

# Employee Benefits Guide

2010-11



## Medical & Dental Insurance

South Jordan City offers medical and dental insurance to all full-time employees and their eligible family members with the City paying 90% of the premium cost. Part-time employees who regularly work 32 hours or more are eligible to receive medical insurance by paying 50% of the total premium cost for the coverage selected. Insurance programs are provided by Public Employees Health Program (PEHP).

There is no life-time maximum when utilizing network providers, and the 9-month waiting period for pre-existing conditions can be waived with proof of prior coverage. Eligible employees have 60 days from the date of any qualifying event to change coverage (i.e. new employment, marriage, divorce, birth, death, etc.).

There are three medical programs offered; Preferred Care (covers about 90% of the medical providers in Utah), Summit Care (non-IHC network), and Advantage Care (IHC network). Dental coverage is offered through Preferred Choice.

Please visit the PEHP website for quarterly newsletters, PEHP Plus discounts, and to register for the ability to view your claim status, EOB's, and other information at [www.pehp.org](http://www.pehp.org). You may also contact PEHP Customer Service at 366-7555 for all plan questions.

Also, available is a health promotion cash-rebate program by Healthy Utah, offered to all covered employees and their covered spouses.

### Cost for Medical Insurance:

(per pay period)

#### Preferred Care

Family Coverage	\$183.40
Double Coverage	\$119.84
Single Coverage	\$ 37.95

#### Advantage Care

Family Coverage	\$ 56.29
Double Coverage	\$ 43.36
Single Coverage	no cost

#### Summit Care

Family Coverage	\$ 51.07
Double Coverage	\$ 37.76
Single Coverage	no cost

All medical plans have an annual \$250.00 deductible per person or \$500.00 deductible per family.

### Cost for Dental Insurance:

(per pay period)

#### Preferred Choice (no deductible)

Family Coverage	\$ 4.11
Double Coverage	\$ 2.83
Single Coverage	no cost

## Life Insurance

Group life insurance is offered through PEHP. Full-time employees have the following coverage:

### PEHP Life Insurance

Employee \$100,00 Basic	No Cost
Employee \$100,000 AD&D (accidental death & dismemberment)	No Cost
Spouse \$ 10,000 Basic	No Cost
Child(ren) \$ 10,000 Basic	No Cost

The maximum amount of supplemental life insurance that can be purchased through our group plan is \$450,000.

### Vision Insurance

(per pay period)

#### OptiCare Vision Insurance (optional) - no City contribution

Family	\$ 9.01
Double	\$ 7.01
Single	\$ 4.16

#### EyeMed Vision Insurance

#### (optional) - no City contribution

Family	\$ 9.88
Double	\$ 7.03
Single	\$ 4.18

## Accident Weekly Indemnity

The City provides Accident Weekly Indemnity coverage for full-time employees. If you are totally disabled (unable to come to work) due to an accident that is not job-related, this coverage provides an income of a maximum of \$350 per week. (Job-related accidents are covered by worker's compensation). Additional coverage can be purchased by employees based upon a wage-banded coverage and cost model. This coverage is administered directly by PEHP.

### Provided to you by South Jordan City Human Resources

If you have questions or concerns please contact:

Human Resources 253-5203

Debbie Lyman	x 1371
Theresa Trujillo	x 1264
Kyle Laws	x 1389
Teresa Cook	x 1356

## Employee Assistance Program (1-800-523-5668)

Magellan Behavioral Health is the Employee Assistance Program provider. Magellan offers services for managing stress, handling relationship issues, balancing work & life, drug dependencies, dealing with conflict or violence, working through grief & loss issues, 24 hour Nurse Advice Line. The service is confidential and is available for you and anyone that lives within your household. For more information including the phone number, please pick up a brochure from Human Resources.

## \$ Insurance Cash Out \$

Full-time employees, who provide **annual** proof of insurance showing coverage under another plan, have the option to waive the City's medical and/or dental coverage. In return, the employee receives a portion of the cost in cash back to them.

