

2015–2016 NEW HIRE BENEFITS ENROLLMENT GUIDE

Human Resources | Administrative Services





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WELCOME TO SALT LAKE COUNTY!

Your benefits are a significant part of the way Salt Lake County rewards you for a job well done. Health, wellness, insurance and financial programs support you in pursuing your best physical, emotional and financial health now—so you can have the best possible future.

It’s up to you to make the most out of everything Salt Lake County offers. Use all the resources available to understand your options and choose the plans that best fit your needs and your budget.

This guide is your overview and reference for your Salt Lake County benefits. It contains useful information to help you make an informed choice.

Enrollment Details

You have 30 days from your hire date to enroll in your medical, dental, life insurance and other important benefits. You also have other important decisions such as your retirement plan choice that requires you to make a decision within your first year of employment.

TAKE ACTION: YOUR BENEFITS, YOUR HEALTH MAXIMIZE YOUR BENEFITS AND YOUR HEALTH

Your Benefits

You have 30 days from your hire date to review your health benefits and choose the best plans for you. Be sure to evaluate the following and complete your enrollment.

- ❑ Enroll and add your dependents you want to cover in the following benefit at www.benefits.slco.org:
 - Medical
 - Dental
 - Health Savings Account (for HDHP only)
 - Medical Flexible Spending Account
 - Daycare Flexible Spending Account
- ❑ Enroll in Short-Term Disability (use the enclosed form)
- ❑ Enroll in the Legal Plan using the enclosed form.
- ❑ Enroll in Life and Accidental Insurance at www.pehp.org.
- ❑ If you are Tier 2, select your Retirement Plan within your first year of employment, by visiting www.urs.org.

If you **do not take action** within your first 30 days:

- » You will be auto enrolled in the following:
 - SelectHealth High Deductible Health Plan (You-only coverage)
 - EMI Dental Plan (You-only coverage)

Your Health

Your health matters. Staying in good health will benefit you and your family, while keeping your medical expenses low. Salt Lake County provides you comprehensive medical coverage and wellness programs to help you improve or maintain your health. Put your health first by taking advantage of these convenient programs and resources.

- ❑ Get your annual preventive exam, which is covered at 100% in-network. Employees enrolled in the High Deductible Health Plan (HDHP) will receive \$125 County contribution to their Health Savings Account (HSA).
- ❑ Participate in the Healthy Lifestyles. Employees enrolled in the High Deductible Health Plan will receive \$100 County contribution to their HSA when they complete the online Personal Health Assessment through Healthy Lifestyles.
- ❑ Get 30 minutes of physical activity daily. Thirty minutes of physical activity can significantly reduce health risks such as obesity, diabetes, and heart disease.
- ❑ Get help quitting tobacco by using resources available to you via Healthy Lifestyles.



THE BASICS: ELIGIBILITY, WHOM YOU CAN COVER AND ENROLLING

Eligibility for Benefits

- » You must be a full-time or part-time merit employee, appointed, or elected official.

Whom You Can Cover

- » Your spouse or eligible adult designee. Adult designee includes:
 - If you are **not** married, you may claim adult designee status for a parent, sibling, or child (who is over the age of 26 and is not disabled).
 - You must both be unmarried and over age 18.
 - If you meet the above requirements, you must fill out an adult designee affidavit and supply the required financial documentation within 30 days. Please note, you will pay an imputed tax if you do not claim the individual as a dependent on your taxes.
- » Your children up to age 26, regardless of student or marital status (except for life insurance).
- » Your children of any age who are incapable of self-sustaining employment due to a behavioral or physical disability.

To cover your dependents, they must be enrolled in the same medical and dental plan you choose for yourself. You don't need to cover the same dependents for medical and dental. For example, you may choose to cover yourself, your spouse and children for medical but only yourself and your children for dental.

When You Can Enroll

You can enroll in or make changes to your health benefits during these enrollment windows:

As a new employee. You have 30 days from your hire date to enroll or opt-out of default coverage. You are eligible for health benefits the first day you begin working at Salt Lake County.

When your life changes. If you experience a life event such as marriage, birth, adoption or a divorce, it is important that you make the available changes to your health benefits coverage at the right time to be sure you receive coverage when you are eligible and—most important—when you need it. When experiencing a life-changing event, you have 30 days from the date of the event to make changes to your benefits.

During Open Enrollment. This is the annual time (typically in February) when you can change your benefit plans and add or drop covered dependents.

MEDICAL PLAN OPTIONS

All of our medical plans provide you with preventive care and comprehensive coverage to protect you in case of a serious accident or illness. All plans include prescription drug and behavioral health coverage. The key differences are when and how you pay for the plan and services, and the total out-of-pocket cost to you. There are two types of medical plans available.

Medical Plan Options: Which Plan is Right for You?

