



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

### Summary of Benefits Full-time Elected Official / Mayor

*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. 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.*

#### HEALTH INSURANCE

Tooele City offers three health insurance plans (or a cash-in-lieu/waiver option) so you may choose the best fit for your financial and personal situation. In selecting a medical plan, you must carefully consider how much you are willing to pay for the benefit provided. All plans use the PEHP Summit Care network and have the same prescription drug benefit. All plans include out-of-network coverage but your costs will be higher than if you stayed in network.

Base Plan Summit Custom \$1,500/\$3,000 Deductible	Premier Plan Summit 4 \$1,000/\$2,000 Deductible	High Deductible Health Plan – Star* \$2,500 Single or \$5,000 Double/Family Deductible
The Base Plan minimizes regular payroll deductions, but has higher out-of-pocket expenses when used (deductibles, copayments, and out-of-pocket max). This means that employees keep their costs down through the year, but can expect to pay a bit more when they utilize the coverage.	The Premier Plan has significantly higher payroll deductions when compared to the Base Plan, but lower out-of-pocket expenses when used. This means that employees chose to pay more through the year, but can expect to pay a bit less when they utilize the coverage.	The Star Plan differs in that employee will pay for <u>ALL</u> expenses (some preventatives are covered) up to the single or double/family plan deductible before the plan will cover anything. Eligible employees may receive a City-contribution to a Health Savings Account (HSA) that can assist them in paying those expenses or roll over unused funds from year-to-year for future expenses. This plan minimizes regular payroll deductions, but has higher out-of-pocket expenses when used due to the high deductible that must be met. On the other side, if there are minimal expenses during the plan year or the employee becomes a savvy health care consumer, they can enjoy building an HSA account with a City contribution and lower premiums (and the tax benefits associated with an HSA), for future expenses.

## Health Insurance Waiver Option:

Employees who have other insurance (excluding Medicaid and Medicare if under age 65) may elect to waive their health insurance through Tooele City and will be paid an annual payback. The amount is determined each budget year.

## PRESCRIPTION PLAN

### PEHP Prescription Plan

(See plan description for specific details and limitations concerning benefits)

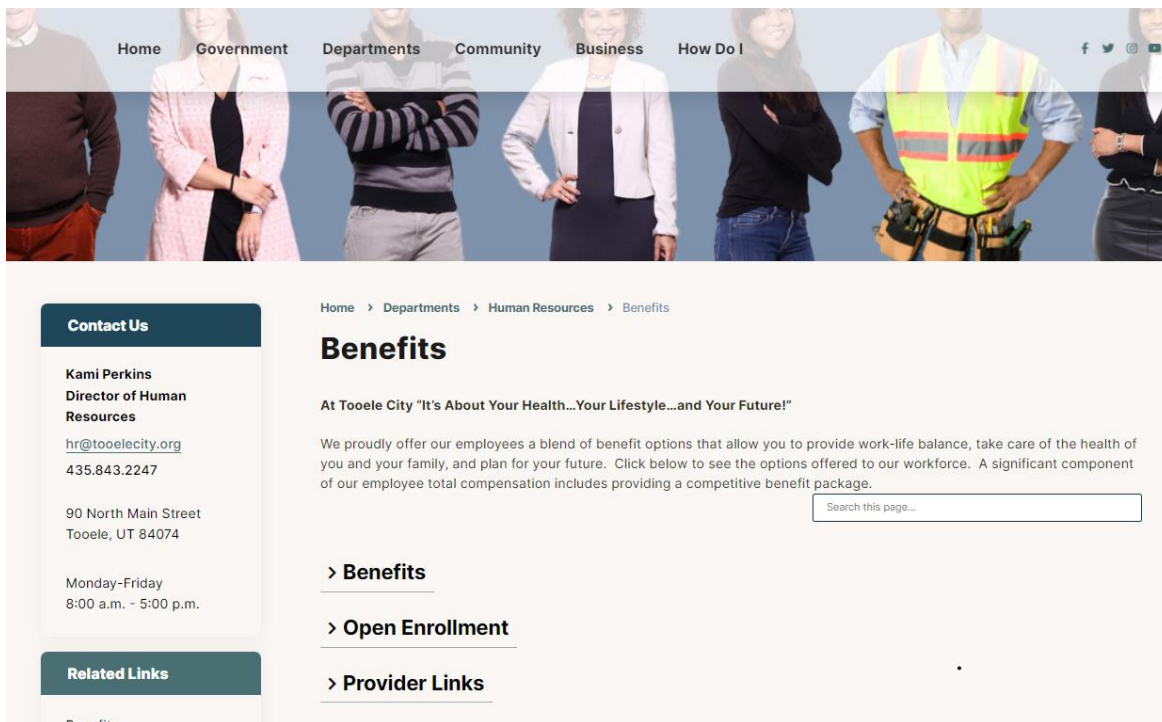
The prescription plan is identical for the Base and Premier Options.

The prescription plan is a little different on the star plan. You will pay 100% of the cost of your prescription drugs until you have met your deductible. Once the applicable deductible is met, you will then pay the cost sharing.

