



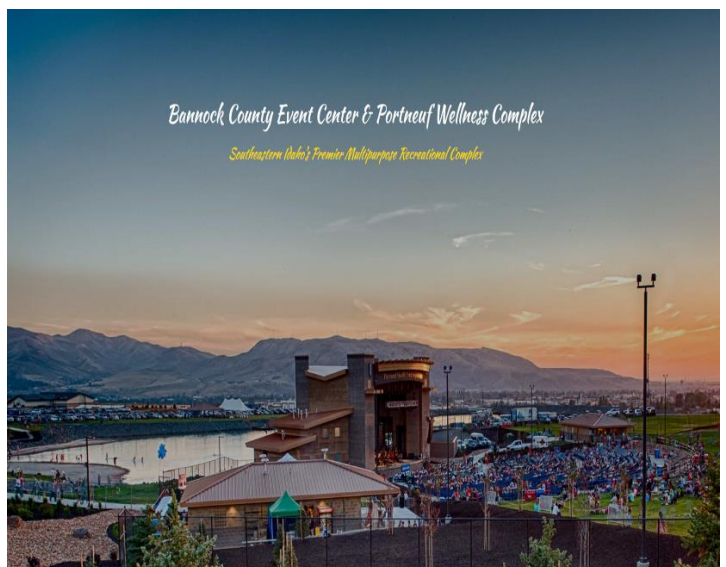
# BANNOCK COUNTY

## IDAHO

### Bannock County Benefits Summary

Thank you for choosing to work at Bannock County. Part of what makes us an employer of choice is our exceptional benefits package. We offer a wide variety of benefits that allow our employees to take care of their immediate needs as well as take care of their future financial needs. One of the best parts of working at Bannock County is the work/life balance that allows you to spend time with your family while doing the things you love most. Our County benefits include:

Exceptional medical insurance	457 B Retirement plan (Roth and Pre-tax option)
Prescription coverage	Flex Spending Account – TASC
Dental insurance	10 paid holidays
Phenomenal vision insurance	Vacation leave
County-provided life insurance	Sick leave
Additional optional life insurance – USABLE	County-provided long-term disability coverage
Employee Assistance Program – Rocky Mountain	NCPERS life insurance option



# Who can enroll?

All full-time employees of Bannock county are eligible for benefits. Eligible dependents can also be enrolled. Examples of your eligible dependents include:

- Your legal spouse
- Dependent children, such as:
  - Children and stepchildren
  - Adopted children
  - Adult children (until the end of the month of their 26<sup>th</sup> birthday)
  - Disabled children of any age while they are dependent children.

## Enrollment Period

New employees are eligible for benefits beginning the first of the month following your start date. Enrollment forms will be provided during orientation and employees will have up to seven days to select their benefits package and return it to a Human Resources representative. Each year, generally in September, employees will be given a chance to make changes to their benefits. The PERSI Choice 401k and Nationwide 457 B Deferred Compensation plans may both be started, stopped, or changed at any time during the year.

## Qualifying Events

Employees may make changes throughout the year when big, life-changing events may occur. Examples of qualifying events for our insurance include:

**1). Involuntary loss of coverage** – Employees must add spouse/dependents within thirty days from exact date of loss of coverage.

Employee must furnish some type of proof of loss, such as: Certificate of Coverage, Termination notice/letter, or a copy of their previous insurance card front/back with the GEM plan enrollment form.

**2). Marriage** – Employees have thirty days to add on their new spouse from date of marriage.

Copy of Marriage Certificate needs to be provided to the County with the GEM plan enrollment form.

**3). Birth** – Employees have sixty days to add on their newborns.

Parents must furnish SS# as soon as possible.

Copy of Birth Cert needs to be provided to the County with the GEM plan enrollment form.

**4). Adoption** - Employees have sixty days to add on their newly adopted children.

Copy of Adoption paperwork must be provided with the GEM plan enrollment form.

Parents must furnish new SS# as soon as possible.

**5.) Court Appointed Legal Guardianship:** Employees have sixty days to add on their Court assigned children.

Copy of Court Documents must be provided with the GEM plan enrollment form.

Dependent SS# must be furnished upon listed on enrollment form.

