



# Employee Benefits Summary

July 1, 2018 - June 30, 2019

The City of Prescott is self-insured through the Yavapai Combined Trust Health Plan (YCT) for the provision of health, dental and vision benefits to our employees and their dependents. The plan utilizes the Blue Cross Blue Shield of Arizona's Preferred Provider Organization (PPO) for discounted provider rates. These benefits are currently in effect and available to full-time equivalent employees. The City of Prescott reserves the right to amend, change, or discontinue any of these benefits at any time.

Health benefits begin on the 1<sup>st</sup> of the month following the first 30 days of employment. Biweekly payroll deductions for health and dental coverage are made on a pre-tax basis and are deducted during the month of coverage. To learn more about the Yavapai Combined Trust (YCT) and all of the available benefits, please visit their website at [www.yctrust.net](http://www.yctrust.net).

Medical, dental and vision coverage, Health Savings Accounts (HSA), and Flexible Spending Accounts (FSA) are elected separately. There are three medical plans available: Premier, Basic Plus, and High Deductible Health Plan (HDHP) with an optional HSA. The Basic and Premier plans both include prescription coverage through OptumRx. All three of the plans offer free Wellness Benefits; which includes lab work, mammograms, and preventative wellness checkups. The City offers two levels of Dental coverage: Preventative and Comprehensive as well as Vision coverage.

## MEDICAL PLANS AND MONTHLY COST

Please see the Summary Plan Document for plan details before making your decision.

Employee Only Medical Plan Costs					
Premier Plan		Basic Plus Plan		High Deductible with HSA Plan	
Total Monthly Cost	\$633.00	Total Monthly Cost	\$391.00	Total Monthly Cost	\$498.00
City Contribution	-\$633.00	City Contribution	-\$391.00	City Contribution	-\$633.00
<b>Employee's Cost</b>	<b>\$0</b>	<b>Employee's Cost</b>	<b>\$0</b>	<b>Employee's Cost</b>	<b>\$0</b>
				<b>Balance to HSA</b>	<b>\$135.00</b>

Employee & Family Medical Plan Costs					
Premier Plan		Basic Plus Plan		High Deductible with HSA Plan	
Total Monthly Cost	\$1,464.00	Total Monthly Cost	\$894.00	Total Monthly Cost	\$1,148.00
City Contribution	\$841.00	City Contribution	\$841.00	City Contribution	\$841.00
<b>Employee's Cost</b>	<b>\$623.00</b>	<b>Employee's Cost</b>	<b>\$53.00</b>	<b>Employee's Cost</b>	<b>\$307.00</b>

## DENTAL PLANS AND MONTHLY COST

Employee Only Dental Costs			
Comprehensive Plan		Preventative Plan	
Total Monthly Cost	\$44.00	Total Monthly Cost	\$16.00
City Contribution	-\$44.00	City Contribution	-\$16.00
<b>Employee's Cost</b>	<b>\$0</b>	<b>Employee's Cost</b>	<b>\$0</b>

Employee & Family Dental Costs			
Comprehensive Plan		Preventative Plan	
Total Monthly Cost	\$103.00	Total Monthly Cost	\$35.00
City Contribution	-\$59.00	City Contribution	-\$35.00
<b>Employee's Cost</b>	<b>\$44.00</b>	<b>Employee's Cost</b>	<b>\$0</b>

## VISION PLANS AND MONTHLY COST

Employee Only Vision Costs	
Total Monthly Cost	\$15.00
City Contribution	-\$15.00
<b>Employee's Cost</b>	<b>\$0</b>

Employee & Family Vision Costs	
Total Monthly Cost	\$37.00
City Contribution	-\$21.00
<b>Employee's Cost</b>	<b>\$16.00</b>

**Flexible Spending Account (FSA):** Each fiscal year, employees can set aside up to \$2,500, pre-tax, to pay for eligible healthcare, dental, and vision expenses. A debit card (My Benny Card) is pre-loaded with the entire elected amount and is available on the first day of the plan year or when your benefits start. You may also elect up to \$5,000, pre-tax, for eligible dependent care expenses. These funds are loaded onto the My Benny Card as they are deducted from your paycheck. FSA plans are regulated by the IRS and it is the card holders responsibility to provide back up for purchases if audited.

**Health Saving Account (HSA):** An HSA is available when electing the HDHP and allows employees to deposit, pre-tax, up to \$3,450 for self-only, or \$6,850 for a family, per calendar year into a Health Equity savings account. Those 55+ may make an additional catch-up contribution of \$1,000 per calendar year. The funds can be used for eligible medical, dental, and vision expenses. HSAs are managed by the account holder through Health Equity and the monies are available only as they are deposited. The HSA rolls over from year to year and is portable. HSA plans are regulated by the IRS and it is your responsibility to be able provide back up for purchases if audited. Please visit [www.healthequity.com](http://www.healthequity.com) for more information.

**Employee Assistance Program (EAP):** Deer Oaks EAP services provide confidential managed behavioral services to City of Prescott employees and all individuals living in their home. You may receive up to 12 free sessions for short-term counseling per separate issue each plan year. Deer Oaks representatives can be reached at (888) 993-7650 or at [www.deeroakseap.com](http://www.deeroakseap.com) (Member Login: enter username / password: YCT). All EAP inquires are completely confidential.