High Deductible Health Plan (HDHP)

You pay no paycheck deductions (if you are a full-time employee) and a higher deductible, shifting costs to when you actually use care. You can choose the Health Savings Account to help you pay for health care expenses. Salt Lake County contributes money to the account, that you can use to help pay for the deductible.

Traditional PPO Plan

You pay a higher fixed cost through paycheck deductions regardless of how much care you use and you pay a lower deductible. You can choose the Medical Flexible Spending Account to help you pay for health care expenses.

Medical Plan Administrators: Provider Networks and Features

You will also need to choose a plan administrator. Medical plan administrators determine your provider network. You have the same provider network choices for both the High Deductible Health Plan and Traditional PPO Plan:

- » Regence Blue Cross Blue Shield (www.regence.com)
- » SelectHealth (www.selecthealth.org)

To determine which network your doctors and/or hospitals are a part of, visit the above websites and search providers.



MEDICAL PLAN COMPARISON CHART

When considering cost, you need to think about your total out-of-pocket cost (paycheck deductions plus what you pay at the time of service). You also need to consider when you pay for the plan and services, through paycheck deductions or when you actually access care. Review the following pages to compare your total cost.

	HIGH DEDUCTIBLE HEALTH PLAN (HDHP)	TRADITIONAL PPO PLAN
<p>Provider Choice</p> <p>Receive the highest level of coverage when using providers who are part of your plan's network.</p>	<ul style="list-style-type: none"> » Regence Blue Cross Blue Shield » SelectHealth 	<ul style="list-style-type: none"> » Regence Blue Cross Blue Shield » SelectHealth
<p>What do I pay when I access care?</p> <p>For each plan you will be responsible for a deductible and coinsurance or copay.</p> <p><i>The deductible is the annual amount you pay out of pocket before plan begins to pay.</i></p>	<p>First, you pay your annual deductible:</p> <ul style="list-style-type: none"> » Employee only - \$2,000 » Family - \$4,000 <p>Once you have met your deductible, you pay a copay or coinsurance:</p> <ul style="list-style-type: none"> » \$25 copay per primary care visit » \$35 copay per specialist visit » \$150 per emergency room visit » 10% coinsurance for in-patient services » 10% coinsurance for out-patient services 	<p>First, you pay your annual deductible:</p> <ul style="list-style-type: none"> » Employee only - \$500 » Employee +1 - \$1,000 (Employee \$500, dependent \$500) » Employee +2 or more - \$1,000 (Employee \$500, dependents \$500) <p>Once you have met your deductible, you pay a copay or coinsurance:</p> <ul style="list-style-type: none"> » \$25 copay per primary care visit » \$35 copay per specialist visit » \$150 per emergency room visit » 20% coinsurance for in-patient services » 20% coinsurance for out-patient services
<p>What do I pay when I need a prescription?</p> <p>Your prescription drug costs count toward your medical plan deductible and out-of-pocket maximum.</p>	<p>You first pay the total cost of the prescription drug until you have met your plan deductible, then you pay:</p> <p>30 day retail supply:</p> <ul style="list-style-type: none"> » Tier 1: \$10 copay » Tier 2: 25% coinsurance with \$25 minimum and \$75 maximum » Tier 3: 50% coinsurance with \$50 minimum and \$100 maximum <p>90 day mail order supply:</p> <ul style="list-style-type: none"> » Tier 1: \$20 copay » Tier 2: 25% coinsurance with \$50 minimum and \$150 maximum » Tier 3: 50% coinsurance with \$100 minimum and \$200 maximum <p>Specialty & injectable medications:</p> <ul style="list-style-type: none"> » 20% coinsurance <p>Maintenance medications (for HDHP only):</p> <ul style="list-style-type: none"> » Deductible is waived for certain drugs that are identified as preventive or treat chronic conditions such as cholesterol and high blood pressure. See your plan administrator for a complete list. 	