**6.) Divorce:** When a couple decides to divorce, they both stay insured on the existing plan during the process. But once the divorce is final, the non-policyholder is no longer considered a family member and isn't covered on the plan. Copy of Court Documents must be attached to the Gem plan enrollment form.

# Medical Insurance



## Government Employees Medical (GEM) Plan

## Blue Cross of Idaho

**Lydie Pool, Representative**

[www.bcidaho.com](http://www.bcidaho.com)

**1575 Baldy Ave. Pocatello, ID 83201**

PO Box 7408 Boise, ID 83707

**1-800-632-0905 or 208-237-9696**

1-800-627-1188

Plan year runs from October 1<sup>st</sup> to September 30<sup>th</sup>.

### Medical Coverage highlights:

<b>Deductible:</b>	<b>\$500 individual, \$1000 family</b>
<b>Coinsurance</b>	20% in-network, 40% out-of-network
<b>Out of pocket maximum</b>	\$1500 per individual and \$3000 family in-network/\$3000 Individual and \$6000 family out-of-network
<b>Copay</b>	\$20 per office visit

### Prescription Coverage highlights

<b>Generic</b>	\$5 plus 1% copayment
<b>Brand name:</b>	\$20 plus 1% copayment
<b>Diabetic supplies</b>	You pay \$10 copayment per item.

### Wellness benefits

Preventative: up to \$500 covered at 100%	Smoking Cessation: 50% up to \$500 lifetime.	One mammogram: paid at 100% each calendar year.
Diabetes education: pays up to \$500 for outpatient diabetes education.	Weight loss plan: pays 50% up to \$300 maximum per calendar year.	Chiropractic care: first sixteen visits are fully covered, then subject to deductible

## Medical Insurance Rates\*

Monthly Contribution	Employee cost	County cost	Employee share %
<b>Employee Only</b>	\$22	\$373	5%
<b>Employee + Spouse</b>	\$54	\$656	7%
<b>Employee +Spouse+ child</b>	\$86	\$918	9%
<b>Family</b>	\$118**	\$886	11%

\*The cost of insurance covers medical, dental, and vision insurance. Also included is \$10,000 basic life and AD&D coverage for the employee only.

\*\*+ \$32 for each additional dependent beyond spouse and two dependents



# Dental Insurance



## Dental Plan highlights

Individual deductible (applies to basic, major services, orthodontia, and any out-of-network services.)	\$50 for three family members.
Individual Benefit Period Maximum	\$1,000
Waiting period (unless enrolling during first period of eligibility).	Twenty-four (24) months for major dental services.
Orthodontia lifetime maximum for eligible dependent children up to the age of 19.	\$1,000.
Preventative Services	Fully covered in-network, 20% copayment out-of-network
Basic Services (fillings, extractions, root canals, etc.)	20% copayment in-network, 30% copayment out-of-network
Major Services (bridges, crowns, implants, etc.)	50% copayment in-network, 60% copayment out-of-network



# Vision Insurance

<b>Copayment</b>	Fully covered in-network, \$45 for non-participating VSP doctors.
<b>Elective Contacts</b>	\$120 allowance each year
<b>Prescription glasses (in-network)</b>	Basic lenses and medically necessary contact lenses may be covered in full, otherwise, there is a frame allowance of \$105, then 20% of any out-of-pocket expenses).
<b>Prescription glasses (out-of-network)</b>	Single lenses \$48 allowance; bifocals \$65 allowance; trifocals \$90 allowance, frames \$45 allowance; and medical necessary contact lenses \$250 allowance.

# Rocky Mountain EAP

## HELPING PEOPLE HELP THEMSELVES

**Rocky Mountain EAP**  
Your Employee Assistance Program

*Healthy living goes beyond eating a balanced diet and physical exercise. Emotional well-being, strong personal/working relationships, positive attitudes on life, family, and work is critical for a healthy lifestyle. There are times, we may not be able to cope with the stresses of everyday life, or we may feel unable to resolve all the decisions associated with personal, family issues, or career challenges. In such cases, it's a relief to have someone to turn to.*

Rocky Mountain EAP (RMEAP) is that someone. RMEAP professional services are designed to help you and your dependent family members cope with a variety of personal, family, or career challenges. These services are provided in collaboration with your County and the GemPlan.

