



July 1, 2016 – June 30, 2017

Employee Benefits Guide

This summary offers highlights of the various benefits provided to employees and their dependents. The District reserves the right to terminate, amend or modify plans, coverage and premiums for all benefits.

Open Enrollment (typically held May through June) is the annual opportunity to make changes to and/or elect or re-elect medical, dental and other coverages.

Most benefit elections become effective July 1 and remain in effect until the following June 30. Once enrolled, changes cannot be made during the plan year unless there is a qualifying "life event". For a list of qualifying life events, contact the Administrative Offices.

*FY 2016-2017 Benefits
Pending Board Approval*

Provided by:





The North County Fire & Medical District recognizes that its employees are its most valuable assets. Therefore, the District is pleased to offer eligible employees a benefits program with a wide variety of competitive and comprehensive health, dental, vision, life insurance, and disability benefits. These benefit options are designed to provide personnel with choices and flexibility to customize their benefits package to meet individual or family needs. With this in mind, please take the time to carefully review the information presented in this brochure and on the District's Benefits Website (www.ncfmd.bswift.com).

If you do not find the answers you need from the material in this brochure or on the Benefits Website, please contact the Administrative Office for assistance.

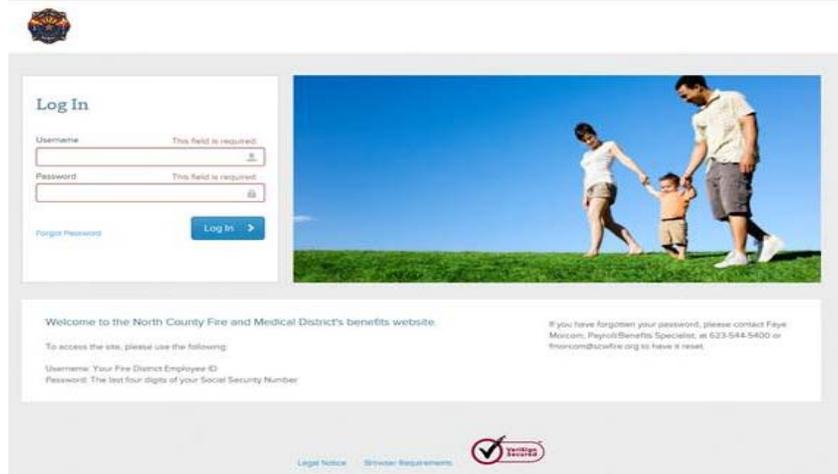


Log on to the District's online Benefits Website!



Go to:

www.ncfmd.bswift.com



The screenshot shows the login interface for the North County Fire and Medical District's benefits website. It features a 'Log In' header, two input fields for 'Username' and 'Password' (both marked as required), a 'Log In' button, and a 'Forgot Password' link. To the right is a banner image of a family walking on a grassy hill. Below the login form is a welcome message and instructions on how to access the site, including contact information for a benefits specialist.

Benefit website users have the ability to:

- ◆ Enroll in benefits
- ◆ View benefit information
- ◆ Conduct provider searches
- ◆ Update beneficiary designations
- ◆ Update address and phone number changes
- ◆ Update contact information
- ◆ Use this site throughout the year to update your personal information

United HealthCare HSA Insurance Policy

Subject to requirements of the insurer & terms of plan documents.

In-Network Benefit	HSA \$3,000 Plan
Employer Paid HSA Contributions Individual Family	\$2,000 \$4,000
Plan Year Deductible Individual Family	\$3,000 <i>(\$1,000 after contribution)</i> \$6,000 <i>(\$2,000 after contribution)</i>
Coinsurance	You pay 10%
Out-of-Pocket Max Individual Family	\$6,250 <i>(\$4,250 after contribution)</i> \$12,500 <i>(\$8,500 after contribution)</i>
Preventive Services • Routine Physicals • Immunizations • PSA, Pap Smear, Mammograms	You pay 0%
Physician Office Visit • Primary Care Physician • Specialist Physician	You pay 10%*
Inpatient & Outpatient	You pay 10%*
Emergency Room & Urgent Care Facility	You pay 10%*
Prescription Drugs	\$10*/\$35*/\$60*

***Subject To Deductible**

Employee Per-Pay-Period (24) HSA Premiums (rates below are for full-time/active employees only)		
Benefit Class	HSA Plan	HSA Plan Tobacco
Employee	\$0	\$10.00
Employee + Spouse	\$47.99	\$59.98
Employee + Child(ren)	\$35.99	\$44.99
Family	\$87.97	\$109.97

HSA Medical Plan

The Health Savings Account (HSA) plan is a high-deductible health plan that offers access to a broad national network of doctors and other health care providers. You can see any doctor or other health care professional you choose whether or not he or she participates in-network. However, you will generally pay less when you see an in-network provider. The District contributes money to your HSA account to help pay for eligible expenses (see table below).

