

# Tooele City's Benefit Package It's About Your Health...Your Lifestyle...and Your Future!

## Tooele City Corporation Summary of Employee Benefits Available to Public Safety Employees

Current as of July 2011

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*Your benefit package is a large component of your total compensation package. Tooele City's benefits have been designed to consider your health, your lifestyle, and to improve your future. The following is a summary of the benefit package available to **Tooele City fulltime Regular Public Safety employees**. This summary is provided as an overview only and is subject to change without notice. Please reference specific plan documents for additional questions and answers. In the event this document and specific plans conflict, plan documents will prevail.*

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### HEALTH CARE

Health insurance is one of the single most important insurance plans Tooele City can provide for employees and their dependents. When it comes to health care, "It's about Choice." Employees may choose between five plans. Coverage and rate schedules enable employees to select a plan that will meet their individual coverage needs and financial capabilities. Tooele City pays the entire portion of the employee premium for the base plan and sixty percent of the cost for their dependents' coverage. They are as follows:

#### **PEHP Advantage Care/IHC Health Plan – Option 1 (Base Plan)**

Advantage Care utilizes the IHC\Select Care network of providers. Employees are provided with 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 any applicable deductible and the balance. A co-payment is applicable for office, urgent care and emergency room (ER) visits. The deductible on major medical services is \$250 per person/\$500 per family. A prescription drug benefit is included in this benefit. (See plan description for specific details and limitations concerning benefits)

#### **PEHP Advantage Care/IHC Health Plan – Option 2**

The Advantage Care Option 2 plan differs from Option 1 as it has a deductible on major medical services of \$500 per person/\$1000 per family, and coverage drops to 80/20% for in-network services. Participants can still enjoy the ease of a simple co-payment for office, urgent care and ER visits. A prescription drug benefit is included. (See plan description for specific details and limitations concerning benefits)

#### **PEHP Preferred – Option 2**

Referred to as the "Cadillac" plan of state health insurance companies, PEHP's large network covers every hospital in the State and coverage with most doctors. 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 any applicable deductible and the balance. A co-payment is applicable for office, urgent

care and emergency room (ER) visits. The deductible on major medical services is \$500 per person/\$1000 per family, and coverage drops to 80/20% for in-network services. A prescription drug benefit is included in this benefit. (See plan description for specific details and limitations concerning benefits)

#### **PEHP Summit Care – Option 1**

Summit Care is a PEHP plan administered directly through PEHP and has contracted providers statewide. You have 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 any applicable deductible and the balance. A co-payment is applicable for office, urgent care and emergency room (ER) visits. The deductible on major medical services is \$250 per person/\$500 per family. A prescription drug benefit is included in this benefit. (See plan description for specific details and limitations concerning benefits)

#### **PEHP Summit Care – Option 2**

Summit Care Option 2 differs from the Option 1 benefit as it has a deductible on major medical services of \$500 per person/\$1000 per family, and coverage drops to 80/20% for in-network services. Participants can still enjoy the ease of a simple co-payment for office, urgent care, and ER visits. A prescription drug benefit is included. (See plan description for specific details and limitations concerning benefits)

#### **Health Insurance Waiver Option:**

Employees who have other insurance may elect to waive their health insurance through Tooele City and will be paid an annual payback.

### **PRESCRIPTION PLAN**

#### **PEHP Prescription Plan**

The prescription plan is identical for all five medical insurance plans. Preferred generic prescriptions have a \$15 co-pay; the preferred brand name prescriptions have a \$30 co-pay; and the Non-preferred prescriptions have a \$65 co-pay. To access the pharmacy's most current listing, please refer to [http://www.pehp.org/UPS\\_GenApp/do/pharmacy](http://www.pehp.org/UPS_GenApp/do/pharmacy) for a link to the preferred drug list. Mail order pharmacy is available, and encouraged, for most maintenance prescriptions in which you may receive a 90 day prescription (3 months) of prescriptions for only two co-pays. (See plan description for specific details and limitations concerning benefits)

### **DENTAL CARE**

#### **Public Employees Preferred 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 and sixty percent of the cost for their dependents' coverage. Family insurance may be purchased for a minimal deduction and costs are based on 2-party or family coverage. The PEHP Preferred Dental Plan specifies a Preferred Provider Option (PPO) whereby use of a PPO doctor increases the coverage amount. Employees are also provided the opportunity to use non-participating doctors or

facilities and coverage will be paid based on the established fee schedule for preferred providers, and the employee will be responsible for the balance. (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 and sixty percent of the cost for their dependents' coverage. 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 maximum allowances. There is NO PPO network under the vision plan. Employees who have medical insurance may be able to use their medical coverage for the exam, and pay a co-pay. The remainder of the billing for any frames and lenses would need to be paid at the time of service and then submit for reimbursement of applicable charges. (See schedule of benefits for maximum allowances and coverage)

## **WELLNESS PROGRAMS**

### **PEHP Healthy Utah and Basix**

Healthy Utah is a wellness program that is available to employee's who are enrolled in medical insurance through PEHP. Benefits include: participation in health challenges; educational opportunities in nutrition, physical activity, stress management; and controlling blood pressure and diabetes; personal health sessions; list-serves; health screenings and rebates. Basix, is another wellness tool to help manage diet, nutrition, and fitness that is provided through PEHP.