- **Confidential**, professional counseling for you and your dependent family members
- No out-of-pocket expenses
- Toll-free, 24-hour hot line
- Prompt, timely and convenient counseling, with a provider of your choice, in a location of your choosing, within the provider network
- Referral to the community services or programs, when and if necessary

**REMEMBER:** The decision to use RMEAP is voluntary and most importantly, **confidential**. To schedule an appointment, simply call **1-208-227-0152**, or **1-866-260-9490**.

**Your County** is offering this benefit at no out-of-pocket expense to employees and dependent family members. Coverage under this benefit is for **8 visits** per incident per fiscal year.

### — PROFESSIONAL SERVICES —

RMEAP therapists are caring and experienced individuals who hold a minimum, 5yr's post-masters in counseling. Each one is certified and licensed by your states appropriate agency. The scope of work that RMEAP provides covers a wide range of issues such as:

Abuse (Mental/Physical/Emotional)  
Marriage  
Depression  
Family Related Issues  
Grief

Managing Stress  
Alcohol/Drug Abuse  
Relationships  
Work Related Issues  
Anxiety

### The Cornerstone of RMEAP is Confidentiality

All discussions (during your therapy sessions) between you and your EAP therapist are confidential. RMEAP therapists follow federal laws and regulation regarding confidentiality. Disclosure of any information to third parties is performed only with your written consent, except if you pose an imminent threat or harm to self or others; by court order; or in situations of abuse such as child or elder abuse.

## CONFIDENTIAL ASSISTANCE WITH WORK/LIFE ISSUES IS ONLY A CALL AWAY

Please call **1-208-227-0152**, Monday through Friday, during regular business hours, for an appointment. The 24hr hot line is available for crisis situations: **1-866-260-9490**.



# Life Insurance

USABLELife.com

P.O. Box 1650 Little Rock, AR 72203

Customer Care: 1-800-370-5856



## Basic Life Insurance:

Lesser of two times your annual earnings or \$150,000, whichever is less for basic life insurance as well as Accidental Death and Dismemberment (AD&D) for the employee. There is also an additional \$1,500 worth of coverage for the spouse and \$1,000 coverage for each child that is a dependent from six-months old to the age of 26 or marriage, whichever comes first. This basic life insurance coverage is provided by the County at no cost to the employee.

## Voluntary Life Insurance:

Employee have the option to enroll for voluntary life insurance. They may enroll within their first seven days of employment in \$5,000 increments for at least \$10,000 up to \$200,000 or five times their annual earnings as a guaranteed amount with no medical questions asked. They may enroll for more than that amount (up to \$400,000), but it will require an evidence of insurability (medical questionnaire) and be subject to approval by USABLE Life. Employees are able to cover eligible spouses for \$5,000 increments for at least \$10,000 to \$50,000 as a guaranteed amount. Spouses may be covered up to \$200,000 but anything above \$50,000 would require an evidence of insurability.

## Employee and Spouse rates for voluntary life insurance per \$1,000 of benefit\*

Age	Cost
24 and under	\$0.08
25-29	\$0.08
30-34	\$0.09
35-39	\$0.12
40-44	\$0.16
45-49	\$0.24
50-54	\$0.37
55-59	\$0.59
60-64	\$0.78
65-69	\$1.32
70-74	\$2.35
75 and over	\$8.89



\* Rates for spouse based on age of employee

Child voluntary life insurance coverage (up to \$20,000 in coverage)

\$0.20 per \$1,000 of coverage

Covers all children in the family from six-months old up to the age of 26 or marriage, whichever comes first.\*

\*Children who are incapable of self-support due to disability may continue to be covered past 26.

## Voluntary AD&D insurance

Employee or Spouse	\$0.03 per \$1,000 of coverage
Dependent (up to 26)*	\$0.03 per \$1,000 of coverage (up to \$20,000 in coverage)

\*Children who are incapable of self-support due to disability may continue to be covered past 26.

# Long-Term Disability

USABLELife.com

P.O. Box 1650 Little Rock, AR 72203

Customer Care: 1-800-370-5856



Basic (Core) Long-Term Disability (LTD) coverage is provided to employees of Bannock County at no cost to themselves. LTD coverage can be a big help in times of need when an employee is unable to do their job whether due to an illness or injury, whether work-related or not, though pre-existing conditions may be excluded. This benefit provides some peace of mind should disability occur.

