# Summary of Benefits
# Sworn Police Officers

*Your benefits are 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. See specific plan documents for details and limitations concerning benefits and 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.

| **Standard Plan**<br>**Summit Custom**<br>***$1,500/$3,000 Deductible*** | **Premier Plan**<br>**Summit 4**<br>***$1,000/$2,000 Deductible*** | **High Deductible Health Plan – Star***<br>***$2,500 Single or $5,000 Double/Family Deductible*** |
|---|---|---|
| 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 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 ALL 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.<br><br>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 a 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.

**Line of Duty Death Health Care Coverage Continuation:**
In most circumstances, the death of an employee would trigger a termination of health care coverage unless the surviving family members are eligible for, elect, and pay for COBRA continuation coverage. In 2015, following the death of Officer Cory Wride, HB288 was passed requiring the continuation of health care coverage for surviving spouses and children of peace officers in the event of a line of duty death. Coverage for children may continue until they reach age 26 and spouse until they are eligible for Medicare. This law provides that continuation be at no cost to the surviving spouse and children.

Because the law provides for continuation of coverage that was in effect at the time of death, it does not apply to those who are waiving their health coverage at the time. Please discuss this as a family to determine if waiving coverage (and taking the cash in lieu) is the best option for your family.

## PRESCRIPTION PLAN

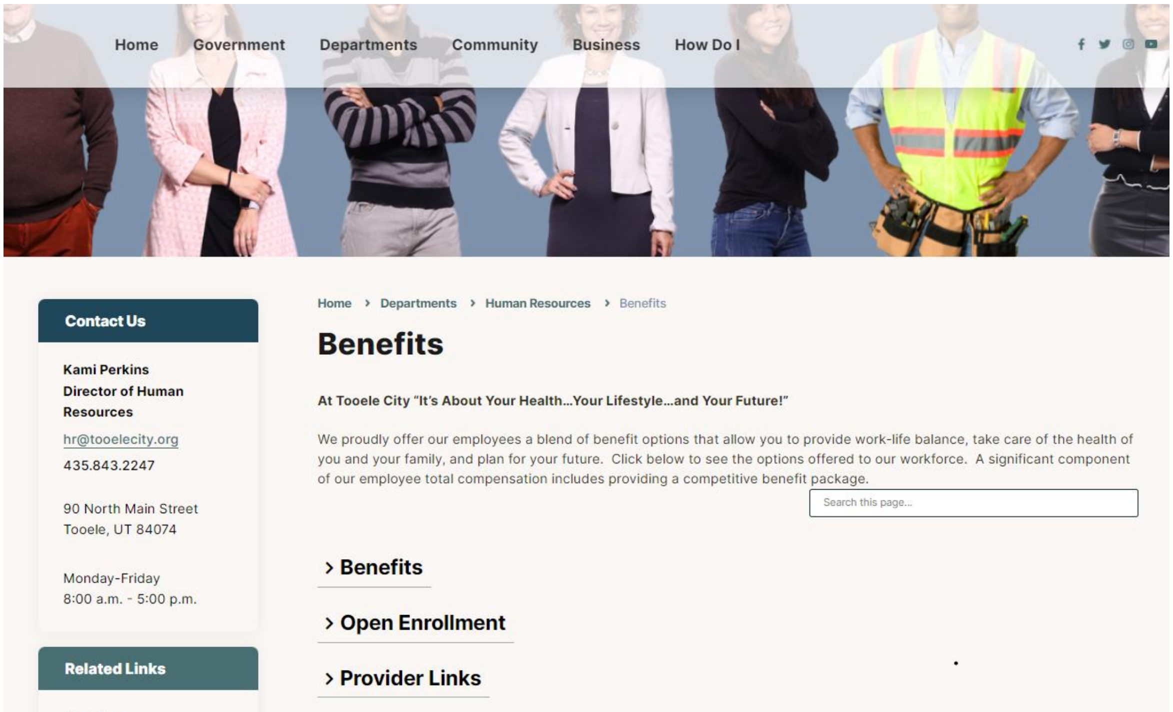
**PEHP Prescription Plan**
The prescription plan is identical for the Base and Premier Options.

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, 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.

## 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.

**Emergency Responder Mental Health**
Officers' mental health is just as important as their physical health. In addition to services offered through our Employee Assistance Program (EAP), special attention is given to providing specialized services for emergency responders. From critical incident debriefing, critical incident follow-up care, peer support programs, and department specific resources we promote a culture where support and use of services is valued.

## 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 may purchase additional/voluntary life insurance. Coverage does have age reductions. Guaranteed issue of up to $100,000 of voluntary life is available upon hire. After this, evidence of insurability is required. Evidence of insurability is also required for requested amounts of more than $100,000.

