



CBJ Benefit Guide

Plan Year: July 2023 – June 2024



WELCOME TO YOUR BENEFITS

PICK THE BEST BENEFITS FOR YOU AND YOUR FAMILY.

The City & Borough of Juneau strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you’re getting the most out of your benefits—that’s why we’ve put together this Open Enrollment Guide.

This guide outlines the benefit plans, so you can identify which offerings are best for your situation.

Elections you make as a new employee are effective through **June 30, 2024**. If you have questions about any of the benefits mentioned in this guide, please don’t hesitate to reach out to HR or Natasha Peterson by phone: **(907) 586-5250 ext.4085** or by email: Natasha.Peterson@juneau.org

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WELCOME TO YOUR BENEFITS



ELIGIBILITY

City & Borough Employees:

Effective on the first day of the pay period following an employee's date of hire, and chooses to "enroll" in the plan, if they satisfy the following:

- Become an active full-time employee, including a new seasonal employee, who regularly works a minimum of 37.5 hours per week
- Become an active permanent/probationary part-time employee, seasonal employee, or exempt employee working less than full time and who regularly works a minimum of 780 hours per year and a minimum of 15 hours per week, and agree to pay the portion of the premium, which will be pro-rated depending on the number of hours worked per pay period
- Become an Assembly Member

WELCOME TO YOUR BENEFITS

Ready to enroll? The first step is to review and verify all of your personal information, as well as any dependents, before making elections.

Once all your information is up to date, it's time to make your benefit elections. The decisions you make during open enrollment can have a significant impact on your life and finances, so it is important to weigh your options carefully.

When To Enroll

You have 30 days from your Date of Hire to enroll, but the sooner you enroll, the sooner information will be sent to Premera and the sooner you can start using your benefits.

Qualifying Life Events

IRS rules place certain restrictions for when you can make changes outside of open enrollment. Once the new plan year begins, you are unable to make changes unless you experience a life-changing qualifying event. You'll need to fill out enrollment forms and provide supporting documentation within the allowable time frame (typically 30 days from the event).

Qualifying events include:

- Marriage, gain or loss of domestic partnership, divorce, or legal separation
- Birth or adoption of a child
- Death of a qualified dependent
- Change in employment status that impacts coverage or eligibility under another employer-sponsored plan



WELCOME TO YOUR BENEFITS

What do I need to do to enroll?

- Review this Benefit Guide to learn about all benefits available to you.

Where can I learn more about my benefit options?

- We partner with TheBenefitXpert® (TBX) for a comprehensive online enrollment experience.
- Online resources to enhance your understanding of available benefits.
- **New!** We have an informational site for Life and Disability plans this year. You can access from TBX or directly at:

<https://www.newyorklife.com/group-benefit-solutions/juneau>

How do I enroll in benefits?

Register At > my.tb360.com/Juneau

- You will be prompted to fill in your personal details to access your personalized account
- Click “Go Enroll”

User ID

Enter your Social Security Number or your employee ID. No dashes required.

Personal ID Number(PIN)

Enter the last 4 digits of your Social Security Number and the last 2 digits of your birth year.
No dashes required.

Username: 123456789 (no dashes)

Example: John Doe

Social Security Number: 123456789

Date of Birth: June 1st, 1980

PIN is 678980



WELCOME TO YOUR BENEFITS

MEDICAL / PRESCRIPTION DRUG INSURANCE

Plan Option 1: High Deductible Health Plan (HDHP). This plan is a no cost plan (for employee only coverage) that allows you to save on premiums compared to the Economy and Standard plan. It does come with a higher deductible which will have you pay a little more in the beginning before coinsurance will take effect.

To help with those early costs, this plan can also be paired with a Health Savings Account which allows you to set aside pre-tax dollars for medical expenses. Unlike the Flex Spending Account plans, unused funds will not expire each year.

