

Tooele City's Benefit Package

It's About Your health...Your Lifestyle...and Your Future!

*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 Council Members**. 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.*

Employee Basic Life Insurance

Hartford Life Insurance

City Council members age 66 and below receive \$10,000 of basic life insurance, age 66 to 69 receive \$5,000 of basic life insurance, and age 70 and over receive \$2,500 of basic life insurance at no cost.

You may apply to purchase additional/supplemental life insurance, up to \$500,000. If you would like additional/supplemental coverage, however, you will be required to complete an evidence of insurability form and obtain approval from the insurance carrier, prior to benefits becoming effective.

Utah State Retirement System

If enrolled in the Utah Retirement System benefits (see below) your beneficiary may be provided with benefits upon your death. The financial settlement your beneficiary receives when you die is determined by your status in the system. The Utah Retirement System outlined their death benefits in the brochure titled Utah Retirement Systems Highlights. This brochure is available from the human resource office or online at www.urs.org.

Dependent Basic Life Insurance

Hartford Life Insurance

For minimal premiums, you may purchase dependent life insurance for your spouse and dependent children. The basic dependent life insurance plan includes \$5,000 of basic life insurance on a legal spouse and \$2,500 per eligible dependent.

You have the option to purchase additional/supplemental dependent life insurance. You can purchase up to \$250,000 additional/supplemental life insurance coverage on a legal spouse (note you can not purchase more supplemental life on your spouse than you did on yourself) and up to \$10,000 additional/supplemental life insurance coverage on eligible dependents. You will be required to complete and submit an evidence of insurability for supplemental insurance on your dependents.

Employee Basic Accidental Death and Dismemberment Insurance

Hartford Life Insurance

You are provided \$10,000 Accidental death & Dismemberment (AD&D) insurance in the event the employee's death is due to an accident. This \$10,000 of coverage is provided at no cost to the employee. An additional \$10,000 benefit is provided if you die in an automobile accident and was wearing a seatbelt. In addition to the death benefit, partial benefits are paid for dismemberments.

You 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.

Dependent Basic Accidental Death and Dismemberment Insurance

You may purchase supplemental AD&D coverage for yourself or coverage on your dependents.

401K Savings Plan

John Hancock Financial

After 6 months of service, you may enroll in the 401K Savings Plan. This benefit provides you with the opportunity to defer compensation on a pre-tax (Traditional 401K) or after-tax (Roth 401K) basis which is subsequently invested into options of your choice. In addition to your personal contribution to the plan, Tooele City contributes approximately 8% of your weekly earnings (percentage subject to change as retirement contributions change).

You 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.

Retirement – Pension Benefit

Utah State Retirement

Pursuant to eligibility requirements, City Council members are enrolled in the Non-contributory Retirement package through the Utah State Retirement System. Tooele City contributes 11.62% of your salary on your behalf.

Retirement benefits are payable when you meet 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.

Traditional IRA or Roth IRA

You 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 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 these IRA plans desirable to employees.

Section 125 Cafeteria Plan

The Flex Card

You have the option to defer money on a pre-tax basis for health care and dependent care reimbursement. Tooele City is pleased to offer a fairly new option for your flexible spending account benefits. The Flex Card is a debit-type card that allows you to “swipe and go”. Once you specify the annual contribution you would like withheld from your paycheck, on a pre-tax basis, your funds are available to you. Upon acquiring eligible expenses (i.e. paying co-payments, medical bills not covered by insurance, or day care), you can swipe your card to have the funds paid directly from your Flex account or you may elect to pay for the expense and request reimbursement. The benefit is that the money has never been taxed.

You may defer \$5,000 per family to the dependent care account for a married couple filing jointly, or for a single parent. You 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.

Worker's Compensation Fund of Utah

Worker's Compensation Fund of Utah

You are provided with workers compensation benefits in the event you are injured on the job. This benefit is provided at no cost to you. Worker's compensation benefits cover your medical, rehabilitation, and lost wage expenses up to the established legal limit.

If you are injured on the job, you must report injuries as soon as practical. 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 Mountain West Worx at 2055 N Main (inside the hospital) or report to the emergency room. The injury should still be reported to the supervisor or department head immediately.

Colonial Insurance – Options to Supplement Your Needs

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

Direct Deposit

Tooele City Corporation provides employees with direct deposit.

Wellness Program (Recreation Pass)

Tooele City believes that your health and wellness is improved by engaging in physical activity. To help encourage you to get active, council members, their legal spouse, and dependent children age 19 or younger living in your household 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.