	HIGH DEDUCTIBLE HEALTH PLAN (HDHP)	TRADITIONAL PPO PLAN
<p>You're protected by the out-of-pocket maximum</p> <p>This is the maximum annual amount you would pay out-of-pocket for in-network care.</p>	<ul style="list-style-type: none"> » Employee only - \$3,500 » Family - \$7,000 <p>The plan pays 100% for all remaining in-network costs you incur.</p>	<ul style="list-style-type: none"> » Employee only - \$3,500 » Employee +1 - \$7,000 » Employee +2 or more - \$7,000 <p>The plan pays 100% for all remaining in-network costs you incur.</p>
<p>Tax-advantaged accounts you can enroll in to help you pay for health care expenses with pretax dollars</p> <p>(deductibles, coinsurance, and copays)</p>	<p>Health Savings Account (HSA)</p> <p>Unused dollars roll-over from year to year and go with you when you change plans, leave Salt Lake County or retire.</p> <p>Annual 2015 contribution limits are:</p> <ul style="list-style-type: none"> » Employee only - \$3,350 » Family - \$6,650 » Age 55+ can contribute an additional \$1,000 <p>Limited Health Flexible Spending Account (Health FSA)</p> <p>Annual contribution limit is \$2,500 (Can be used for dental and vision only).</p> <p>You can roll-over up to \$500 annually. Any remaining unused funds over \$500 will be forfeited.</p>	<p>Health Flexible Spending Account (Health FSA)</p> <p>Annual contribution limit is \$2,500.</p> <p>You can roll-over up to \$500 annually. Any remaining unused funds over \$500 will be forfeited.</p>
<p>The Total Cost Picture: You need to look at how much you pay out of your paycheck and how much you pay when you access care to determine your total cost.</p> <ul style="list-style-type: none"> » Best Case: You and your family only access preventive care services during the year and have no prescriptions. You would only pay the amount deducted from your paycheck as long as you accessed in-network preventive care. » Worst Case: You and your family had a high utilization year with many prescriptions, surgeries, or hospitalizations. You would pay the amount deducted from your paycheck plus the amount up to the out-of-pocket maximum. » Your Case: The reality is you will likely fall somewhere in between. Use the Plan Cost Estimator Tool available at www.benefits.slco.org to help you model what your health care expenses might look like for the upcoming year. 		

For complete details, see the Summary Plan Descriptions at www.benefits.slco.org.

MEDICAL PLAN: ANNUAL PREMIUMS

The following charts provide your and the County's **annual** premiums. To determine your per pay period amount, divide the annual amount by 24.

Full-Time and Part-Time Employees with Benefits Working 30 Hours or More a Week

High Deductible Health Plan				
	Employee Only		Employee + 1 or more	
	Employee Cost	County Cost	Employee Cost	County Cost
Regence	\$0	\$3,936	\$0	\$11,304
SelectHealth	\$0	\$3,936	\$0	\$11,304

Traditional PPO Plan						
	Employee Only		Employee + 1		Employee + 2 more	
	Employee Cost	County Cost	Employee Cost	County Cost	Employee Cost	County Cost
Regence	\$1,128	\$5,028	\$2,472	\$11,052	\$3,300	\$14,940
SelectHealth	\$1,128	\$5,028	\$2,472	\$11,052	\$3,300	\$14,940

Part-Time Employees with Benefits Working 20-29 Hours per Week

High Deductible Health Plan				
	Employee Only		Employee + 1 or more	
	Employee Cost	County Cost	Employee Cost	County Cost
Regence	\$1,572	\$2,364	\$4,524	\$6,780
SelectHealth	\$1,572	\$2,364	\$4,524	\$6,780

Traditional PPO Plan						
	Employee Only		Employee + 1		Employee + 2 more	
	Employee Cost	County Cost	Employee Cost	County Cost	Employee Cost	County Cost
Regence	\$2,256	\$3,900	\$4,944	\$8,580	\$6,600	\$11,640
SelectHealth	\$2,256	\$3,900	\$4,944	\$8,580	\$6,600	\$11,640

PRIMARY MEDICAL CARE FOR SALT LAKE COUNTY EMPLOYEES AND THEIR FAMILIES

As part of Salt Lake County’s commitment to provide health benefits and wellness programs that positively affects your health, you have access to a full-service medical clinic, the HealthyMe Medical Clinic. The Clinic is available to care for a variety of health care needs and provides convenient, cost-effective medical care that is personal and efficient.

Eligibility

All Salt Lake County employees, family members who are enrolled in Salt Lake County medical plan, and retirees under age 65 may use the Clinic.

Convenient care

The clinic offers scheduled appointments, and often times, walk-in appointments are available. Services include most everything you would see a primary care physician for:

Primary Care

- » Preventive exams and physicals
- » Well-child check-ups (age 11 and older)
- » Vaccines and immunizations
- » Strains and Sprains
- » Infections
- » Allergy shots

Urgent Care

- » Cuts and contusions
- » Sutures
- » Migraines
- » Minor burns
- » Initial treatment of fractures
- » Back pain

Low-cost care

Depending on the medical plan you are enrolled in, services will have a minimal service fee or no cost to you.

Complete confidentiality

Your personal health information is considered private and confidential. Salt Lake County has contracted the administration of the Clinic to *Intermountain Medical Group*, who maintains a completely separate system for all information related to personal medical visits.

Location and hours

Salt Lake Government Clinic
 2001 S. State Street, Salt Lake City, UT
 South Building, 2nd floor, S2-500
 9 am – 6 pm, Monday – Friday
 Phone: 385-468-0555
 Fax: 801-467-8393



High Deductible Health Plan (HDHP)

Services	Service Fee
Preventive care	\$0
Primary care visit	\$30; after deductible \$10
Urgent care visit	\$30; after deductible \$10

The Clinic must charge individuals in the HDHP for non-preventive care services so that employees can remain eligible to contribute to a Health Savings Account (HSA) under IRS guidelines. The service fees charged by the Clinic are market competitive fees and often times much lower than what you would pay at with another provider. Your service fee will count towards your deductible and out-of-pocket maximum.

