

**BENEFIT**



# **TOOELE CITY EMPLOYEE BENEFIT GUIDE**

**2026  
2027**

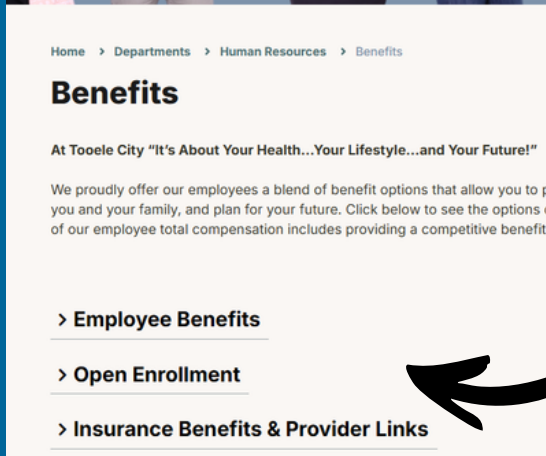
At Tooele City..."It's About Your Health, Your Lifestyle, and Your Future!"



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## Find More Information Online

### [TooeleCity.gov/Open-Enrollment](https://TooeleCity.gov/Open-Enrollment)

- Open Enrollment Packet
- Affordable Health Care Required Documents
- Glossary of Important Terms
- Summary Plan Description for Plans Offered
- PEHP Notice of Privacy Practices
- Forms
- Links to Insurance Provider Websites

## PEHP Open Enrollment Guide

Your open enrollment packet includes a separate booklet with information about the plans offered through PEHP including:

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

The booklet provide a basic overview of the insurance plans. For full details or specific questions, visit the website or contact the insurance provider. 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 that 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>Premier Plan Summit 4</b> <b>\$1,000/\$2,000 Deductible</b>	<b>Standard Plan Summit 5 Custom</b> <b>\$1,500/\$3,000 Deductible</b>	<b>High Deductible Health Plan Star*</b> <b>\$2,500 Single or \$5,000 Double/Family Deductible</b>
<p>The Premier Plan has higher payroll deductions when compared to the Standard Plan but lower out-of-pocket expenses when used. This means that you choose to pay more throughout the year, but can expect to pay a bit less when you utilize the coverage.</p>	<p>The Standard 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 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 healthcare consumer, you can enjoy building an HSA account with a City contribution and lower premiums (and the tax benefits associated with an HSA), for future expenses.</p>

# Benefit Fair & Other Dates

## Today

### Schedule Healthy Utah Assessments

Log in to your account at [www.pehp.org](http://www.pehp.org) and book your Healthy Utah appointment now! If enrolled in PEHP's medical plans, 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!

The appointment takes 20-30 minutes and includes checks for blood pressure, cholesterol, glucose, and body composition. Remember to fast for four hours before your appointment for accurate blood glucose readings.

## May 4

### Open Enrollment Period Opens

Open enrollment is an annual period where you can make changes to your health, dental, vision and some other coverages. Refer to the open enrollment checklist on page 5 for guidance. Medical and dental changes are made by logging into your personal PEHP account at [www.pehp.org](http://www.pehp.org). For changes to other plans, fill out a paper form.

## May 15

### Benefit Fair & Healthy Utah Health 9:30 a.m. to 12:30 p.m. @ 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 providers, enjoy great food, and win prizes.

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.

**OPEN ENROLLMENT & BENEFIT FAIR**

*Save now... Chill Later*

Introducing the Roth 401(k), 457, and Roth 457 Retirement Savings Plans

Tooele City  
Est. 1853

The graphic features a snowflake character wearing sunglasses and holding a dollar sign, set against a blue background with snowflakes. The text is in a mix of bold sans-serif and elegant script fonts.



### BENEFIT FAIR & HEALTHY UTAH HEALTH ASSESSMENTS

🕒 9:30 a.m. to 12:30 p.m.

📍 @ Tooele City Hall



### OPEN ENROLLMENT PERIOD CLOSURES

- ✓ 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.



### NEW PLAN YEAR BEGINS

- ✓ Deductibles and out-of-pocket maximums reset.
- ✓ Review the FLEX\$ plan rules and requirements regarding filing claims for the new plan year and for prior year carry-over. Restrictions and deadlines apply.

Plan ahead. Save smart. Secure your future.  
Questions? Contact Laura Caldwell in HR / Payroll.



