



BENEFIT COSTS TABLE 2021-2022

Benefit	Details	Monthly Employee Cost ¹	Monthly City Cost	Total Cost
MEDICAL				
BCBS Buy-up Employee Only	\$750 Single Deductible	\$141.06	\$624.98	\$766.04
BCBS Buy-Up Dependent(s)	\$1500 Family Deductible	\$813.24	\$1,091.64	\$1,904.88
BCBS Base Employee Only	\$1,000 Single Deductible	\$65.60	\$624.98	\$690.58
BCBS Base Dependent(s)	\$2000 Family Deductible	\$622.08	\$1,091.64	\$1,713.72
BCBS HDHP Employee Only	\$1,750 Single Deductible	² \$0	\$624.98	\$609.86
BCBS HDHP Dependent(s)	\$3,500 Family Deductible	² \$432.56	\$1,076.52	\$1,509.08
DENTAL				
Delta Dental Employee Only	\$50.00 Deductible	\$0.00	\$36.00	\$36.00
Delta Dental Dependent(s)	\$50.00 Deductible Each	\$60.56	\$36.00	\$96.56
VISION				
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
LIFE				
Basic Life AD&D Insurance	1 x annual salary (\$150,000 max)	\$0.00	\$.12 per \$1,000	\$.12 per \$1,000
Voluntary Life Insurance - Employee	Up to 7 x annual salary or \$1,000,000 max	Varies by age and income	\$0.00	Varies by age and income
Voluntary Life Insurance - Spouse	Up to 100% of employee basic and voluntary or \$250,000 max	Varies by age and income	\$0.00	Varies by age and income
Voluntary Life Insurance - Dependent Children	\$10,000 or \$20,000 per child	0.70 for \$10,000 and \$1.40 for \$20,000	\$0.00	0.70 for \$10,000 and \$1.40 for \$20,000
DISABILITY				
Short Term Disability	Maximum <i>weekly</i> benefit of 66 2/3% of weekly earnings	Varies by age and income	\$0.00	Varies by age and income
Long Term Disability (PSPRS Only)	Maximum <i>monthly</i> benefit of 60% of monthly earnings	Varies by age and income	\$0.00	Varies by age and income
RETIREMENT				
Arizona State Retirement (ASRS)		12.22%	12.22%	24.44%
Long Term Disability (ASRS)		0.19%	0.19%	0.38%
Total ASRS Contribution		12.41%	12.41%	24.82%
Public Safety Personnel Retirement System (PSPRS) - Police	Tier 1 (Hired on or before 7/19/2011) - DB Plan	7.65%	10.69%	18.34%
	Tier 1 (Hired on or after 7/20/2011) - DB Plan	11.65%	10.69%	22.34%
	Tier 2 (Hired on or after 1/1/2012) - DB Plan	11.65%	10.69%	22.34%
	Tier 3 (Hired on or after 07/01/2017) - DB Plan	9.94%	9.94%	19.88%
	Tier 3 (Hired on or after 07/01/2017) - DC Plan	9.88%	9.88%	19.76%
Public Safety Personnel Retirement System (PSPRS) - Fire	Tier 1 (Hired on or before 7/19/2011) - DB Plan	7.65%	13.62%	21.27%
	Tier 1 (Hired on or after 7/20/2011) - DB Plan	11.65%	13.62%	25.27%
	Tier 2 (Hired on or after 1/1/2012) - DB Plan	11.65%	13.62%	25.27%
	Tier 2 (Hired on or after 1/1/2012) - Hybrid (DB+DC) ³	14.65%	17.62%	32.27%
	Tier 3 (Hired on or after 07/01/2017) - Hybrid (DB+DC) ⁴	12.94%	12.94%	25.88%
	Tier 3 (Hired on or after 07/01/2017) - DC Plan	9.88%	9.88%	19.76%
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%
OTHER				
Social Security		6.20%	6.20%	12.40%
Medicare		1.45%	1.45%	2.90%

¹ Cost shown does not reflect wellness incentive.

² The City will deposit \$15.12 per month into the employee's Health Savings Account (HSA) or Limited Purpose Flexible Spending Account (LPFSA) for employees enrolled in the High Deductible Health Plan. These employees will receive \$35.12/month for Wellness Level 2 participation.

³ The 4% employer match for Tier 2 Hybrid members is for a short time period. Rate will change to 3% depending on membership date.

⁴ Includes an employee contribution of 3% and employer contribution of 3%.