

The City of Caldwell

EMPLOYEE BENEFITS *at-a-glance*



Effective January 1, 2023

Medical Benefits	Regence PPO Network
Deductible	\$300 Individual \$600 Family
Cost-Sharing	Plan pays 80% / You pay 20%
Out-of-Pocket Maximum <i>(Includes Ded + Cost-Sharing)</i>	\$3,300 Individual \$6,600 Family <i>Plan pays 100% after OOP max is reached within plan year.</i>
Preventive Care	Covered 100%
Physician Office Visit / Diagnostic Labs & Imaging	Your pay 20% (after deductible)
Telehealth with AllyHealth	\$0 copay
Prescription Drugs (30-day)	\$5 Generic / 20% Preferred Brand / 50% Non-Preferred Brand
Vision Benefits	VSP Vision Provider Network
Exam & Lenses	Covered at 100% every 12 months *single vision (glass or plastic) lenses, lined bifocal/trifocal lenses, standard progressive lenses, lenticular lenses
Frames -or- Contacts	\$200 Allowance (\$110 Costco, Walmart)

Pre-tax cost per month	
Medical	
Employee Only	\$0
Employee + Spouse	\$120.00
Employee + 1 Child	\$62.00
Employee + Children	\$86.40
Family	\$157.50



Telemedicine: Consultations with AllyHealth doctors are always free for you and your family.

When should I use AllyHealth?

- Instead of going to the ER or an urgent care center for a non-emergency issue
- During or after normal business hours, nights, weekends and even holidays
- If your primary care doctor is not available

Dental Benefits	Delta Dental of Idaho PPO
Deductible	\$25 Per Person / \$75 Family
Annual Plan Maximum	\$1,000 Per Member
Preventive Services	100%
Basic Services	80%
Major Services	50%

Dental Rates	
Employee Only	\$0.00
Employee + Spouse	\$5.20
Employee + 1 Child	\$3.90
Employee + Children	\$6.76
Family	\$10.92

FSA (Flexible Spending Account)	Employees may elect to have eligible health, dental and childcare expenses withheld at a pre-tax status. To view qualified expenses, access account info, calculate how much you should contribute visit: https://www.connectyourcare.com/		
	<i>\$610 of unused FSA funds will automatically rollover to the 2024 plan year.</i>		
	Health FSA	Dependent Care	
	Maximum Annual Contribution:	\$3,050	\$5,000

EAP (Employee Assistance Program)	Employees and their household family members have access to 6 face-to-face counseling sessions for marriage and family issues, substance abuse, and crisis support. These sessions are at no cost to you. To schedule an appointment with a provider near your location contact BPA Health: Toll Free: 1-800-726-0003 OR GO ONLINE: BPAHEALTH.COM
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For any questions regarding your benefits, feel free to contact The Murray Group at (208) 765-2620.

Group Life Plan

Paid in Full by the City of Caldwell

Employee Life Benefit	\$50,000
AD&D	Equal to Death Benefit
Dependent Life Benefit	\$5,000 Spouse / \$2,500 Child(ren) *6mo-age 26

Voluntary Supplemental Life

Paid by Employee through payroll deductions

Employee Life	May elect up to \$300,000 / Guarantee Issue: \$50,000
Spouse Life	May elect up to \$150,000 in \$5,000 increments (rates based on employee's age; employee life must also be purchased; cannot exceed 50% of the employee election)
Child(ren)	Up to \$10,000 in \$2,000 increments

Short Term Disability

Paid in Full by the City of Caldwell

Replaces a portion of employee's income in the event they become disabled due to sickness or injury and are unable to perform one or more of the essential duties of his/her regular occupation.

Monthly Benefit:	66.67% of pre-disability gross monthly earnings
Maximum Weekly Benefit:	\$1,300
Elimination Period:	7 Days

Long Term Disability

Paid in Full by the City of Caldwell

Replaces a portion of employee's income in the event they become disabled due to sickness or injury and are unable to perform one or more of the essential duties of his/her regular occupation for 24 months.

Monthly Benefit:	50% of pre-disability gross monthly earnings
Maximum Monthly Benefit:	\$5,000
Elimination Period:	90 Days

Voluntary LTD Buy-Up

Paid by Employee through payroll deductions

Monthly Benefit:	66.67% of pre-disability gross monthly earnings
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PERSI - Public Employee Retirement System of Idaho

Mandatory participation for full-time Employees. Vested after 5 years of public service.

PERSI Base Plan	Employee Contribution	City Contribution
General Employee	7.16%	11.94%
Police	9.13%	12.28%
PERSI 401(k)	Employee Contribution:	City Matches:
Participation is optional. Employee Contributions to 401(k) can be changed anytime throughout the year.	1.0%	0.5%
	2.0%	1.0%
	3.0%	1.5%
	4-23%	2.0%

Additional Voluntary Plans

Participation Optional by Employee (Payroll Deductions may apply)

Colonial	Supplemental Plans such as Accident, Critical Illness, and Hospital Indemnity. You will be able to enroll in these plans through Employee Navigator. For more information call (208)765-2620
State of Idaho 457(b)	Not subject to Open Enrollment; changes can be made throughout the year. Participation is optional.
Idaho NCPERS Life Insurance	Offers Supplemental Life Insurance. Information regarding this plan is available in the City's Human Resources office.
\$0 Cost Prescriptions	ScriptSourcing is a voluntary Prescription Program that sources your medications from an FDA approved country at \$0 cost to you for a 90-day supply.