

# LAYTON CITY BENEFIT HIGHLIGHTS 2019-2020

## MUNICIPAL EMPLOYEE'S CHECKLIST

Nothing in the "Employee Checklist" shall constitute a contract or agreement between the City and the Employee.  
The checklist summary is offered only for information purposes.

**Additional specific information can be obtained in the employee handbook, benefit literature, and online.**

### CITY/EMPLOYEE PAID BENEFITS

1. Employee Premium Portion: (Includes Health, Dental, and Vision total premium)

Coverage:	<u>Employee Only</u>	<u>+1 dependent</u>	<u>Family 2 or more</u>
Cost per pay period:	\$111.25	\$113.22	\$115.74

**Health/Hospitalization** – Self-Funded program through Select Health

- Costs to employees may be higher at non-participating providers.
- Annual Deductible \$250 per person/\$500 per family
- In-patient hospital 95% paid / Out-patient surgery 95% paid / Preventative Services 100% paid
- Most eligible claims are payable at 80% insurance paid, 20% employee paid

**Prescription Drugs** – Annual Deductible \$100 per person/\$200 per family for Tier 2 and Tier 3 prescription drugs. Tier 1 & Tier 2 prescription drugs are covered at 80%, employee pays 20% at pharmacy. Tier 3 and Tier 4 prescription drugs are covered at 50%, employee pays 50% at pharmacy. Tier 4 prescription drugs have a separate deductible of \$500 per person and an out-of-pocket maximum of \$6,000 per person.

**Dental** – Self-Funded program through Select Health

- Annual deductible \$50 per person/\$150 per family
- \$1,000 maximum per person per year
- Preventive diagnostic services 100% of eligible expenses, 2 times per year
- Basic services 80%/20% of eligible expenses
- Prosthodontic services 50%/50% of eligible expenses
- Orthodontic services 50% up to \$1,000 per person, lifetime

**Vision** – Vision Service Plan (VSP) Employees may elect vision coverage only

Coverage:	<u>Employee Only</u>	<u>+1 dependent</u>	<u>Family 2 or more</u>
Cost per pay period:	\$0	\$1.97	\$4.49

- Exam co-pay \$20
- Eyeglasses: Frame replaced every twenty-four (24) months, \$130 allowance; lenses replaced every twelve (12) months; co-pay \$20
- Contacts: Plan pays a maximum of up to \$130 per year for contacts

**WellRight Wellness Program** –

- Bronze Status – refund of \$260 per year by completing 4 quarterly wellness activities (2,000 points annually)
- Silver Status – \$260 plus 1 additional vacation day by acquiring 5,000 points through wellness activities
- Gold Status – \$260 plus 2 additional vacation days by acquiring 7,500 points through wellness activities

**Flex Accounts** – The employee's insurance premiums are deducted from their gross wages before taxes. In addition, employees may elect to have additional money deducted pre-tax and deposited into their Flexible Spending Account. This money reimburses qualified out-of-pocket expenses. These include:

- Medical Expenses – Deductibles, Co-Insurance, Prescriptions, plus other qualified expenses
- Dependent Care – Cost of caring for children or other dependents while employee is at work

### CITY PROVIDED

2. Life Insurance – Group coverage and optional elective coverage provided through The Standard.

- Individual Life – City provides a \$30,000 life insurance policy for each employee
- Dependent Life – City provides life insurance coverage of \$2,000 for each dependent
- Additional elective supplemental insurance is available at the employee's expense (group rates & portable). Rates based on employee age in five (5) year increments.

- \_\_\_3. **Employee Assistance Program (EAP) – (801) 392-6833** Provided by Blomquist Hale Consulting
- Counseling service for the employee and family members living in the same home
  - Counseling services include emotional/stress management, family and parenting issues, depression, substance abuse, financial planning, legal assistance, and other various topics.
  - Crisis Intervention Hotline
- \_\_\_4. **Long Term Disability Program** – Provided through The Standard
- Eligible for benefits following ninety (90) days of disability; Continuation Pay equal to 66.7% of salary for up to 2 years, and may be extended until retirement or age 65, if qualified.
- Short Term Disability Program** – Provided through Colonial Life
- Provide income replacement for up to 90 days if unable to work.
  - Rates are determined by age & elimination period selected.
- \_\_\_5. **Retirement** – Tier 2 Utah Retirement System (35 year plan) – Hired after July 1, 2011
- Hybrid Plan – Employer contributes an amount equal to 10% of salary. Current year 8.97% to pension and 1.03% to 401(k). **After four (4) years service** 100% vested in the Public Employee’s Hybrid Plan.
  - Defined Contribution Plan – Employer contributes an amount equal to 10% of salary to 401(k).
- Tier 1 Utah Retirement System (30 year plan) – Hired before July 1, 2011 and employed with URS agency.
- General employee – bi-weekly contribution made at 18.47% of current salary. **After four (4) years service** 100% vested in the Public Employee’s Defined Benefit Plan.
- Employees may also elect to contribute their own money to a tax deferred 401K, 457 or an after tax 457 retirement plan available from Utah Retirement System and/or ICMA Retirement Corp. The ICMA 457 offers Roth provisions.
  - Employees may also elect to contribute their money to a Roth IRA plan available from the Utah Retirement System and/or ICMA Retirement Corp.
- \_\_\_6. **Leave Accrual**
- Annual Leave** – Accrual of **3.6924 hours/pay period** (8 hrs/month) during first five (5) years
- Receive 40 hours upon date-of-hire, will accrue at a reduced rate during 1<sup>st</sup> year of service
  - Accrual rates increase after five (5), ten (10) and fifteen (15) years of service
  - May accrue up to a maximum of two-hundred and forty (**240**) hours (by the end of the 1<sup>st</sup> pay period in January) each year
- Sick Leave** – Accrual of **3.6924 hours/pay period** (8 hrs/month)
- May accrue up to maximum of 1000 hours
  - After five (5) years service**, one third (1/3) of accrual balance is paid upon termination
  - May be used for illness and medical related issues for self and immediate family members
  - Annually (each October) employees may convert up to one-third (1/3) of the current year unused sick leave accrual into ‘cash’, 457 account or to be transferred to annual leave. Employees with more than 480 hours accrued may convert up to two-thirds (2/3) cash, 457, or annual leave.
- \_\_\_7. **COMPENSATION**
- Pay days** –Employees are paid every other Friday
- There are twenty-six (**26**) **pay days**/year
  - There is one week lag in payment for time worked
  - 9/80 Schedule (every other Friday off)
- Paid Holidays** – **Twelve (12) paid eight (8) hour holidays per year**: Due to the 9/80 Schedule you may have to use one (1) hr of vacation on a holiday to cover the 9<sup>th</sup> hour. New Year’s Day, Martin Luther King Day, President’s Birthday, Memorial Day, Independence Day, Pioneer Day, Labor Day, Columbus Day, Veteran’s Day, Thanksgiving Day, Day after Thanksgiving, Christmas Day
- Payroll Deductions** – **Auto-Deposit** of the net paycheck, plus additional Auto-Deposits for Layton City Utility Bills, Deferred Compensation-457 Retirement Plans, IRA Plans, Sub-4-Santa, United Way, Exercise Facility, Surf-N-Swim family pass and Department Association dues.