## Benefits Summary

	Core	Buy-Up
<b>Benefit Replacement Percentage</b>	40% of your monthly pre-disability earnings	60% of your monthly pre-disability earnings
<b>Maximum Benefit</b>	\$4,000 per month	\$6,000 per month
<b>Monthly Benefit Begins</b>	Benefits begin after 90 days of disability	Benefits begin after 90 days of disability
<b>Minimum Benefit</b>	\$100	\$100
<b>Maximum Benefit Period</b>	Benefits are payable for up to two years. Reduced benefits schedule for age 66 and beyond.	Benefits are payable to age of 65. Reduced benefits schedule for age 60 or beyond.

## Cost (monthly rates)

Plan	Rate per \$100 of covered payroll
<b>Core</b>	Paid for by your employer
<b>Buy-up</b>	\$0.20

## Calculation

Monthly Earnings/100= \$\_\_\_\_\_ X \$0.20 = monthly rate

# Travel Assistance

AXA Assistance USA, Inc.

1-800-230-5170 in the U.S.

1-630-766-7772 out of the U.S.

Travel Assistance is provided by Bannock County at no cost to the employee. This assistance can help employees with pre-trip help that includes assistance with an embassy, passport, currency exchange, etc. It can also assist with accessing a translator or legal referral abroad. Medical services include doctor referrals, replacement medication, medical record transfers or critical care monitoring. All additional costs or out-of-pocket expenses are the responsibility of the employee or immediate family member.

# Identity Theft Assistance

AXA Assistance USA, Inc.

1-866-384-2786 in the U.S.

Identity Theft Assistance helps you and your dependents know the risks, learn how to prevent theft, and offer step-by-step help if you become a victim of identity theft.

# NCPERS Voluntary Life Insurance

HealthSmart Benefit Solutions Inc.

10303 East Dry Creek Road, Suite 200 Englewood  
CO, 80112

1-800-525-8056

NCPERS@healthsmart.com



**Group Term Life  
Insurance Program**

The plan costs \$16 regardless of age. It covers the employee, spouse/domestic partner, and dependent children (up to 26 years old). Employees may enroll in coverage within the first seven days of employment or at open enrollment. There are no health questions asked regardless of when the employee enrolls.

## Schedule of Benefits – \$16 Monthly Contribution

(Covers You, Your Spouse or Domestic Partner, and Your Children)

MEMBER				DEPENDENT	
Member's Age at Time of Claim	Group Term Life	Group Accidental Death & Dismemberment	Total Benefit For Accidental Death	Group Term Life Spouse/Domestic Partner	Child(ren)*
Less than 25	\$225,000	\$100,000	\$325,000	\$20,000	\$4,000
25 - 29	\$170,000	\$100,000	\$270,000	\$20,000	\$4,000
30 - 39	\$100,000	\$100,000	\$200,000	\$20,000	\$4,000
40 - 44	\$65,000	\$100,000	\$165,000	\$18,000	\$4,000
45 - 49	\$40,000	\$100,000	\$140,000	\$15,000	\$4,000
50 - 54	\$30,000	\$100,000	\$130,000	\$10,000	\$4,000
55 - 59	\$18,000	\$100,000	\$118,000	\$7,000	\$4,000
60 - 64	\$12,000	\$100,000	\$112,000	\$5,000	\$4,000
65 and over	\$7,500	\$7,500	\$15,000	\$4,000	\$4,000

### Payment Examples:

1. If an insured member age 38 dies of natural causes, the beneficiary would receive \$100,000. If death is due to a covered accident, \$200,000 would be payable.
2. If the spouse or domestic partner of a 42-year-old member dies, the member would receive \$18,000.
3. If a dependent child less than age 26 dies, the payment to the member would be \$4,000.



# AFLAC Insurance

Benjamin Fuhrman

[ben@tetoncrest.com](mailto:ben@tetoncrest.com)

208-315-6798



Aflac is a voluntary, supplemental insurance that can help cover things your medical insurance may not. Things like transportation costs, child care, and lost wages. The AFLAC policies offered at the County are:

- Accident
- Cancer
- Critical Illness
- Dental
- Short-Term Disability
- Hospital
- Life Insurance

Costs vary depending on the who is covered, the age of the person covered, the amount of coverage, etc.