# Important Reminders 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.
- 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, including notifying HR of any married dependents or name changes.
- Enroll or re-enroll in a flexible spending account (FLEX\$). **This must be done annually.**
- Enroll or re-enroll in the 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 2026 Benefit Changes

- Unless you make a change, you will remain on the same insurance plans.
- Health premiums did not increase this year; dental had a small increase.
- FLEX\$ Medical, FLEX\$ Dependent Care, and HSA maximum contributions limits increased.
- T2 Employee Contribution to Hybrid Retirement increases from .81% to 1.3%
- T2 Public Safety Contribution increased this year, but Tooele City will increase the current pick-up amount and cover the full 5.98% required employee contribution.
- Beginning July 1, 2026, PEHP will require **preauthorization (PA) for elective hip, knee, and shoulder surgeries performed in an outpatient hospital setting.** This update helps ensure members receive care in the most appropriate and cost-effective location.

## New Retirement Savings Plan Options are Now Available

- Roth 401(k)
- Traditional 457
- Roth 457

Learn more and enroll through your new URS Portal.

[www.URS.org](http://www.URS.org)



Introducing the Roth 401(k), 457, and Roth 457 Retirement Savings Plans

# Benefit Overview

## Eligibility

You and your dependents are eligible for employee benefits effective date of hire. Eligible dependents are your spouse and child(ren). The definitions of eligible children are listed in each insurance carrier's master policy and may differ. In general, child(ren) includes biological children, legally adopted children, and legal stepchild(ren) - all under age 26. It also includes foster children and legal guardianship to age 19 as a defined dependent for medical, dental and vision coverage and under age 26 for life insurance. Eligible dependent children may remain eligible regardless of employment, marital, student or financial dependency status. Disabled dependents may also remain eligible for life insurance after turning age 26, but are not eligible for ongoing medical, dental, or vision insurance under the group plan. See provider master policies for more information. Elections made 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), Roth 401(k)
- 457, Roth 457
- IRA, & Roth IRA
- Basic Life and AD&D Insurance
- Voluntary Life Insurance
- Short-term & Long-term Disability Insurance
- Long-term Disability Insurance
- Flex Health Account
- Flex Limited Health Account
- Flex 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 Department.**

Qualifying events generally 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 pre-tax benefits (medical, dental, vision, FLEX\$, or HSA) will have contributions deducted before taxes, increasing take-home pay and reducing taxable income. However, this lowers the reported salary on the W-2 and may slightly reduce future Social Security benefits.

# Rates & Limit Reminders

		Health Savings Account			Per Pay Period Amounts (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> 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			\$112.18	\$407.00	\$519.18	\$224.36	\$814.00	\$1,038.36
	Double				\$236.00	\$838.70	\$1,074.70	\$471.99	\$1,677.41	\$2,149.40
	Family				\$328.12	\$1,125.58	\$1,453.70	\$656.24	\$2,251.16	\$2,965.55
<b>STANDARD PLAN</b> Summit Care 5 Custom \$1,500/\$3,000 Deductible	Single				\$74.91	\$424.50	\$499.41	\$149.82	\$849.00	\$998.82
	Double				\$175.07	\$858.70	\$1,033.77	\$350.13	\$1,717.41	\$2,067.54
	Family				\$229.75	\$1,168.58	\$1,398.33	\$459.50	\$2,337.16	\$2,796.66
<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	\$416.09	\$416.09	FREE	\$832.18	\$832.18
	Double	\$1,200.00	\$50.00	\$100.00	\$52.60	\$861.30	\$861.30	\$105.19	\$1,617.41	\$1,722.60
	Family	\$2,350.00	\$97.92	\$195.83	\$94.39	\$1,165.05	\$1,165.05	\$188.77	\$2,141.33	\$2,330.10
<b>Dental Preferred Choice</b>	Single				FREE	\$18.23	\$18.23	FREE	\$36.46	\$36.46
	Double				\$5.45	\$30.94	\$36.39	\$10.90	\$61.88	\$72.78
	Family				\$11.54	\$45.15	\$56.69	\$23.08	\$90.30	\$113.38
<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

<b>TIER 1</b> Utah Retirement Systems & 401(k)	City's 401(k) contribution	<b>TIER 2</b> 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		1.3%*	2%
Tier 1 Firefighter Contributory	2%	Tier 2 Public Safety (Police & Fire) DC Only	14% + 5.98% P/U*		2%
		Tier 2 Public Safety (Police & Fire) Hybrid		1.3%	2%