## **LIFE INSURANCE**

### **Mutual of Omaha Life Insurance**

Employees receive \$55,000 of basic life insurance, reducing to 65% at age 65, to 45% at age 70, 30% at age 75, 20% at age 80, 15% at age 85, and to 10% at age 90 at no cost to the employee. Employees are provided the option of purchasing additional/voluntary life insurance, up to \$500,000. Guaranteed issue of up to \$100,000 of voluntary life is available upon employment. After this point, an evidence of insurability will be required. Evidence of insurability will also be required for requested amounts of more than \$100,000 and the maximum is five times the employee's salary. (See plan description for specific details and limitations concerning benefits)

### **Utah State Retirement Systems**

In general, an employee's beneficiary is provided with a death benefit, which is 100% refund of member contributions. The settlement amount your beneficiary receives in the event of your death is determined by your status in this system. Some factors include employee status, years of service, marital status, beneficiary listed, and whether the death was in the line of duty. (See plan description for specific details and limitations concerning benefits)

## **PEHP Peace Officer Line of Duty Life Insurance Benefit**

Public Employees Health Program provides an additional benefit when an officer dies in the line of duty.

### **DEPENDENT LIFE INSURANCE**

#### **Mutual of Omaha 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 \$100,000 (or up to 50% of the employees voluntary amount) of additional/voluntary life insurance coverage on a legal spouse and up to \$10,000 additional/voluntary life insurance coverage on eligible dependents. Guaranteed issue of up to \$50,000 (or up to 50% of the employees voluntary amount) for a legal spouse, and/or \$10,000 on eligible dependents, of voluntary life is available upon employment. After this point, an evidence of insurability will be required for spouses. Evidence of insurability will also be required for requested amounts of more than \$50,000 for spouses. (See plan description for specific details and limitations concerning benefits)

### **ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE**

#### **Mutual of Omaha Life Insurance**

The amount of the employee's Accidental Death & Dismemberment (AD&D) insurance is equal to the amount of your basic life insurance benefit, starting at \$55,000 and reducing in amounts equal to the basic life, in the event the employee's death is due to an accident. This coverage is provided at no cost to the employee. An additional 10% of the principal sum up to \$50,000 is provided if the employee dies in an automobile accident and was wearing a seatbelt, and/or 5% if seated in a seat with an airbag. 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 \$350,000. Amounts in excess of \$250,000 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. (See plan description for specific details and limitations concerning benefits)

### **DEPENDENT ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE**

#### **Mutual of Omaha Life Insurance**

Employees may purchase supplemental AD&D coverage to cover their own life or to provide coverage on their dependents. Under a full family plan the spouse's sum is 40% and the child's sum is 10% of the employee's principal sum. If no children are included in the family plan, the spouse's plan increases to 50%. If a spouse is not included in the family plan, the child's benefit increases to 20% of the employee's principal sum.

## OTHER BENEFITS PROVIDED WITH THE LIFE INSURANCE

### **Mutual of Omaha Life Insurance**

Mutual of Omaha provides employees with many other services, such as: Travel Assistance when traveling 100+ miles from an employee's legal address; Waiver of premium; Portability or conversion of life insurance, if leaving our employment; and living care/accelerated death benefit. The listed benefits are free for all employees insured under The Mutual of Omaha Life Insurance Plans.

## SHORT-TERM DISABILITY BENEFITS

### **Mutual of Omaha Insurance**

Short-term disability (STD) benefits may be elected by employees. Short Term Disability benefits provide coverage in the event an insured employee becomes disabled. If STD benefits are elected upon hire, the employee has a 14-calendar day gracing period with benefits becoming effective on the 15<sup>th</sup> day, if approved. If the STD benefits are elected during a later open enrollment period, the waiting period is 60 calendar days. STD pays 70% of the employee's weekly earnings, up to \$550.00 per week. There is a limit on the maximum benefit, which is set each policy year. Physician's verification and approval from the insurance company is required for all claims. (See plan description for specific details and limitations concerning benefits)

## LONG TERM DISABILITY BENEFITS

### **Public Employees Health Plan**

PEHP's long-term disability insurance program is intended to be a bridge from active to retired status. Employees who are not eligible to retire from a URS pension plan (or otherwise would've been eligible to retire had they not exempted out) may apply for LTD benefits through PEHP. In the event of disability lasting more than 3 calendar months from the date last worked, both income protection and other benefit continuation options may apply. Benefits do differ based on the pension plan enrollment (i.e. Tier 1 or 2). Please contact the HR office for more information.

