

**BENEFIT**



# **TOOELE CITY EMPLOYEE BENEFIT GUIDE**

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**2024  
2025**

At Tooele City... "It's About Your Health, Your Lifestyle, and Your Future!"



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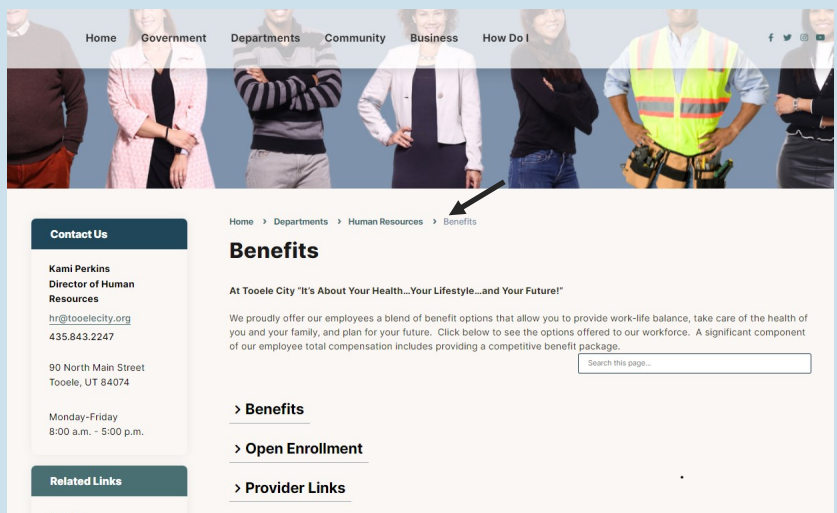


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In addition to this open enrollment packet, you can obtain more information about your benefit plans and access various forms on Tooele City's website:

## TooeleCity.gov/Open-Enrollment

- 2024 Open Enrollment Packet including Affordable Health Care required documents: Glossary of Important Terms and Summary Plan Description for plans offered
- PEHP Notice of Privacy Practices
- Forms
- Links to insurance carrier websites



# PEHP Options

## PEHP Open Enrollment Guide

Your open enrollment materials include a separate book that contains information on the plans administered by PEHP including:

- Information about some of the changes being made.
- Summary Plan Description Grids for Base Plan Summit 5 Custom, Premier Plan Summit 4, and the High Deductible Plan STAR
- PEHP Medical Network
- FLEX\$ Medical, Limited Medical, and Dependent Care
- Preferred Choice Dental
- PEHP Long-Term Disability



The summaries in the booklets give a basic overview of the available insurance plans. However, for more detailed information, you can check online or contact the insurance provider directly. Keep in mind that these summaries might not cover all the questions or issues you may have about insurance coverage.

## Making a Choice That's Right for You

Tooele City offers three health insurance plans so you may choose the best fit for your financial and personal situation. 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.

<b>Base Plan – Summit Custom</b> <i>\$1,500/\$3,000 Deductible</i>	<b>Premier Plan Summit 4</b> <i>\$1,000/\$2,000 Deductible</i>	<b>High Deductible Health Plan – Star*</b> <i>\$2,500 Single or \$5,000 Double/Family Deductible</i>
<p>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 you keep your costs down through the year, but can expect to pay a bit more when you utilize the coverage.</p>	<p>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 you choose to pay more through the year, but can expect to pay a bit less when you utilize the coverage.</p>	<p>The Star Plan differs in that you 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.</p> <p>This plan minimizes regular payroll deductions, but has higher out-of-pocket expenses due to the high deductible that must be met. On the other side, if there are minimal expenses during the plan year or you become a savvy health care consumer, you can enjoy building an HSA account with a City contribution and lower premiums (and the tax benefits associated with a HSA), for future expenses.</p>

# Benefit Fair & Important Dates

## Benefit Fair

Friday, May 17, 2024

10:00 a.m. - 12:30 p.m.

Tooele City Hall

### Schedule Your Appointment Today

#### Schedule your Healthy Utah Assessment

Log in to your account at [www.pehp.org](http://www.pehp.org) and book your Healthy Utah appointment now!

You and your spouse can each earn \$50 for attending and agreeing to participate in two PEHP wellness activities. Plus, you can earn an extra \$50 with the Next Step Rebate. Slots fill up quickly, so act fast!

These testing sessions are free for employees and their spouses enrolled in PEHP's medical plans. The appointment takes 20-30 minutes and includes checks for blood pressure, cholesterol, blood glucose, waist circumference, and BMI.

Remember to fast for four hours before your appointment for accurate blood glucose readings.

### May 6

#### Open Enrollment Period Begins

Refer to the open enrollment checklist on page 5 for guidance. If you have questions, reach out to HR. You can make changes to your health and dental plan by logging into your personal account at [www.pehp.org](http://www.pehp.org). For changes to other plans, you'll need to fill out a paper form.