When you meet your out-of-pocket maximum—the most you can pay in a plan year—your plan pays eligible expenses at 100%. Money not used during the current plan year will be rolled over for you to use in future years. This can reduce your share of the expenses in the following years.

For those enrolled in the HSA, the District stops contributing to the HSA fund and paying the applicable service fees if you leave employment or discontinue participation in the plan. Any remaining money in your HSA account is yours and may be used for investment income accumulation and to pay COBRA and/or Medicare premiums (subject to IRS regulations and banking rules). You are responsible for all tax consequences and IRS reporting requirements.

Health Savings Account (HSA) Contribution Schedule

HSA Deductibles	Employee Only	Employee/Dependents
	\$3,000	\$6,000
Plan Coverage	District's Annual Contribution	
Employee Only	\$2,000	\$1,000 paid July & January
Employee/Spouse	\$4,000	\$2,000 paid July & January
Employee/Child(ren)	\$4,000	\$2,000 paid July & January
Family	\$4,000	\$2,000 paid July & January

HSA - OptumBank

Questions about your HSA bank account held by OptumBank*, call and talk to a real person in real time at 866-234-8913.

- 24/7/365– Information when you need it
- Free OptumBank MasterCard® Account Card - FDIC insured
- Go online and access easy to use self-service tools
- Log on to <http://www.optumbank.com> for more information

*If your HSA account is not held with OptumBank, please contact your financial institution.

HSA Annual Limits

2016 HSA Limits

- ⇒ **Annual HSA Contribution Maximum**
\$3,350 for single coverage
\$6,750 for family coverage
- ⇒ **Annual Catch-up Contribution Maximum**
\$1,000 (for HSA-eligible individuals age 55 or older)

2017 HSA Limits

- ⇒ **Annual HSA Contribution Maximum**
\$3,400 for single coverage
\$6,750 for family coverage
- ⇒ **Annual Catch-up Contribution Maximum**
\$1,000 (for HSA-eligible individuals age 55 or older)

Please note that since the plan year begins July 1, it is suggested that you design your per-pay-period contributions to account for District contributions and to avoid potential tax issues and penalties for overfunding your account on the calendar year basis. Please contact the District Administrative Office for more information regarding your calendar year contribution amounts.

Am I eligible to participate in an HSA plan?

Because HSA Plans have special tax advantages, the IRS defines specific rules on participation. To be eligible you:

- ⇒ Must be enrolled in a qualified HSA medical plan (United Health Care HSA \$3,000 Plan is a qualified health plan.)
- ⇒ Cannot have any other health coverage
 - *Not covered by spouse's medical or pharmacy plan
 - *Not covered through Medicare Part A or Part B
 - *Not covered through a general purpose Flexible Spending Account (FSA) plan (either Employer's or Spouse's)
- ⇒ Cannot be claimed as a dependent on another person's tax return

PLEASE NOTE:

- ⇒ ***If you are covering a dependent under age 26 but they are not listed as a dependent on your tax return, you are not able to use HSA dollars to pay for their medical expenses.***

Comparisons

HSA	HRA (PPO)	FSA (PPO)
Use it or keep it forever	Use it or keep it while you are employed by the District	Use it or lose it
District & Employee funded	District funded	Employee funded
Tax preferred	Not Applicable	Tax preferred
Permanent & portable	Not permanent or portable	Not permanent or portable
Earns interest & balance may be invested with no tax on growth	Earns no interest	Earns no interest
Cash-out feature for non-qualified medical expenses (20% penalty)	No cash-out feature	No cash-out feature
Funds available when deposited in HSA	Funds immediately available for use in payment of medical deductibles	Funds immediately available
Treasury Department & IRS issue maximum contribution levels	No statutory limits. Employer sets maximum contribution	2016 maximum allowable annual contribution limit is \$2,550
All funds owned by employee. Monies can be rolled over or transferred at any time to another trustee.	Rollover of 50% of remaining funds up to A maximum of \$500 permitted	Rollover is 100% of remaining funds up to a maximum of \$500 permitted
Employees may forfeit QHDHP, but don't forfeit account balance on termination	Employees may forfeit on termination if they don't elect to keep the benefit on COBRA	Employees may forfeit on termination if they don't elect to keep the benefit on COBRA

United HealthCare HRA/PPO Insurance Policy

Subject to requirements of insurer & terms of plan documents.