BENEFITS	HDHP
	In-Network
Medical Deductible	\$2,000 Individual / \$4,000 Family **If enrolled on the family plan, you must meet the family level deductible prior to the plan paying at 80% of all
Medical Out-of-Pocket Maximum (includes medical deductible)	\$4,000 Individual / \$8,000 Family
Physician / Specialist Office Visit	20%, after deductible
Virtual care	Deductible does apply first Then general medical covered in full Other subject to outpatient cost
Hospitalization	20%, after deductible
Preventive Care	No charge
Emergency Room	20%, after deductible
Prescription Drug Deductible (per person)	Included in medical deductible
Prescription Drug Out-of-Pocket Maximum (per person)	Included in medical out-of-pocket maximum
Prescriptions (per 30-day supply)	Generic Preferred Formulary Preferred Specialty Non-Preferred
Hearing Exam Hardware	20% after deductible 20%, after deductible 20%, after deductible 20%, after deductible Subject to deductible, max coverage of \$3,000/36 months

YOUR COST—Medical Insurance

* Bi-Weekly = 26 pay periods per year

BI-WEEKLY PAYROLL DEDUCTIONS*	HDHP
Employee Only	\$0.00**
Employee & Family	\$73.85**

** Part-Time employees pay a prorated amount of the employer contribution for this plan, so the costs will be higher than noted above.



WELCOME TO YOUR BENEFITS

MEDICAL PLANS CONTINUED

All of our plans do not require you to select a primary care physician or secure a referral from one provider to another. This may allow for quicker and more convenient access to specialty physicians.

Plan Options 2 & 3: The chart below compares the two PPO medical plan benefits that we offer based on network coverage. Refer to the Premera SBC for more detail and non-network benefit levels.

BENEFITS	ECONOMY	STANDARD
	In-Network	In-Network
Medical Deductible	\$700 Individual / \$1,400 Family	\$350 Individual / \$700 Family
Medical Out-of-Pocket Maximum (includes medical deductible)	\$3,000 Individual / \$6000 (2 member Family)/\$8,000 (3+ member Family)	\$1,850 Individual / \$3700 (2 member Family)/ \$5,200 (3+ member Family)
Physician / Specialist Office Visit	20%, after deductible	20%, after deductible
Virtual care	General medical covered in full Other subject to outpatient cost	General medical covered in full Other subject to outpatient cost
Hospitalization	20%, after deductible	20%, after deductible
Preventive Care	No charge	No charge
Emergency Room	\$150 + 20%, after deductible	\$150 + 20%, after deductible
Prescription Drug Deductible (per person)	\$150	\$75
Prescription Drug Out-of-Pocket Maximum (per person)	\$2,000	\$1,450
Prescriptions (per 30-day supply)		
Generic	\$10, after deductible	\$10, after deductible
Preferred Formulary	\$35, after deductible	\$25, after deductible
Preferred Specialty	\$55, after deductible	\$45, after deductible
Non-Preferred	\$150, after deductible	\$100, after deductible
Hearing		
Exam	Covered once per year	Covered once per year
Hardware	Covered up to \$3,000/36 months	Covered up to \$3,000/36 months

YOUR COST—Medical Insurance

* Bi-Weekly = 26 pay periods per year

BI-WEEKLY PAYROLL DEDUCTIONS*	ECONOMY PLAN	STANDARD PLAN
Employee Only	\$50.00**	\$97.44**
Employee & Family	\$147.90**	\$215.18**

** Part-Time employees pay a prorated amount of the employer contribution for this plan, so the costs will be higher than noted above.



WELCOME TO YOUR BENEFITS

CHRONIC CONDITION SUPPORT PROGRAM

Premera's comprehensive chronic condition support program treats the whole person, not just the disease. This program supports employees who are at risk of developing diabetes, those who are working daily to manage their condition, and those who are managing hypertension. The program provides solutions to make healthcare simple and easy. It's just another way Premera is making healthcare work better for you.

Chronic condition support goes beyond just diabetes care

Going beyond diabetes prevention, you (or an eligible dependent) can opt-in to Premera's full chronic condition support program, or just the preventive diabetes or hypertension and diabetes management, depending on which program is most helpful.

