



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

### Summary of Benefits Part-time Elected Official / City Council

Tooele City provides some benefits to our part-time elected officials. Benefit eligibility can be found in the Tooele City Personnel Policies & Procedures Manual, Section 29: Benefits. The following information is provided as a general summary.

#### DENTAL CARE

##### **Public Employees Preferred Dental Plan**

City Council members and their eligible dependents may participate in the group dental program. Tooele City pays the entire portion of the council member premium and the council member pays 100% of the cost to enroll any dependents.

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**

City Council members and their eligible dependents may participate in the group vision reimbursement program. Tooele City pays the entire portion of the council member premium and the council member pays 100% of the cost to enroll any dependents.

The vision program is a reimbursement plan. 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 the 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

##### **Tooele City Wellness Pass**

Employees, their legal spouse, and dependent children under age 19 and living in the employee's household are provided with use of City facilities at no cost under certain terms and conditions. Such facilities include Tooele City Golf Course and the Leigh Pratt Aquatic Center.

## LIFE INSURANCE

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

City Council members below age 65 receive \$10,000 of basic life insurance, which reduces at ages 65 to \$6,500; at age 70 to \$4,500; at age 75 to \$3,000; at age 80 to \$2,000; at age 85 to \$1,500; and at age 90 to \$1,000, at no cost.

You may apply to purchase additional/supplemental life insurance, up to 5 times the amount of your annual salary. Guaranteed issue of up to \$100,000 of voluntary life is available upon employment. Coverage also has age reductions.

After this point, evidence of insurability will be required. Evidence of insurability will also be required for requested amounts of more than \$100,000 with the maximum being five times your annual salary. (See plan description for specific details and limitations concerning benefits)

### **Utah State Retirement System (Prior to July 1, 2011)**

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](http://www.urs.org).

## DEPENDENT LIFE INSURANCE

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

City Council members receive \$5,000 of basic life insurance on a legal spouse and \$2,500 per eligible dependent at no cost to the employee.

City Council members are provided the option of purchasing voluntary life insurance on their dependents. They 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 (up to age 70) 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 AD&D Insurance**

The amount of Accidental Death & Dismemberment (AD&D) insurance is equal to the amount of basic life insurance benefit, starting at \$50,000 and reducing in amounts equal to the basic life, in the event the employee's death is due to an accident. This coverage is free 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.

City Council members may purchase supplemental AD&D 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:** 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**

City Council members 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.

## **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. City Council members who are URS Tier 1 members receive LTD benefits with their retirement tier enrollment. City Council members who are URS Tier 2 are not eligible for LTD benefits.

## RETIREMENT

### Utah State Retirement System (URS)

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 - If the salary for City Council Members meets the annually adjusted minimum salary requirement under the URS rules. *(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) 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)*

Tier 2 part-time elected officials are not eligible to participate in the URS plans pursuant to Utah State law. To equalize benefits for both Tier 1 and Tier 2 part-time elected officials, Tier 2 part-time elected officials who enroll in the URS 401(k) plan will receive a City contribution that is equal to the Utah Retirement System's Tier 2 Normal Cost Rate. This amount is subject to change each year. 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.

## 401K SAVINGS PLAN

### URS 401k Plan

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.

Tooele City is currently making a 2% employer contribution employees' 401k accounts and this is the same for City Council members.

## 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.

## SECTION 125 CAFETERIA (FLEX) PLAN OR HEALTH SAVINGS ACCOUNT (HSA)

Employees are provided the option to defer money on a pre-tax basis for health care and dependent care reimbursement. Employees may enroll in either the Section 125 Cafeteria Plan or a Health Savings Account. There are specific terms and limitation applicable to each plan. Employees are encouraged to carefully review plan documents and consult with their own tax advisor to determine which plan is best for their specific needs and eligibility.

## 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 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, Disability, and Accident Insurance. Colonial Insurance is available only during our winter open enrollment period.

## **RATES AS OF JULY 1, 2023**

Rates are established each fiscal year as part of the budget process.

Tooele City only contributes to cost of coverage for the part-time elected official. Eligible dependents may be added to the plan but the part-time elected official pays 100% of the cost for dependent coverage.