

# Bannock County Benefits Summary

As part of Bannock County's compensation package, Bannock County makes available the following benefits for its full-time benefit eligible employees:

## GemPlan – Health, Dental, Vision, Nurse-line, Life & EAP Benefits

Administered by the GEMPLAN – Government Employees Medical Plan. For more information and/or to contact the **GEMPLAN, call 237-9696 in Pocatello, (800) 632-0905** or **visit the Blue Cross Web Site at [www.bcidaho.com](http://www.bcidaho.com)** .

- To view the list of Preferred Provider Organization (PPO) members – Blue Cross of Idaho visit the Blue Cross Web Site at [www.bcidaho.com](http://www.bcidaho.com) for medical and dental providers.
- To view the list of VSP Vision network doctors call (800) 877-7195 or visit the **VSP Web Site at [www.vsp.com](http://www.vsp.com)**.  
Bannock County has the Blue Cross of Idaho Plan CIII with VSP.
- BPA **Nurse-line** by calling toll-free, 24-hour nurse-line to speak to a Registered Nurse or receive health advice and information: **1-866-220-3138**.  
[www.bpahealth.com/members/nurseline](http://www.bpahealth.com/members/nurseline).
- GemPlan Group **Life Insurance Plan** - Basic Life Insurance, Accidental Death and Dismemberment (AD&D) Insurance for employees enrolled in the GemPlan for medical coverage. Amount of Life Insurance \$10,000 and Full Amount of AD&D Insurance \$10,000. Benefits reduce on or after your 65<sup>th</sup> birthday.
- **Employee Assistance Program** (EAP) is a service provided by Bannock County with no out-of-pocket expense, as a benefit to you. It is designed to offer you and your immediate family members short-term, counseling services, in a safe, confidential, environment, with professional therapists who hold a master or above in psychology, counseling, social work or other directly related fields of study; and who are trained to assist with personal or work related issues.

Most people experience personal or family related challenges in the course of their everyday lives. A variety of problems that create difficulties and hardships at home and at work can be resolved through your EAP. Seeking assistance early will help to reduce the potential of the problem escalating and requiring possibly expensive services. Issues that can be resolved through the EAP include emotional problems, work related issues, alcohol, substance abuse, family, anxiety, personal issues, eating disorders, crisis, stress, etc.

Utilization of the EAP is purely voluntary, and is available to you, and your immediate family dependents to access the EAP. All that is required is that you call one of the numbers listed to schedule an appointment; individuals within your family may also call for themselves, or other family members. Remember, it is confidential. Your family, employer or co-workers will not have knowledge of your request for assistance.

Provided by Bannock County at no cost to the employee and administered by **Rocky Mountain EAP at (208) 227-0152 or 227-0153 or (866) 260-9490**  
[www.rmeap.com](http://www.rmeap.com).

## PERSI Retirement Plan

You become a PERSI member when you go to work in an eligible position with a PERSI employer. When you earn 60 months of service credit you will be vested to receive a lifetime benefit at retirement. The 60-month vesting period (5 months for elected and some appointed officials) does not have to be with the same PERSI employer. So unless you leave public employment altogether, changing jobs should not affect your PERSI membership.

### **Base Plan Benefits**

Enrollment in the PERSI Base Plan (pension) is automatic. Both you and your employer make contributions to PERSI. Your contributions are credited to your personal account, while employer contributions are pooled in a trust to cover benefits. The actual value of your benefit exceeds your contributions. When you retire as a vested member, PERSI will pay you every month for as long as you live — and if you select a retirement option with survivor benefits, your Contingent Annuitant will receive a benefit for life after your death. Within the first 3 - 5 years of retirement most members have already received all the money they contributed while working. For example, if your contributions to PERSI during your career totaled \$60,000, and your monthly retirement benefit is \$1,500, you would receive your \$60,000 in approximately 3 years. Although you would have exhausted everything you contributed, PERSI would continue to pay you \$1,500 a month for the rest of your life, plus annual cost of living adjustments (COLAs). So if your retirement were to last another 30 years, you would receive \$540,000 in benefits from the PERSI trust.