<u>In-Network Benefit</u>	<u>HRA PPO \$750</u>	<u>HRA PPO \$2,000</u>
Employer Paid HRA Contributions		
Individual	\$375	\$750
Family	\$750	\$1,250
Plan Year Deductible		
Individual	\$750 <i>(\$375 after contribution)</i>	\$2,000 <i>(\$1,250 after contribution)</i>
Family	\$1,500 <i>(\$750 after contribution)</i>	\$4,000 <i>(\$2,750 after contribution)</i>
Coinsurance	You pay 20%	You pay 10%
Out-of-Pocket Max		
Individual	\$3,250 <i>(\$2,875 after Contribution)</i>	\$5,000 <i>(\$4,250 after Contribution)</i>
Family	\$6,500 <i>(\$5,750 after Contribution)</i>	\$10,000 <i>(\$8,750 after Contribution)</i>
Preventive Services • Routine Physicals • Immunizations • PSA, Pap Smears	You pay 0%	You pay 0%
Physician Office Visit • Primary Care Physician • Specialist Physician	\$25 \$50	\$25 \$50
Inpatient & Outpatient Facility & Professional	You pay 20%*	You pay 10%*
Emergency Room & Urgent Care Facility	\$300 \$75	\$300 \$75
Prescription Drugs	\$10/\$35/\$60	\$10/\$35/\$60

***Subject To Deductible**

Employee Per-Pay-Period (24) PPO Premiums (Rates below are for full-time/active employees only)				
Benefit Class	HRA PPO \$750 Plan	HRA PPO \$750 Plan Tobacco	HRA PPO \$2,000 Plan	HRA PPO \$2,000 Plan Tobacco
Employee	\$0	\$13.96	\$0	\$12.79
Employee + Spouse	\$67.03	\$83.79	\$61.41	\$76.76
Employee + Child(ren)	\$50.27	\$62.84	\$46.05	\$57.57
Family	\$122.88	\$153.61	\$112.57	\$140.72

HRA PPO (\$750 or \$2,000) Medical Plans

HRA stands for Health Reimbursement Account. It combines health care and coverage with an account funded by the District. On July 1st, you will have access to the full HRA funding amount according to your plan election. Effective July 1, 2017, if you have any remaining funds in your HRA, 50% of your balance will rollover for your use in the new plan year.

Employees may use any physician. However, it is advantageous to use a network provider to receive maximum health plan benefits, lower in network deductible, and lower out-of-pocket expenses. The HRA will only pay for deductible expenses associated with the medical plan. All expenses that are covered by the insurance plan should first be submitted to the insurance carrier. The carrier adjudicates the claim, applies any negotiated discounts, and makes the appropriate payments based on the insurance contract. The carrier will then issue the Explanation of Benefits (EOB) to the claimant.

Flexible Spending Account (FSA) Plan

The Flexible Spending Account (FSA) is a voluntary pre-tax contribution account which allows you to set aside up to \$2,550 in pretax dollars to help pay most out-of-pocket medical, dental or vision expenses, including deductibles and co-payments, eyeglasses, dental and orthodontic work.

A complete list is published annually in the IRS publication 502 <http://www.irs.gov/pub/irs-pdf/p502.pdf>.

How it works:

During your enrollment period, you decide how much to deposit into your FSA account.

- Your annual amount will be deducted evenly during the year
- The amount will be taken evenly over 26 pay periods
- Your contribution is taken before taxes

Once you have designated your contribution, you cannot stop or change your contributions unless you have a qualifying life event.

TeleStaff Scheduling

To manage your work and availability schedule and access your leave balances, please log onto the District's TeleStaff Scheduling System through <https://telestaff.ncfmd.az.gov>.