### May 17

#### Benefit Fair & Healthy Utah Health Assessments @ Tooele City Hall

Join us for the Benefit Fair at Tooele City Hall. During this time, you'll have the opportunity to speak with our insurance carriers, enjoy great food, and win prizes.

Employees and spouses enrolled in PEHP insurance and scheduled a Healthy Utah Assessment may attend during their scheduled time. Please coordinate a time with your supervisor to attend. Employees who attend during working hours will receive 30 minutes with pay to attend their Healthy Utah Assessment appointment. Any additional time needed for personal questions or follow-ups are scheduled during personal time.

### May 24

#### Open Enrollment Period Closes

All open enrollment changes must be turned in to Laura Caldwell in HR / Payroll **by 5:00 p.m.** If you are completing your enrollment online with PEHP you have until **12:00 p.m.** No other changes can be made to your plan unless it's due to a qualifying event.

### July 1

**New Plan Year Begins** Deductibles and out-of-pocket maximums will reset. Review the FLEX\$ plan rules and requirements regarding filing claims for the new plan year and for carry-over. Restrictions and deadlines apply.



# Checklist for Open Enrollment

## Checklist for Open Enrollment

- Review the benefit materials provided to you in this packet, through text and e-mail, and online at [www.TooeleCity.gov/Open-Enrollment](http://www.TooeleCity.gov/Open-Enrollment)
- Make sure you understand what's changing, your deadlines, and how it impacts your future choices.
- Attend the open enrollment benefit fair on **May 17th, 10:00 a.m. - 12:30 p.m. at City Hall.**
- Review your medical, dental, and vision insurance plans. Does your medical plan fit your needs? If you enroll in the STAR plan, are you eligible for the Health Savings Account?
- Do you need to apply for short-term disability insurance due to a prior declination? Evidence of Insurability (EOI) is required.
- Update dependent information which includes notifying HR of any married dependents.
- Enroll or re-enroll in a flexible spending account (FLEX\$). **This must be done annually.**
- Enroll or re-enroll in the 2024 Health Insurance Waiver. **This must be done annually.**
- Review beneficiary information for your life insurance and retirement plans.
- Review your life insurance coverage. Do you need to add or remove dependent life insurance? Do you want to add or change your voluntary life insurance amounts?
- Review your retirement accounts. Is it time to increase a contribution or open a new retirement savings plan?
- Take a look at the benefits available through Colonial Insurance. Do you want to meet with a representative to learn about their insurance programs and explore options on how to supplement your insurance coverage?
- Share this important open enrollment information with your spouse or others covered under your insurance.

## Highlights of 2024 Benefit Changes

- » Unless you make a change, you will remain on the same health insurance plan.
- » The Cash-in-Lieu / Waiver Program is not available to employees under age 65 that are covered under Medicare or Medicaid due to laws applicable to those plans. Employees under age 65 with Medicare or Medicaid coverage are not required to enroll in a Tooele City Group Health Plan, but Tooele City cannot provide a cash incentive if they don't.
- » Legal guardianship coverage eligibility will be reinstated.
- » Premium changes will show on paycheck dated July 12.
- » The Utah Retirement System Tier 2 Hybrid plan will now require an employee contribution. Tooele City has adjusted the Salary Schedule and increased pay to account for this and to minimize the impact to employees' take home pay.
- » Flex\$ medical max contributions and annual carry-over limits for this plan year increased.
- » 401K max contributions and catch-up contribution limits increased.
- » HSA max contribution limits increased. Employer contribution amounts were changed.



# Benefit Overview

## Eligibility

You and your dependents are eligible for employee benefits effective date of hire. Eligible dependents are your spouse, children under age 26, and disabled dependents of any age. Elections made now will remain until the next open enrollment unless you or your family members experience a qualifying event.

## Benefits Offered

- » Medical Insurance
- » Dental Insurance
- » Vision Reimbursement
- » Retirement
- » 401(K), IRA, & Roth IRA
- » Basic Life and AD&D Insurance
- » Voluntary Life Insurance
- » Short-term Disability Insurance
- » Long-term Disability Insurance
- » Flex Spending Health Account
- » Flex Spending Limited Health Account
- » Flex Spending Daycare Account
- » Flex Spending Cash-in-Lieu of Coverage/ Health Insurance Waiver
- » Health Savings Account (HSA)
- » Employee Assistance Program (EAP)
- » Educational Assistance Reimbursement
- » Workers Compensation
- » Annual Leave
- » Sick Leave / Sick Leave Annual Buy-back
- » Military Leave
- » Jury Duty Pay
- » Paid Holidays
- » Colonial Insurance Products such as death, disability, cancer, hospitalization
- » Retiree Insurance Limited Continuation
- » Retiree Sick Leave Conversion
- » Retiree Premium Assistance

