# BENEFITS SUMMARY

Fiscal Year 2015-2016
Sworn Fire Employees

## BENEFITS (Elective)

### MEDICAL COVERAGE www.mayoclinichealthsolutions.com 866-465-5148

Regular, full time employees are eligible for medical coverage. Eligible dependents may be covered if desired. The Town of Gilbert Medical Plan is a self-insured medical plan offering an Exclusive Provider Organization (EPO) that requires use of in-network providers, except for emergency room or urgent care needs. The Plan is administered by Mayo Clinic Health Solutions, providing in-network access to Arizona Mayo Clinic providers as well as the primary Blue Cross Blue Shield of Arizona PPO/EPO network. There are no plan deductibles or coinsurance. The plan utilizes copays (flat dollar amounts) for cost sharing, where applicable. The national network option provides coverage for comprehensive services out of state through the First Health network.

Contributions rates towards premiums for this coverage are summarized below. This information is intended as a brief summary only. Plan documents are available in Human Resources and should be consulted for a complete description of benefits.

| **Town of Gilbert Medical Plan<br>Administered by Mayo Clinic Health Solutions** | | |
|---|---|---|
| | *AZ EPO Option* | *National Network Option* |
| ***Employee Contribution*** (per month)<br>Single Coverage<br>Family Coverage | <br>**$92.68**<br>**$263.16** | <br>**$139.02**<br>**$394.74** |
| ***Town Contribution*** (per month)<br>Single Coverage<br>Family Coverage | <br>**$370.76**<br>**$1,052.64** | <br>**$370.76**<br>**$1,052.64** |

### DENTAL COVERAGE www.deltadentalaz.com 602-938-3131

Regular, full-time employees are eligible for dental coverage. Eligible dependents may be covered if desired. This is a self-insured dental plan using the Delta Dental of Arizona network. A summary of the benefits is listed below.

| **Dental Plan administered by Delta Dental of AZ<br>Delta Premier network** | |
|---|---|
| **Coverage** | **Coinsurance (plan coverage)** |
| Basic/Preventive Services | 100% |
| Routine Services | *80% |
| Major Services | *60% |
| Orthodontics | 50%, $1,000 lifetime maximum benefit/person |
| Annual Deductible | *$50.00, for routine or major services |
| Annual Maximum Benefit | $1,500 per member |
| *Employee Contribution* (per month)<br>Single Coverage<br>Family Coverage | <br>**$7.26**<br>**$20.54** |
| *Town Contribution* (per month)<br>Single Coverage<br>Family Coverage | <br>**$29.02**<br>**$82.18** |

### VOLUNTARY VISION COVERAGE www.eyemedvisioncare.com

A voluntary vision option is available at the employee's cost through Delta Vision, powered by Eyemed's Advantage network.

### LIFE INSURANCE

Regular, full-time employees are provided with a term life insurance policy at no cost to the employee. The policy is equal to 100% of annual salary up to $100,000, with a matching Accidental Death & Dismemberment benefit. A seat-belt provision provides additional coverage equal to the employee's annual salary, up to $50,000. In addition, eligible dependents are covered by a $2,000 basic life insurance policy.

***Voluntary Life Insurance**: Additional coverage for employees and their dependents is available at group discount rates through payroll deductions under a voluntary group life insurance policy.*

## DISABILITY COVERAGE

Regular, full-time employees are provided with disability coverage at no cost to the employee. Short Term Disability coverage becomes effective upon approval after a 90 consecutive day disability period (excludes work related injuries/illnesses). Once the qualifying period has been met, the plan will pay 60% of employee's base salary from 90 - 179 days. Long Term Disability becomes effective upon approval after 180 days of disability and will pay 66 2/3% of employee's base salary (up to maximum benefit of $3,000 per month) upon acceptance of the claim.

