

## 2016 Town of Chino Valley - Summary of Benefits

Benefit Type:	Eligibility:	Description:
Medical/Pharmacy	Full-time employees averaging 30 or more hours of service per week are eligible on the first day of the month following 30 days of employment.	<p>Each employee will receive a \$655/mo. credit to apply towards health insurance premiums. Medical plan options are offered through the Yavapai Combined Trust (YCT) "Trust" providing different levels of coverage and premium costs:</p> <p>PPO Premier Plan: Employee Only - \$597/mo. Employee + Family - \$1145/mo.*                      PPO Basic Plus Plan: Employee Only - \$365/mo. Employee + Family - \$694/mo.*                      PPO High Deductible Health Plan: Employee Only - \$469/mo. Employee + Family - \$898/mo.*</p> <p>Health Saving Account (HSA): If you choose the HDHP the Town will make the following monthly contributions to your HSA Account:                      Employee Only = \$128.00 Employee + Family = \$128.00</p> <p>* Family coverage rates reflect a 30% premium reduction, paid by the Town.</p>
Dental	Full-time employees averaging 30 or more hours of service per week are eligible on the first day of the month following 30 days of employment.	<p>The PPO Dental Plan is offered through the Yavapai Combined Trust (YCT) "Trust".</p> <p>Comprehensive: Employee Only - \$43/mo. Employee + Family - \$86/mo.*                      Preventative: Employee Only - \$15/mo. Employee + Family - \$29/mo.*</p> <p>* Family coverage rates reflect a 25% premium reduction, paid by the Town.</p>
Vision	Full-time employees averaging 30 or more hours of service per week are eligible on the first day of the month following 30 days of employment.	<p>Vision services can be obtained from any qualified vision provider (ophthalmologist, optometrist or dispensing optician).                      Employee Only - \$15/mo. Employee + Family - \$31/mo.*</p> <p>Vision services are payable by the plan up to a minimum of \$300 per person per plan year</p> <p>* Family coverage rates reflect a 25% premium reduction, paid by the Town.</p>
Wellness Program	Full-time employees averaging 30 or more hours of service per week are eligible on the first day of the month following 30 days of employment.	<p>wellness and healthy lifestyles. In addition, the YCT Wellness Program strives to assist in establishing and maintaining workplaces that encourage environmental and social support for a healthy lifestyle. This program provides employees and their immediate family members with certain basic health care services which ordinarily would not be covered by insurance. Benefits currently include Mammography Program, Prostate Cancer Screenings, Pneumonia Shot, Flu Shot and Health Risk Appraisal as well as other services.</p>
Life and Accidental Death & Dismemberment (ADD)	Full-time employees averaging 30 or more hours of service per week are eligible on the first day of the month following 30 days of employment. This benefit is provided and covered automatically by your employer.	<p>Basic Group Term Life Insurance - 1 1/2 times your Annual Earnings, rounded to the next higher multiplier of \$1,000, if not already a multiple of \$1,000. The maximum amount is \$200,000 and the minimum amount is \$10,000.</p> <p>ADD – If a certificate holder dies or sustains a loss due to an accident, Standard Insurance Company will pay an amount for the loss based upon a table of losses and benefits as outlined in the Yavapai Combined Trust group certificate.</p>
Supplemental Life and Spousal Supplemental Life	Full-time employees averaging 30 or more hours of service per week are eligible on the first day of the month following 30 days of employment.	<p>Town of Chino Valley offers Supplemental Life Coverage through Standard Insurance Company, on a voluntary basis:                      Supplemental Life Insurance for the employee and/or spouse are based upon age and effective date of coverage.</p>
Short Term Disability (STD)	Full-time employees averaging 30 or more hours of service per week are eligible on the first day of the month following 30 days of employment. This benefit is provided and covered automatically by your employer.	<p>STD benefits provide temporary income replacement (weekly payments to an eligible employee) if the employee cannot work due to a non-occupational illness or injury. This means that short term disability benefits can pay a portion of an employee's income if they are unable to work for several weeks. Employees eligible for this benefit, who become totally disabled due to non-occupational injury or illness are eligible to receive monthly payments on the first day following 90 days of total disability. You must be under a Physician's regular care and attendance to receive benefits. Payments will be made to you and will continue until you have recovered or reached your benefit maximum.</p>
Long Term Disability (LTD)	Active members making contributions to the Arizona State Retirement System also participate in the ASRS Long Term Disability (LTD) Income Plan, funded by a separate contribution from members and employers to the ASRS.	<p>The LTD plan provides active contributing members of the ASRS with a monthly benefit designed to partially replace income lost if you are unable to work due to an illness (including some pregnancies) or injury. Benefits will begin after a waiting period of six consecutive months from the date of disability, which is determined by the LTD administrator once your application is reviewed and approved. In some cases, you may be able to work at a limited capacity while your application is being processed. The ASRS has contracted with Sedgwick for administration of the LTD plan.</p>