### For Police Officers & Firefighters

- » Patrol Officer Holiday Buy-back
- » Police Student Loan Debt Assistance
- » Police Line of Duty Death Benefit
- » Emergency Service Responder Dependent Insurance Continuation for Line of Duty Death
- » Retired Emergency Service Responder Mental Health Benefits
- » Firefighter LTD Program

## Qualifying Event


A qualifying event allows you to change your medical/dental/vision/life benefits outside the open enrollment period. When you experience a qualifying event you have **30 days** to complete and submit changes to the Human Resources Dept. Qualifying events include:

- » Birth, adoption or placement
- » Marriage
- » Divorce
- » Death
- » Gain or loss of employment of a spouse or dependent
- » Involuntary loss of coverage
- » Loss or gain of coverage during a spouse's or dependent's open enrollment window.
- » Significant increase or decrease in premium or coverage through a spouse's employer plan (i.e. reduction in hours that would result in higher premiums or loss of coverage).
- » Work schedule - a reduction or increase in hours of employment by the employee, spouse, or dependent, which causes a change in the health benefits or employee premium/rate share available to the covered individual, including but not limited to, a switch between part-time and full-time, a strike, a lock out, or a commencement or return from an unpaid leave of absence.

## Pre-Tax Considerations

Employees electing medical, dental, vision, FLEX\$ or HSA should be aware that these are pre-tax benefits whereby all employee-paid contributions are deducted from earnings before taxes are calculated. When these are deducted on a pre-tax basis, your take home pay is increased because your premium payments are subtracted from your gross pay before taxes are applied. Pre-tax deductions also lower your taxable income for the year by the amount of the total payroll deductions for these insurance plans. However, at the end of the year, your W-2 statement will show the reduced amount of salary for purposes of computing taxes. Because Social Security taxes are reduced, some individuals might experience a slight reduction in Social Security benefits when they become eligible to receive them.

# Rates & Important Limit Reminders

		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
<b>PREMIER PLAN</b> Summit Care 4 \$1,000/\$2,000 Deductible	Single	<b>Cash-in-Lieu/Waiver Annual \$3,644.78</b> Employees waiving their health insurance coverage must sign a new waiver agreement and provide proof of other insurance every year. Limitations apply to employees under age 65 covered by Medicare or those covered by Medicaid.			\$112.11	\$408.34	\$520.45	\$224.22	\$816.68	\$1,040.90
	Double				\$235.68	\$841.65	\$1,077.33	\$471.36	\$1,683.30	\$2,154.66
	Family				\$327.93	\$1,129.33	\$1,457.26	\$655.86	\$2,258.67	\$2,914.52
<b>STANDARD PLAN</b> Summit Care 5 Custom \$1,500/\$3,000 Deductible	Single				\$75.59	\$428.34	\$503.93	\$151.18	\$856.68	\$1,007.86
	Double				\$176.47	\$866.65	\$1,043.12	\$352.94	\$1,733.30	\$2,086.24
	Family				\$231.65	\$1,179.33	\$1,410.98	\$463.29	\$2,358.67	\$2,821.96
<b>Summit STAR</b> \$2,500 Deductible for Single \$5,000 Deductible for Double and/or Family	Single	\$750.00	\$31.25	\$62.50	FREE	\$411.87	\$411.87	FREE	\$823.74	\$823.74
	Double	\$1,500.00	\$62.50	\$125.00	\$48.42	\$804.15	\$852.57	\$96.84	\$1,608.30	\$1,705.14
	Family	\$2,750.00	\$114.58	\$229.17	\$88.49	\$1,064.75	\$1,153.24	\$176.98	\$2,129.50	\$2,306.48
<b>Dental Preferred Choice</b>	Single				FREE	\$24.63	\$24.63	FREE	\$49.26	\$49.26
	Double				\$3.62	\$30.05	\$33.67	\$7.23	\$60.11	\$67.34
	Family				\$10.53	\$40.43	\$50.96	\$21.06	\$80.86	\$101.92
<b>Vision Reimbursement Plan</b>	Single				FREE	\$2.50	\$2.50	FREE	\$5.00	\$5.00
	Double				\$1.00	\$4.00	\$5.00	\$2.00	\$8.00	\$10.00
	Family				\$3.00	\$7.00	\$10.00	\$6.00	\$14.00	\$20.00
<b>Basic Life</b>	Employee				FREE	\$7.50	\$7.50	FREE	\$15.00	\$15.00
	Dependent				FREE	\$0.68	\$0.68	FREE	\$1.36	\$1.36
<b>Short Term Disability</b>	Employee				\$4.20	\$6.30	\$10.50	\$8.40	\$12.60	\$21.00

## Retirement & 401k Contributions as a Percentage of "Retirement Eligible" Wages

TIER 1 Utah Retirement Systems & 401(k)	City's 401(k) contribution	TIER 2 Utah Retirement Systems & 401(k)	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 1 Public Safety Non-Contributory	2%	Tier 2 Hybrid		.7%*	2%
Tier 1 Firefighter Contributory	2%	Tier 2 Public Safety (Police & Fire) DC Only	14% + 4.03% P/U*		2%
		Tier 2 Public Safety (Police & Fire) Hybrid		.7%*	2%

Tooele City increased the 2024-2025 Salary Schedule by an additional .7% as an insurance offset to minimize the impact the Tier 2 employee contribution requirement will have on employees' net pay.

