



Layton City Benefits Highlights

Firefighters

July 1, 2025 through June 30, 2026



Layton City is proud to offer a comprehensive benefits package that is available to all full-time employees



Medical/Dental/Prescription Insurance

Coverage	<u>Employee Only</u>	<u>+1 Dependent</u>	<u>Family 2 or more</u>
per pay period:	\$123.74	\$125.71	\$128.23

Health/Hospitalization - Self-funded program through Select Health

- Annual deductible \$250 per person/\$500 per family (in-network)
- Out of pocket maximum \$2,000 per person/\$4,000 per family (in-network)
- In-patient hospitalization 95% paid/out-patient surgery/preventative services 100%
- Most eligible claims are payable at 80% insurance paid, 20% employee paid

Dental - Self-funded program through Select Health

- Annual deductible \$50 per person/\$150 per family (in-network)
- \$1,500 maximum per person per year
- Preventative diagnostic services 100% of eligible expense, 2 times per year
- Basic services 80% insurance paid, employee pays 20%
- Prosthodontic services 50% insurance paid, employee pays 50%
- Orthodontic services 50% up to \$1,000 per person, lifetime

Prescription Drugs - Annual deductible \$200 per person/\$400 per family

- Out of pocket maximum \$2,500 per person/\$5,000 per family (in-network)
- Tier 1 - No deductible, covered at 80%, employee pays 20%
- Tier 2 - covered at 80%, employees pays 20%
- Tier 3 & Tier 4 - covered at 50%, employee pays 50%
- Tier 4 prescription drugs have a separate deductible of \$500 per person and an out-of-pocket maximum of \$16,000 per person.

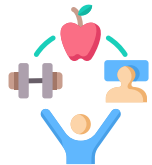


Vision Service Plan

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

VSP - employees may elect vision only coverage

- Exam \$20 co-pay
- Eyeglasses \$20 co-pay, frames every 24 months, lenses every 12 months, \$130 annual allowance
- Contacts - plan pays a maximum of up to \$130 per year



Wellness Plan

Wellable - This program will provide you with an opportunity to earn rewards for improving your overall health.

- Tier 1 \$260 by completing annual physical, wellness assessment, and earning 4,000 pts
- Tier 2 \$260 plus 1 additional vacation day by earning a minimum of 72,000 pts
- Tier 3 \$260 plus 2 additional vacation days by earning a minimum of 180,000 pts



Flexible Spending Accounts (FSA)

Eligible employees may elect to enroll in the FSA program offered by National Benefit Services. Employee contributions are made bi-weekly through payroll. Funds can be used to pay for eligible medical expenses (up to \$3,300 per year) and for dependent childcare expenses (up to \$5,000 per year) on a pre-tax basis. You will have a grace period of 75 days at the end of the plan year.



Teledoc

Provides you and your eligible dependents with 24/7 access to U.S. board certified doctors and pediatricians by phone or online video at no cost to you.



Life Insurance

The Standard - group term life insurance and optional elective coverage

Employee - city provides \$30,000

Dependents - city provides \$2,000 for each dependent

Supplemental insurance is available to purchase at an additional rate based on employee age. Guarantee issue amounts are \$100,000 for employee and \$30,000 for spouse.



Employee Assistance Program

Provided by Blomquist Hale Consulting and First Responders First

-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



Long Term Disability

Provided by The Standard

-Eligible for benefits following ninety (90) days of disability, can receive a 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

Provided by Colonial Life (optional)

-Provides optional income replacement for up to 90 days if unable to work.

-Rates are determined by age and elimination period selected.



Retirement

Provided by Utah Retirement Systems - Tier 2 (35 year plan) if hired after July 1, 2011

-After four (4) years of service 100% vested.

-Hybrid Plan - Employer contributes an amount equal to 14% of salary plus the additional 4.73% employee pickup contribution for a total of 18.73%. Vested after four years service in the Firefighters Hybrid Plan.

-Defined Contribution Plan - Employer contributes an amount equal to 18.73% of salary to 401k account (14% employer contribution plus 4.73% employee contribution).

-Employees may also elect to contribute their own money to a tax deferred 401k/457, or an after tax 457/Roth IRA plan available from Utah Retirement Systems and/or Mission Square Retirement.



Leave Accrual

Annual Leave - Accrual of 5.17 hours/pay period (11.2 hrs/month) during first five years of service

-Receive 56 hours upon hire date, will accrue at a reduced rate (3.015) during 1st year of service

-Accrual rates increase after five, ten, and 15 years of service

-May accrue up to a maximum of 336 hours (by the end of the 1st pay period in January) each year

Sick Leave - Accrual of 5.17 hour/pay period (11.2 hrs/month)

-May accrue up to maximum of 1400 hours

-After five years of service, $\frac{1}{3}$ of accrual balance is paid upon termination

-Annually (each October) employees may convert up to $\frac{1}{3}$ of the current year unused sick leave accrual into cash, 457 or 401k plan or transferred to annual leave. Employees with more than 672 hours accrued sick leave may convert up to $\frac{2}{3}$ into cash, 457 or 401k plan, or annual leave.



Compensation

Pay Days - Employees are paid every other Friday, there is a one week lag in payment for time worked.

-48/96 hour work schedule

Paid Holidays - Advanced Holiday Compensation Accrual - accrual of 5.6 hr/pay period. This accrual covers the worked holidays by providing equal hours to be taken at a later time. This is given the first pay period in July and again the first pay period in January (72.8 hrs). The Holiday Comp hours must be used or will be paid out prior to the next semi-annual accrual. Equivalent to thirteen paid holidays per year: New Year's Day, Martin Luther King Day, President's Day, Memorial Day, Juneteenth, Independence Day, Pioneer Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving Day, Day after Thanksgiving, Christmas Day.

Optional payroll deductions- Layton City utility bill, City exercise facility, EOS/VASA corporate gym membership, Surf-N-Swim family pass, and department association dues.