

South Jordan City

FT Employee Benefits Guide Summary

2018-19

Medical & Dental Insurance

Medical and dental coverage is provided through Public Employees Health Program (PEHP). All full-time employees are eligible for insurance benefits. Legally married spouses and any children under the age of 26 with whom you have a legal parental relationship, are eligible for coverage.

South Jordan City offers two types of medical to choose from: traditional plan and an HSA plan (high deductible plan). The City contributes half of the cost of employee's deductible into the HSA plan twice a year. Two networks are available: Summit Care (Mountain Star network), Advantage Care (IHC network).

Preventative benefits are covered at no cost to you when you see a contracted provider even before you meet your deductible.

Medical and dental rates are as follows:

	Single			Double			Family		
	Single Cost	City Pays	EE cost per PP	Double Cost	City Pays	EE cost per PP	Family Cost	City Pays	EE cost per PP
Advantage/Summit	243.98	195.18	48.80	505.03	404.03	101.00	683.14	546.51	136.63
STAR Advan/Summit	194.46	175.01	19.45	402.51	362.26	40.25	544.46	490.01	54.45
Dental (Preferred)	22.07	17.65	4.42	30.18	24.14	6.04	45.67	36.54	9.13

PEHP Online Tools:

- Enroll/Make Changes
- Find a Provider
- Review claims
- Confirmation of Coverage
- Wellness Programs
- Less Paperwork
- Update personal information
- Express Scripts Pharmacy
- PEHP Value Clinics
- Health Coaching
- Connect Care
- Cost & Quality Tools
- Healthy Utah
- Treatment Advisor
- WeeCare



Vision Insurance

The City offers two optional vision plans through OptiCare and EyeMed. The City does not contribute to these plans. Costs are per pay period.

OptiCare (Hardware only)

Family \$ 6.30
Double \$ 4.48
Single \$ 2.95

EyeMed (Exam & Hardware)

Family \$ 7.74
Double \$ 5.58
Single \$ 3.41

Term Life Insurance

City funds basic coverage at no charge to employee:

Up to age 70	\$100,000
Age 71 to 75	\$ 50,000
Age 76 and over	\$ 25,000
Spouse	\$ 10,000 (no cost)
Child(ren)	\$ 10,000 (no cost)

Additional coverage can be purchased. Medical certification will be required after \$150,000 of additional coverage. Maximum amount of term life coverage is \$500,000.

AD&D (Accidental Death & Dismemberment) - City funds \$100,000 of AD&D coverage at no cost to employee. Employee may purchase additional coverage from \$25,000 to \$150,000 (maximum coverage of \$250,000)

AD&D optional upgrade to a family plan is available for \$1.28/month

Weekly Accident Indemnity & Accident Medical Expense (Employee Coverage Only)

City will fund \$350 of weekly accident indemnity at no cost to the employee. Additional coverage may be purchased by employee.

City also funds \$2,500 Accident Medical Expense at no cost to the employee. This benefit helps pay for medical expenses that are in excess of those covered by group insurance plans.

Insurance Cash Out Program

Employees, who provide **annual** proof of insurance showing coverage under another plan, have the option to waive the City's medical and/or dental coverage. In return, the employee receives a portion of the cost in cash back to them.

The funds returned to the employee per month is \$319.00 for medical coverage; \$30.00 for dental and is paid on the first paycheck of each month. For more information contact Human Resources.

Employees are be able to reinstate insurance only during open enrollment or in the case of a life-changing event as defined by IRS regulations.

NOTE: If dental insurance is dropped, there is a 3 year waiting period to re-enroll.

Utah Retirement Systems Savings & Retirement

South Jordan City participates in the Utah Retirement Systems (URS) for all full-time employees. Special rules apply for post URS retirees. Employees have access to 401(k), 457, or traditional IRA plans and may participate in multiple plans.

2018 MAXIMUM 401(k)/457 CONTRIBUTIONS: \$18,500 (\$24,500 age 50+ catch-up provision)

401(k)/457 PLANS:

The City will match civilian employee contributions to 401K/457 plan on a 1 for 1 basis up to 4%, including fire and law enforcement.