## RETIREMENT

### **Utah State Retirement System**

The Utah State Retirement program laws and regulations determine which retirement plan an employee is enrolled in. In summary, the plans are:

- a. Tier 1 (*For employees enrolled in the Utah State Retirement System prior to July 1, 2011*)
  - 1) Public Employees' Contributory Retirement Plan
  - 2) Public Employees' Non-Contributory Retirement Plan
  - 3) Public Safety Employees' Non-Contributory Retirement Plan
  - 4) Exemption from participation. Elected officials, appointed employees, or others allowed to exempt out of participation in the Tier 1 Utah State Retirement System may file a formal request for exemption from membership in the retirement plan. In

such cases, Tooele City will contribute to the employee's 401(k) plan, an amount equivalent to the Utah Retirement System's Total Cost Rate (URS normal cost + URS amortization of UAAL) for the respective plan applicable to the employee had he/she not exempted from participation. This amount is subject to change each year and is based on the rates established by the Utah Retirement System. This contribution must be included with any other Employer's 401(k) contributions in meeting the Internal Revenue Service (IRS) contribution limitations and therefore, may be limited if IRS limitations apply.

- b. Tier 2 (*For employees first entering the Utah State Retirement System after July 1, 2011*)
- 1) Public Employees' Defined Contribution Plan Only
  - 2) Public Employees' Hybrid Retirement Plan
  - 3) Public Safety Employees' Defined Contribution Plan Only
  - 4) Public Safety Employees' Hybrid Retirement Plan

## **401K SAVINGS PLAN**

### **URS 401k Plan**

Effective July 1, 2011, eligible employees may enroll in the Utah Retirement System 401K Plan upon hire. The 401K Savings Plan provides employees with the opportunity to defer compensation on a pre-tax basis. All contributions are subsequently invested into options of the employee's choice. Employees may borrow against their 401K Plan. The Plan may also be able to accept your rollover contributions from a prior Plan. Questions should be directed to the plan administrator, the Utah Retirement Office

## **IRA PLANS (Traditional IRA or Roth IRA)**

### **Utah State Retirement Systems**

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 options to 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. Maximum annual amounts apply.

## **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 that 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

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employee will be required to provide documentation prior to reimbursement. Please see the Policies & Procedures manual for specific details.

Employees are automatically enrolled in the premium conversion component of this plan, which pay for the employee's insurance premiums on a pre-tax basis. If you would like to opt out of this option, contact human resources or payroll.

## 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, and complete necessary paperwork. All reports should be made to the supervisor or department head. Workers Compensation report forms are available in the human resource department. In the event an accident results in an immediate need for service, employees are to report to Mountain West Worx, 2055 N. Main. The emergency room should only be used for life threatening injuries or when referred over by Mountain West Worx. In case the injury requires immediate attention, the injury should still be reported to the supervisor or department head immediately, or as soon as possible.

## COLONIAL INSURANCE

Employees may purchase additional benefits through Colonial Life Insurance. Some of the benefits available include Cancer Insurance, Supplemental Life, and Accident Insurance. Colonial Insurance is available only during our winter open enrollment period.

## SICK & ANNUAL LEAVE

Sick Leave - Employees will accrue 3.7 hours of sick leave per pay period.

Annual Leave – Employees may utilize their annual leave as they accrue it, upon proper approval from their supervisor. However, employees who separate from employment prior to completing their six month orientation period are required to pay back to Tooele City, the sum of all annual leave hours used. Therefore, some employees choose to delay using their annual leave.

Employees accrue annual leave based on the following schedule:

Up to 5 years service	4 hours per pay period
5 years 1 hour service - 10 years	4.93 hours per pay period
10 years 1 hour service - 15 years	6.77 hours per pay period
15 years 1 hour service or greater	8 hours per pay period

(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 Years Day	Jan. 1
Human Rights Day	3 <sup>rd</sup> Monday in January
President's Day	3 <sup>rd</sup> Monday in February
Memorial Day	Last Monday in May
Independence Day	July 4
Pioneer Day	July 24
Labor Day	1 <sup>st</sup> Monday in September
Columbus Day	2 <sup>nd</sup> Monday in October
Veterans' Day	Nov. 11
Thanksgiving Day	4 <sup>th</sup> Thursday in Nov.
Christmas Day	Dec. 25

## TOOELE CITY WELLNESS 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, Leigh Pratt Aquatic Center, complex buildings, and pavilions. This pass does not apply to Cemetery services or facilities.