**Short Term Disability (STD):** STD is a benefit that is paid for by the City and available to all benefit eligible employees after a 14 day elimination period, if approved.

**PTO (Paid Time Off):** All full-time employees in budgeted City positions will accrue PTO leave per the following schedule; part-time employees in budgeted City positions may accrue at a prorated amount. PTO leave is to be pre-approved and scheduled by your supervisor. Under special or extraordinary circumstances, paid or unpaid leave may be authorized upon approval from the department head and the City Manager. Examples include bereavement leave, jury duty and military leave.

<b>Regular Employees (40-hour week)</b>	
0-3 years of service	4.3154 hours per pay period with a cap accrual and pay out of 200 hrs
3-10 years of service	5.2354 hours per pay period with a cap accrual and pay out of 200 hrs
10-15 years of service	6.1554 hours per pay period with a cap accrual and pay out of 240 hrs
15+ years of service	6.7654 hours per pay period with a cap accrual and pay out of 240 hrs
<b>Fire Employees (56-hour week)</b>	
0-3 years of service	6.0315 hours per pay period with a cap accrual and pay out of 280 hrs
3-10 years of service	7.3215 hours per pay period with a cap accrual and pay out of 280 hrs
10-15 years of service	8.6115 hours per pay period with a cap accrual and pay out of 336 hrs
15+ years of service	9.4715 hours per pay period with a cap accrual and pay out of 336 hrs

**Holidays:** There are ten paid holidays observed by the City of Prescott: New Year’s Day, Martin Luther King, Jr. Day, Presidents Day, Memorial Day, 4<sup>th</sup> of July, Labor Day, Veteran’s Day, Thanksgiving, the Friday after Thanksgiving, and Christmas Day. Certain employees engaged in public safety or other essential services may be required to work on holidays. If the holiday falls on a Saturday, Friday will be observed as the time off; if it falls on a Sunday, Monday will be observed as the time off.

**Family Medical Leave and Military Leave Act (FMLA):** The City complies with the FMLA of 1993 and 2009. Employees are eligible after one year of employment, per Federal guidelines.

**Worker’s Compensation Insurance (WC):** All City employees are covered by WC. If WC is approved, this coverage provides medical and hospitalization benefits, as well as partial payment of salary for an employment-related injury and/or disability.

**Direct Deposit:** You can elect to have your paycheck directly deposited into up to three personal bank accounts. To enroll in direct deposit or to make any changes to your current elections, contact HR or Payroll for the appropriate form. Visit the Employee Self Service section of the Employee Portal for your personal check simulator for assistance in calculating state, federal, deferred compensation, and many more deductions.

**Arizona State Retirement System (ASRS):** Eligible employees are enrolled in the ASRS. During the 2018-2019 fiscal year employees will contribute 11.64% of their pre-tax wages into the retirement account and .16% to the long term disability program. The total employee contribution for ASRS Retirement and Long Term Disability is 11.80%. The City will match this 11.80% contribution. Upon separation from the City and meeting the retirement criteria established by ASRS, employees may draw retirement benefits by way of a pension, if eligible, or as a lump sum withdrawal. The City is bound by state statute to ensure that all eligible employees enroll and participate in the retirement system. To learn more about ASRS, visit their website at [www.asrs.state.az.us](http://www.asrs.state.az.us).

**Public Safety Personnel Retirement System (PSPRS):** Sworn personnel in the Fire and Police Departments belong to the PSPRS and their pre-tax contribution amounts vary depending on which Tier they are in. The City’s contribution rates vary from 77.57% to 95.40% as mandated by state statute and depending on the Tier of the employee. These funds are available to employees by way of a pension, if eligible, or as a lump sum withdrawal upon separation from the City. To learn more about the PSPRS, visit their website at [www.psprs.com](http://www.psprs.com).

**457 Deferred Compensation or IRA Plans:** The City offers the option of two voluntary Deferred Compensation plans available through ICMA and Nationwide. Contributions to the Deferred Compensation Retirement plans are pre-taxed and are not matched by the City. To learn more about the advantages of each program, visit ICMA at [www.icmarc.org](http://www.icmarc.org) or contact Tracy Childers, Retirement Plan Specialist at (877) 439-1144 or by email at [tchilders@icmarc.org](mailto:tchilders@icmarc.org); or contact our Nationwide Investment Advisor, Caleb Lennon at (928) 899-5016 or by email at [lennonc@nationwide.com](mailto:lennonc@nationwide.com). For more information on Nationwide, visit them online at [www.nrsforu.com](http://www.nrsforu.com).

**Life Insurance:** The City provides basic life insurance for all permanent employees in the amount of one-time their current annual salary (up to \$200,000). Additionally, a basic policy of \$2,000 for a spouse and \$1,000 per child (up to age 23) is provided, at no cost to employees, if their dependents are enrolled under the YCT medical plan. Voluntary life insurance, up to \$500,000 for an employee, \$250,000 for a spouse, and \$20,000 per dependent child, is also available at the employee’s cost, subject to evidence of insurability through Securian Group Life Insurance.