\* URS Retirement Eligible Wages Only. City's 401(k) contribution is based on gross wages.

## IRA & 401K Limits

Employee Contributions Limits	Max Employee Contribution	Allowed Catch-up for Age 50+	Total Allowed Age 50+
Traditional IRA	Consult your tax advisor. These are combined limits for all your IRA plans including those outside of Tooele City.		
Roth IRA	\$7,000	\$1,000	\$8,000
Traditional 401(k) <small>For John Hancock plan, Traditional &amp; Roth 401k contributions are a combined limit.</small>	\$23,000	\$7,500	\$30,000

## FLEX\$ Limits

FLEX\$ Contribution Limits	Annual Limit	Carry-over Limit after June 30, 25
Medical FLEX\$ or Limited Medical FLEX\$	\$3,200	\$640
Dependent Care FLEX\$	\$5,000	\$0

## Health Savings Account (HSA) Limits

Amount totals include both the employee and City's contribution		Allowed Catch-up Age 55 +
Single	\$4,150 Minus the Amount the City Contributes	\$1,000
Double/Family	\$8,300 Minus the Amount the City Contributes	\$1,000

\*\*Special rules apply to Health Savings Account Limits for married couples & those becoming Medicare Eligible within 6 months. Consult your tax advisor.

# FLEX\$ & Health Savings Accounts

## Saving for Out-of-Pocket Medical Expenses through a FLEX\$ or HSA Account Saving for Out-of-Pocket Dependent Care Expenses through a FLEX\$

Tooele City offers FLEX\$ Medical Reimbursement, Limited Purpose FLEX\$ Reimbursement (for dental and vision expenses), Dependent Care FLEX\$ Reimbursement, and Health Savings Account plans to help you enjoy tax-advantaged plans as you pay for the rising cost of life. While employed, the fees for such savings accounts are paid for by Tooele City as part of your benefit package.

Employees are encouraged to consider participating in one of these plans alongside their group medical plan.

You may participate in either a FLEX\$ Medical Reimbursement or Health Savings Account but not both, unless the FLEX\$ Medical is a Limited Purpose FLEX\$ account. Dependent Care FLEX\$ is available regardless of your medical plan.

See Supplemental FLEX\$ brochure included with your open enrollment materials. Additional information can be found at [www.pehp.org/flex](http://www.pehp.org/flex)

**PEHP**  
Health & Benefits

**PEHP FLEX\$**

HealthEquity | HSA

## Health Savings Account

An Health Savings Account (HSA) lets you put money away for future healthcare costs while saving on taxes. How? HSAs are never taxed at a federal income tax level when used for qualified medical expenses. Contributions can come straight out of your paycheck, and your HSA can grow tax-free too.

- No 'use-it-or-lose-it,' keep your HSA forever
- Create a healthcare emergency safety net
- Invest<sup>1</sup> your HSA tax-free, like a 401(k)

### Annual tax saving potential<sup>2</sup>

<b>\$1,660</b>	<b>\$830</b>
Family plan	Individual plan

2024 IRS Contribution Limits

<b>\$8,300</b>	<b>\$4,150</b>
Family plan	Individual plan
Members 55+ can contribute an extra \$1,000	

### Common qualified medical expenses:

- Pain relievers
- Doctor visits
- Dental cleaning
- Sleep aids
- Eyeglasses/contacts
- Cold/cough medicine
- Chiropractic care
- Insulin testing supplies



See how much you can save

[HealthEquity.com/Learn/HSA](https://HealthEquity.com/Learn/HSA)

<sup>1</sup>Investments made available to HSA members are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. | <sup>2</sup>Estimated savings are based on an assumed combined federal and state income tax rate of 20%. Actual savings will depend on your taxable income and tax status. | HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life-changing decisions.