Premera's chronic condition support program helps by offering:

- Personal health support from expert coaches
- Management and strategy support
- Connected technology that delivers real-time results and remote monitoring
- Continuing educational content support
- Free unlimited supply of test strips (Diabetes Management Program)

VIRTUAL CARE—24/7/365 ACCESS TO CARE

Primary Care / Urgent Care / Mental Health

The Premera virtual health network provides quality care that saves you money and time.

Contact **CirrusMD**, **Doctor On Demand**, or **Talkspace** anytime, anywhere.

- Get everything from fast diagnosis and treatment of common ailments to routine checkups and ongoing monitoring of chronic conditions anytime with **CirrusMD** and **Doctor On Demand**.
- Getting an appointment for mental health help can take days or weeks. With **Talkspace** and **Doctor On Demand**, you get specialized psychiatric treatment from a licensed prescriber—all from the comfort of your home.

These virtual providers are integrated into your health plan and provide:

- Convenient high-quality care at low or no out-of-pocket costs
- The ability to get your prescriptions filled
- Great customer experience by addressing your healthcare concerns in a timely manner and providing treatment options within minutes

Substance Use Addiction Assistance

Achieve recovery for conditions like opioid and/or alcohol use addictions, wherever you are with virtual care. Take advantage of short wait times through your Premera health plan.

- **Boulder Care**—Video visits and text messaging with a therapist. boulder.care/getstarted

ALL INFORMATION IS CONFIDENTIAL BETWEEN YOU AND YOUR PROVIDER



WELCOME TO YOUR BENEFITS

SPENDING ACCOUNTS

When it comes to medical and the cost of dependent care it can get overwhelming. One way we are trying to make that easier for our employees is by providing options to save money on expenses you will pay throughout the year.

The City and Borough of Juneau's spending account options may be a good fit for you.

Health Savings Account (paired with the HDHP only)

If you enroll in the High Deductible Health Plan, you will have access to the Health Savings Account (HSA) You can think of the HSA like a personal savings for your healthcare expenses with some impressive tax advantages.



- This account allows you to set aside funds from your pay-check that will not be subject to federal income taxes.
- The IRS allows you to pay qualified medical expenses with these tax-free funds.
- The account can earn interest on a tax-free basis and you are allowed to roll funds over from year to year..
- If you leave CBJ/BRH, or retire, you can take your HSA with you.

HEALTH SAVINGS ACCOUNT (HSA) IRS LIMITS

Annual Maximum Contributions	2023
Employee Only	\$3,850*
Employee & Family	\$7,750*

*If an individual reaches 55 by the end of the calendar year, they can contribute an additional \$1,000.



WELCOME TO YOUR BENEFITS

Flexible Spending Account (FSAs)

FSAs enable you to put aside money for important expenses and help you reduce your income taxes at the same time. The City and Borough of Juneau offers two types of FSAs – A Health Care FSA and a Dependent Care FSA. These accounts allow you to set aside pre-tax dollars to pay for certain out-of-pocket health care or dependent care expenses.

It is important to note that these funds need to be used within the calendar year. Any unused funds will be forfeited. You will have 2 and ½ months after the start of next plan year to accrue and submit claims for reimbursement from the previous year's funds before elections are forfeited.



Health Care FSA

Copays, deductibles, orthodontia, prescription drugs, medical equipment and more.



Dependent Care FSA

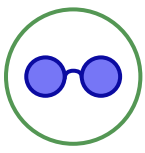
Babysitters, daycare, day camp, home nursing care and more.