Employee Self Service Website

To access your paystubs, W-2's, make changes to your payroll withholding taxes or contact information, log onto the District's Employee Self Service (ESS) Website at:

<https://ess.tyler-incode.com/ncfmdaz>

You will find links to this brochure, as well as all of the various benefit websites and contact information.

Dental Insurance Policy

Provided by Assurant

Benefits	In-Network	Out-of-Network
Annual Maximum	\$2,250	
Annual Deductible	Deductible does not apply to Preventive Services	
Individual Deductible	\$50	\$100
Family Deductible	\$150	\$300
Preventive Services Coverage A	100%	100%
Basic Services Coverage B	80%	80%
Major Services Coverage C	50%	50%
Orthodontia (Adult and Child) Coverage D	50%	50%
Lifetime Ortho Max	\$2,000	

Vision Plan Policy #9821604

Provided by EyeMed

Benefit / Frequency (In-Network)

Eye Exam (once every 12 months)	\$10 Copay
Frames (once every 24 months)	\$0 Copay; \$130 allowance then 20% off balance over allowance
Lenses in lieu of contacts (once every 12 months) -Single vision, bifocal and trifocal	\$25 Copay
Contact Lenses in lieu of eyeglasses (once every 12 months)	Elective: \$0 Copay; \$105 allowance Medically Necessary: \$0 Copay, Paid in Full

Extra discounts and savings available.
See plan summary for more information.
Out-of-network reimbursement is available,
refer to plan document for details.

Employee Per-Pay-Period (24) Dental & Vision Contributions (rates below are for full-time/active employees only)

Benefit Class	Dental	Vision
Employee Only	\$0	\$0
Employee + Spouse	\$7.86	\$2.33
Employee + Child(ren)	\$7.86	\$2.59
Family	\$7.86	\$5.03



Life Insurance Policy #142737

Provided by The Standard

100% Employer Paid	
Employee Life	1.5 times annual salary to \$100,000 maximum
Employee AD&D	1.5 times annual salary to \$100,000 maximum
Annual salary excludes overtime and extra pay and is rounded to the next higher \$1,000.	
The amount of your Life Insurance Benefits on and after your 65th birthday will be 65% of the amount of Life Benefits in effect on the day before your 65th birthday and will be reduced by 50% on and after your 70th birthday.	

Voluntary Life Insurance Policy #142737

Provided by The Standard

100% Employer Paid	
Employee Benefit	\$10,000 increments to a maximum of \$500,000 Guarantee Issue—\$50,000 (at initial enrollment)
Spouse Benefit	\$10,000 increments to a maximum of \$500,000 (not to exceed 100% of employee amount) Guarantee Issue—\$10,000 (at initial enrollment)
Child(ren) Benefit	Increments of \$2,000, \$4,000, \$6,000, \$8,000 or \$10,000 (not to exceed 100% of employee amount)
An Evidence of Insurability (EOI) form is required if enrolling outside of initial eligibility or increasing coverage.	

Workers' Compensation Policy #1002295

Provided by CopperPoint Mutual

All employees of the District are insured and provided benefits under the Workers' Compensation Act in the event of work related injury or illness; it is District policy to follow regulatory requirements.

CopperPoint Mutual Insurance

800-533-2990
3030 N 3rd St
Phoenix AZ 85012

Long Term Disability Insurance Policy # GLT876181

Provided by The Hartford for Sworn Personnel

Long Term Disability (LTD) continues a portion of your monthly earnings if an illness or injury leaves you unable to work. LTD benefits begin after you have been totally disabled for 90 days. An employee will need to use all available paid leave for the 90-day period before LTD goes into effect. This benefit is available to all eligible sworn full-time employees and paid for by the District.

Monthly Benefit/ Max Benefit	60% of monthly earnings to a maximum benefit of \$6,000 per month
Elimination Period	90 Calendar Days
Maximum Benefit Period	If an employee becomes disabled before age 62, LTD benefits may continue until age 65. If an employee becomes disabled at age 62 or older, the benefit duration is determined by the age of employee when the disability begins.

