

Tooele City Corporation
Summary of Employee Benefits Available to
Full-time Elected Officials

Current as of July 2005

The following is a summary of the benefit package available to Tooele City full-time regular (Non-Police Office) employees. This summary is provided as an overview only and is subject to change without notice. Employee's must reference specific plan documents for specific questions and answers. In the event this document and specific plans conflict, plan documents will prevail.

HEALTH CARE -

Utah Local Governments Trust/PEHP

Insurance benefits for health care are available to Tooele City employees and eligible dependents. Tooele City pays the entire portion of the employee premium. Family insurance may be purchased for a minimal deduction and costs are based on 2-party or family coverage. PEHP specifies a "Provider Directory" whereby use of these doctors increases the coverage amount and in most situations, the employee simply pays a co-payment. You are also provided the opportunity to use non-participating doctors or facilities and coverage will be paid based on the established fee schedule and the employee will be responsible for the balance. A prescription drug benefit is included in this benefit. Review your handbooks for special incentive programs and options. (See plan description for specific details and limitations concerning benefits)

DENTAL CARE -

Utah Local Government Trust - Public Employees Dental Plan

Insurance benefits for dental care are available to Tooele City employees and eligible dependents. Tooele City pays the entire portion of the employee premium. Family insurance may be purchased for a minimal deduction and costs are based on 2-party or family coverage. Public Employees Dental Plan (Traditional Program) specifies a Preferred Provider Option (PP) whereby use of a PPO doctor increases the coverage amount. In many cases, the employee will only be responsible for a co-payment if a PPO doctor is used and eligible services are rendered. If an employee elected to use a doctor who is not in the PPO network, benefits are paid at a reduced percentage. (See plan description for specific details and limitations concerning benefits)

VISION BENEFITS -

Utah Local Government Trust

Insurance benefits for vision care are available to Tooele City employees and eligible dependents. Tooele City pays the entire portion of the employee premium. Family insurance may be purchased for a minimal deduction and costs are based on 2-party or family coverage.

Employees may see any optometrists and benefits will be covered up to the annual maximum allowances. There is NO PPO network under the vision plan. (See schedule of benefits for maximum allowances and coverage)

LIFE INSURANCE -

(Total of \$55,000 of free life insurance provided at no cost to the employee + Death benefit under Utah State Retirement Plan)

Beneficial Life Insurance

Employees age 66 and below receive \$50,000 of basic life insurance, age 66 to 69 receive \$25,000 of basic life insurance, and age 70 and over receive \$12,500 of basic life insurance at no cost to the employee. Employees are provided the option of purchasing additional/supplemental life insurance, up to \$500,000. If the employee would additional/supplemental coverage, however, the employee will be required to complete an evidence of insurability form and obtain approval from the insurance carrier, prior to benefits becoming effective.

Standard Insurance

Employees receive \$5,000 of basic life insurance at no cost to the employee. There is not an option to purchase additional coverage under the Standard Insurance Plan.

Utah State Retirement System

An employees beneficiary is provided with a death benefit of 60% of the employee's highest gross annual salary during employment with Tooele City. (See Retirement Benefits)

DEPENDENT LIFE INSURANCE -

(Total of \$5,000 spouse & \$2,500 per dependent coverage provided at no cost to employee)

Beneficial Life Insurance

Employees receive \$5,000 of basic life insurance on a legal spouse and \$2,500 per eligible dependent at a minimal cost to the employee. Employees are provided the option of purchasing additional/supplemental life insurance on their dependents. Employees can purchase up to \$250,000 additional/supplemental life insurance coverage on a legal spouse and up to \$10,000 additional/supplemental life insurance coverage on eligible dependents. Employees are required to complete an evidence of insurability for supplemental insurance on their dependents.

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE -

(Total of \$55,000 of free AD&D insurance provided to employee)

Beneficial Life Insurance

Employees are provided \$50,000 Accidental death & Dismemberment (AD&D) insurance in the event the employee's death is due to an accident. This \$50,000 of coverage is provided at no cost to the employee. An additional \$50,000 benefit is provided if the employee dies in an automobile

automobile accident and was wearing a seatbelt. In addition to the death benefit, partial benefits are paid for dismemberments. Employees are provided the opportunity to purchase supplemental AD&D insurance up to a maximum amount of \$250,000. Amounts in excess of \$150,000 may not exceed 10 times the employee's annual salary. No evidence of insurability is required for supplemental AD&D. Benefits start at the first of the month following enrollment. **NOTE:** All AD&D benefits are paid to the employee's beneficiary in addition to the employee's basic life benefits.

Standard Insurance

Employees receive \$5,000 of Accidental Death & Dismemberment (AD&D) insurance in the event the employee's death is due to an accident. This \$5,000 of coverage is provided at no cost to the employee. This benefit is paid to the employee's beneficiary in addition to the employee's basic life benefits. There is not an option to purchase additional coverage under the Standard Insurance Plan.

DEPENDENT ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE -

Beneficial Life Insurance

Employees may purchase supplemental AD&D coverage for their themselves or coverage on their dependents.

SHORT-TERM DISABILITY BENEFITS

Elected officials are not eligible for disability benefits under the Standard Insurance Short-term disability plan.