Flexible Savings Account (for medical or dependent care services)

- Each year during the open enrollment period, you decide how much to set aside for health care and/or dependent care services.
- Your deductions are made from your paycheck on a before-tax basis in equal installments throughout the calendar year.
- As you incur health care or dependent care expenses throughout the year, submit a claim for reimbursement. Your claim will be reimbursed from your account. Or use your FSA card to pay for eligible transactions at the point of sale. If you use your card to pay directly, there is no need for a reimbursement form.
- Please keep receipts for eligible expenses, as you may be asked for proof of a qualified expense.
- **Employees are eligible for the employer funded Dependent Care Account in the amount of \$5000.00 on July 1 following their 1-year merit anniversary date.**

FLEXIBLE SAVINGS ACCOUNT (FSA) IRS LIMITS

Annual Maximum Contributions	2023	Examples of covered expenses
Health Care Flexible Spending Account	\$3,050	Copays, deductibles, orthodontia, over-the-counter medicines and more.
Dependent Care Flexible Spending Account*	\$5,000*	Day care, nursery school, elder care expenses and more.



WELCOME TO YOUR BENEFITS

VISION INSURANCE

Driving, reading, and interacting with technology are all activities you likely perform daily. Your ability to do all these activities depends on your vision and eye health. Regular vision exams help you maintain your vision as well as detect various health problems.

The City & Borough of Juneau's vision insurance entitles you to specific eye care benefits.

If you seek the services of a provider listed in Premera's provider directory, your Vision plan benefits include the following:

Adult Vision Benefit:

- Vision exam is covered at 100% and limited to once per year
- \$200 maximum per year hardware allowance (glass lenses are allowed and do not accrue to maximum)

Pediatric Vision Benefit:

- Vision exam is covered at 100% and limited to once per year
- The following is covered at 100%: one pair of frames and lenses once per year or contact lenses every 12 months

YOUR COST—Vision Insurance

* *Bi-Weekly = 26 pay periods per year*

BI-WEEKLY PAYROLL DEDUCTION*	VISION PLAN
Employee Only	\$3.17
Employee & Family	\$6.34

** *Part-Time employees pay a prorated amount of the employer contribution for this plan, so the costs will be higher than noted above.*





WELCOME TO YOUR BENEFITS

DENTAL INSURANCE

In addition to protecting your smile, dental insurance helps pay for dental care and includes regular checkups, cleanings and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart.

The following chart outlines the dental benefits we offer, just like on the medical plan, you'll receive negotiated and contracted rates when using a network provider.

BENEFITS	BASE PLAN	BUY-UP PLAN
Deductible (per member)	\$50	\$50
Annual Maximum (per member) Preventive services do not accrue to maximum	\$2,000	\$3,000
Diagnostic & Preventive Services (Exams, cleanings, X-rays)	No charge	No charge
Basic Services (Fillings, simple extractions, stainless steel crowns)	20%, after deductible	20%, after deductible
Major Services (Oral surgery, root canal, gold and resin crowns)	50%, after deductible	20%, after deductible
Orthodontia (per member)	Excluded	50%, after deductible \$2,500 maximum per lifetime

YOUR COST—Dental Insurance

* Bi-Weekly = 26 pay periods per year

BI-WEEKLY PAYROLL DEDUCTIONS*	BASE PLAN	BUY-UP PLAN
Employee Only	\$0.00	\$19.61
Employee & Family	\$0.00	\$32.22

** Part-Time employees pay a prorated amount of the employer contribution for this plan, so the costs will be higher than noted above.





WELCOME TO YOUR BENEFITS

BASIC LIFE INSURANCE

Life insurance can help provide for your loved ones if something were to happen to you. City & Borough of Juneau provides full-time employees with \$5,000 in group life and accidental death and dismemberment (AD&D) insurance. Additionally, this policy also includes \$5,000 in group life for your spouse and any eligible children.

The City & Borough of Juneau pays for the full cost of these benefits. Contact HR if you would like to update your beneficiary information (you are automatically named the beneficiary for the dependent coverage).

VOLUNTARY LIFE INSURANCE

While City & Borough of Juneau offers basic life insurance, some individuals may want to purchase additional coverage. Think about your personal circumstances. Are you the sole provider for your household? What other expenses do you expect in the future? Depending on your needs, you may want to consider buying supplemental coverage.

With voluntary life insurance, you are responsible for paying the full cost of coverage through bi-weekly payroll deductions. You can purchase coverage for yourself and your spouse in \$25,000 increments. The maximum amount for employees is \$300,000 or 7x Base Annual Salary. For a spouse, the maximum amount will be limited to your voluntary life and AD&D amount. For child(ren), there is a \$10,000 flat option. Please note that life and AD&D insurance are automatically purchased together.