# Comparing FLEX\$ and Health Savings Account

## Comparing FLEX\$ Medical vs. Health Savings Account

FLEX\$ Administered by PEHP and HSA Administered by HealthEquity

	Flex Medical Plan	Health Savings Account
Description	Tax-advantaged accounts that allows you to save for medical expenses over the PLAN YEAR so you can pay for them tax-free. FLEX\$ contributions are excluded from gross income and are not subject to federal income tax. FLEX\$ contributions are pre-tax if done by salary reduction.	Tax-advantage accounts that allow you to save for qualified expenses now or in the FUTURE. HSAs are known as vehicles that offer a triple tax advantage—Contributions are pre-tax, earnings are tax-free, and qualified expenses can be paid for on a tax-free basis.
Eligibility	<p>Use with Summit 4 or Summit 5 Custom Plan or Use with STAR Plan in Lieu of HSA or as a Limited Flex\$</p> <ul style="list-style-type: none"> <li>You can be enrolled in any Tooele City health plan; however, you can't contribute to a FLEX\$ Medical Plan at the same time you or your employer are contributing to a Health Savings Account.</li> <li>If you have an HSA, you can contribute to a <b>Limited</b> Medical Purpose FLEX\$ Plan which limits your use to dental and vision expenses.</li> </ul>	<p>Use with STAR Plan</p> <ul style="list-style-type: none"> <li>Must be enrolled in a qualified high deductible health plan.</li> <li>Cannot be enrolled in other coverage (even outside Tooele City plans) unless that plan is also a qualifying high deductible health plan.</li> <li>Cannot be claimed as a dependent on someone else's taxes.</li> <li>MEDICARE. You can't contribute to an HSA after you've enrolled in Medicare. You also should stop employee and City contributions to your HSA within 6 months of becoming Medicare eligible to avoid penalty.</li> <li>Special rules apply to married couples contribution limits and catch-up contribution provisions.</li> </ul>
Contribution Limits	See Rates & Limits on Page 7	See Rates & Limits on Page 7
Contribution Source	Employee Only	Employee & City May Contribute
Funding Timing	Account is pre-funded by Tooele City based on your annual election amount and then equal amounts are withheld from your paycheck through the Plan Year.	City contributions made and employee contributions are withheld each pay period and deposited to your Health Savings Account each pay period. You can not use more than the amount in the account.
Changes to Contribution	Once enrolled for the Plan Year, changes can only be made due to a qualifying event and then only consistent with the circumstances applicable to the qualifying event.	Employee contribution can be changed at any time.
Can I invest my funds?	No	Yes
Permissible Use of Funds	<ul style="list-style-type: none"> <li>May use funds for qualified medical expenses as defined by tax code.</li> <li>Qualified expenses on you, your spouse, or your dependents under age 26, regardless of whether or not they are claimed as a dependent on employee's taxes.</li> <li>May be used for qualified expenses occurring ONLY during the Plan Year. You have 90 days to submit claims for the prior plan year expenses. Once the run-out period has passed, these funds rollover to the new plan year and can only be used for new plan year expenses.</li> </ul>	<ul style="list-style-type: none"> <li>May use funds any way you wish. If used for non-qualified medical expenses they are subject to current tax rate plus 20% penalty.</li> <li>Qualified medical expenses on you, your spouse, or your "qualifying" dependent. You may only use funds for a dependent if claimed as a dependent on your taxes.</li> <li>No Plan Year. Funds from one year may be used for expenses in other years.</li> </ul>
Cash-Outs of Unused Amounts	Not Permitted	Permitted, but subject to current tax rate plus penalty for non-qualified expenses (penalty waived after age 65)
Year-to-Year Rollover of Account Balance	May only rollover unused funds at the amount set by the IRS each year. Any amounts above the IRS rollover limit are forfeited.	Yes, may roll over to use for subsequent year's eligible health expenses and other options.
Portable?	Your balance is forfeited upon termination unless COBRA coverage is elected.	HSA owned by you and is portable year-to-year and between jobs.

# Vision Reimbursement

## Vision Reimbursement

Administered by Utah Local Governments Trust



Service	Benefit	Frequency
Vision Exam	Up to \$42 Reimbursement	Every 12 months
Frames	Up to \$60 Reimbursement	Every 12 months
Lenses	Up to \$50-\$120 Reimbursement	Every 12 months
Contacts (Cosmetic) In lieu of glasses	Up to \$110 Reimbursement	Every 12 months
Contacts (Medical Necessity) In lieu of glasses	Up to \$160 Reimbursement	Every 12 months
Cost	City pays full cost for employee coverage. Employees contribute to the cost of dependent coverage. See Rates & Limits on page 7.	

### Vision claim reimbursement may be submitted to:

Utah Local Government Trust  
 Attn: Vision Claims  
 55 South Highway 89, Ste. 100  
 North Salt Lake City, Utah 84054  
 Fax: (801) 936-0300 Email: [vision@utahtrust.gov](mailto:vision@utahtrust.gov)

**Did you know?**

The vision reimbursement plan allows you to coordinate benefits if you are enrolled on another vision insurance plan.



# Disability Insurance

## Voluntary Short-Term Disability Insurance

Administered by Mutual of Omaha



Short-Term Disability Insurance (STD) provides income if you become disabled due to an injury or illness. When approved by the insurance carrier, benefits begin on the 15th day of your disabling injury, hospitalization, or illness.