### **Disability Benefits**

In addition to your retirement benefit, your Base Plan contributions provide for disability coverage. As a vested PERSI member, if you should become totally and permanently disabled while an active member, you may be eligible for a disability benefit. Disability for retirement purposes is considered to be *a total and permanent physical or mental impairment that prevents you from earning a livelihood*. If you perform any work for compensation, you will not be considered to be disabled. PERSI members applying for disability benefits have a limited period of time to file an application. The law (effective July 1, 2006) requires inactive members applying for PERSI disability benefits to file their claim within *one year of the date of their last contribution* to PERSI. Members go from active to inactive status when they are no longer eligible to accrue service or make contributions.

### **Death Benefits**

The PERSI Base Plan offers financial security for your beneficiaries after you die. Whether an active or inactive member, if you die after becoming vested and had named your spouse as your sole beneficiary, PERSI will offer your spouse the choice of a lump sum payment of your remaining contributions plus interest or a monthly allowance payable for life. The lump sum death benefit for vested members is two times your account balance with interest. If you die before becoming vested, your beneficiary will receive your account balance plus any interest accrued.

### **Portability of Funds**

Your Base Plan contributions are always yours. If you leave a PERSI employer, but keep your Base Plan money in PERSI and later work for another PERSI covered employer, you retain the service credit earned in your previous job. All service credit you earn while working for a PERSI employer is automatically combined into a single account for you. If you leave PERSI-covered employment, you may withdraw your Base Plan money, plus any interest earned — although tax penalties and withholdings may apply, or you may roll over your money and interest to an Individual Retirement Account (IRA) or other

qualified retirement plan, including the PERSI Choice Plan 401(k) if you have an account.

### **Cost of Living Adjustments**

To help benefits keep pace with inflation, the Base Plan offers annual cost of living adjustments (COLAs) to all retirees. Without COLAs, inflation could dramatically reduce the value of your benefit over time.

### **Additional Benefits of the PERSI Base Plan**

- Contributions are secure and protected by state and federal law.
- Once earned, your lifetime benefit is guaranteed.
- PERSI is neither funded nor managed like Social Security.

It is not a “pay as you go” system. PERSI is designed so the future value of benefits is funded as benefits are earned.

### **Supplemental Retirement Plans**

Bannock County has **two options** from the State of Idaho that allow you to invest additional dollars pre-tax out of your paycheck for retirement. You can participate in one or both of the plans up to the maximum allowed for both plans. The Maximum for 2010 is \$16,500 if you are under age 50 and \$22,000 if you are over age 50. If you contribute to both plans the maximum is \$44,000. You can do as little as 1% of pay and you can also change the amount you are investing out of each paycheck anytime.

#### **Option 1**

#### **PERSI Choice Plan 401(k)**

The Choice Plan 401(k) is an optional defined contribution retirement savings plan available to active members. Unlike the Base Plan, participation in the Choice Plan 401(k) is completely voluntary. It allows you to contribute a portion of your salary on a tax-deferred basis via payroll deduction. This means your contributions come out of your paycheck before taxes, thereby reducing the amount of taxes you pay during the year. The Choice Plan 401(k) includes a loan provision where members may take a loan for any reason as long as they have a balance of \$2,000 or more in their account, excluding any gain sharing amounts. The Choice Plan 401(k) has 12 investment options. One of the most popular is the PERSI Total Return Fund (TRF), which mirrors the Base Plan investments. The TRF is the default investment fund. Your contributions are automatically invested in the TRF unless you elect otherwise. The TRF has no investment manager fee; however, fees are associated with the other 11 investment options. Unlike the Base Plan, you manage your Choice Plan 401(k) funds. In most cases, you may change deferral amounts and investments at any time. No fee is charged for making changes to your account. PERSI pays the record keeping fees for active members. Money from other qualified retirement plans, such as a 401(a), 457, pre-tax IRA, 403(a) or 403(b), or another 401(k) account, can be rolled over to the Choice Plan 401(k) at PERSI. *After-tax contributions cannot be rolled into the Choice Plan.*

#### **For More Information**

To learn more about PERSI, or for more detailed information about your retirement options and benefits, visit the PERSI Web site at: [www.persi.idaho.gov](http://www.persi.idaho.gov). You may also contact the PERSI Answer Center Monday - Friday between 7:30 a.m. and 5:30 p.m. (Mountain Time) by calling (208) 334-3365 in the Boise area, or toll-free (800) 451-8228 from other parts of the state. Your human resources and/or payroll personnel will gladly assist you as well. ACS HR Solutions are the record keeper of PERSI Choice 401 (k) Plan. Visit the PERSI Choice Web site at: [www.persi.idaho.gov/choice.htm](http://www.persi.idaho.gov/choice.htm). You may also contact the ACS HR Solutions answer center at 866-437-3774.