Traditional PPO Plan

Services	Service Fee
Preventive care	\$0
Primary care visit	\$10
Urgent care visit	\$10

Employees who are enrolled in a medical plan outside Salt Lake County may still use the Clinic. Service fees will not count towards the deductible or out-of-pocket maximum for the Traditional PPO Plan or Plans outside of Salt Lake County.

SAVE WITH A PRETAX HEALTH ACCOUNT

A tax-advantaged account can be used to cover eligible expenses such as deductibles, coinsurance and copays with tax-free dollars. Your medical plan choice determines the Health Account(s) that can be paired with it. How the accounts work and the advantages of each vary, so it's important you understand the features.

Plan Specifics	Health Savings Account (HSA)	Limited Flexible Health Care Account	Flexible Health Care Account (Health FSA)
What medical plan must I be enrolled in?	High Deductible Health Plan	High Deductible Health Plan	Traditional PPO Plan
Who contributes to the account?	<p>You and Salt Lake County</p> <p>You contribute with pretax payroll deductions or after-tax lump sums up to the annual maximum. Set an annual savings goal when you enroll.</p> <p>Salt Lake County will contribute (amount is prorated based on the number of months remaining in the plan year):</p> <ul style="list-style-type: none"> » \$600 for employee only coverage » \$1,200 for family coverage » You can earn an additional \$250 (employee only)/\$500 (employee + covered spouse/adult designee) by completing wellness activities. See page 13. 	<p>You</p> <p>You contribute with pretax payroll deductions up to the annual maximum. Set an annual savings goal when you enroll.</p>	<p>You</p> <p>You contribute with pretax payroll deductions up to the annual maximum. Set an annual savings goal when you enroll.</p>
Annual Minimum	No minimum	\$130	\$130
<p>Annual Maximum</p> <p>Includes yours and the County's contribution in a calendar year.</p>	<ul style="list-style-type: none"> » Employee-only coverage - \$3,350 » Family coverage - \$6,650 » Age 55 and older can contribute an additional \$1,000 	\$2,500	\$2,500
Eligible Expenses	Eligible out-of-pocket medical, prescription drugs, vision and dental expenses that are not covered by your medical or dental plans. For example, deductibles and coinsurance.	Eligible out-of-pocket dental and vision expenses.	Eligible out-of-pocket medical, prescription drug, vision and dental expenses that are not covered by your medical or dental plans. For example, copayments, deductibles, coinsurance.
Do unused funds roll-over year to year?	Unused funds are yours to keep. Funds roll over year-to-year and are yours if you leave Salt Lake County or retire.	You can roll-over up to \$500 of unused funds. Any remaining amount over \$500 will be forfeited.	You can roll-over up to \$500 of unused funds. Any remaining amount over \$500 will be forfeited.

Choosing the Health Savings Account (HSA)?

You must complete an HSA form (included in your packet) and return it to the benefits department. Once complete, an account will automatically be opened for you with HealthEquity.

Set an annual contribution

When you enroll in the HSA, you need to set an annual savings goal. Keep in mind when you set your goal you can't exceed the annual IRS maximum (this includes yours and the County contribution amount):

- » \$3,350 employee-only coverage
- » \$6,650 family coverage
- » Additional \$1,000 if you are age 55+

Any Salt Lake County contributions you receive count toward the maximum, and your annual savings goal may be adjusted accordingly.

Watch your balance

You must have adequate funds in your account to pay for expenses. Don't have enough? Hold onto your receipts and reimburse yourself when you do.

5 Things to Know About a Health Savings Account

If you are enrolled in a High Deductible Health Plan, a Health Savings Account is a great way to save for eligible medical expenses with pretax money – both for the short term and long term, including retirement.

1. It's YOURS – You decide how and when to use the money. If you retire or leave Salt Lake County, the account is yours to keep.
2. It's ADJUSTABLE – You have complete discretion on the amount you want to contribute, up to the allowable maximum limit. You can change your contribution amount anytime during the year.
3. It's a TAX SAVER – You don't pay taxes on contributions you make through paycheck deductions or when you use it to pay for eligible health care expenses.
4. It's ANOTHER WAY TO INVEST – Once you reach a certain balance (determined by HealthEquity), you have the option to invest your money in a variety of investment options.
5. It's a way to SAVE FOR RETIREMENT MEDICAL EXPENSES – Money you save now can pay for medical expenses in your retirement years.

Flexible Health Spending Account

USBAFlex is the service provider for the Flexible Health Spending Account and Limited Flexible Health Spending Account. Features of USBAFlex include:

Speedy Reimbursement: Your reimbursement requests will be processed within 24 hours. And you can eliminate the hassle of waiting for a reimbursement by using the convenient AxisPlus® MasterCard®.