***Voluntary Disability Insurance:*** *A Voluntary Short Term Disability plan is available to employees at their own cost. This plan offers benefits after 7 days of disability as a result of an injury or 14 days of disability as a result of illness. This coverage is available through AFLAC.*

## EMPLOYEE ASSISTANCE PROGRAM (EAP) www.eappreferred.com 602-264-4600

Employees are provided with EAP services through Family & Resource Counseling, Inc., EAP Preferred at no cost to the employee. The EAP provides up to 10 counseling sessions per year per issue and referral services for employees and their dependents. Emergency services are available 24 hours/day, 7 days a week.

*Use of services provided by the EAP is confidential and between the employee, their family and EAP Preferred. Release of information regarding individual employee use of the EAP is only given with written consent of the employee unless otherwise required by law.*

## FLEXIBLE SPENDING ACCOUNT www.asiflex.com

Regular, full-time employees may enroll in the Flexible Spending Account. Section 125 of the IRS Code allows pre-tax deductions for eligible expenses. Eligible expenses include group health and dental premiums, unreimbursed medical expenses ($2,550 maximum for the current plan year), and dependent care expenses ($5,000 maximum per calendar year). Employees who are enrolled in the medical and/or dependent care expense accounts are reimbursed by a third party administrator after submitting a claim or may elect debit card for medical expenses.

*Once enrolled in the plan, an employee must continue enrollment and participate through the end of the plan year unless a qualifying event occurs during the year to allow the employee to change the election. For a list of qualifying events, please see the plan document.*

## DEFERRED COMPENSATION (457(b)

Employees may defer up to $18,000 per year to a deferred compensation program. Employees who are over age 50 or who are in the last 3 years prior to retirement may be eligible to contribute more than $18,000 per year. Contributions to the plans are made through pre-tax payroll deductions. Gilbert offers three options: ICMA Corporation, MassMutual, and VALIC.

## EMPLOYEE NETWORK www.employeenetwork.com

Employee Network provides a network of discounts for employees of the Town of Gilbert.

## TUITION REIMBURSEMENT

Courses or degree must be for credit and directly related to the employee's job or to prepare the employee for another job within the organization. Subject to budget funding, Gilbert reimburses eligible employees' tuition, books and lab fees for preauthorized courses at 100% for a grade of "A" or "B", or 90% for a grade of "C" **up to a maximum of $5,000 per fiscal year.** Pass/Fail classes are reimbursed at 80% for a passing grade.

## EMPLOYEE LEAVE

VACATION

Employees accrue vacation based upon years of service. As of June 1 each year, vacation balances of employees will be reduced to the maximum carryover indicated in the table below. Employees with vacation balances over the maximum carryover will have the value of ½ of unused hours in excess paid to the employee.

*40HR/WK SCHEDULE*

| Years of Service | Bi-weekly Accrual | Annual Accrual | Maximum Carryover June 30 |
|---|---|---|---|
| Less than 5 years | 3.85 hrs/pay | 100 hrs/yr | |
| 5 – 9.99 years | 4.81 hrs/pay | 125 hrs/yr | 350 |
| 10 – 14.99 years | 5.54 hrs/pay | 144 hrs/yr | |
| 15 – 19.99 years | 6.27 hrs/pay | 163 hrs/yr | |
| 20 + years | 6.81 hrs/pay | 177 hrs/yr | |

FIRE SUPPRESSION SCHEDULE

| Years of Service | Bi-weekly Accrual | Annual Accrual | Max Carryover June 30 |
|---|---|---|---|
| Less than 5 years | 5.38 hrs/pay | 140 hrs/yr | |
| 5 – 9.99 years | 6.73 hrs/pay | 175 hrs/yr | 490 |
| 10 – 14.99 years | 7.75 hrs/pay | 201.6 hrs/yr | |
| 15 – 19.99 years | 8.78 hrs/pay | 228.2 hrs/yr | |
| 20 + years | 9.53 hrs/pay | 247.8 hrs/yr | |

SICK LEAVE

Employees accrue 3.7 hours of sick leave per pay period (40 hr work week) or 5.26 hours per pay period (Fire Suppression schedule). Sick leave may be used for personal illness/injury, child birth and recovery, medical and dental examinations, bereavement, and care of an immediate family member with an illness or injury. Employees whose sick leave balance exceeds 520 hours (40 hr work week) or 728 hours (Fire suppression schedule) in December each year will receive payment for hours in excess of the carryover maximum, not to exceed the lesser of 50% of the unused annual sick leave accrual or 48 hours (40 hr work week)/68 hours (Fire Suppression schedule) .