RETIREMENT:

Civilian employees are covered by Public Employees Tier 2 Retirement, 10% City contribution.

Police are covered by Public Safety Tier 2 Retirement, 12% City contribution.

Firefighters are covered by Firefighters' Tier 2 Retirement, 12% City contribution.

New employees have 1 year to choose between a Hybrid System or Defined Contribution. (Hybrid System is the default until a final decision is made).

Tier 1 Retirement City contributions are different. Discuss with HR Generalist.

Sick Leave

Employees begin to accrue sick leave immediately upon hire. Sick leave can be used for employee illness, or illness of an eligible family member, and visits to the doctor. Sick leave accrues indefinitely, but is not a job protection.

Sick Leave Accrual

General & Police Employees	3.69 hours/pay period (96 hours annually)
Fire Employees	4.62 hours/pay period (120 hours annually)

Holiday Leave

Employees accrue twelve holidays a year. Holidays include:

- New Year's Day
- Labor Day
- Dr. Martin Luther King, Jr, Day
- Veteran's Day
- Washington & Lincoln Day
- Thanksgiving Day
- Memorial Day
- Thanksgiving Holiday
- Independence Day
- Christmas Day
- Pioneer Day
- Christmas Holiday

Employees required to work on a holiday, are allowed to use holiday time on a floating basis.

Personal Time Off

Regular employees receive two additional days (9 hours each) per fiscal year.

Full-time firefighters receive two additional days (12 hours each) per fiscal year.

Vacation Leave

Employees begin to accrue vacation leave immediately upon hire. Vacation leave is defined as time off with pay to eligible employees to provide opportunities for rest, relaxation and personal pursuits.

General & Police Employees: <u>Years of Consecutive City Service</u>	<u>Vacation Hours Accrued per Bi-weekly Pay Period</u>	<u>Annual Max</u>
Less than 5	4.00 (104 hours annually)	180 hours
5 - 9	4.62 (120 hours annually)	180 hours
10 - 14	6.15 (160 hours annually)	280 hours
15 - 19	6.92 (180 hours annually)	280 hours
20 or more	7.69 (200 hours annually)	280 hours

Fire Employees: <u>Years of Consecutive City Service</u>	<u>Vacation Hours Accrued per Bi-weekly Pay Period</u>	<u>Annual Max</u>
Less than 5	5.53 (144 hours annually)	216 hours
5 - 9	7.38 (192 hours annually)	216 hours
10 - 14	8.31 (216 hours annually)	288 hours
15 or more	11.07 (288 hours annually)	288 hours

Employee Assistant Program

We all experience ups and downs in life. Stress, conflicts and challenges occur as part of daily living. Often we deal with these situations on our own or with the help of family and friends. However, sometimes it helps to talk to an experienced counselor. Employees and members of their household are eligible for these services at no cost.

Blomquist Hale Consulting offers solution focused counseling for work or personal problems. Counseling is available 24 hours a day, 7 days a week and 100% confidential. An extensive network of experienced therapists are available to provide the tools and strategies needed to resolve the situation. If ongoing or specialized services are needed, the counselor will refer you to an appropriate resource. For more information please go to www.blomquisthale.com.

**If you have questions
please contact Human
Resources at 801-253-5203:**

Debbie Lyman	x1853
Theresa Trujillo	x1851
Corinne Thacker	x1850
Michelle Loertscher	x1854
Teresa Cook	x1852

Tuition Reimbursement

Employees are encouraged to pursue continuing education opportunities to enhance their job skills and the ability to be promoted with the City. Subject to available funding and priorities established by the City Manager, employees may be eligible (must be off probation or with the City for 6 months).

100% of tuition, books, and mandatory fees may be reimbursed up to \$5,000.00 per calendar year.

Scholarships and grants are not considered paid by the employee.

Details on all benefits can be found in the Employee Handbook, PEHP New Hire Guide, www.pehp.org and www.urs.org