24/7 Accessibility: Online at usbaflex.com, via mobile app, or by calling (877-872-2125), you will have the ability to check your account balance, submit claim reimbursements, and view other account details.



DENTAL PLAN

The dental plan is administrated by EMI Health and provides access to dental services from any licensed provider. EMI Health provides you access to two provider networks, Advantage Plus and Premier Network. Your costs will be lowest if you select an Advantage Plus provider.

	IN-NETWORK		OUT-OF-NETWORK
	Advantage Plus Network	Premier Network	
Annual Deductible (applies to basic and major services)	\$0	\$0	\$50 person \$150 family max
Annual Maximum the plan will pay per person	\$2,000	\$1,200	\$1,200
Preventive (exams, cleanings, x-rays, Fluoride)	100%	100%	80%
Basic (Fillings, oral surgery)	90%	80%	60%
Major (Crowns, bridges, prosthodontics)	50%	50%	40%
Orthodontic Lifetime Max	\$1,500	\$1,500	\$1,500

For complete details, see the Summary Plan Descriptions at www.benefits.slco.org.

Annual Dental Plan Premium

The following charts provide your and the County's **annual** premiums. To determine your per pay period amount, divide the annual amount by 24.

Full-Time and Part-Time Employees with Benefits Working 30 Hours or More a Week

Employee Only		Employee + 1		Employee + 2 more	
Employee Cost	County Cost	Employee Cost	County Cost	Employee Cost	County Cost
\$136.80	\$547.20	\$175.20	\$700.80	\$264.00	\$1,056.00

Part-Time Employees with Benefits Working 20-29 Hours per Week

Employee Only		Employee + 1		Employee + 2 more	
Employee Cost	County Cost	Employee Cost	County Cost	Employee Cost	County Cost
\$273.60	\$410.40	\$350.40	\$525.60	\$528.00	\$792.00



GOOD HEALTH PAYS! PARTICIPATE IN THE HEALTHYME WELLNESS PROGRAMS

Achieving or maintaining good health benefits you and your family. Salt Lake County offers wellness programs and resources to help you and your family achieve optimum health. There are two types of incentives offered:

- » Healthy Lifestyles
- » Health Savings Account Wellness Incentive (for HDHP)

HEALTHY LIFESTYLES

All benefit eligible employees and their spouses/ adult designees are eligible to participate in Healthy Lifestyles. By completing wellness activities, you each will earn points towards a cash rebate of up to \$250. The rebate is paid annually on an after tax basis via your paycheck.

How to participate in the Healthy Lifestyles wellness program:

- 1. Attend a biometric screening appointment with Healthy Lifestyles.** At this appointment you will complete simple biometrics (i.e. blood pressure, cholesterol/glucose lipid test, body composition) and meet with a Healthy Lifestyles representative to get set up with the program. Email MyHealthyLifestyles@slco.org to get started with the program.
- 2. Begin participating in wellness activities throughout the year.** Once you attend your Healthy Lifestyles appointment, you can begin earning points for completing wellness activities such as medical exams, attending Healthy Lifestyles sponsored events, and participating in wellness challenges and programs. All completed activities are recorded through an online platform (WellSteps).
- 3. Attend a biometric screening appointment with Healthy Lifestyles.** The month you originally attend your first appointment will be your designated screening month. Each year, attend a biometric screening appointment during this same month. At this appointment Healthy Lifestyles will calculate your annual rebate and discuss your health screenings with you.

HEALTH SAVINGS ACCOUNT WELLNESS INCENTIVE (FOR HIGH DEDUCTIBLE HEALTH PLAN)

If you are enrolled in the High Deductible Health Plan, you can also earn up to an additional \$250 (employee only) or \$500 (employee + spouse/adult designee) annually for your Health Savings Account (HSA) by completing the following activities:

- Annual preventive exam - \$125
- Online Personal Health Assessment (PHA) administered through Healthy Lifestyles - \$100
- Annual flu vaccination - \$25

Tax-free money is deposited into your HealthEquity Health Savings Account quarterly (July, October, January, and April) following the completion of the activity. For example, if you complete your annual preventive exam on April 15, Salt Lake County will deposit \$125 into your HSA with the July 22 paycheck.

LIFE AND DISABILITY INSURANCE

If the unthinkable happens-like sudden illness or death, you can protect yourself financially with Life, Accident, and Disability Insurance coverage.

Basic Life Insurance

Benefit eligible employees receive basic life insurance at the coverage level of \$25,000 (up to age 70) at no cost to you. You'll receive an additional \$50,000 Line-of-Duty Death Benefit and an additional \$10,000 Accidental Death Benefit, subject to the provisions of PEHP Group Accidental Plan at no extra cost. Enrollment in these plans are automatic.