Service	Benefit
Benefit Percentage	70% of Weekly Wages, up to \$550/Week Maximum
Concurrent use with FMLA & Paid Leave	<ul style="list-style-type: none"> <li>• STD Benefits run concurrently with FMLA-protected leave</li> <li>• You may supplement your STD benefit payment with paid leave up to 100% of pre-disability base wages. Many employees chose to do this to cover their insurance premiums owed while off work.</li> </ul>
Elimination Period	14 Days
Maximum Benefit Duration	14 Weeks
Declining Benefit / Late Enrollment	If you declined enrollment in the short-term disability (STD) benefit upon hire, you must submit evidence of insurability for consideration to enroll.
Cost	You contribute to the cost of STD. See Rates & Limits on page 7.

## Long-Term Disability Insurance

Administered by PEHP, Specified by Title of 49 of Utah State Code



Long-Term Disability is your safety net should you become disabled and unable to work. This important benefit is paid by Tooele City at no cost to you. After a three-month waiting period, LTD provides two-thirds of your regular monthly salary for accident bodily injury, disease, or illness if you are unable to perform your job. If you're disabled by external force or violence while performing your job, you may be eligible to receive 100% of your regular salary. After two years on LTD, if you can't perform any gainful employment, you may apply for "ongoing" LTD. To continue receiving the benefit, you must be unable to perform any gainful employment due to physical disability. Firefighter LTD program may be slightly different.

Service	Benefit
Benefit Amount	Two-thirds of your salary
Waiting Period	Three months; closest to the first of the month
First 24 months of LTD	Must be unable to perform your regular job
After 24 months of LTD	Must be unable to perform any gainful employment due to physical disability (includes sedentary work)
Maximum Benefit	Age 65* or retirement with Utah Retirement Systems**
Line of Duty Benefit (External Force/Violence)	100% of regular salary
Cost	City pays full cost for LTD benefit.

\*Exceptions apply to disabilities occurring at age 60+

\*\*Go to [www.urs.org](http://www.urs.org) to find out the years of service required for you to retire.

# Life Insurance & Beneficiary Reminder

## Basic Life and Accidental Death & Dismemberment Insurance (AD&D)

Administered by Mutual of Omaha



### Basic Life Insurance Coverage

Life insurance provides financial security for the people who depend on you. Your beneficiaries will receive a lump-sum payment if you pass away while employed by Tooele City. The company provides basic life insurance of \$50,000 for employees, \$5,000 for spouse, and \$2,500 for dependent child(ren), at no cost to you.

### Accidental Death and Dismemberment (AD&D) Insurance

Accidental Death and Dismemberment (AD&D) insurance provides payment to you or your beneficiaries if you lose a limb or die in an accident. Tooele City provides AD&D coverage of \$50,000 for employees at no cost to you. This coverage is **in addition** to your life insurance described above.

### Additional Life Insurance for Police Officers

Administered by PEHP



If you are a police officer employed with Tooele City, your beneficiaries will receive an additional \$50,000 if you are killed while in the line of duty. This coverage is in addition to your life insurance described above.

## Beneficiary Reminder

**Did you Know**

Life changes often result in the need to update beneficiary information. Remember that beneficiary forms can trump written wills. Make sure your beneficiary information reflects your current wishes. It is also important to make sure you keep the contact information for your beneficiaries current.

Carrier	Task
John Hancock 401(K) & City Group Life Insurance	Complete a new beneficiary designation form and return to the HR office.
Utah Retirement Systems Plans (i.e. Pension, IRA, 401(K))	Login to your account at <a href="http://urs.org">urs.org</a> and update beneficiaries online. <b>URS states a divorce voids a beneficiary designation to your spouse (now ex-spouse). To designate an ex-spouse as your beneficiary you must do so with an effective date after your divorce.</b>

# Voluntary Life Insurance

## Voluntary Life

Administered by Mutual of Omaha



You may purchase voluntary life insurance for you, your spouse, and your dependents in addition to the city provided coverage. At initial enrollment you are guaranteed coverage (GI) up to \$100,000 for yourself, up to \$50,000 for your spouse, and up to \$10,000 for your dependent child(ren) without answering medical questions (EOI). If you take a lower amount, you can increase by \$10,000 during open enrollment up to \$100,000. Evidence of Insurability (EOI) is required for amounts over GI or any time after your initial enrollment declination.

Employee— Minimum amount you can purchase is \$10,000 up to 5X annual salary, up to \$500,000 maximum, \$10,000 increments.

Spouse— Minimum amount you can purchase is \$5,000 up to 50% of employee's benefit, up to a \$100,000 maximum, \$5,000 increments.

Children— Minimum amount you can purchase is \$2,000 up to 100% of employee's benefit, up to a \$10,000 maximum.