For more information on plan coverage, rates & to enroll, go to: www.thebenefitexpert.com/juneau

YOUR COST—Voluntary Life / AD&D Insurance

The chart below outlines the monthly costs of purchasing additional employee and spouse life / AD&D insurance coverage. Rates are per \$1,000 of elected coverage.

EMPLOYEE / SPOUSE—MONTHLY RATES*				CHILDREN
Age	Per \$1,000	Age	Per \$1,000	MONTHLY RATE*
<30	\$0.103	55-59	\$0.754	\$0.23 per \$1,000
30-34	\$0.110	60-64	\$1.104	BENEFIT
35-39	\$0.128	65-69	\$1.583	
40-44	\$0.185	70-74	\$2.242	
45-49	\$0.307	75-99	\$3.258	
50-54	\$0.485			6 months to 26 years old: \$10,000

**Monthly rates will be calculated as bi-weekly (26 pay periods per year)*



WELCOME TO YOUR BENEFITS

VOLUNTARY DISABILITY INCOME BENEFITS

The City & Borough of Juneau offers employees optional short-term disability income benefits. Without disability coverage, your income will decrease if you miss work due to an injury or illness that occurs off the job.

In the event you become disabled, even temporarily, disability income benefits will provide a partial replacement of lost income. Please note, that disability payments may be offset by other sources of income. Contact HR or Cigna if you have further questions.

SHORT-TERM DISABILITY	BENEFIT SUMMARY
Benefit Paid	60% up to \$1,500 per week
Waiting Period (time between injury/illness to payment)	7 days
Maximum Period (from the date of injury/illness)	13 Weeks (includes Waiting Period)
Pre-Existing Condition Limitations	3 months prior / 12 months insured



For more information on plan coverage and rates, please refer to www.thebenefitsexpert.com/juneau



WELCOME TO YOUR BENEFITS

VOLUNTARY ACCIDENT INSURANCE

In the event of a covered accident, the plan pays **cash benefits** fast to help with the costs associated with out-of-pocket expenses and bills—expenses your medical insurance may not completely cover, including:

Accident Benefits Payable for (examples):

- Medical transportation
- Wheelchairs, crutches, other medical appliances
- Emergency room visits
- Surgery and anesthesia
- Bandages, stitches, and casts
- Includes accidents that happen on or off the job

Features:

- If you (or a covered dependent) have a qualifying wellness screening, you get \$50 per person, per year!
- Benefits are paid directly to you unless otherwise assigned
- Coverage is available for you, your spouse, and dependent children
- Coverage is portable (with certain stipulations)—that means you can take it with you if you change jobs or retire

YOUR COST—Voluntary Accident Insurance

BI-WEEKLY PREMIUM RATES*	
Tier Coverage	Premium
Employee	\$3.22
Employee and Spouse/DP	\$5.71
Employee and Child(ren)	\$7.77
Employee and Family	\$10.25

* Bi-Weekly = 26 pay periods per year



For more information on plan coverage and rates, please refer to www.thebenefitsexpert.com/juneau



WELCOME TO YOUR BENEFITS

VOLUNTARY HOSPITAL INDEMNITY INSURANCE

New for 2022! Hospital Indemnity Insurance through Cigna which provides supplemental coverage to offset out-of-pocket expenses related to hospital stays. In the event of a hospital admission and any days spent inpatient, the plan pays cash benefits directly to you to help with any out-of-pocket expenses and bills.

Important Note: You can only enroll during Open Enrollment, unless you have a qualifying life event.

Benefits:

- When admitted as an inpatient to a hospital, the plan pays \$1,000 for the first day of your hospital stay
- You also receive \$200 per day for each day after that, up to 30 days.
- Both hospital and ICU admissions are covered.