Additional Term Life Insurance Coverage

For additional coverage you can purchase the following. If you apply within 30 days of your hire date, you can purchase up to \$150,000 as guaranteed issue. After 30 days, or for coverage greater than \$150,000 you must provide evidence of insurability.

Per Paycheck Rates by Age	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
Under 30	1.26	1.90	2.50	3.76	5.02	6.28	7.54	8.76	10.02	11.26	12.52
30 to 35	1.34	2.02	2.68	4.00	5.34	6.68	8.02	9.34	10.68	12.00	13.34
36 to 40	1.88	2.84	3.78	5.66	7.54	9.44	11.32	13.20	15.10	16.98	18.86
41 to 45	2.30	3.48	4.62	6.92	9.24	11.54	13.86	16.14	18.46	20.76	23.06
46 to 50	4.38	6.56	8.76	13.12	17.50	21.88	26.24	30.62	35.00	39.36	43.74
51 to 55	5.26	7.88	10.50	15.74	21.00	26.24	31.50	36.74	42.00	47.24	52.50
56 to 60	8.38	12.58	16.76	25.16	33.54	41.92	50.30	58.68	67.08	75.46	83.84
61 to 70	14.22	21.32	28.44	42.64	56.86	71.08	85.30	99.52	113.74	127.94	142.16
After age 70 rates remain constant and coverage changes											
	\$14.22	\$21.32	\$28.44	\$42.64	\$56.86	\$71.08	\$85.30	\$99.52	\$113.74	\$127.94	\$142.16
71 to 75	\$25,000	\$37,500	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
76 and over	\$12,500	\$18,750	\$25,000	\$37,500	\$50,000	\$62,500	\$75,000	\$87,500	\$100,000	\$112,500	\$125,000





Spouse Term Life Insurance Coverage

You can purchase the following coverage for your spouse. If you apply within 30 days of your hire date or date of marriage, you can purchase up to \$50,000 as guaranteed issue for your spouse. After 30 days or for coverage greater than \$50,000, you will need to complete an evidence of insurability with PEHP.

Per Paycheck Rates by Age	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
Age 30	0.64	1.26	2.50	3.76	5.02	6.28	7.54	8.76	10.02	11.26	12.52
30 to 35	0.68	1.34	2.68	4.00	5.34	6.68	8.02	9.34	10.68	12.00	13.34
36 to 40	0.96	1.88	3.78	5.66	7.54	9.44	11.32	13.20	15.10	16.98	18.86
41 to 45	1.16	2.30	4.62	6.92	9.24	11.54	13.86	16.14	18.46	20.76	23.06
46 to 50	2.18	4.38	8.76	13.12	17.50	21.88	26.24	30.62	35.00	39.36	43.74
51 to 55	2.62	5.26	10.50	15.74	21.00	26.24	31.50	36.74	42.00	47.24	52.50
56 to 60	4.18	8.38	16.76	25.16	33.54	41.92	50.30	58.68	67.08	75.46	83.84
61 to 70	7.10	14.22	28.44	42.64	56.86	71.08	85.30	99.52	113.74	127.94	142.16
After age 70, rates remain constant and coverage changes											
Coverage Amounts	\$7.10	\$14.22	\$28.44	\$42.64	\$56.86	\$71.08	\$85.30	\$99.52	\$113.74	\$127.94	\$142.16
71 to 75	\$12,500	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
76 & over	\$6,250	\$12,500	\$25,000	\$37,500	\$50,000	\$62,500	\$75,000	\$87,500	\$100,000	\$112,500	\$125,000

Dependent Children Coverage

You can purchase the following for your dependent children up to age 18. If you apply within 30 days of your hire date, you can purchase any available amount of coverage for dependent children. After 30 days, any new application for coverage, or increase in coverage, will require evidence of insurability. All eligible children will be covered at the same level.

Coverage Amount	\$5,000	\$10,000	\$15,000
Semi-monthly cost	0.26	0.52	0.78

Accidental Death and Dismemberment (AD&D)

AD&D provides benefits for death, loss of use of limbs, speech, hearing or eye sight due to an accident, subject to the limitations of the policy.

Individual Plan

You can select a coverage amount ranging from \$25,000 to \$250,000.

Family Plan

If you select a coverage amount ranging from \$25,000 to \$250,000, your spouse and dependents will be automatically covered as follows:

- » Your spouse will be insured for 40% of your coverage amount. If you have no dependent children, your spouse's coverage increases to 50%.
- » Each dependent child is insured for 15% of your coverage amount. If you have no spouse, each eligible dependent coverage increases to 20%.

Individual Plan		Family Plan
Coverage Amount	Per Paycheck Cost	Per Paycheck Cost
\$25,000	0.46	0.62
\$50,000	0.92	1.24
\$75,000	1.38	1.86
\$100,000	1.84	2.48
\$125,000	2.30	3.10
\$150,000	2.76	3.72
\$175,000	3.24	4.34
\$200,000	3.68	4.96
\$225,000	4.14	5.58
\$250,000	4.60	6.20





Accident Weekly Indemnity

If you enroll in AD&D coverage, you may also purchase Accident Weekly Indemnity coverage, which will provide a weekly income if you are totally disabled due to an accident that is not job related. This coverage is available for employees only.

