



## BENEFIT COSTS TABLE 2020-2021

Benefit	Details	Monthly Employee Cost <sup>1</sup>	Monthly City Cost	Total Cost
<b>MEDICAL</b>				
BCBS Buy-up Employee Only	\$750 Single Deductible	\$133.58	\$606.56	\$740.14
BCBS Buy-Up Dependent(s)	\$1500 Family Deductible	\$781.00	\$1,059.46	\$1,840.46
BCBS Base Employee Only	\$1,000 Single Deductible	\$63.90	\$606.56	\$670.46
BCBS Base Dependent(s)	\$2000 Family Deductible	\$604.34	\$1,059.46	\$1,663.80
BCBS HDHP Employee Only	\$1,750 Single Deductible	<sup>2</sup> (\$11.58)	\$594.98	\$594.98
BCBS HDHP Dependent(s)	\$3,500 Family Deductible	<sup>2</sup> 424.40	\$1,047.88	\$1,472.28
<b>DENTAL</b>				
Delta Dental Employee Only	\$50.00 Deductible	\$0.00	\$34.28	\$34.28
Delta Dental Dependent(s)	\$50.00 Deductible Each	\$57.68	\$34.28	\$91.96
<b>VISION</b>				
VSP Exam Plus Employee Only	\$0 Deductible	\$0.00	\$1.40	\$1.40
VSP Exam Plus Dependent(s)	\$0 Deductible	\$0.00	\$1.40	\$1.40
VSP Buy-up Employee Only	\$0 Deductible	\$5.78	\$1.40	\$7.18
VSP Buy-Up Dependents(s)	\$0 Deductible	\$14.62	\$1.40	\$16.02
<b>LIFE</b>				
Basic Life AD&D Insurance	1 X Annual Salary	\$0.00	\$.17 per \$1,000	\$.17 per \$1,000
Voluntary Life Insurance - Employee	\$150,000 Guaranteed (additional may be purchased)	Varies by age and income	\$0.00	Varies by age and income
Voluntary Life Insurance - Spouse	\$50,000 Guaranteed (additional may be purchased)	Varies by age and income	\$0.00	Varies by age and income
Voluntary Life Insurance - Dependent Children	\$10,000 Guaranteed (no additional available)	\$0.70	\$0.00	\$0.70
<b>DISABILITY</b>				
Short Term Disability	Maximum <i>weekly</i> benefit of 60% of annual base earnings	Varies by age and income	\$0.00	Varies by age and income
Long Term Disability	Maximum <i>monthly</i> benefit of 60% of annual base earnings	Varies by age and income	\$0.00	Varies by age and income
<b>RETIREMENT</b>				
Arizona State Retirement (ASRS)		12.04%	12.04%	24.08%
Long Term Disability (ASRS)		0.18%	0.18%	0.36%
Total ASRS Contribution		12.22%	12.22%	24.44%
Public Safety Personnel Retirement System (PSPRS) - Police	Tier 1 (Hired on or before 7/19/2011) - DB Plan	7.65%	51.12%	58.77%
	Tier 1 (Hired on or after 7/20/2011) - DB Plan	11.65%	51.12%	62.77%
	Tier 2 (Hired on or after 1/1/2012) - DB Plan	11.65%	51.12%	62.77%
	Tier 3 (Hired on or after 07/01/2017) - DB Plan	9.94%	49.22%	59.16%
	Tier 3 (Hired on or after 07/01/2017) - DC Plan	10.41%	49.69%	60.10%
Public Safety Personnel Retirement System (PSPRS) - Fire	Tier 1 (Hired on or before 7/19/2011) - DB Plan	7.65%	88.79%	96.44%
	Tier 1 (Hired on or after 7/20/2011) - DB Plan	11.65%	88.79%	100.44%
	Tier 2 (Hired on or after 1/1/2012) - DB Plan	11.65%	88.79%	100.44%
	Tier 2 (Hired on or after 1/1/2012) - Hybrid (DB+DC) <sup>3</sup>	14.65%	92.79%	107.44%
	Tier 3 (Hired on or after 07/01/2017) - Hybrid (DB+DC) <sup>4</sup>	12.94%	87.70%	100.64%
	Tier 3 (Hired on or after 07/01/2017) - DC Plan	10.41%	85.17%	95.58%
Elected Officials Retirement Plan (EORP)	Hired on or before 7/19/2011	7.00%	61.43%	68.43%
	Hired after 7/19/2011	13.00%	61.43%	74.43%
<b>OTHER</b>				
Social Security		6.20%	6.20%	12.40%
Medicare		1.45%	1.45%	2.90%

<sup>1</sup> Cost shown does not reflect wellness incentive.

<sup>2</sup> City's deposit to the Health Savings Account (HSA) or the Limited Purpose Flexible Spending Account (LPFSA) on behalf of the employee enrolled in the High Deductible Health Plan. \$31.58 for Wellness Level 2 participation and \$11.58 with no wellness incentive.

<sup>3</sup> Includes an employee contribution of 3% and employer contribution of 4%.

<sup>4</sup> Includes an employee contribution of 3% and employer contribution of 3%.