



Benefit Package Overview July 1, 2024 – June 30, 2025

***Your Benefit Package can include 40-100% of wage depending on what options are chosen.**

Eligibility:

You are eligible to enroll for benefits if you are a full-time employee working 30 or more hours per week. (Rates are on a sliding scale for employees that work under 40 hours a week).

HEALTH INSURANCE

PEHP (Effective on the first day following the month that the employee is hired)

Coverage is offered to the employee, spouse and children under age 26. **Advantage Star includes IHC Network; Summit Star includes Ogden Regional Network. (Rates are deducted twice monthly through payroll deduction.)**

High Deductible STAR 1

HSA Contribution

Single Coverage: <u>\$59.54</u> (WHS pays \$674.74 monthly toward your premium)	Single Coverage: <u>\$36.84</u> contributed to your account twice a month
2 Party Coverage: <u>\$163.52</u> (WHS pays \$1308.18 monthly toward your premium)	2 Party Coverage: <u>\$82.58</u> contributed to your account twice a month
Family Coverage: <u>\$244.49</u> (WHS pays \$1733.66 monthly toward your premium)	Family Coverage: <u>\$97.62</u> contributed to your account twice a month

Below represents using an in-network provider:

Preventive Services are covered at 100%

Fiscal year deductibles: \$1,600 Single; \$3,200 2 Party; \$3,200 Family

Employee pays all deductibles. Once the deductible is satisfied, employee pays 20% up to \$1600 for single, and \$6000 for double or family.

High Deductible STAR 2

HSA Contribution

Single Coverage: <u>\$52.46</u> (WHS pays \$594.58 monthly toward your premium)	Single Coverage: <u>\$69.75</u> contributed to your account twice a month
2 Party Coverage: <u>\$144.10</u> (WHS pays \$1152.76 monthly toward your premium)	2 Party Coverage: <u>\$147.21</u> contributed to your account twice a month
Family Coverage: <u>\$215.45</u> (WHS pays \$1527.70 monthly toward your premium)	Family Coverage: <u>\$183.29</u> contributed to your account twice a month

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Below represents using an in-network provider:

Preventive Services are covered at 100%

Fiscal year deductibles: \$3,200 Single; \$6,400 2 Party; \$6,400 Family

Employee pays all deductibles. Once the deductible is satisfied, employee pays 20% up to \$6000 for single, and \$12,000 for double or family.

Traditional Plan - Advantage Star includes IHC Network; Summit Star includes Ogden Regional Network. (Rates are deducted twice monthly through payroll deduction.)

Single Coverage \$80.61 (WHS pays \$646.86 monthly toward your premium)

2 Party Coverage \$190.96 (WHS pays \$1278.60 monthly toward your premium)

Family Coverage \$281.24 (WHS pays \$1692.76 monthly toward your premium)

Below represents using an in-network provider:

Preventive Services are covered at 100%

Fiscal year deductibles: \$2000 Single; \$4000 Double; \$4,000 Family

Primary Care Provider - \$30 (deductible waived)

Specialist Provider - \$40 (deductible waived)

Urgent Care - \$50 (deductible waived)

Emergency Room - \$500

Inpatient Services: Medical, Surgical, Hospice and Emergency Admissions – 30% after deductible

Prescriptions: \$300 deductible 20% for Tier A; 30% for Tier B

Autism Spectrum Disorder Benefit

Covers children ages 2-9 years of age, up to 600 hours per year of behavioral health treatment. Requires mental health services preauthorization through PEHP.

Ability to Waive Coverage upon proof of other medical coverage

Employees hired to work 40 hours per week may waive medical coverage and in lieu choose:

\$291.89 deposited per biweekly pay period into their 401(k) or 457 plan;

OR

\$145.95 paid per biweekly pay period as taxable income. The amounts paid are on a sliding scale for those working less than 40 hours per week. (Proof of other medical insurance coverage must be provided to choose these options.)

NICE HEALTHCARE

NICE is an integrated primary care clinic that brings FREE medical visits, medications, labs, imaging, physical therapy and mental health therapy to you. Nice's in-home and virtual visits come with no out-of-pocket costs, as so all services included in your treatment plan.

- Features same day chat and video visits
- Primary care for wellness, acute and chronic conditions
- In-home visits with 35 FREE labs and Physical Tests
- 550+ Free Medications can be prescribed by physicians
- Virtual Physical Therapy visits

- Virtual Mental Health Therapy visits
- In-home X-rays and EKG services

DENTAL INSURANCE – Delta Dental

Dental Select (Effective on the first day following the month that the employee is hired)

Coverage is offered to the employee, spouse and children under age of 26.