## TASC/Flex Spending

Bannock County partners with Ben Fuhrman to help provide Flex Spending Account (FSA) access through TASC. This plan allows you to divert pre-tax dollars from your paycheck to help pay for deductibles, co-pays, coinsurance, orthodontia, contacts, other dental and vision costs, prescriptions and other costs related to medical care and treatment. By using pre-tax dollars, you are taxed on a lower gross salary, thereby saving money that may otherwise be spent on federal, state, and FICA taxes, which may increase your take home pay.

The idea is to elect a dollar amount based on how much you may spend on health-related costs. That election is available right away to spend throughout the year and the amount elected is evenly deducted from your paycheck over twenty-four pay periods (or the remaining amount of pay periods in a year if elected when newly hired). The rollover amount is \$640 and any amount above that not spent by the end of the year (December 31<sup>st</sup>) is forfeit. There is also a plan for daycare as well.

### Pre-Tax Savings Example

	<u>Without FSA</u>	<u>With FSA</u>
Gross Monthly Pay:	\$3,500	\$3,500
<u>Pre-Tax Contributions</u>		
Medical Expenses	\$0	-\$200
Dependent Care Expenses	\$0	-\$400
TOTAL:	\$0	-\$600
<b>Taxable Monthly Income</b>	<b>\$3,500</b>	<b>\$2,900</b>
Taxes (federal, state, FICA):	-\$968	-\$802
Out-of-pocket Expenses:	-\$600	\$0
<b>Monthly Take-home Pay:</b>	<b>\$1,932</b>	<b>\$2,098</b>

**Net Increase in Take-Home Pay = \$166/mo!**

For illustration only. Actual dollar amounts may vary.

# PERSI Base Plan

Persi.idaho.gov

P.O. Box 83720, Suite B, Boise Idaho 83720-0078

1-800-451-8228 or 208-334-3365



## Retirement:

Retirement is provided through the Public Employee Retirement System of Idaho (PERSI) and is one of our most attractive benefits. PERSI is among the nation's strongest retirement programs. Although you may not remain a public employee your entire career, if you work for a PERSI employer and earn 60 months of service credit (through any combination of PERSI eligible employers, but hopefully for Bannock County only 😊) you will be vested to receive a lifetime benefit at retirement (age 65 for general members and 60 for Public Safety Officers) or retire early if they reach their rule of 90 (General members) or rule of 80 (Public Safety Officer), which occurs when their age plus their years of service equal or exceed the rule amount. This Defined Benefit plan provides monthly payments to vested members for life upon retirement. The longer you work for PERSI employers, the greater your Base Plan retirement benefit will be.

General member contribution amount	General member employer contribution amount
7.18%	11.96%

Public safety officer contribution amount	Public safety officer employer contribution amount
10.83%	14.65%

## PERSI Choice 401k plan

The Choice 401(k) Plan is an optional defined contribution (DC) retirement savings plan available to active members. Unlike the Base Plan, participation in the Choice 401(k) Plan is completely voluntary. It allows you to contribute a portion of your salary on a tax-deferred basis via payroll deductions. This means your contributions come out of your paycheck before taxes, thereby reducing the amount of taxes you pay during the year.

### LOANS

The Choice 401(k) Plan includes a loan provision where a member may take a loan for any reason as long as they have a balance of \$2,000 or more in their account, excluding any gain sharing amounts.

### INVESTMENT OPTIONS

The Choice 401(k) Plan has several investment options. One of the most popular is the PERSI Total Return Fund (TRF), which mirrors PERSI's Base Plan investments. The TRF is the default investment fund. Your contributions are automatically invested in the TRF unless you elect otherwise. Unlike the Base Plan, you are responsible for managing your Choice 401(k) Plan funds. In most cases, you may change your deferral amounts and investments at any time.

### ROLLOVERS

Money from other qualified retirement plans, such as a 401(a), 457, pre-tax IRA, 403(a), or 403(b) plan, or another 401(k) account, can be rolled over to the Choice 401(k) Plan at PERSI. After-tax contributions cannot be rolled into the Choice Plan.