**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.

**PEHP Peace Officer Line of Duty Life Insurance Benefit**
An additional $50,000 death benefit when an officer dies in the line of duty.

## 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 may purchase 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 hire. After this, evidence of insurability is required. Evidence of insurability will is also required for requested amounts of more than $50,000 for spouses.

## 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.

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.

## 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.

## SHORT-TERM DISABILITY BENEFITS

**Mutual of Omaha Insurance**
Short-term disability (STD) benefits may be elected by employees at time of hire or by submitting evidence of insurability thereafter. Short Term Disability benefits provide coverage in the event an insured employee becomes disabled. If STD benefits are elected upon hire, the employee has a 14-calendar day gracing period with benefits becoming effective on the 15th day, if approved. If the STD benefits are not elected upon hire, employees must submit evidence of insurance for Mutual of Omaha's consideration and approval.

STD pays 70% of the employee’s weekly earnings, up to $550.00 per week. There is a limit on the maximum benefit time period, which is set each policy year. Physician’s verification and approval from the insurance company is required for all claims.

## 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 Safety Employees’ Non-Contributory Retirement Plan
  2) 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 Safety Employees’ Defined Contribution Plan Only
  2) Public Safety Employees’ Hybrid Retirement Plan

  Under the Tier 2 Public Safety **Hybrid** Retirement Plan, officers are required to make a contribution to their retirement costs. Tooele City elected to cover employee-required costs, up to 6%. This is referred to as a “Pick-up Election” under the URS system and is paid by the City on your behalf.

## 401(k) and 457 SAVINGS PLANS

Employees may enroll in the Utah Retirement System Savings Plans upon hire. The Savings Plans include 401(k) and 457 plans. These plans provide employees with the opportunity to defer compensation as either pre-tax traditional or after-tax Roth contributions. Contributions are subsequently invested in options chosen by the employee.

Tooele City is currently contributing 2% to eligible employees' 401(k) accounts.

Refer to plan documents for information on limitations and eligibility. Questions should be directed to the plan administrator, the Utah Retirement Office.

## IRA PLANS (Traditional IRA or Roth IRA)

Employees may enroll in the Utah Retirement Systems IRA plans upon hire. The IRA Savings Plans provide eligible employees with the opportunity to defer compensation either pre-tax traditional or after-tax Roth contributions. Contributions are subsequently invested in options chosen by the employee.

Refer to plan documents for information on limitations and eligibility. Questions should be directed to the plan administrator, the Utah Retirement Office.

## 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. A Limited Flex Account is also available for those participating in the HSA plans. 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.

## SICK & ANNUAL LEAVE*

Sick Leave - Employees accrue 3.7 hours of sick leave per pay period.

Annual Leave – Employees may utilize their annual leave as they accrue it, upon proper approval from their supervisor.

Employees accrue annual leave based on the following schedule:

| | |
|---|---|
| Up to 5 years' service | 4 hours per pay period |
| 5 years 1 hour service - 10 years | 4.93 hours per pay period |
| 10 years 1 hour service - 15 years | 6.77 hours per pay period |
| 15 years 1 hour service or greater | 8 hours per pay period |

(See the Policies & Procedures manual for specific provisions relating to use paid leave.)

## HOLIDAY PAY*

Tooele City provides employees with 13 paid holiday days off. They are as follows:

| | |
|---|---|
| New Year's Day | January 1 |
| Human Rights Day | 3rd Monday in January |
| President's Day | 3rd Monday in February |
| Memorial Day | Last Monday in May |
| National Freedom Day | June 19 (Anticipated date beginning in 2027) |
| Independence Day | July 4 |
| Pioneer Day | July 24 |
| Labor Day | 1st Monday in September |
| Columbus Day | 2nd Monday in October |
| Veterans' Day | November 11 |
| Thanksgiving Day | 4th Thursday in November |
| Day After Thanksgiving | Friday After Thanksgiving |
| Christmas Day | December 25 |

Tooele City has a Patrol Officer Holiday Buy-Back policy that pays straight time to patrol officers for holidays that occur on their normally scheduled day off.

# RATES AS OF JULY 1, 2026

| | | 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 |
| **PREMIER PLAN Summit Care 4 $1,000/$2,000 Deductible** | **Single** | **Cash-in-Lieu/Waiver Annual** **$3,644.78** 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 |
| **STANDARD PLAN 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 |
| **Summit STAR $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 |
| **Dental Preferred Choice** | **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 |
| **Vision Reimbursment 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 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 | | 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