



BENEFIT COSTS TABLE 2022-2023

Benefit	Details	Monthly Employee Cost ¹	Monthly City Cost	Total Cost
MEDICAL				
BCBS Buy-up Employee Only	\$750 Single Deductible	\$112.12	\$703.72	\$815.84
BCBS Buy-up Employee + 1	\$1500 Family Deductible	\$572.68	\$1,007.88	\$1,580.56
BCBS Buy-Up Family	\$1500 Family Deductible	\$793.92	\$1,395.30	\$2,189.22
BCBS Base Employee Only	\$1,000 Single Deductible	\$20.00	\$703.72	\$723.72
BCBS Base Employee + 1	\$2000 Family Deductible	\$391.94	\$1,007.88	\$1,399.82
BCBS Base Family	\$2000 Family Deductible	\$542.62	\$1,395.30	\$1,937.92
BCBS HDHP Employee Only	\$1,750 Single Deductible	(\$64.58)	\$703.72	\$703.72
BCBS HDHP Employee + 1	\$3,500 Family Deductible	\$290.14	\$943.30	\$1,233.44
BCBS HDHP Family	\$3,500 Family Deductible	\$375.66	\$1,330.72	\$1,706.38
DENTAL				
Delta Dental Employee Only	\$50.00 Deductible	\$0.00	\$37.44	\$37.44
Delta Dental Dependent(s)	\$50.00 Deductible Each	\$63.00	\$37.44	\$100.44
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	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)		12.03%	12.03%	24.06%
Long Term Disability (ASRS)		0.14%	0.14%	0.28%
Total ASRS Contribution		12.17%	12.17%	24.34%
Public Safety Personnel Retirement System (PSPRS) - Police	Tier 1 (Hired on or before 7/19/2011) - DB Plan	7.65%	8.00%	15.65%
	Tier 1 (Hired on or after 7/20/2011) - DB Plan	7.65%	8.00%	15.65%
	Tier 2 (Hired on or after 1/1/2012) - DB Plan	7.65%	8.00%	15.65%
	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	10.85%	10.85%	21.70%
Public Safety Personnel Retirement System (PSPRS) - Fire	Tier 1 (Hired on or before 7/19/2011) - DB Plan	7.65%	8.35%	16.00%
	Tier 1 (Hired on or after 7/20/2011) - DB Plan	7.65%	8.35%	16.00%
	Tier 2 (Hired on or after 1/1/2012) - DB Plan	7.65%	8.35%	16.00%
	Tier 2 (Hired on or after 1/1/2012) - Hybrid (DB+DC) ³	10.65%	12.35%	23.00%
	Tier 3 (Hired on or after 07/01/2017) - Hybrid (DB+DC) ⁴	12.94%	12.94%	25.88%
Elected Officials Retirement Plan (EORP)	Hired on or before 7/19/2011	7.00%	70.42%	77.42%
	Hired after 7/19/2011	13.00%	70.42%	83.42%
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 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. \$84.58 for Wellness Level 1 participation and \$64.58 monthly with no wellness incentive.

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

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