The funds returned to the employee per month is \$271.00 for medical coverage; \$30.00 for dental. For cash out eligibility contact Human Resources.

The "cash back" is paid on the first paycheck of each month.

Employees would be able to reinstate insurance only during open enrollment or in the case of a life-changing event as defined by IRS regulations. If you drop your dental insurance, there is a 3 year waiting period to re-enroll.

Only full-time employees are eligible to participate in this program.

\*\*\*\*\*  
 Employees begin to accrue vacation leave immediately upon hire. Vacation Leave is defined as time off with pay to eligible employees to provide opportunities for rest, relaxation and personal pursuits. Please see Section 3-02(1) of the Employee Handbook for more details.

### VACATION LEAVE -

#### General & Police Employees

Yrs of consecutive service	Hours accrued	Day equivalents	Maximum accruals
0 - 4 years	3.08	10 8-hour days per year	240 hours
5-10 years	4.62	15 8-hour days per year	280 hours
10+ years	6.15	20 8-hour days per year	320 hours

#### Fire Employees

Yrs of consecutive service	Hours accrued	Day equivalents	Maximum accruals
0 - 5 years	4.62	10 12-hour days per year	240 hours
6-10 years	5.54	12 12-hour days per year	280 hours
11-15 years	7.38	16 12-hour days per year	320 hours
15+ years	8.77	19 12-hour days per year	320 hours

#### Part-time/benefited Employees

Yrs of consecutive service	Hours accrued	Day equivalents	Maximum accruals
0 - 4 years	1.54	5 8-hour days per year	120 hours
5-10 years	2.31	7.5 8-hour days per year	140 hours
10+ years	3.08	10 8-hour days per year	160 hours

### SICK LEAVE

The employee will begin to accrue sick leave immediately upon hire. Sick leave can be used for employee illness, or illness of an eligible family member, and visits to the doctor. This leave accrues indefinitely. Please see Section 3-02(3)h. of the Employee Handbook for details on converted sick leave.

	Sick Leave Accrual	Days
General & Police Employees	3.69 hours/pay period	12 8-hour days/yr
Fire Employees	4.62 hours/pay period	12 10-hour days/yr
Part-time Employees	1.85 hours/pay period	12 4-hour days/yr

## RETIREMENT PLANS 401(K)/457

South Jordan City participates in the Utah Retirements Systems for all full-time and part-time/benefited employees. Special rules apply for post URS retirees. Employees also have access to the URS 401(k), 457, and Roth IRA plans as well as similar ICMA-RC plans.

MAXIMUM 401(k)/457 CONTRIBUTIONS FOR 2010  
 \$16,500 with a \$5,000 over age 50 catch up provision.

### FISCAL YEAR 2010-11 RATES

Civilian employees are covered by the Public Employees Contributory Retirement System - 1% employee contribution + 14.36% City contribution

Law Enforcement Officers are covered by the Public Safety Non-contributory Retirement System - 26.13% City contribution

Firefighters are covered by the Firefighters' Contributory Retirement System - 1% employee contribution + 13.59% City contribution

### 401(k)/457 PLANS - 2010-11

The City will match civilian employee contributions to 401K/457 plan on a 1 for 2 basis, up to 1.5% for a 3% contribution.

The City will match law enforcement officer and firefighter contributions on a 1 for 2 basis, up to 1% for a 2% contribution.

### HOLIDAY LEAVE -

Regular full-time employees accrue twelve holidays a year. These holidays include:

- New Year's Day
- Dr. Martin Luther King, Jr. Day
- Washington and Lincoln Day
- Memorial Day
- Independence Day
- Pioneer Day
- Labor Day
- Veteran's Day
- Thanksgiving Day
- Day After Thanksgiving Day
- Christmas Day
- Day After Christmas Day

Typically employees will be required to take the holiday off. However, for employees required to work on the holiday, they are allowed to use their holidays on a floating basis.