Features:

- No waiting period, benefits pay the day of your admission
- Benefits are paid directly to you
- Coverage is available for you, your spouse, and dependent children
- Coverage is portable (with certain stipulations)—that means you can take it with you if you change jobs or retire

YOUR COST—Voluntary Hospital Indemnity Insurance

BI-WEEKLY PREMIUM RATES*	
Tier Coverage	Premium
Employee	\$7.16
Employee and Spouse/DP	\$14.38
Employee and Child(ren)	\$12.81
Employee and Family	\$20.03

* Bi-Weekly = 26 pay periods per year

For more information on plan coverage and rates, please refer to www.thebenefitsexpert.com/juneau





WELCOME TO YOUR BENEFITS

VOLUNTARY CRITICAL ILLNESS INSURANCE

With the Critical Illness plan, you receive cash benefits directly (unless otherwise assigned)—giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses.

Critical Illness Benefits Payable for (examples):

- Cancer
- Heart Attack
- Stroke
- Major Organ Transplant
- End-Stage Renal Failure
- Coronary Artery Bypass Surgery
- Carcinoma in Situ

Features:

- Benefits are paid directly to you unless otherwise assigned
- Coverage is available for you, your spouse, and dependent children
- Coverage is portable (with certain stipulations)—that means you can take it with you if you change jobs or retire
- If you (or a covered dependent) have a qualifying wellness screening, you get paid \$50 per person, per year!

For rates, see
the next page.



WELCOME TO YOUR BENEFITS

YOUR COST—Voluntary Critical Illness Insurance

EMPLOYEE BI-WEEKLY PREMIUM RATES* (50% of employee issued benefit amount for children included)						
Age	\$10,000		\$20,000		\$30,000	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco
Under 30	\$1.14	\$1.62	\$2.28	\$3.24	\$3.42	\$4.86
30-39	\$2.01	\$2.39	\$4.02	\$4.78	\$6.03	\$7.17
40-49	\$3.69	\$4.30	\$7.38	\$8.60	\$11.07	\$12.90
50-59	\$6.83	\$7.98	\$13.66	\$15.96	\$20.49	\$23.94
60-69	\$12.73	\$14.93	\$25.46	\$29.86	\$38.19	\$44.79
70-79	\$15.47	\$16.80	\$30.94	\$33.60	\$46.41	\$50.40
80+	\$16.74	\$17.73	\$33.48	\$35.46	\$50.22	\$53.19

Spouse / Domestic Partner BI-WEEKLY PREMIUM RATES*						
Employee Age	\$5,000		\$10,000		\$15,000	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco
Under 30	\$0.57	\$0.81	\$1.14	\$1.62	\$1.71	\$2.43
30-39	\$1.01	\$1.20	\$2.01	\$2.39	\$3.02	\$3.59
40-49	\$1.85	\$2.15	\$3.69	\$4.30	\$5.54	\$6.45
50-59	\$3.42	\$3.99	\$6.83	\$7.98	\$10.25	\$11.97
60-69	\$6.37	\$7.47	\$12.73	\$14.93	\$19.10	\$22.40
70-79	\$7.74	\$8.40	\$15.47	\$16.80	\$23.21	\$25.20
80+	\$8.37	\$8.87	\$16.74	\$17.73	\$25.11	\$26.60

* Bi-Weekly = 26 pay periods per year

For more information on plan coverage and rates, please refer to www.thebenefitsexpert.com/juneau



WELCOME TO YOUR BENEFITS

PET INSURANCE WITH NATIONWIDE

Similar to health insurance for the humans in your family, the Pet Insurance Plan helps you with the cost of caring for your pets. This plan has a \$250 annual deductible and \$7,500 maximum annual benefit.