Employee Monthly Premium										
Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
0-24	\$0.50	\$1.00	\$1.50	\$2.00	\$2.50	\$3.00	\$3.50	\$4.00	\$4.50	\$5.00
25-29	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00
30-34	\$0.80	\$1.60	\$2.40	\$3.20	\$4.00	\$4.80	\$5.60	\$6.40	\$7.20	\$8.00
35-39	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50	\$5.40	\$6.30	\$7.20	\$8.10	\$9.00
40-44	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00	\$7.20	\$8.40	\$9.60	\$10.80	\$12.00
45-49	\$2.00	\$4.00	\$6.00	\$8.00	\$10.00	\$12.00	\$14.00	\$16.00	\$18.00	\$20.00
50-54	\$3.30	\$6.60	\$9.90	\$13.20	\$16.50	\$19.80	\$23.10	\$26.40	\$29.70	\$33.00
55-59	\$5.30	\$10.60	\$15.90	\$21.20	\$26.50	\$31.80	\$37.10	\$42.40	\$47.70	\$53.00
60-64	\$6.60	\$13.20	\$19.80	\$26.40	\$33.00	\$39.60	\$46.20	\$52.80	\$59.40	\$66.00
65-69	\$12.70	\$25.40	\$38.10	\$50.80	\$63.50	\$76.20	\$88.90	\$101.60	\$114.30	\$127.00
70+	\$20.60	\$41.20	\$61.80	\$82.40	\$103.00	\$123.60	\$144.20	\$164.80	\$185.40	\$206.00
Spouse Monthly Premium										
Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
0-24	\$0.25	\$0.50	\$0.75	\$1.00	\$1.25	\$1.50	\$1.75	\$2.00	\$2.25	\$2.50
25-29	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$2.10	\$2.40	\$2.70	\$3.00
30-34	\$0.40	\$0.80	\$1.20	\$1.60	\$2.00	\$2.40	\$2.80	\$3.20	\$3.60	\$4.00
35-39	\$0.45	\$0.90	\$1.35	\$1.80	\$2.25	\$2.70	\$3.15	\$3.60	\$4.05	\$4.50
40-44	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00
45-49	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00	\$6.00	\$7.00	\$8.00	\$9.00	\$10.00
50-54	\$1.65	\$3.30	\$4.95	\$6.60	\$8.25	\$9.90	\$11.55	\$13.20	\$14.85	\$16.50
55-59	\$2.65	\$5.30	\$7.95	\$10.60	\$13.25	\$15.90	\$18.55	\$21.20	\$23.85	\$26.50
60-64	\$3.30	\$6.60	\$9.90	\$13.20	\$16.50	\$19.80	\$23.10	\$26.40	\$29.70	\$33.00
65-69	\$6.35	\$12.70	\$19.05	\$25.40	\$31.75	\$38.10	\$44.45	\$50.80	\$57.15	\$63.50
All Children Monthly Premium *										
	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	
	\$0.22	\$0.33	\$0.44	\$0.55	\$0.66	\$0.77	\$0.88	\$0.99	\$1.10	

\*Regardless of how many children you have, they are included in the "All Children" premium amount.

## Additional Voluntary Life Insurance Option

Administered by Colonial Insurance



Employees can purchase additional voluntary term or universal life insurance through Colonial Insurance on an individual basis; however, premiums are withheld from your paycheck as long as you are actively employed. If you separate from employment, Colonial policies can be taken with you. For additional information, or if you would like to schedule an appointment to meet with a representative from Colonial Insurance, please contact the HR department.



## WHEN LIFE GETS CHALLENGING

### We Can Help

The Blomquist Hale Solutions Program provides direct, **face-to-face** guidance to address virtually any stressful life situation or problem. Not to mention there is absolutely **no cost** to you. Meeting with our team is simple. Call to schedule an appointment today. **(800) 926-9619**

### Count On:

- ✓ 24/7 Crisis Service
- ✓ 100% Confidential
- ✓ Professional, Friendly Team
- ✓ Convenient Locations
- ✓ Extended Hours
- ✓ No Co-pay Required

### WE CAN HELP WITH

- Marital & Family Counseling 
- Stress, Anxiety or Depression 
- Personal & Emotional Challenges 
- Grief or Loss 
- Financial or Legal Problems 
- Substance Abuse or Addictions 
- Senior Care Planning 

### SUPPORT NOW: Talk with a Licensed Therapist Instantly

We recognize that none of us are immune to the stresses that life brings. It is important to have the opportunity to discuss the things that are on your mind with a licensed professional. Through the Blomquist Hale Support Now program, employees instantly connect with a licensed therapist via **phone, text, email** or **video**. No appointment is necessary. To connect, simply contact us during typical business hours: Monday – Friday, 9:00 a.m. – 5:00 p.m. MDT

 **Text:**  
801.383.0580

 **Call:**  
801.262.9619

 **Email:**  
[supportnow@blomquisthale.com](mailto:supportnow@blomquisthale.com)

**Blomquist Hale**  
SOLUTIONS

## Retirement Benefits



We want you to enjoy retirement! At Tooele City, we are proud to offer you several options that assist you in meeting your retirement goals including both defined benefit and variable benefit options. But, what's the difference?