Flexible Spending Account (FSA)	Eligible full-time employees, averaging 30 or more hours per week are eligible the first day of the month following 30 days of employment.	<p>You have the option to participate in Health Care and /or Dependent Care Flexible Spending Account and use tax-free dollars to pay for the things you need. Whether you have medical bills or dependent day care costs, you can save on qualified expenses through the FSA Program. The plan year for FSA is July 1 through June 30. The maximum amount you can deposit each plan year to an FSA:                      Medical Reimbursement Election (Not to exceed \$2500 in plan year).                      Dependent Daycare Reimbursement Election (Not to exceed \$5,000 or \$2,500 if married and filing separate tax returns)                      Unused amounts do not carry over to the next plan year.</p>
AFLAC Voluntary Benefits	All active employees are eligible at open enrollment, effective July 1.	<p>When you are sick or hurt, Aflac pays cash benefits directly to you to help you and your family with unexpected expenses. The benefits are predetermined and paid regardless of any other insurance you have.</p>
Holidays	The Town of Chino Valley annually designates a minimum of ten paid official holidays. This policy applies to eligible full-time and part-time employees working more than 20 hours per week. Eligible part-time employees are entitled to a pro-rated benefit.	<p>The current approved holidays include: Independence Day, Labor Day, Veteran's Day, Thanksgiving Day, Day after Thanksgiving*, Christmas Day, New Year's Day, Martin Luther King Jr. Day, President's Day, and Memorial Day. *Some holidays may be provided as Personal Holidays.</p>
Personal Holidays	Full-time employees and part-time employees working more than 20 hours per week are eligible for this benefit. Part-time employees are entitled to a pro-rated benefit.	<p>Certain qualified employees may be given one paid holiday the day after Thanksgiving. This leave is accrued on or after the observed date, in lieu of the holiday. The use of personal holiday leave requires prior approval from your supervisor or department head. This can be used to attend to personal business, bereavement, or any other purpose as determined by the employee. Unused personal holiday leave cannot be rolled over into a new eligibility period. Use it or lose it by June 30th.</p>

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Vacation	Eligible full-time and part-time employees working more than 20 hours per week are eligible for vacation time. Vacation time is calculated from the date of hire and available for use after six months of continued employment. Qualified part-time employees are entitled to a pro-rated benefit. Vacation periods must be scheduled and approved by the employee's supervisor or department head before becoming effective.	<p>Vacation leave shall be earned in accordance to length of service completed. The maximum vacation accrual shall be 320 hours, calculated on December 31st of each year. Vacation time is not earned during an unpaid leave of absence. Earning resumes upon return to active status. The Town encourages and requires each employee to take an annual vacation entitlement as paid time off away from work. The Town does not provide vacation pay unless vacation time is actually taken as time off from work, or upon separation. If a Town-paid holiday falls during an employee's vacation, the holiday will not be counted as vacation taken.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Length of Service:</u></th> <th style="text-align: left;"><u>Hours per pay period:</u></th> <th style="text-align: left;"><u>Equivalent days per year</u></th> </tr> </thead> <tbody> <tr> <td>Less than two years</td> <td>3.077</td> <td>10</td> </tr> <tr> <td>Two to five years</td> <td>4.615</td> <td>15</td> </tr> <tr> <td>Five to ten years</td> <td>5.539</td> <td>18</td> </tr> <tr> <td>Over ten years</td> <td>6.154</td> <td>20</td> </tr> </tbody> </table>	<u>Length of Service:</u>	<u>Hours per pay period:</u>	<u>Equivalent days per year</u>	Less than two years	3.077	10	Two to five years	4.615	15	Five to ten years	5.539	18	Over ten years	6.154	20
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Sick	Eligible full-time employees shall accrue 3.692 hours of sick leave per pay period (equal to 12 days per year). Qualified part-time employee working 20 hours per week shall earn a pro-rated sick leave benefit. Sick time is calculated from the date of hire and available for use after the employee has banked any accruals.	Sick leave pay may be used for: illness or injury, medical treatment, diagnosis, surgical procedures, dental procedures, optical services, childbirth, or preventive care. If an employee separates from employment, accrued sick leave will be paid out to the employee at the rate of 25% of the accrual over 192 hours unless the employee is terminated for cause. On December 31st of each calendar year an employee who has accrued sick leave in excess of 192 hours (two years of accrual) may convert to vacation time an amount equal to 25% of sick hours earned by not used during the calendar year, provided that after such conversion the employee shall still have a minimum of 192 hours of sick leave accrual and no more than 320 hours of vacation time accrual.															
Employee Assistance Program	Regular employees working more than 30 hours per week are eligible for this benefit on the first day of month following 30 days of employment. Services are available to the employee, spouse, and dependent children.	The Employee Assistance Program (EAP) is administered by Holman Frazier, LLC. This is a free and <b>confidential</b> counseling to eligible employees and their families to assist with various life issues such as relationship problems, coping with change, grief, anger management, alcohol or drug dependencies, depression, work stress, domestic violence, legal and financial issues. You can receive up to <b>three FREE</b> confidential visits for each unique non-related problem each benefit year. You can also receive unlimited access to information online and community referrals. Go to <a href="http://www.holmangroup.com/holmanfrazier/">www.holmangroup.com/holmanfrazier/</a> enter user name: holmanfrazier, password: YCT3950 (case sensitive), select "Member", then "log in".															
Public Safety Personnel Retirement System (PSPRS) is a special retirement system for certain full-time certified peace officers.	The PSPRS is a governmental retirement plan qualified under 401 (a) of the Internal Revenue Code. It is a "defined benefit plan", which means your pension is determined by a formula, not by the amount of money in your account. In addition, the PSPRS is known as an agent multiple-employer retirement plan.	The Public Safety Personnel Retirement System is a special retirement system created by the state legislature for certain full-time certified peace officers and full-time fire fighters in the State of Arizona. The system provides a uniform, consistent and equitable statewide retirement program to these public safety personnel who are regularly assigned to hazardous duty of the type expected of peace officers or fire fighters. The system is designed to meet the special needs of personnel engaged in hazardous duty situations. <b>PSPRS - Employee contribution rate 11.65% PSPRS - Employer contribution rate 23.82% PSPRS - Employer alternate contribution rate 13.99%</b>															
Arizona State Retirement System (ASRS) is a defined benefit plan and is tax qualified under section 401 (a) of the Internal Revenue code.	Regular employees working at least 20 or more hours per week are required to participate in the 401(a) Plan upon their date of hire. Your contribution every pay period helps fund the three core benefit plans administered by the ASRS: (1) Defined Benefit Plan which provides a monthly retirement benefit to a member who has reached retirement eligibility criteria, terminated employment or applied for retirement benefits. (2) Retiree Health Benefit Supplement (also called Premium Benefit Supplement), (3) Long Term Disability (LTD)	<p>ASRS provides for a lifelong benefit based on years of service earned, or worked, and your ending salary. Contribution rates are actuarially determined and approved by the ASRS Board of Trustees and are adjusted to ensure the plan remains fiscally sound and able to meet current and future obligations. The ASRS is a match plan, meaning the contribution rate applies to employees and employers. There are two portions to the ASRS contribution rate - the Retirement Pension &amp; Health Insurance Benefit, and the Long Term Disability Income Plan. The Pension Plan contribution is a pre-tax deduction, and the Long-Term Disability deduction is post-tax.</p> <p>Year Fiscal 2016-17 (Effective July 1, 2016) Retirement Pension &amp; Health Insurance, Benefit Long Term Disability Income Plan <b>Employee 11.34% 0.14% = Total 11.48% Employer 11.34% 0.14% = Total 11.48%</b></p>															
ICMA 457 Retirement Plan	Regular employees are voluntarily eligible to contribute compensation, from their pay on a pre-tax basis, at any time after their date-of-hire.	As a public sector employee, you have the opportunity to build your retirement investments and reduce today's taxes - through a Section 457 deferred compensation plan.															
ICMA - RC's Payroll Roth IRA	Regular employees are voluntarily eligible to contribute compensation, from their pay on a post tax basis, at any time after their date-of-hire.	The Roth IRA is a savings vehicle that complements your employer retirement plans by allowing for tax-free earnings and, if needed, flexible withdrawals. This can help offset withdrawals from a traditional employer plan and IRA assets which will be subject to taxes. It may also help minimize taxation of Social Security benefits or surcharges on Medicare premiums.															
<b>* Temporary and seasonal employees who work 1,560 hours in an administrative look back period are eligible for health insurance at the start on the next plan year.</b>																	
<b>** The information provided above is not all inclusive, but intended to provide a Summary of Benefits.</b>																	
<b>** Individuals who have questions should contact the Human Resources Department.</b>																	