Pet Protection Benefit Payable for (examples):

- Accidents and illnesses
- Hereditary and congenital conditions
- Cancer
- Dental diseases
- Behavioral treatments
- Rx therapeutic diets and supplements

FREE "Additional" Services:



- Available to all members (\$150 value)
- Unlimited 24/7 access to call, email or online chat
- Expert advice from a trained veterinary professional

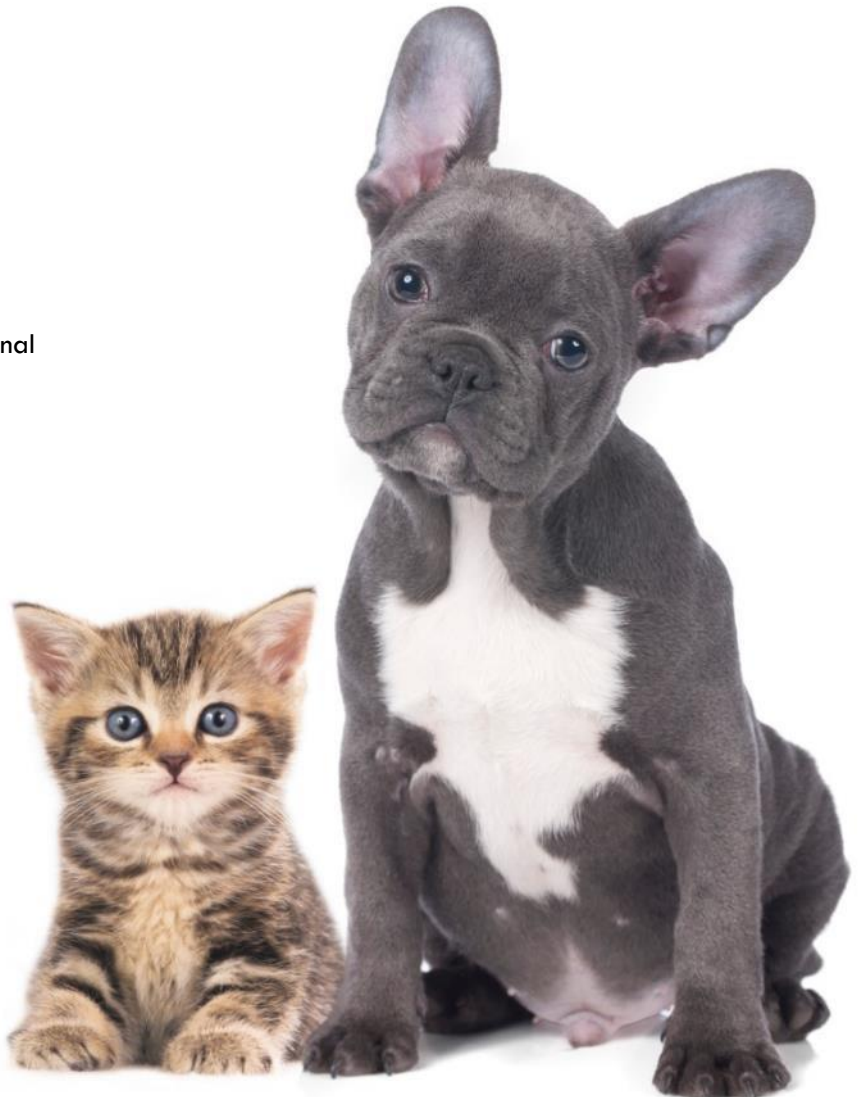
Choose Your Level of Protection:

- 50% reimbursement starting at \$20 a month
- 70% reimbursement starting at \$27 a month

Please Visit:

City & Borough of Juneau Employees

- <http://www.petinsurance.com/juneau>





WELCOME TO YOUR BENEFITS

457 DEFERRED COMPENSATION PLAN

GET TO KNOW YOUR 457 PLAN

Your pension and Social Security may go far, but you will likely need more income for a truly comfortable future. That's where your 457 deferred compensation plan comes in—see why it matters to you! To get started go to :

www.msqplanservices.org/myplan/301285 All you need is your Plan number: **301285**

1 It's easy to contribute

- Make automatic paycheck contributions.
- Change your contributions any time.

2 Get tax benefits along the way

- Pre-tax contributions lower your tax liability, possibly increasing your take-home pay.
- Delay all taxes, until you take money out.