LONG TERM DISABILITY BENEFITS

Public Employees Health Plan

Employees are provided with long-term disability (LTD) benefits in the event they are disabled for more than 3 calendar months from the date last worked. LTD benefits are provided at no cost to the employee. LTD pays the employee 66.66% of their weekly earnings. Physician's verification and approval from the insurance company is required for all claims. Employees may petition coverage approval as long as they are unable to return to work, have not deceased, and/or have not reached 65 years of age.

401K SAVINGS PLAN

Manulife Financial

After 6 months of permanent full-time employment, the 401K Savings Plan provides employees with the opportunity to defer compensation on a pre-tax basis which is subsequently invested into options of the employee's choice. In addition to the employee's contribution to the plan, Tooele

Tooele City also contributes approximately 7% of the employee's weekly earnings (percentage subject to change as retirement contributions change). Employees become 33% vested after 1 year and 1 day of service, 66% vested after 2 years and 1 day of service, and 100% vested after 3 years and 1 day of service. Employee's may borrow against their 401K account for hardship purposes.

RETIREMENT

Utah State Retirement

Employees are provided with a non-contributory retirement package through the Utah State Retirement System. Tooele City contributes 10.51% of the employees weekly salary on behalf of the employee. Retirement benefits are payable when the employee meets the eligibility and service requirements under the plan. In addition to the retirement benefits under the Utah State Retirement System, a death benefit is provided to the employee's beneficiary (See Life Insurance). If certain qualification requirements are met, the beneficiary may also receive a monthly payment upon death of the Tooele City employee.

IRA PLANS (Traditional IRA or Roth IRA)

Employees are provided with the opportunity to use two additional tax-favored savings plans: the URS Roth IRA and the URS Traditional IRA. An Individual Retirement Account (IRA) combined with other retirement plans provides additional option sot save for a comfortable retirement and may assist with tax and estate planning. The ease of payroll deductions and no minimum investment amount makes the IRA plan desirable to employees.

SECTION 125 CAFETERIA PLAN

Employees are provided the option to defer money on a pre-tax basis for health care and dependent care reimbursement. Employees specify a minimum annual contribution which is withheld from their paycheck pre-tax. Upon acquiring eligible expenses (i.e. paying co-payments, medical bills not covered by insurance, or day care), the employee may request reimbursement. Employees will be reimbursed this money from their Cafeteria account. The benefit is that the money has never been taxed. Employees may defer \$5,000 per family to the dependent care account for a married couple filing jointly, or for a single parent. Employee may defer \$2,500 for a married person filing separately. Use is subject to some limitation and the employee will be required to provide documentation prior to reimbursement. Please see the Policies & Procedures manual for specific details.

Employees may also contribute pre-tax dollars to a premium conversion plan to pay for the employee's insurance premiums.

EDUCATIONAL ASSISTANCE

Employees are provided with financial assistance to aid them in obtaining a college degree, receiving specialized or general education, or work related training. For specific details concerning these benefits, contact the director of human resources.

WORKER'S COMPENSATION

Worker's Compensation Fund of Utah

Employees are provided with workers compensation benefits in the event the employee is injured on the job. This benefit is provided at no cost to the employee. Employees are paid at 66 2/3% of their weekly earnings up to a maximum of \$465/week. Employees are expected to report injuries at the time the injury occurred. All reports should be made to the supervisor or department head. In the event an accident results in an immediate need for service, the employee should utilize Tooele Valley Hospital or Grantsville Urgent Care. The injury should still be reported to the supervisor or department head immediately.

COLONIAL INSURANCE

Employees may purchase additional benefits through Colonial Life Insurance. Benefits available include Cancer Insurance, Supplemental Life, and Accident Insurance.

SICK & ANNUAL LEAVE

***days are based on 8 hours.

Sick Leave - Employees will accrue sick leave at the rate of one day for each month of service.

Annual Leave - Employees will accrue annual leave based on the following schedule:

0 - 5 years service	13 days per year
5 years 1 hour service - 10 years	16 days per year
10 years 1 hour service - 15 years	22 days per year
15 years 1 hour service or greater	26 days per year

(See the Policies & Procedures manual for specific provisions relating to use and administration of sick & annual leave)

HOLIDAY PAY

Tooele City provides employees with 11 paid holiday days off. They are as follows:

New Year's Day	Jan. 1
Human Rights Day	3 rd Monday in January
President's Day	3 rd Monday in February
Memorial Day	Last Monday in May
Independence Day	July 4
Pioneer Day	July 24
Labor Day	1 st Monday in September
Columbus Day	2 nd Monday in October
Veterans' Day	Nov. 11
Thanksgiving Day	4 th Thursday in Nov.

DIRECT DEPOSIT

Tooele City Corporation provides employees with direct deposit. Please contact payroll to determine if we are able to deposit at your bank.

CELLULAR PHONE GOVERNMENT RATE

Employees may have personal cellular phones hooked up under the Tooele City rate schedule for personal use. This is a substantial discount over regular cellular rates and is available only while employees are in active status. Employees may connect two phones and are responsible for their own billing. Employees may also go through us to purchase personal cellular phones if they do not have one.

TOOELE CITY ADMISSIONS PASS

Employees, their legal spouse, and dependent children age 19 or younger are provided with unlimited use of City facilities at no cost. Such facilities include Tooele City Golf Course, Tooele Swimming Pool, complex buildings, and pavilions. This pass does not apply to Cemetery services or facilities.