# State of Idaho Deferred Compensation 457 B Plan



**Laura Brewster, Sr. Retirement Specialist**

[l.brewster@nationwide.com](mailto:l.brewster@nationwide.com)

**208-383-6983**

The State 457(b) Plan is a defined contribution plan designed to supplement your pension and Social Security benefits in retirement. Unlike any other retirement plan, the 457(b) Plan is available only to public employees, and it allows you to withdraw your money the day you leave employment. Other plan types — such as a 401(k), a 403(b) or an IRA — require you to be age 59½ to withdraw your money. If you withdraw before that age, you may pay a 10% early withdrawal penalty. Participants in the plan have access to a variety of mutual funds.

## **How much can I contribute?**

To participate, you must contribute at least 1% of pay or \$10 per paycheck. You may contribute up to \$22,500 of pay to the 457(b) Plan. If you are age 50, you may contribute an additional \$7,500. If you are within three years of your Rule of 90 (general member) or 80 (law enforcement), you can contribute double the normal maximum, or \$45,000 per year, for up to three years.

## **When am I vested in my 457(b) Plan account?**

You are immediately vested in (meaning you fully own) the money in your 457(b) Plan account, including both contributions and interest earned. If you have money in a 401(a), 401(k), 403(b), 457(b) or pretax IRA, you can roll over those funds into your Idaho 457(b) Plan account. We are unable to accept Roth IRA rollovers, but we do permit Roth rollovers from other employer-sponsored retirement plans.

## **What are my investment options?**

You can choose a “Do it myself” option or a “Do it for me” option.

Do it myself: You may choose from several different options within the 457(b) Plan. There are several funds to choose from, including a fixed account.

Do it for me: If you are not comfortable picking your own investments, you can choose Nationwide ProAccount®, a professionally managed account. The annual program fee starts at 0.65% of the first \$99,999.99 in the account.

## ***Roth 457(b) Plan***

If you are concerned that taxes will be higher in the future, you may be interested in the Roth 457(b) Plan. Contributions are after tax; however, withdrawals are tax free if certain requirements are met. For those wanting to convert pretax funds to Roth funds, there is an “in-plan” Roth conversion feature. See your representative for more information.

# Paid Time-Off

## Vacation Leave:

Vacation leave accrues each pay period an employee works at least 56 hours. Any accrual over 240 hours not used during the calendar year in which it accrues will be forfeited on December 31<sup>st</sup>. We pay out up to 240 hours of vacation leave at the end of employment. New hires begin their employment at Bannock County with 20 complimentary hours of paid-time off leave.



Length of Service	Accrual Per Pay Period*	Total possible days per year**
< 5 years	4 hours	13
5 years to <10	5 hours	16.25
10 years to <15	7 hours	22.75
15 years to <20	8 hours	26
20 years or more	9 hours	29.25

\* Vacation leave shall not accrue to any employee on any kind of leave of absence without pay, suspension without pay or layoff.

\*\* This column is calculated based on an 8-hour day of work. The amount of days off will be different if working a ten- or twelve-hour shift.

## Sick Leave:

Sick leave accrues at the rate of 4 hours each pay period an employee works at least 56 hours. Sick leave can accrue to a maximum of 480 hours, and no additional sick leave accrues until the employee's accrued hours are reduced below the maximum. Sick leave can be used for doctor or dentist visits, eye exams or bereavement leave. Employees may also take a day off during the month of their birthday if they have at least 80 hours in their bank.



### Compensatory Time-Off

Compensatory time-off shall be computed at one and a half hours for each hour worked in excess of 40 hours per week. Compensatory time should be scheduled and used prior to the use of accrued vacation leave.

### Paid Holidays:

Ten official paid holidays are provided for full-time regular employees:

Holiday	Day of Holiday
New Year's Day	January 1st
Martin Luther King, Jr./Human Rights Day	Third Monday in January
Presidents' Day	Third Monday in February
Memorial Day	Last Monday in May
Independence Day	July 4 <sup>th</sup>
Labor Day	First Monday in September
Columbus Day	Second Monday in October
Veteran's Day	November 11 <sup>th</sup>
Thanksgiving Day	Fourth Thursday in November
Christmas Day	December 25 <sup>th</sup>

Holidays are observed on a Friday if the date of a holiday falls on a Saturday and observed on a Monday if the date of the holiday falls on a Sunday.

