

# South Jordan City

## FT Employee Benefits Guide Summary

2020-21

### 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 Bi-monthly	Double Cost	City Pays	EE Cost Bi-monthly	Family Cost	City Pays	EE Cost Bi-monthly
<b>Advantage/Summit</b>	310.95	248.76	62.19	643.66	514.93	128.73	870.65	696.52	174.13
<b>STAR Advan/Summit</b>	245.87	221.28	24.59	508.94	458.05	50.89	688.42	619.58	68.84
<b>Dental (Preferred)</b>	23.88	19.10	4.78	32.65	26.12	6.53	49.42	39.54	9.88

#### Save with the STAR HSA Plan, Employer annual contribution into your account PLUS

Manage/control healthcare costs      Lower monthly premiums      Contribute extra money into account

#### Invest Your HSA. Account balances over \$2,000 can be invested to increase earning potential!

Supplement retirement. Money goes in tax-free, grows tax-free, spent on qualified health expenses tax-free.

#### PEHP Online Tools:

- Enroll/Make Changes
- Find a Provider
- Healthy Utah
- Update personal information
- Confirmation of Coverage
- And much more! Visit [www.pehp.org](http://www.pehp.org)
- Connect Care
- Review claims



## Vision Insurance

The City offers two optional vision plans through OptiCare and EyeMed. The City does not contribute to these plans. Costs below are bi-monthly.

### OptiCare (Hardware only)

Family \$ 6.97

Double \$ 4.97

Single \$ 3.33

### EyeMed (Exam & Hardware)

Family \$ 8.17

Double \$ 5.90

Single \$ 3.62

## 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 \$200,000 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 \$373.00 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.

**2020 MAXIMUM - 401(k)/457 CONTRIBUTIONS: \$19,500 (\$26,000 age 50+ catch-up provision)**

**IRA CONTRIBUTIONS: \$6,000 (\$7,000 age 50+ catch-up provision)**

## 401(k)/457/IRA PLANS:

The City will match employee contributions to a 401K, 457 or an IRA account on a 1 for 1 basis up to 4%. IRA match will go into either a 401k or 457 account.

## RETIREMENT:

- Civilian employees are covered by Public Employees Tier 2 Retirement, 10% City contribution.
- Police are covered by Public Safety Tier 2 Retirement, 14% City contribution.  
Police in the Tier 2 retirement receive an offset contribution of 28.10% to a savings plan.
- Firefighters are covered by Firefighters' Tier 2 Retirement, 14% City contribution.  
Firefighters in the Tier 2 retirement receive an offset contribution of 16.35% to a savings plan.
- All new employees in the Tier 2 retirement 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.

For more details and trainings visit [www.urs.org](http://www.urs.org)

## 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.

<b>General &amp; Police Employees:</b>	Vacation Hours Accrued	Annual Max
<u>Years of Consecutive City Service</u>	<u>per Bi-weekly Pay Period</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

<b>Fire Employees:</b>	Vacation Hours Accrued	Annual Max
<u>Years of Consecutive City Service</u>	<u>per Bi-weekly Pay Period</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 Assistance 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 Solutions** 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](http://www.blomquisthale.com).

## 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 for tuition reimbursement after successfully completing new hire probation.

Eligible employees must submit an Intent to Participate in the tuition reimbursement program by September 30 annually for the upcoming fiscal year.

Details are located in the Employee Handbook Section 3-03 (7).

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

Debbie Lyman	×1853
Theresa Trujillo	×1851
Corinne Thacker	×1850
Michelle Loertscher	×1854
Teresa Cook	×1852

*Details on all benefits can be found in the Employee Handbook*