The maximum eligible weekly amount is based on your monthly gross salary at the time of enrollment. You may purchase a lower amount of coverage than the eligible monthly gross salary, but may not buy coverage for more than the eligible monthly gross salary.

Monthly Gross Salary in Dollars	Maximum Amount of Weekly Indemnity	Per Paycheck Cost
\$250 and under	\$25	0.14
\$251 to 599	\$50	0.26
\$600 to 700	\$75	0.38
\$701 to 875	\$100	0.50
\$876 to 1,050	\$125	0.64
\$1,051 to 1,200	\$150	0.76
\$1,201 to 1,450	\$175	0.88
\$1,451 to 1,600	\$200	1.02
\$1,601 to 1,800	\$225	1.14
\$1,801 to 2,164	\$250	1.26
\$2,165 to 2,499	\$300	1.50
\$2,500 to 2,899	\$350	1.76
\$2,900 to 3,599	\$400	2.02
\$3,600 and over	\$500	2.52

Accident Medical Expense

This benefit is available to help you pay for medical expenses that are in excess of those covered by all group insurance plans and no-fault automobile insurance. This coverage is available for employees only.

This benefit will provide up to \$2,500 to help cover medical expenses incurred due to an accident that is not job-related.

Medical Expense Coverage	Per Paycheck Cost
\$2,500	\$0.42

How To Enroll in Life Insurance, AD&D, and Accident Plans

To enroll and designate your beneficiaries, go to www.pehp.org.

This is a summary of the provisions of the Group Term Life and Group Accident Plans. The complete terms and conditions governing these plans may be found in the master group policies issued by PEHP. The Master Policy is available at www.pehp.org.

Short-Term Disability Plan

Short-Term Disability insurance is an important part of being prepared for the unpredictable events in life. Short-Term Disability provides partial wage replacement should you become disabled and require a leave of absence due to a non-work related illness or injury or pregnancy. Short-Term Disability Plan, DisabilityFLEX®, is available through The Hartford.

It's all about choice

Most disability plans give you little choice about features like how much it pays – or for how long. DisabilityFLEX® insurance is different. It provides the flexibility to create your own plan based on your needs and what you can afford.

To help you make the right choices, here are three important questions you should ask yourself:

- » How long can I go without a paycheck if I'm unable to work due to an illness or a disabling event?
- » Keeping in mind my weekly expenses and lifestyle, how much of my paycheck is an absolute must if I'm unable to work and collect my full income?
- » What conditions would I be most likely to experience (e.g., pregnancy, back pain, carpal tunnel, etc.) and how long might I be out of work?

Customize your income protection plan

With this plan, you'll have a say in the following features:

Benefit level. You can choose a weekly flat dollar amount up to 60% of your earnings. – Anywhere from \$100-\$1,000 weekly benefit amounts (in \$100 increments) are available.

Benefit duration. 13 weeks.

Waiting (commencement) period. It's up to you to decide how soon your benefit begins after a disabling event. – Depending on your needs, you can choose an 8, 15, or 30-day commencement.

To enroll, complete The Hartford Short-Term Disability plan enrollment form enclosed in your New Hire packet.

Long-Term Disability

Long Term Disability replaces 60% of your monthly salary if you are unable to work for a long period of time due to a non-work related illness or injury. This benefit is provided to you by Salt Lake County.





MORE SALT LAKE COUNTY BENEFITS

Salt Lake County offers you a variety of benefits to help you plan for the future, save money, manage your finances and more.

Flexible Daycare Spending Account

The Flexible Daycare Spending Account allows you to save pretax dollars to pay for qualified daycare expenses. Highlights of the program:

- » Enroll within 30 days of your hire date and set your annual election.
- » Estimate your expenses carefully, because you will lose any unused balance at the end of the benefit plan year, per IRS rules.
- » You can contribute up to \$5,000 to pay for expenses you incur throughout the year. If you are married and filing federal taxes jointly, both you and your spouse can have a Flexible Daycare Spending Account. Your combined contributions cannot exceed \$5,000.
- » You can change your contribution amount any time during the year as your daycare needs change.
- » USBAFlex is the program service provider. With USBAFlex you have access to check your account balances and details, and several reimbursement options at www.usbaflex.com.

Employee Assistance Program (EAP)

The EAP is a confidential and voluntary counseling service to assist you and your immediate family members with personal issues. EAP can help you with issues such as:

- » Stress and anxiety
- » Depression
- » Marriage and family relationships
- » Grief and loss
- » Anger management
- » Alcohol and drug dependency

There is no cost to use the program unless the EAP staff refers you for additional counseling or treatment, and often times those services may be covered by your medical plan.