## **Option 2**

### **State of Idaho 457 plan**

Bannock County participates in the State of Idaho 457 plan administered by Nationwide Retirement Solutions.

The State of Idaho 457 plan is Deferred Compensation retirement savings plan available only to public employees. It allows you to contribute a portion of your salary on a tax-deferred basis via payroll deduction. This means your contributions come out of your paycheck before taxes, thereby reducing the amount of taxes you pay during the year. The State of Idaho 457 plan includes a loan provision where participants may take a loan for any reason as long as they have a balance of \$2,000 or more in their account. The State of Idaho 457 plan has 34 Mutual Fund investment options including a Fixed Account for those participants that don't want to participate in stocks. You may change deferral amounts and investments at any time. No fee is charged for making changes to your account. There are no Administrative Fees in the State of Idaho 457 plan. Money from other qualified retirement plans, such as a 401(a), 457, pre-tax IRA, 403(a) or 403(b), or another 401(k) account, can be rolled over to the State of Idaho 457 plan.

Benefits:

- 1. The 457 plan has no early withdrawal penalties. You can access your account at anytime you terminate your employment with the County. You don't have to be age 59 ½ like 401k's and IRA's.**
- 2. If you have a financial hardship you can access your money while you are still working with no penalty.**
- 3. Payout options at retirement are flexible....you can access your money anytime and anyway you wish.**

For more information on the State of Idaho's 457 Deferred Compensation Program:

- visit [www.idahodc.com](http://www.idahodc.com),
- Call the Boise office: 800 627-1583 x3
- Contact John M. Lamm, Program Director or Jason Daum, Retirement Specialist, for the State of Idaho Deferred Compensation Plan administered by Nationwide Retirement Solutions Inc. by calling (208) 342-8657 x3, (800) 627-1583 x3, fax (208)345-7120,

### **Direct Deposit**

At no cost to you, your paycheck can be wire-transferred into your bank, credit union, or savings and loan. This places your paycheck into your account automatically each pay period.

### **NCPERS Voluntary Group Decreasing Term Life Insurance**

Idaho NCPERS Group Decreasing Term Life Insurance underwritten by The Prudential Insurance Company of America and administered by Gallagher Byerly, Inc. allows you to purchase additional group decreasing term life insurance at a group rate that does not increase with age. This coverage pays your beneficiary a maximum benefit amount in your younger years and a gradually decreasing benefit amount in your older years. Includes coverage on or off the job, total disability protection, accelerated benefit option, dependent coverage, and accidental death & dismemberment benefits. Open enrollment is every September through November. Cost is \$16 per month.

## AFLAC

Through payroll deduction, employees have the opportunity to participate in AFLAC Supplemental Benefit Plans – Personal Accident Indemnity Plan, Personal Cancer Indemnity Plan, Hospital Protection, Specified Health Event Protector, and Hospital Intensive Care Protector. An example of some of the benefits paid depends on the coverage elected, but could include: hospitalization, surgery, radiation & chemo for cancer, ambulance ground & air, physical therapy, diagnostic & wellness exams, travel & lodging and hospice/home health. AFLAC Supplemental Benefits are portable. They can be continued and paid personally. Please contact AFLAC at (208) 237-3088, fax (208) 237-3087 or [www.aflac.com](http://www.aflac.com).

### Standard Insurance - Basic Life and AD&D Insurance Plan Highlights

Bannock County has contracted with Standard Insurance Company to provide Basic Life and AD&D Insurance to all eligible employees.