3 A wide range of investments are available

- You control investment decisions, choosing from available options.
- Consider a diversified target-date fund or build your own portfolio. Get help with Guided Pathways® Advisory Services: [Guided Pathways® Advisory Services | MissionSquare](#).

4 Take out what you need

- You control withdrawals upon separation from service with your employer.*
- Only 457 plans have no early withdrawal penalty regardless of your age.**

* Depending on your plan's rules, withdrawal and loan options may be available while you're still working.

** The penalty may apply to non-457 plan assets rolled into a 457 plan and subsequently withdrawn prior to age 59½.

HOW MUCH CAN I CONTRIBUTE?

For 2023, you can contribute up to:

- \$22,500
- \$30,000 if age 50 or over
- You may also qualify for pre-retirement catch-up contributions.

Reminder: you may be able to contribute accrued sick or vacation leave.

Can't save that much? Even small savings can really add up—start with as little as \$10 per paycheck.

The sooner you save, the more your money can grow—see how at [Cost of Delay \(missionsq.org\)](#).

Already enrolled? Aim to save more—see how at [MissionSquare Retirement Savings Boost Calculator](#).

GET HELP ONLINE

- Manage your account at: [MissionSquare Retirement Account Access \(icmarc.org\)](#)
- Find tips and tools to help you save, invest, and retire at: [Retirement Education Center | MissionSquare](#)

Your ICMA-RC representative can help.

Jeff Spindle

1-866-328-4664

jspindle@icmarc.org

MissionSquare
RETIREMENT

ICMA RETIREMENT CORPORATION | 777 NORTH CAPITOL STREET, NE | WASHINGTON, DC 20002-4240
TEL: 202-962-4600 | FAX: 202-962-4601 | TOLL FREE: 800-669-7400 | WWW.ICMARC.ORG

OTHER BENEFITS

Personal Time Off (PTO)	The CBJ offers generous leave packages to its employees. Most CBJ employees accrue personal leave which is paid time off for vacations, medical/sick, and personal business. Accrual rates are based on the length of service with CBJ. The beginning personal leave accrual for full time employees is <u>21 days per year</u> and increases to <u>36 days annually</u> for ten or more years of service.
Recognized Holidays (for most employees)	New Year's Day, Martin Luther King Day, President's Day, Seward's Day, Memorial Day, Independence Day, Labor Day, Alaska Day, Veteran's Day, Thanksgiving Day, <u>Day after Thanksgiving Day</u> , Christmas Day.
Other Leaves of Absence	Paid time off is given for <u>jury duty</u> and <u>parent-teacher conferences</u> . The CBJ also provides up to 16.5 days of paid leave for employees who are engaged in emergency services and military duty.
Family and Medical Leave Act (FMLA) & Alaska Family Medical Leave Act (AFLA)	<p>Allows eligible employees to take a leave of absence for qualifying medical reasons. The employee's position and CBJ health insurance premiums are protected during their leave of absence.</p> <p>The CBJ combines the FMLA and AFLA laws to provide the most generous and flexible policy for its employees.</p> <p>Eligible employees are entitled to 18 weeks (or 26 for military caregiver leave) of leave in a 12 month rolling period.</p>
Deferred Compensation	CBJ offers a pre-tax savings option under 457 IRS plans which is available through ICMA-RC.
Employee Assistance Program (EAP)	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.
Health Yourself Wellness Program	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.
Union Representation	<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)

OTHER BENEFITS

Education and Staff Development	<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 • DISC Communication Style Workshop • 3 Dimensional Interviewing <p>Departments also offer additional trainings for employee development.</p>
<u>Retirement</u>	<p>Public Employees Retirement System (PERS) – State of Alaska http://www.state.ak.us/local/akpages/ADMIN/drb/home.htm</p>
Employee Contribution	<p>Tier IV (Employees hired into PERS after 07/01/06) Pre-tax contribution: 8% Employees may make additional contributions.</p>
Employer Contribution	<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>
Vesting	<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>
Retirement Medical Coverage	<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>
Retirement Disability Benefits	<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. Benefit 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>

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact HR.