Employee may waive medical coverage and carry dental coverage only. No compensation shall be made for waiving dental coverage. Rates are semi-monthly through payroll deduction:

Single Coverage: \$3.67

2 Party Coverage: \$5.02

Family Coverage: \$7.61

Below represents using an in-network provider:

Preventive: Cleanings, routine exams, x-rays, topical fluoride (2 per fiscal year) – 100%

Basic; Fillings, extractions, oral surgery, endodontics – 80%

Major: Crowns, bridges, dentures and periodontics – 50%

Orthodontics – Children and Adults – 50% of eligible fees to plan maximum (\$1,500 maximum lifetime benefit per member)

Deductible – Applies to basic and major services – \$25 per individual and \$75 family maximum

VISION INSURANCE

EyeMed (Effective on the first day following the month that the employee is hired)

Rates are semi-monthly through payroll deduction

Single Coverage: \$2.68

2 Party Coverage \$5.25

Family Coverage: \$6.95

Below represents using an in-network provider:

No examination benefit

Lenses – Standard plastic; \$10 co-pay

Frames – Allowance based on retail pricing - \$120 allowance

Contacts – Benefits is in lieu of lens and frame benefit - \$120 allowance (additional contact purchases are at retail prices)

Frequency – Every 12 months

LASIK – 15% off retail price or 5% of promotional price

LIFE INSURANCE

Basic Life Insurance – Hartford: (Effective on the first day following the month that the employee is hired)

Weber Human Services provides \$25,000 basic life insurance through Hartford Life Insurance at no cost to the employee.

Supplemental Term Life Insurance - Hartford: (Effective upon approval from Hartford Life Insurance)

An employee may purchase supplemental term life insurance for themselves, their spouse and children at various costs based on age and the amount of insurance desired through payroll deduction.

SHORT TERM DISABILITY

Optional plan for employees. Premium is based on pay, and can help protect your paycheck up to 60% for back injury, pregnancy, or serious illness that can lead to months without a regular paycheck.

SUPPLEMENTAL ALLSTATE

Allstate Supplemental Insurance: (Effective upon approval from Allstate)

A supplemental insurance plan offered through payroll deduction. Plans offered are Critical Illness and Accident.

FLEX SPENDING ACCOUNT

Cafeteria Plan – National Benefits Services Reimbursement Account: (Effective on the first day following the month that the employee is hired)

The health care reimbursement allows the employee to set aside up to \$3,050 in pretax dollars to pay eligible out of pocket medical, dental, vision, prescriptions and non-prescription expenses through payroll deduction.

The dependent care reimbursement allows you to set aside up to \$5,000 in pretax dollars to pay for eligible dependent care expenses through payroll deduction.

EMPLOYEE ASSISTANCE PROGRAM

Guidance Resources Program – SUPPORTLINC

Guidance Resources is a no-cost, company sponsored benefit that is available to you and your dependents to provide confidential support, resources and information to get through life's challenges. Confidential counseling on personal issues; legal information; resources and consultation; financial information; resources and tools; online information, tools and services.

PAID LEAVE

Paid Leave – Holiday, Sick, Vacation: (Effective the first pay period after hire date)

Holidays – 12 per calendar year

Sick – 4 hours earned per biweekly pay period. 104 hours per calendar year

Vacation:

0 through 5 years:	<u>4</u> hours earned per biweekly pay period = <u>104</u> hours per calendar year.
6 years through 10 years:	<u>5</u> hours earned per biweekly pay period = <u>130</u> hours per calendar year.
11 years through 15 years:	<u>6</u> hours earned per biweekly pay period = <u>156</u> hours per calendar year.
16 years plus:	<u>6.5</u> hours earned per biweekly pay period = <u>169</u> hours per calendar year.

UTAH RETIREMENT

Utah Retirement Systems: (Effective on date of hire)

Tier 1 – Employees hired before July 1, 2011, or newly hired employees who are transferring from another agency under Utah Retirement Systems. You must be employed at least 4 years with Weber Human Services, or a combination of Weber Human Services and another state agency, in order to be vested to receive your pension plan at retirement age. Weber Human Services contributes 18.47% per biweekly pay period towards URS pension plan.

Tier 2 – Employees hired after July 1, 2011. Weber Human Services contributes an amount equal to 10% of your salary between both plans: pension and 401(k). Pension contributions are based on the yearly pension contribution rate. Pension and employer contributions to your 401(k) are vested after four years.

The following applies to both Tier 1 and Tier 2 retirement systems:

An employee may also contribute through payroll deduction to a 401(k), 457, Roth or Traditional IRA.

Weber Human Services will also match up to 1% of employee contribution towards 401(k)

Upon termination, all money vested into your 401(k) becomes property of the employee.