013.
- 6) For Fiscal 2015, 55% of all benefits costs will be for Public Safety, versus 45% for all other City employees.