To make an appointment or learn more about the program, call 385-468-0594.

Retirement Plans

Saving for retirement may be the most important financial decision you make. Salt Lake County offers retirement plans through the Utah Retirement Systems (URS).

Depending on your hire date, you will either be placed in Tier 1 or Tier 2 plans. If you have qualified years of service with Salt Lake County or other Utah public entities who participate in the Utah Retirement System (URS) prior to July 1, 2011, you are part of the Tier 1 plan. If you were hired on or after July 1, 2011, you are in the Tier 2 plan.

Both Tier 1 and Tier 2 plans provide a Pension Plan offering and you also have the option to invest in other retirement plans:

- » 401(k)
- » 457
- » Roth IRA
- » Traditional IRA

For complete details on the plans available, visit www.urs.org or call URS at 801-366-7700

And don't miss these Salt Lake County benefits

- » Paid time off (vacation, sick leave and holidays)
- » Tuition Reimbursement
- » Onsite Daycare (located at the Government Center and several Recreational Centers)
- » Onsite Fitness Centers
- » Employee Park and Recreation Discount Program
- » Commuter Benefits such as discounted UTA passes and van pools
- » Discounted Auto and Home Insurance
- » And more...

Go to www.benefits.slco.org for more information.





COMPLETE YOUR ENROLLMENT ONLINE

Be sure to complete your enrollment within 30 days of your hire date.

Health Benefits

Once you have evaluated your options, complete your enrollment by logging into PeopleSoft at <https://pshcm.slcounty.org>:

1. Enter your PeopleSoft username and password.
2. From the Main Menu > Self Service > Benefits > Benefits Enrollment.
3. Click on the Select button in the Open Benefit Events box.
4. Ensure you review your choices for all benefits listed and make any necessary enrollment.
5. Submit your changes.

When completing your enrollment, have the following information handy:

- » Dependent names, birth dates and Social Security Numbers

A step by step guide is located on the benefits website at www.benefits.slco.org.

For password or log on issues, call Information Services at 385-468-0700. For questions on benefits or your enrollment call Salt Lake County Benefits at 385-468-0580.

Short-Term Disability

Complete the enclosed The Hartford Short-Term Disability form and return it to Salt Lake County benefits team.

Life Insurance

Visit www.pehp.org to complete your life and accidental insurance enrollment.

Retirement

To enroll in your retirement plans, visit www.urs.org.

Don't forget...

Enroll by the deadlines

If you don't take action, you'll automatically be enrolled in "default" coverage—and be responsible for the costs—that may not meet your needs or budget.

- » For health benefits, you will automatically be enrolled in employee only coverage for SelectHealth High Deductible Health Plan and EMI Dental Plan.

Designate your beneficiaries

Be sure to designate your beneficiaries for your Health Savings Account, life insurance and retirement plans. Go to www.healthequity.com for Health Savings Account, www.pehp.org for life insurance and www.urs.org for retirement.

BENEFITS CONTACT INFORMATION

When you need help or additional information about your Salt Lake County benefits.

PLAN	PHONE	WEBSITE
Benefits Enrollment	Salt Lake County Benefits: 385-468-0580	www.benefits.slco.org
Medical	SelectHealth: 801-442-5038 Regence: 866-240-9580	www.selecthealth.org www.regence.com
Dental	EMI Health: 801-262-7475	www.emihealth.com
Health Savings Account	Health Equity: 877-694-3942	www.healthequity.com
Flexible Spending Accounts	USBA Flex: 877-872-2125	www.Usbaflex.com
Onsite Employee Medical Clinic	HealthyMe Medical Clinic: 385-468-0555	www.benefits.slco.org
Employee Assistance Program	Marlin Andrus: 385-468-0594	www.benefits.slco.org
Wellness Programs	Healthy Lifestyles: 385-468-4061	www.benefits.slco.org
Fitness Center (Government Center)	385-468-1789	www.benefits.slco.org
Daycare	Caring for Kids Daycare: 385-468-7133	http://www.caringforkidsinc.com/
Life Insurance	PEHP: 801-366-7495	www.pehp.org
Short-Term Disability	The Hartford: 800-549-6514	www.thehartford.com
Auto & Home Insurance	Liberty Mutual: 801-253-3958 ext 56045 Travelers: 888-695-4640	www.libertymutual.com/hollychidester www.travelers.com
Retirement (Pension, 401k)	URS: 801-366-7700	www.urs.org

www.benefits.slco.org

Your 24/7 resource for all Salt Lake County benefits.

The information in this guide is a summary of your benefits and is not intended to take the place of or change official plandocuments in any way. In the event of any discrepancy between the information in this guide and the Summary Plan Descriptions the Summary Plan Descriptions will prevail. For a copy of the most recent Summary Plan Descriptions visit www.benefits.slco.org.