<b><i>Eligibility</i></b>	An Active Employee of the Employer working 30 hours each week.
<b><i>Basic Life and AD&amp;D Benefit</i></b>	Two times Annual Earnings rounded to the next higher multiple of \$1,000
<b><i>Dependent Life</i></b>	Spouse - \$1,500 Child - \$1,000
<b><i>Coverage Reduction Schedule</i></b>	Benefit reduces to 65% at age 65; 50% at age 70 and 35% at age 75. No termination of benefits due to age.
<b><i>Waiver of Premium</i></b>	Allows insured to continue Life Insurance without premium payment in the case of total disability prior to age 60. Waiver of premium ends at age 65.
<b><i>Accelerated Benefit</i></b>	Allows up to 75% of the Life Insurance benefit to be paid while still living. The insured member may apply for the Accelerated Benefit if insured for at least \$10,000 of Life Insurance and approved for Waiver of Premium. The member must be certified by a physician as being terminally ill with a life expectancy of less than 12 months.
<b><i>Seat Belt Benefit</i></b>	If an insured employee dies as a result of an automobile accident while properly wearing and using a seat belt system, The Standard will pay a benefit equal to the amount of the AD&D insurance payable up to a maximum of \$10,000.
<b><i>Air Bag Benefit</i></b>	Provides an additional \$5,000 benefit to eligible employees who die as a result of an automobile accident and the air bag deploys.

### ***Repatriation***

The Standard will reimburse expenses up to \$5,000 or 10% of the life insurance benefit, whichever is less, to help pay for expenses associated with transportation of the body of an eligible deceased employee if the place of death is more than 200 miles away from the employee's primary place of residence.

### ***Family Benefits Package***

Provides financial assistance to an insured employee's family members in the event of the employee's accidental death for which AD&D insurance benefit is payable.

- Higher Education Benefit pays for qualifying tuition expenses incurred by an employee's eligible children.
- Career Adjustment Benefit pays for qualifying tuition expenses incurred by an employee's spouse for training aimed at obtaining employment or increasing earnings.
- Child Care Benefit pays for qualifying child care costs incurred by an employee's spouse in order to work or obtain training aimed at securing employment or increasing earnings.

### ***Portability/Conversion***

When employment terminates, eligible employees have a convenient option to purchase term life insurance by portability or to purchase a permanent form of insurance by conversion.

### **Limitations/Exclusions**

AD&D – war, suicide or other self-inflicted injury, committing an assault, felony or participating in a violent disorder or riot, use of poison, chemical compound, alcohol or drug (unless directed by physician), sickness or pregnancy existing at the time of the accident, heart attack, stroke, or medical/surgical treatment for any of the above.

### **Cost of Coverage**

Premiums are paid by your Employer.

Enrollment is required to participate.

All participants in Bannock County's Group Life insurance plan through Standard Insurance are automatically covered by **MEDEX Travel Assist**. MEDEX Travel Assist offers the following services: pre-trip assistance, medical assistance, legal assistance, emergency transportation and personal security services. Family members, including your spouse or domestic partner, and dependent children, are covered as well. In the United States, Canada, Puerto Rico, U.S. Virgin Islands and Bermuda call toll-free 800-527-0218 or in other locations worldwide call collect +1-410-453-6330 or email [operations@medexassist.com](mailto:operations@medexassist.com).

Standard Insurance also provides additional **EAP services** for telephone consultation by calling (888)293-6948 and online access by logging-on to [www.horizoncarelink.com](http://www.horizoncarelink.com). Bannock County's program administered by Standard Insurance Company with Horizon Care includes up to three face-to-face assessment and counseling sessions that they will schedule according to your needs at no cost to the employee.

## **Standard Insurance - Voluntary Additional Life Coverage Highlights**

If you qualify for Basic Life, you may also apply for Additional Life coverage to supplement your Basic Life amount.

### **Employee Coverage Amount**

You may elect Additional Life coverage in units of \$10,000 to a maximum of \$400,000, but not to exceed 4 times your annual earnings. The minimum amount you can elect is \$10,000. If you wish to become insured for an amount of Additional Life in excess of \$50,000, the request for coverage or increase in coverage will be subject to medical underwriting approval. All late applications requests for coverage increases are also subject to medical underwriting approval. Dependents Life insurance and Additional Accidental Death and Dismemberment insurance from Standard Insurance Company is also included in this plan.