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

## FLEX\$ Limits

FLEX\$ Contribution Limits	Annual Limit	Carry-over Limit after June 30, 26
Medical FLEX\$ or Limited Medical FLEX\$	\$3,400	\$680
Dependent Care FLEX\$	\$7,500 (\$3,750 if married filing separately)	\$0

## Health Savings Account (HSA) Limits\*\*

Amount totals include both the employee and City's contribution		Catch-up Age 55 +
Single	\$4,400 Minus the Amount the City Contributes	\$1,000
Double/Family	\$8,750 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

Tooele City offers several tax-advantaged options to help with healthcare and dependent care costs including:

- FLEX\$ Medical Reimbursement
- Limited Purpose FLEX\$ Reimbursement (for dental and vision expenses)
- Dependent Care FLEX\$ Reimbursement
- Health Savings Account

Tooele City covers the fees for these accounts as part of your benefits. You are encouraged to consider participating in one of these plans along with your group medical plan.

**IMPORTANT!** You can choose either a FLEX\$ Medical Reimbursement **or** Health Savings Account-but not both-unless the FLEX\$ is a Limited Purpose 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

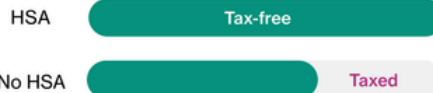
## Health Savings Account

An HSA lets you save money for future healthcare costs while also saving on taxes. How? HSAs are the only benefit with a triple-tax advantage:<sup>1</sup> Tax-free contributions. Tax-free account growth. And tax-free spending on HSA-qualified expenses. It's your healthcare emergency safety net.

- ✓ Rolls over every year – funds never expire
- ✓ Available tax-free investing, just like a 401(k)<sup>2</sup>
- ✓ Requires an eligible high-deductible health plan (HDHP)

**Less tax.  
More paycheck.**

Get \$20 tax savings for every \$100 you contribute.<sup>3</sup>



### 2026 HSA Contribution Limits

**\$4,400** Individual plan | **\$8,750** Family plan

Members 55+ can contribute an extra \$1,000.



See how much you can save.

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

Scan to download the HealthEquity mobile app.



You can set up your account directly in the app – no need to register online.

**Spend tax-free on HSA-qualified expenses.**

- Medical
- Vision
- Dental
- Rx and OTC

Discover more: [HealthEquity.com/QME](http://HealthEquity.com/QME)

# Comparing FLEX\$ and Health Savings Accounts

## FLEX\$ Administered by PEHP and HSA Administered by HealthEquity

	Flex Medical Plan	Health Savings Account
Description	Tax-advantaged accounts that allow 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>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 Limited 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 (HDHP)</li> <li>Can't be enrolled in any other non-HDHP health plan, including coverage through a spouse or other source (even if not enrolled in a Tooele City plan).</li> <li>Can't be claimed as a dependent on someone else's taxes.</li> <li>MEDICARE. Can't contribute to an HSA if enrolled in Medicare. You should also stop employee and City contributions to your HSA at least 6 months prior to Medicare enrollment to avoid tax penalties.</li> <li>Special rules apply to married couples, including contribution limits and catch-up contributions.</li> </ul>
Contribution Limits	See Rates & Limits on Page 7	See Rates & Limits on Page 7
Contribution Source	Employee Only	Employee & City May Contribute
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 contributions 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 per 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 <u>ONLY</u> 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 the 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 fo 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, will 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 is owned by you and is portable year-to-year and between jobs.

# 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 (Medically 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 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	STD Benefits run concurrently with FMLA-protected leave. 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.
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 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	The 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



## 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 spouses, and **\$2,500** for dependent child(ren), at no cost to you.

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

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 spouses, and **\$2,500** for dependent child(ren), at no cost to you. This coverage is **in addition** to your life insurance described above.