### Defined Benefit

A defined benefit is often referred to as your pension benefit. The Utah Retirement System has both a Tier 1 or Tier 2 plan. In general, your pension provides a given amount of monthly income in retirement and the amount is based on a formula. Your years of service, your salary, and the plan you are enrolled in determines what this benefit will be and when you can start receiving it.

### Variable Benefit

Variable benefit plans allow employees to choose their own retirement investments with no guaranteed minimum or maximum benefits. Employees assume investment risks in defined contribution plans. How much goes in and your personal investment strategy determines what you'll have in retirement. Variable benefits include 401(k), IRA's, and Roth IRA's.

In addition to your own personal savings, Tooele City contributes to eligible employees' 401(k) accounts. The contribution rate varies and is set with each budget year.

There are different tax advantages, rules, and regulations regarding each plan. Consult with your tax or financial advisor for more information.

You may also meet with a URS Advisor for FREE to assist you in developing your retirement strategy and goals. Go to [www.urs.org](http://www.urs.org) and login to your personal account for more information.

## Set a Savings Strategy

Each time you get a pay increase, consider putting some of it towards your future.

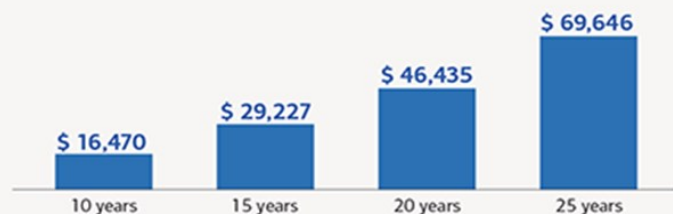
For example, if you get a 2% pay increase, increase your 401(k) or IRA savings by 1%.

Selecting a contribution amount that is a percentage of your salary ensures that your retirement savings amount increases consistent with your pay.

Did you know?

### If you invested an extra \$25 a week

Imagine taking the money you spend on little splurges — a couple of take-out lunches or a few cups of coffee — and investing it in your retirement account. As shown below, a bit of sacrifice and reinvestment can really add up over time.\*



Finding an extra \$25 a week to invest:



## Contact Information

If you have specific questions about a benefit plan, please contact the administrator listed below, or our local Human Resources Department.

Benefit	Administrator	Contact	Website
Dental	PEHP	800.765.7347	<a href="http://www.pehp.org">www.pehp.org</a>
Employee Assistance Program	Blomquist Hale Solutions	800.926.9619	<a href="http://www.blomquisthale.com">www.blomquisthale.com</a>
Flexible Spending Account	PEHP Flex\$	800.753.7703	<a href="http://www.pehp.org">www.pehp.org</a>
Health Savings Account	Health Equity	866.346.5800	<a href="http://www.healthequity.com">www.healthequity.com</a>
Human Resources	Laura Caldwell	435.843.2154	<a href="mailto:laurac@tooelecitey.gov">laurac@tooelecitey.gov</a>
Human Resources	Paris Johnson	435.843.2247	<a href="mailto:parisj@tooelecitey.gov">parisj@tooelecitey.gov</a>
Human Resources	Kami Perkins	435.843.2105	<a href="mailto:kamip@tooelecitey.gov">kamip@tooelecitey.gov</a>
Life and AD&D	Mutual of Omaha	800.877.5176	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>
Short-Term Disability	Mutual of Omaha	800.877.5176	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>
Long-Term Disability	PEHP	800.765.7347	<a href="http://www.pehp.org">www.pehp.org</a>
Medical	PEHP	800.765.7347	<a href="http://www.pehp.org">www.pehp.org</a>
Retirement / URS 401(K)	Utah Retirement Services	800.365.8772	<a href="http://www.urs.org">www.urs.org</a>
Old 401(K) Plan	John Hancock	800.395.1113	<a href="http://www.myplan.johnhancock.com/login">www.myplan.johnhancock.com/login</a>

Disclaimer: This enrollment guide serves as a summary of benefits described in the official summary plan descriptions for these plans. The benefits that you receive are based upon the plan's official plan documents, not this guide or any other written or oral statement. The master plan document, summary of benefits and City policies and procedures will govern in all cases. Tooele City reserves the right at any time to change or terminate these plans.

ACA Notice. Tooele City is a large employer according to the Employer Shared responsibility provision of the Affordable Care Act (ACA). Our plan meets the affordability provision established under the ACA.

This benefit summary was prepared by Tooele City and our broker:

