

# City of Rexburg Employee Benefits Summary

As of January 1, 2016

(The health benefit plan year for the City of Rexburg is the calendar year)

The following is a summary of the benefit programs for all eligible regular full-time employees at the City of Rexburg, referred to as "the City" in this summary. Complete details of all benefit plans are provided in individual plan summaries and official plan documents. Please review the benefit plan summaries and official plan documents for specific information. All benefit plans are subject to change each year.

## **Medical Plan**

The City of Rexburg offers a PPO medical insurance plan through Blue Cross of Idaho. The plan provides the following In-Network benefits: \$2,500 calendar year deductible for an individual (\$5000 family deductible), 90% co-insurance, \$2,000 Individual Coinsurance Maximum (\$4,000 per family). There is a \$30 Office visit Co-pay with preferred providers. The prescription drug plan includes a \$250 annual deductible for insured prescription drugs (generics excluded), prescription co-pays of \$10/\$30/\$50, and an out of pocket limit of \$2,000 (\$4,000 family).

## **Dental Plan**

Our dental plan with Blue Cross of Idaho is called Preferred Blue Dental PPO. The plan includes coverage at 100% preventative & diagnostic, 80% basic, and 50% for major services. The plan has a \$50 calendar year deductible (three per family) and an annual maximum of \$2,500 for an individual. Orthodontia coverage is provided for eligible dependents, paid at 50% to a lifetime maximum of \$2,000.

We are also offering a second dental option, at a lower premium to employees, called Dental Blue Connect supported by the Willamette Dental Group. This plan has no deductible or annual maximums, but instead has \$15 copays per visit and predetermined copayments that must be met for specific dental or orthodontic services (see list for copayments). Providers for this plan are limited in our area.

## **Basic Life/AD&D**

Group life insurance through UNUM is provided for each eligible employee in the amount of \$50,000 to age 65 and an additional amount of \$50,000 if the employee dies by accident. \$5,000 for spouse and \$5,000 per child is also provided. Children are covered up to age 19 (up to age 26 if a full-time student). Additional life insurance coverage may be purchased by the employee.

## **Long-Term Disability**

The long-term disability plan with UNUM provides 50% of your covered pay tax free to age 65. The maximum monthly benefit is \$4,500. There is a waiting period of 90 days after the disability begins.

## **Supplemental Insurance**

Full-time employees and their family are provided accident coverage through Colonial Insurance. This benefit will pay a scheduled amount directly to the employee for specified accidents while off the job. Injured must seek medical care within 72 hrs.

## **Health Reimbursement Arrangement (HRA)**

The City will contribute \$1,700 per deductible, (up to \$3,400 for two deductibles) into a Health Reimbursement Arrangement account administered by National Benefit Services for each eligible employee annually if they have completed a wellness exam in the previous calendar year. If they do not complete the wellness exam in the previous calendar year, they will not receive any HRA funds in the current year. HRA's are solely employer-paid and the balance can be carried forward for reimbursement in later years.

## **Cafeteria Plan**

Employees may choose benefits of their choice and avoid taxation for qualified expenses.

- **Health, Dental and Accident Insurance Premiums**

Maximum per year is \$15,000.

- **Flexible Spending Account (FSA or medical reimbursement)**

Employees contribute untaxed earnings to pay for uninsured medical costs. We offer an FSA through National Benefit Services. Employees may elect to defer up to \$2,550 per year. This is a "Use it-or-Lose it" benefit. Please see the FSA plan documentation for a list of qualified medical expenses.

- **Dependent Care**

Dependent care is a qualified cafeteria expense. Save money through the cafeteria plan and take advantage of tax free savings on dependent care. Maximum contributions are \$5,000 annually.

## **Retirement**

The City will contribute towards two types of retirement plans for eligible employees, including a defined benefit plan with the Public Employees Retirement System of Idaho (PERSI); and up to 2% matching contributions to a separate 401 (k) defined contribution plan invested in American Funds mutual funds.

**For more information refer to our intranet site at <http://rexburg.org/admin/employee-portal> or Visit our Human Resources Department at 35 North 1<sup>st</sup> East Rexburg, ID 83440 208-359-3020**