## Administered by PEHP



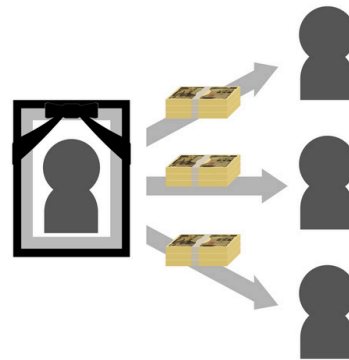
### Additional Life Insurance for Police Officers Administered by PEHP

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.
- Beneficiary forms can trump written wills.
- Make sure your beneficiary information reflects your current wishes and that their contact information is 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 [urs.org](http://urs.org) and update beneficiaries online. **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.**

# Voluntary Life Insurance



## Administered by Mutual of Omaha

You may purchase voluntary life insurance for yourself, your spouse, and your dependents in addition to the city provided coverage. At initial enrollment, guaranteed coverage (GI) of 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— Min. amount you can purchase is **\$10,000** up to 5X annual salary, up to **\$500,000** max., **\$10,000** increments.

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

Children— Min. 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



You can purchase individual voluntary term or universal life insurance through Colonial Insurance via payroll deduction. Policies are portable if you leave employment. To learn more or schedule an appointment with a Colonial Insurance representative, contact the HR department.

# Employee Assistance Program

## MENTAL HEALTH SOLUTIONS

Blomquist Hale Solutions 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**



Marital & Relationship Counseling



Family Counseling



Stress, Anxiety or Depression



Personal & Emotional Challenges



Grief or Loss



Financial or Legal Problems



Substance Abuse or Addictions



Senior Care Planning



### Count On:

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

### DOWNLOAD THE BLOMQUIST HALE APP

The Blomquist Hale app gives you direct access to mental health resources such as webinars, informational handouts, articles and more! Simply search Blomquist Hale on the app store.



To register for workshops, please visit us at:  
<https://blomquisthale.com/workshops/>

**Blomquist Hale**  
SOLUTIONS

# Retirement



Administered by Utah Retirement Systems

## What's a Pension Plan

Tooele City employees are enrolled in retirement benefits through the Utah Retirement Systems (URS). Depending on your eligibility and hire date, you may participate in Tier 1 or Tier 2 Hybrid. These are considered pension plans, which are designed to provide a stable, lifetime income in retirement based on factors such as your years of service and salary. During their first year of membership with Utah Retirement System, Tier 2 participants may elect to participate in the Tier 2 Defined Contribution (DC) Only plan instead of the Tier 2 Hybrid where money is sent to a 401(k) account in lieu of pension. Plans differ for public employees, public safety, and firefighters.

The retirement system rules are complex and this is basic summary information. You can learn more and find detailed information about your specific URS benefits on the URS website.

## What's a Retirement Savings Plan

In addition to the pension plans, Tooele City offers voluntary savings plans to help you build additional retirement income. These plans allow you to contribute a portion of your earnings into investment accounts that grow over time. Employees now have access to:

- Traditional 401(k)
- Roth 401(k)
- Traditional 457
- Roth 457
- Traditional IRA
- Roth IRA

Tooele City Contributes  
**2%**  
to Your Traditional 401(k)

These savings plan options provide valuable flexibility and tax advantages, allowing you to choose how and when your contributions are taxed—either now or in retirement. Having access to both pension and savings plans gives you a powerful opportunity to diversify your retirement strategy and better prepare for your financial future.

We encourage you to review your options carefully and select the plan or combination of plans that best aligns with your individual goals.

## Brochures

### [Investment Options and Savings Plan Overview](#)

*Get additional details about your options including the latest contribution limits.*



## Consider

- Set up your new URS login **NOW!** Enter your beneficiaries and review your information.
- Enroll in a one of the new savings plans
- Review if Traditional (pre-tax) or Roth (after-tax is better for your personal situation
- Go online to [urs.org](http://urs.org) and watch their training webinars, review education materials, or other brochures to learn more
- Set up Auto Escalation - You pick the automatic increase amount and URS sends it to Tooele City each year, until you make a change. Easy way to increase your savings.

## Coming Soon....For New Hires

Auto Enrollment in the Roth 457 Plan

**2%**

Auto Escalation

**1%**

Of course, new hires will be able to opt-out at any time or change their elections by logging in to their URS account.

# 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	Phone	Website / Email
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 Paris Johnson Maren McLaws Kami Perkins	435.843.2154 435.843.22HR 435.843.22HR 435.843.2105	<a href="mailto:laurac@tooelecitey.gov">laurac@tooelecitey.gov</a> <a href="mailto:parisj@tooelecitey.gov">parisj@tooelecitey.gov</a> <a href="mailto:marenm@tooelecitey.gov">marenm@tooelecitey.gov</a> <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.