**LTD Insurance for Non-Sworn Personnel
is provided by Arizona State Retirement System (ASRS)**

Employee Assistance Program Policy # HLF902

Provided by The Hartford

The Hartford's "Ability Assist" Counseling Services through ComPsych offers professional counseling services for financial, legal and emotional issues, 24/7/365. This service is provided at no additional cost to employees enrolled in The Hartford Long Term Disability Plan. It includes unlimited phone access and three face-to-face sessions per year, per issue. Services are also available to spouses and dependent children. **Call Member Services at: 800-964-3577**

Go to: www.guidanceresources.com

In the Company/Organization field enter: **HLF902**

Create user name and password

In the Company Name field enter: **abili**

Travel Assistance Program

As an eligible employee, you have access to a Travel Assistance Program offered by The Hartford through Europe Assistance USA. This program can help you with emergencies when you travel more than 100 miles from home or internationally for trips of up to 90 days. Europe Assistance USA offers the following services:

- Pre-trip Assistance
- Medical Assistance Services
- Travel Assistance Services
- Legal Assistance
- Emergency Transportation Services
- Personal Security Services

Call: 1-800-243-6108

Post Employment Health Plan (PEHP)

The District contributes an amount equivalent to 1% of each employee's gross taxable wages into a PEHP account administered by Nationwide Investment Advisors.

You may opt out of the PEHP and have the District contribute the 1% directly into your HSA account on a per pay period basis. This election may be selected on the District's website at www.ncfmd.bswift.com.

Contact the District Administrative Office for additional information.

457(b) / Roth Plan

Deferrals to the 457(b) plan are made with pre-tax funds through payroll deductions. Contributions reduce your taxable income, grow tax deferred, and are taxable (without penalty) upon withdrawal, regardless of age. Now you can contribute with after tax funds as well. If you choose to forego the immediate tax deferral, you can contribute after tax through the ROTH 457 option. For more information, please contact:

Nationwide Investment Advisors

Matt Gayman

(602) 266-2733 x 1174

4747 N 7th St, Suite 418

Phoenix, AZ 85014

www.nrsforu.com

401(a)

The District contributes an amount equivalent to 3% of the employee's gross taxable wages into an account with Nationwide Investment Advisors. This account is a five year vestment plan (20% per year). Employees may contribute to this plan under specific conditions. Please contact the Administrative Office for additional information.

Retirement Services Contact Info

Arizona State Retirement System

3300 N Central Ave. www.azasrs.gov
Phoenix AZ 85012-0250 602-240-2000

Public Safety Personnel Retirement System

3100 W Camelback Rd, Ste 200 www.psprs.com
Phoenix AZ 85016 602-255-5575

Aflac

You have a wide variety of additional supplemental plans through Aflac that can be payroll deducted. Aflac offers the following supplemental plans:

- Short Term Disability
- Accident Indemnity
- Cancer
- Critical Care and Recovery
- Hospital Indemnity

Contact Karen Jones for more information

(602) 118-1970 Ext. 213

karen_jones@us.aflac.com

This benefit summary is intended to highlight major coverage categories only. Please refer to actual plan documents for complete outline of coverage. If there are any discrepancies between this booklet and the policy document, the policy document shall prevail.

Contact Information

QUESTIONS? Your primary and quickest resource is calling the insurance carrier directly. Otherwise, view the District Benefit Website or contact the Administrative Office for assistance.

North County Fire & Medical District District Administrative Office	623-544-5400
Benefit Commerce Group Benefits Support	480-515-5010
United Health Care www.uhc.com Member Services	800-357-0978
HSA OptumBank www.optumbank.com	800-791-9361
HRA/FSA Discovery www.Discoverybenefits.com Member Services—Claims Processing	866-451-3245
Assurant—Dental www.assurant.com	800-443-2995
The Standard-Life AD&D Policy #142737 www.standard.com	800-628-8600
The Hartford LTD www.guidanceresources.com LTD Member Services Employee Assistance Program	800-549-6514 800-964-3577 24/7, 365 Days
EyeMed-Vision Policy # 9821604 www.eyemedvisioncare.com	866-9EYEMED
Aflac www.aflac.com Karen Jones	602-229-1970
Central United Life (Cancer Insurance) EMC National Life Company Don Cohen	O-480-998-8390 C-602-525-0206
Nationwide Investment Advisors Matthew Gayman	602-316-4329
Galloway Asset Management Diane Sellier	480-325-8668
LegalShield/IdentityShield Linda Bowden	800-742-4775 602-740-7354
CopperPoint Mutual Ins Policy #10002295	800-533-2990