### **Spouse Coverage Amount**

This coverage is available in units of \$5,000 to a maximum of \$100,000, but not to exceed 50% of your Additional Life coverage. If you elect an amount for your spouse greater than \$25,000, the excess will be subject to medical underwriting approval. All late applications will be subject to medical underwriting approval.

### **Coverage Amount for Children**

You may elect either \$5,000 or \$10,000 of Dependents Life insurance for your eligible children. This amount may not exceed 100% of your Additional Life coverage. All late applications will be subject to medical underwriting approval. Child means your unmarried child from live birth through age 25. This includes your adopted child or stepchild, if living in your home.

### **Age Reductions**

Under this plan, coverage reduces to 65% at age 65, 50% at age 70 and 35% at age 75. If you, or your spouse, are age 65 or over, ask Human Resources for the amount of coverage available.

### **Suicide Exclusion**

This plan includes exclusions for death resulting from suicide or other intentionally self-inflicted injury. The amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death. This is subject to state variations.

### **Waiver of Premium Provision**

The Standard may continue your Life insurance without premium payments if you:

- Become totally disabled while insured under the group policy.
- Are under the age of 60.
- Completed the disability waiting period of 180 days.
- Give us satisfactory proof of loss.

Waiver of Premium does not apply to AD&D insurance.

### **Portability**

If your insurance ends because your employment terminates, you may be eligible to buy portable term life insurance coverage. Please see Human Resources for additional information. This is subject to state variations.

### **When Spouse and Child Coverage Ends**

Any spouse and child coverage will automatically end on the earliest of the following:

- Five months after the date you die.
- The date your Life insurance ends.
- The date Dependents Life insurance terminates under the group policy.
- The date your employer's coverage under the group policy for Dependents Life insurance terminates.
- The date the last period ends for which a premium was paid for your Dependents Life insurance.
- When the dependent ceases to be an eligible dependent.
- For your spouse, the date of your divorce or legal separation.
- For a child who is disabled, 90 days after we mail you a proof of disability request, if proof is not given.

### **Accidental Death & Dismemberment(AD&D) Insurance - Employee Coverage Only**

With Additional AD&D insurance from Standard Insurance Company, you or your beneficiaries may be eligible to receive an additional amount in the event of death or dismemberment as a result of an accident. The amount of the AD&D Insurance Benefit for loss of life is equal to the amount payable for Additional Life insurance coverage on the date of the accident. The amount of this AD&D Insurance Benefit for other covered losses is a percentage of the amount payable for Additional AD&D insurance coverage on the date of the accident, as shown in the following table:

<u>Loss:</u>	<u>Percentage Payable:</u>
One hand or one foot	50%
Sight in one eye, speech, or hearing in both ears	50%
Two or more of the losses listed above	100%
Thumb and index finger of the same hand	25%
Quadriplegia	100%
Hemiplegic	50%
Paraplegia	50%

Additional features in this plan offer additional benefits when an AD&D Insurance Benefit is payable.

- Seat Belt Benefit - in the event of a covered automobile accident. (\$10,000).
- Air Bag Benefit - in the event of a covered automobile accident for which a Seat Belt Benefit is payable. (\$5,000).
- Family Benefits Package – your eligible family members may be entitled to receive additional financial help for child care, college or career training. Included are the Child Care Benefit, Higher Education Benefit and Career Adjustment Benefit.
- Occupational Assault – if you suffer death or dismemberment as a result of an act of workplace physical violence that is punishable by law.
- Public Transportation – in the event of death as a result of an accident that occurs while you are riding as a fare-paying passenger on public transportation.

Limitations – The loss must occur solely by an accident and independently of all other causes, within 365 days after the accident. Loss of life must be evidenced by a certified copy of the death certificate. All other losses must be certified by physician, in the appropriate specialty as determined by us.

