

**Comparison of Iowa Retirement and Disability Systems for Municipal Police and Fire Employees  
July 1, 2013**

**City Contributions (Percent of Payroll)**

	<b>IPERS</b>	<b>MFPRSI</b>
Plan Contribution	10.14	30.12
Social Security	6.20	0.00
Medicare	1.45	1.45
Worker's Comp (1)	9.81	0.00
Disability Medical (2)	0.00	7.02
<b>Total</b>	<b>27.60</b>	<b>38.59</b>

**Employee Contributions (Percent of Payroll)**

	<b>IPERS</b>	<b>MFPRSI</b>
Plan Contribution	6.76	9.40
Social Security	6.20	0.00
Medicare	1.45	1.45
<b>Total</b>	<b>14.41</b>	<b>10.85</b>

(1) The disability income replacement component of worker's comp is included in the MFPRSI plan. In order to estimate the cost of worker's comp for a full-time IPERS police and fire employee, a weighted average was calculated as follows:

**Iowa Worker's Comp Cost for Non-411 Full-Time Police and Fire Fighters**

	# Full-Time*	Percent	IMWCA Rate**	Weighted
Fire Fighters	46	17.0%	37.95	6.47
Police	224	83.0%	4.03	3.34
<b>Total</b>	<b>270</b>	<b>100.0%</b>		<b>9.81</b>

(2) Medical disability costs are part of worker's comp. (so are already included in the worker's comp rate for IPERS employees), but are not covered in the 411 Plan. To estimate the cost of medical disability for 411 employees, a weighted average was calculated as follows:

**Iowa Medical Disability Cost for 411 Plan Police and Fire Fighters**

	# Full-Time*	Percent	IMWCA Rate**	Weighted
Fire Fighters	1,628	41.9%	14.24	5.96
Police	2,260	58.1%	1.82	1.06
<b>Total</b>	<b>3,888</b>	<b>100.0%</b>		<b>7.02</b>

\* Source: U.S. Census (2011) for Non-411; Municipal Fire and Police Retirement System for 411

\*\* Iowa Municipal Worker's Compensation Association