*SICK LEAVE DONATION PROGRAM*
Employees may donate sick leave to eligible employees who have exhausted their own accrued leave. Employees must maintain a minimum balance of 40 hours in order to be eligible to donate sick leave under this program.

### HOLIDAYS
Employees generally receive 8 hours of holiday pay for the following holidays:

| | | | | |
|---|---|---|---|---|
| New Year's Day | MLK/Civil Rights Day | Presidents Day | Memorial Day | Independence Day |
| Labor Day | Thanksgiving Day | Day after Thanksgiving | Christmas Day | |

Employees assigned to a 40 hour work week receive 8 hours of holiday pay or the number of hours they would normally work if the day was not a holiday, whichever is greater. Additionally, employees will receive 8 hours of banked holiday time that may be used in no greater than 4 hour increments.

### INJURY LEAVE
Injury leave provides paid leave for time spent in medical treatment and when an employee has been placed off work by a medical provider due to an accepted workers compensation claim. Injury leave must be requested and is subject to approval by the HR Director or designee. Employees who receive workers compensation checks covering time for which the employee also received injury leave must submit such checks to Human Resources.

### JURY DUTY
Jury duty leave provides an employee with paid leave in the event that the employee is subpoenaed or summoned for jury duty.

### BEREAVEMENT LEAVE
Bereavement leave is paid leave that may be granted to an employee for up to 3 working days or 2 fire suppression shifts in the event of the death of a member of the immediate family. A Department Director may grant more than 3 working days or 2 fire suppression shifts for special circumstances.

### MILITARY LEAVE
Special paid leave is granted to a member of the National Guard or Reserve Corps of the United States Armed Services up to limits specified in the Personnel Rules. Absences for basic training or active duty call up may qualify for supplemental pay if there is an income loss to the employee.

## **BENEFITS** (Required by Law)

### SOCIAL SECURITY/MEDICARE (FICA)
Firefighters are exempt from participation in Social Security. All employees and Gilbert must contribute to Medicare. The current rate for Medicare tax is 1.45%.

### RETIREMENT
PUBLIC SAFETY PERSONNEL RETIREMENT SYSTEM (PSPRS) **www.psprs.com** **602-255-5575**
All sworn public safety personnel are required by law to participate in the program, unless specifically exempt. This program provides a benefit at retirement based upon years of service and the employee's highest years of compensation while in the system. Eligibility and benefit calculations are dependent on membership date. This plan also has some job related disability and death benefits.

Effective 7/1/15, the employee pre-tax contribution rate is **11.65%** of gross pay and the employer contribution rate is 15.13% for **firefighters**. Additional information may be obtained on the PSPRS website at www.psprs.com.

### WORKERS COMPENSATION
Arizona law requires employers to provide worker's compensation coverage. This protects the employee in the event of a job related injury. Coverage includes payment of medical bills, payment of lost wages equal to 2/3 of the employee's monthly wage up to $4,337.82 (or as set by state law), and rehabilitation services necessary to return to work.

*Employees must notify a supervisor immediately when an injury occurs on the job. In addition, job related injuries could qualify for injury leave.*

### UNEMPLOYMENT
In the event you are unemployed and actively seeking employment, you may be eligible for unemployment compensation. Gilbert is billed directly by the Department of Economic Security for claims paid.

**This Benefits Summary provides a brief description of the benefits for Full Time sworn Fire employees. Questions may be directed to hr@gilbertaz.gov or 480-503-6859.**