**Exclusions for AD&D Insurance Benefits** are not payable for death or dismemberment caused or contributed to by:

- War or act of war, declared or undeclared, whether civil or international, and any substantial armed conflict between organized forces of a military nature.
- Suicide or other intentionally self-inflicted injury, subject to state variations.
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot.
- Voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a physician.
- Sickness or pregnancy existing at the time of the accident.
- Heart attack or stroke.
- Medical or surgical treatment for any of the above.

AD&D insurance will automatically end on the earliest of the following:

- The date your Life insurance ends.
- The date your Waiver of Premium begins.
- The date AD&D insurance terminates under the group policy.
- The date the last period ends for which a premium was paid for your AD&D insurance.
- The date your employer's coverage under the group policy for AD&D insurance terminates.

**Group Insurance Certificate – containing a detailed description of the insurance coverage is available at [2010 Life Certificate with Additional Life](#). The controlling provisions are in the group policy issued by Standard Insurance Company.**

## **Standard Insurance - Long Term Disability Insurance with Base and Buy-up Options**

Since everyone's needs are different, Bannock County makes two different levels of LTD coverage available. Both LTD plans are designed to help protect your income in the event you are unable to work due to a covered disability. The Base LTD Plan is fully paid by Bannock County. The Buy-up LTD Plan is paid by the benefit eligible employee. If you are an eligible employee but choose not to enroll in the Buy-up LTD Plan, you will be insured under the Base LTD Plan.

### **Standard Insurance - Base Long Term Disability Plan**

Bannock County provides to all eligible full-time regular employees the Standard Insurance Company's Base Long Term Disability Plan that is designed to help protect your income in the event you are unable to work due to a covered disability. If you become disabled and your claim for LTD benefits is approved by The Standard, LTD benefits become payable after the benefit waiting period of 90 days. The monthly LTD benefit amount is 40% of your insured monthly pre-disability earnings. This amount is then reduced by other income (other than vacation pay) you receive or are eligible to receive while LTD benefits are payable. The maximum benefit period is based on a two-year age-graded table determined by your age when disability begins. (For example, if age 65 or younger 2 years, if age 66 - 1 year 9 months, if age 67 - 1 year 6 months, if age 68 - 1 year 3 month and if age 69 or older 1 year Maximum Benefit Period.)

## **Standard Insurance - Voluntary Buy-Up Long Term Disability Plan**

Bannock County allows all eligible full-time regular employees to enroll in Standard Insurance Company's Buy-Up Long Term Disability Plan that is designed to help protect your income in the event you are unable to work due to a covered disability. If you become disabled and your claim for LTD benefits is approved by The Standard, LTD benefits become payable after the benefit waiting period of 90 days. The monthly LTD benefit amount is 60% of your insured monthly pre-disability earnings. This amount is then reduced by other income you receive or are eligible to receive while LTD benefits are payable. The maximum benefit period is based on an age-graded table to age 65. If you become disabled before age 62, LTD benefits may continue during disability until you reach age 65. If you become disabled at age 62 or older, the benefit duration is determined by your age when disability begins. (For example age 62 - 3 years 6 months, 63 - 3 years, 64 - 2 years 6 months, 65 - 2 years, 66 - 1 year 9 months, 67 - 1 year 6 months, 68 - 1 year 3 months and 69 or older 1 year Maximum Benefit Period.)

Pre-existing Condition Exclusion period equals the 90 days just before the date your insurance becomes effective. You are not covered for a disability caused or contributed to by a pre-existing condition or medical or surgical treatment or a pre-existing condition unless on the date you become disabled, you have been continuously insured under the group policy: for 12 months and have been actively at work for at least one full day after that 12 months or for a 12 month treatment free period.

Own Occupation Period is the first 24 months for which LTD benefits are payable.

Any Occupation Period begins at the end of the own occupation period and continues until the end of the maximum benefit period.

LTD benefits ends automatically on the earliest of:

- The date you are no longer disabled.
- The date your maximum benefit period ends.
- The date you die.
- The date benefits become payable under any other LTD plan under which you become insured through employment during a period of temporary recovery.
- The date you fail to provide proof of continued disability and entitlement to benefits.

**Group Insurance Certificate – containing a detailed description of the insurance coverage is available at [2010 LTD Certificate with Buy-up Option](#). The controlling provisions are in the group policy issued by Standard Insurance Company.**