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.

## AFFORDABLE HEALTH CARE INFORMATION & SUMMARY OF BENEFIT COVERAGE

The Affordable Health Care Act (ACA) requires that employee be provided with a Summary of Benefit Coverage that follows a standard format. Tooele City has made these available on our website. Go to [www.tooelecity.gov](http://www.tooelecity.gov), select City Departments, and then select Human Resources.



## 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 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

### **PEHP Healthy Utah**

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. Along with the wellness programs there is also a Wee-Care program for expectant mothers, which provides monetary rewards along with possibly free pre-natal vitamins

### **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 Basic Life Insurance**

Employees receive \$50,000 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. Coverage also has age reductions. Guaranteed issue of up to \$100,000 of voluntary life is available upon employment. After this point, 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 System**

In general, an employee's beneficiary is provided with a death benefit of 75% of the employee's highest gross annual salary during employment with Tooele City. 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, and beneficiary listed. (See plan description for specific details and limitations concerning benefits)

## **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 no cost to the employee.

Employees are provided the option of purchasing voluntary 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 (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, 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.

Employees 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**

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.

## **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

Under the Tier 2 Hybrid Retirement Plan, employees are required to make a contribution to their retirement costs. For the 2024-2025 plan year, 0.7% will be withheld from your paycheck.

## 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 to your 401k account.



## **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, 2025

		Health Savings Account			Per Pay Period Amount (24 Pay Periods)			Monthly		
		Annual	Bi-Weekly	Monthly	Employee Pays	Tooele City Pays	Total Premium	Employee Pays	Tooele City Pays	Total Premium
PREMIER PLAN Summit Care 4 \$1,000/\$2,000 Deductible	Single				<b>\$112.18</b>	\$407.00	\$519.18	<b>\$224.36</b>	\$814.00	\$1,038.36
	Double				<b>\$236.00</b>	\$838.70	\$1,074.70	<b>\$471.36</b>	\$1,677.41	\$2,149.40
	Family				<b>\$328.12</b>	\$1,125.58	\$1,453.70	<b>\$656.24</b>	\$2,251.16	\$2,907.40
STANDARD PLAN Summit Care 5 Custom \$1,500/\$3,000 Deductible	Single				<b>\$74.91</b>	\$424.50	\$499.41	<b>\$149.82</b>	\$849.00	\$998.82
	Double				<b>\$175.07</b>	\$858.70	\$1,033.77	<b>\$350.13</b>	\$1,717.41	\$2,067.54
	Family				<b>\$229.75</b>	\$1,168.58	\$1,398.33	<b>\$459.50</b>	\$2,337.16	\$2,796.66
Summit STAR	Single	\$750.00	\$31.25	\$62.50	<b>FREE</b>	\$416.09	\$416.09	<b>FREE</b>	\$832.18	\$832.18
\$2,500 Deductible for Single	Double	\$1,200.00	\$50.00	\$100.00	<b>\$52.60</b>	\$808.70	\$861.30	<b>\$105.19</b>	\$1,617.41	\$1,722.60
\$5,000 Deductible for Double and/or Family	Family	\$2,350.00	\$97.92	\$195.83	<b>\$94.39</b>	\$1,070.66	\$1,165.05	<b>\$188.77</b>	\$2,141.33	\$2,330.10
Dental Preferred Choice	Single				<b>FREE</b>	\$17.55	\$17.55	<b>FREE</b>	\$35.10	\$35.10
	Double				<b>\$5.24</b>	\$29.79	\$35.03	<b>\$10.49</b>	\$59.57	\$70.06
	Family				<b>\$11.10</b>	\$43.46	\$54.56	<b>\$22.21</b>	\$86.91	\$109.12
Vision Reimbursement Plan	Single				<b>FREE</b>	\$2.50	\$2.50	<b>FREE</b>	\$5.00	\$5.00
	Double				<b>\$1.00</b>	\$4.00	\$5.00	<b>\$2.00</b>	\$8.00	\$10.00
	Family				<b>\$3.00</b>	\$7.00	\$10.00	<b>\$6.00</b>	\$14.00	\$20.00
Basic Life	Employee				<b>FREE</b>	\$7.50	\$7.50	<b>FREE</b>	\$15.00	\$15.00
	Dependent				<b>FREE</b>	\$0.68	\$0.68	<b>FREE</b>	\$1.36	\$1.36
Short Term Disability	Employee				<b>\$4.20</b>	\$6.30	\$10.50	<b>\$8.40</b>	\$12.60	\$21.00

## RETIREMENT

TIER 1 Utah Retirement Systems & 401(k)		TIER 2 Utah Retirement Systems & 401(k)		TIER 2 City's Contribution to URS T2 401(k) for employees who picked DC Only Plan		Employee Premium for URS T2 Hybrid Plan (% of Retirement Eligible Wages)		City's 401(k) Contribution	
Tier 1 URS Non-Contributory	2%	Tier 2 Defined DC Only		10%					2%
		Tier 2 Hybrid				.81%			2%