



City and Borough of Juneau
 Human Resources & Risk Management
 155 S. Seward Street
 Juneau, AK 99801
 907.586.5250
 www.juneau.org

Benefit Summary

Benefit Year runs from July 1 – June 30

BENEFIT	SUMMARY					
<u>Medical</u>	Economy Plan			Standard Plan		
<i>Annual Deductible:</i>	\$550/Individual			\$300/Individual		
	\$1,100/Family			\$600/Family		
<i>Plan Pays (based on allowable amount):</i>	80% of the allowable amount			80% of the allowable amount		
	100% after Coinsurance limit is reached			100% after Coinsurance limit is reached		
<i>Out-of-Pocket Limit: (including Deductible)</i>						
Individual	\$2550			\$1800		
Family (2 member)	\$5100			\$3600		
Family (3+ member)	\$7100			\$5100		
<i>Annual/Lifetime Maximum:</i>	None			None		
<u>Prescription Benefit</u>	Economy Plan			Standard Plan		
<i>Annual Deductible and out-of pocket:</i>	\$50.00 deductible \$1,750 out-of-pocket per enrollee			\$50.00 deductible \$1,250 out-of-pocket per enrollee		
30 = Retail Pharmacy Fill	Preferred Generic	\$10 copay	30/90	Preferred Generic	\$10 copay	30/90
90 = Mail Order Pharmacy Fill	Preferred Brand	\$35 copay	30/90	Preferred Brand	\$25 copay	30/90
	Preferred Specialty	\$55 copay	30 day mail only	Preferred Specialty	\$45 copay	30 day mail only
	Non-preferred (Generic, Brand & Specialty)	\$150 copay	30/90	Non-preferred (Generic, Brand & Specialty)	\$100 copay	30/90



City and Borough of Juneau
 Human Resources & Risk Management
 155 S. Seward Street
 Juneau, AK 99801
 907.586.5250
 www.juneau.org

<u>Vision Benefit</u>	Economy Plan	Standard Plan
<i>Examinations:</i>	None	100% of the allowable Limited to 1 exam per benefit plan year.
<i>Glass Lenses:</i>	None	100% of the allowable Limited to 1 lenses per benefit plan year
<i>Hardware (Frames and Contact Lenses):</i>	None	Up to \$200 per benefit year
<u>Dental Benefit</u>		
<i>Basic Dental</i>	Deductible: \$50 Individual \$150 Family Preventive cleanings—100% of the allowable amount per member per plan year General Services—80% of the allowable charges Major Services—50% of the allowable charges \$2000.00 Maximum coverage limit per member per plan year	
<i>Dental Buy-Up</i> Employee: \$12.46 per pay period Family: \$24.00 per pay period	Deductible: \$50 Individual \$150 Family Preventive cleanings—100% of the allowable amount per member per plan year General Services—80% of allowable charges Major Services—80% of allowable charges \$3000.00 Maximum coverage limit per member per plan year \$2500.00 Lifetime coverage for orthodontia per member	
Full-time Employee Cost <i>Benefits available to part time employees at a pro-rated cost</i>	Economy Plan	Standard Plan
<i>CBJ Contribution</i>	\$1390	\$1390
<i>Employee Only Bi-Weekly</i>	\$0.00	\$70.00
<i>Healthy Rewards Program Employee Only</i>	\$0.00	\$20.00
<i>Employee & Family Bi-Weekly</i>	\$88.20	\$155.40
<i>Healthy Rewards Program Employee & Family</i>	\$38.20	\$105.40



City and Borough of Juneau
 Human Resources & Risk Management
 155 S. Seward Street
 Juneau, AK 99801
 907.586.5250
 www.juneau.org

BENEFIT	SUMMARY
<i>Deferred Compensation</i>	CBJ offers a pre-tax savings option under 457 IRS plans which is available through ICMA-RC.
<i>Employee Assistance Program (EAP)</i>	ComPsych Guidance Resources program is provided at no cost to all employees to help you and your dependents with personal issues (counseling), legal information, and resources (will and estate planning) and financial information and resources (debt management and retirement planning). You may use the toll free phone number 1-800-295-9059 or visit them online at: http://www.guidanceresources.com there is no enrollment form, refer to the brochure for user name and password.
<i>Health Yourself Wellness Program</i>	Available through CBJ, the Health Yourself Wellness Program proactively encourages employees to manage their own health and preventative maintenance programs. Examples include periodic discounts through local fitness centers, informational classes (healthy eating, etc.); weight watcher clubs –incentive programs, family fitness days (ice-skating, swimming, etc.) and blood draws for free or reduced costs.
<i>Union Representation</i>	<p>The CBJ has employee representation by three different bargaining units:</p> <ul style="list-style-type: none"> • Marine Engineers Beneficial Association (MEBA) • International Association of Fire Fighters (IAFF) • Public Safety Employee Association (PSEA)



City and Borough of Juneau
 Human Resources & Risk Management
 155 S. Seward Street
 Juneau, AK 99801
 907.586.5250
 www.juneau.org

BENEFIT	SUMMARY
<i>Education and Staff Development</i>	<p>The CBJ offers numerous types of training to its employees. A sample of regular and ongoing trainings or courses include but are not limited to:</p> <ul style="list-style-type: none"> • CBJ Supervisory Academy • CBJ Innovation Academy • 7 Habits of Highly Effective People • DISC Communication Style Workshop • 3 Dimensional Interviewing <p>Departments also offer additional trainings for employee development.</p>
<i><u>Retirement</u></i>	<p>Public Employees Retirement System (PERS) – State of Alaska http://www.state.ak.us/local/akpages/ADMIN/drb/home.htm</p>
<i>Employee Contribution</i>	<p>Tier IV (Employees hired into PERS after 07/01/06) Pre-tax contribution: 8% Employees may make additional contributions.</p>
<i>Employer Contribution</i>	<p>DC account: 5% Health Plan: 1.75%-determined by annual actuarial valuation after FY07. HRA-flat dollar amount per employee based on 3% of the employer’s average annual employee compensation. 0.4% disability – P/F, 0.3% all others.</p>
<i>Vesting</i>	<p>100% vested in employee contributions from inception. Vested in employer contributions based on the following schedule: 25% after 2 years of service, 50% after 3 years, 75% after 4 years, and 100% after five years.</p>
<i>Retirement Medical Coverage</i>	<p>Access to medical coverage at Medicare-eligible age with 10 years of service or at any age with 25 years of police/fire services or with 30 years of service for all others. Must retire directly from system. If not eligible for Medicare, must pay full premium. May use health reimbursement arrangement (HRA) account to pay premiums. Once HRA is exhausted, member self-pays premiums. When eligible for Medicare, the percentage of premium paid by retiree or surviving spouse is: 10-14 years of service-30%; 15-19 years-25%; 20-24 years-20%; 25-29 years-15%; 30 years or more-10%.</p>
<i>Retirement Disability Benefits</i>	<p>Must be a total and presumably permanent disability whose cause is directly related to performance of duties of the job or an on the job injury. Benefits is 40% of salary, earns service while on occupational disability. Employer continues to make all required contributions as if member were working, plus member’s required contributions to the DC account, without deductions from member’s disability payment. Disability benefits cease when member becomes eligible for normal retirement at Medicare-eligible age and 10 years of service or at any age with 25 years of police/fire service or with 30 years of service for all others. No medical insurance until eligible for normal retirement.</p>