

Rates & Important Limit Reminders

		Health Savings Account			Bi-Weekly (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	Cash-in-Lieu/Waiver Annual \$3,644.78 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.			\$109.70	\$397.07	\$506.78	\$219.41	\$794.13	\$1,013.54
	Double				\$230.71	\$818.30	\$1,049.01	\$461.42	\$1,636.61	\$2,098.02
	Family				\$321.20	\$1,097.75	\$1,418.95	\$642.40	\$2,195.50	\$2,837.90
STANDARD PLAN Summit Care 5 Custom \$1,500/\$3,000 Deductible	Single	\$73.60	\$417.08	\$490.68	\$147.20	\$834.16	\$981.36			
	Double	\$172.36	\$843.35	\$1,015.70	\$344.71	\$1,686.69	\$2,031.40			
	Family	\$226.08	\$1,147.81	\$1,373.89	\$452.17	\$2,295.61	\$2,747.78			
Summit STAR \$2,000 Deductible for Single \$5,000 Deductible for Double and/or Family	Single	\$750.00	\$31.25	\$62.50	FREE	\$401.04	\$401.04	FREE	\$802.08	\$802.08
	Double	\$1,500.00	\$62.50	\$125.00	\$49.31	\$780.85	\$830.16	\$98.63	\$1,561.69	\$1,660.32
	Family	\$2,250.00	\$93.74	\$187.50	\$98.92	\$1,024.00	\$1,122.92	\$197.84	\$2,048.00	\$2,245.84
Dental Preferred Choice	Single				FREE	\$24.24	\$24.24	FREE	\$48.48	\$48.48
	Double				\$3.56	\$29.58	\$33.14	\$7.12	\$59.16	\$66.28
	Family				\$10.37	\$39.79	\$50.16	\$20.74	\$79.58	\$100.32
Vision Reimbursement Plan	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
Basic Life	Employee				FREE	\$7.50	\$7.50	FREE	\$15.00	\$15.00
	Dependent				FREE	\$0.68	\$0.68	FREE	\$1.36	\$1.36
Short Term Disability	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 Cost for URS Pension	City's 401(k) contribution in addition to the URS plan	TIER 2 Utah Retirement Systems & 401(k)	City's Cost for URS Pension	City's Cost for URS Pension T2 401(k) Component	City's 401(k) contribution in addition to the URS plan
Tier 1 URS Non-Contributory	17.97%	2%	Tier 2 Defined DC Only	6.19%	10%	2%
Tier 1 Public Safety Non-Contributory	34.04%	2%	Tier 2 Hybrid	16.01%	0.18%	2%
Tier 1 Firefighter Contributory	15.05% + 3.16%	2%	Tier 2 Public Safety (Police & Fire) DC Only	11.83%	14% + 2.59%	2%
			Tier 2 Public Safety (Police & Fire) Hybrid	25.83% + 2.59%	N/A	2%

IRA & 401K Limits

IRA Employee Contributions Limits	IRA Max Employee Contribution	IRA Allowed Catch-up for Age 50 & Over	Total Allowed Age 50+ Over
Traditional	Consult your tax advisor. These are combined limits for all your IRA plans including those outside of Tooele City.		
Roth	\$6,500	\$1,000	\$7,500
401(K) Employee Contributions Limits	Max Employee Contribution	Allowed Catch-up for Age 50 & Over	Total Allowed Age 50+ Over
Traditional 401(k) <small>For John Hancock plan, Traditional & Roth 401k contributions are a combined limit.</small>	\$22,500	\$7,500	\$30,000

FLEX\$ & Health Savings Account (HSA) Limits

FLEX\$ Contribution Limits	Annual Limit	Carry-over Limit after June 30th	**HSA Contribution Limits Amount totals include both the employee and City's contribution	Additional Catch-up Age 55 +
Medical FLEX\$ or Limited Medical FLEX\$	\$3,050	\$610	Single: \$3,850 minus the Amount the City Contributes	\$1,000
Dependent Care FLEX\$	\$5,000	\$0	Double/Family: \$7,750 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.