

EMPLOYEE BENEFITS SUMMARY 2012



Ak-Chin Indian
Community

Human Resources

42507 W Peters & Nall Road
Maricopa, AZ 85138

Main Number: 520/568-1050
Fax Number: 520/568-1051

Ak-Chin Indian Community/Farms Benefit Trust Plan

Effective 1st of the month following 30 days of employment as an active status, full-time employee. Full-time employees normally work at least 32 hours per week.

Health Plan Package includes:

Our plan is one total package with includes Medical, Prescription, Dental, Vision and \$10,000 Employee Life & AD&D. The per pay period cost for the total package is:

Pre-tax	Single	Family
Per Pay Period	\$35	\$75

Ak-Chin Indian Community offers a self-funded health plan. The plan utilizes Arizona Foundation for Medical Care point-of-service plan for in-network services, www.azfmc.com. Pre-Certifications and claims processing are administered by AmeriBen.

Medical	
Annual Deductibles	
Individual	\$250.00
Family (Aggregate)	\$750.00
Annual Out of Pocket Maximum	
Individual	\$2000.00
Family	\$6000.00
Office Visit Co-Pays	
Primary Care	\$20.00 (deductible waived)
Specialist	\$30.00(deductible waived)
Urgent Care	
Deductible Waived	20%
Diagnostic X-Ray & Lab	
In Physician Office	Covered office co-pay
Outside Physician Office	20% (deductible waived)
Emergency Room	
Co-Pay	\$200.00 Non Life Threatening/ \$50.00 Life Threatening Illness or Accident Co-Pay Waived if Admitted
Hospital Services	
Inpatient	Deductible + 20%
Outpatient	Deductible + 20%

Pharmacy		
RX	Retail 30 day	Mail 90 day
Generic	\$15	\$20
Brand*	\$30	\$40

*see Plan Document for full details

Summary Dental Benefits	
Annual Deductible	
Individual	\$50
Family	\$150
Annual Benefit Maximum	\$2000.00
Percentage Paid by Insurance	
Preventative	100% (deductible waived)
Basic	80% after deductible
Major	50% after deductible
Orthodontia	50% (\$2000 life-time max)

Our dental benefits allow you to select the dentist of your choice. Claims are administered by AmeriBen.

Summary Schedule of Vision Benefits		
	In-Network	Out-of-Network
Exams	\$10.00 Co-Pay	\$35.00 Co-Pay
Frames	Cover up to \$180.00	\$70
Contacts	In lieu of frame	\$160.00

Vision Providers are listed on the website www.vcdplans.com. Claims are administered by AmeriBen.

Schedule of Life/AD&D	
Enrollees in the Health Package received company paid Life & AD&D	
Term Life	\$10,000
Accidental Death & Dismemberment Benefit	\$10,000

Flexible Spending Account (FSA)		
An FSA allows an employee to set aside a portion of their earnings to be reimbursed for qualified eligible expenses. This is a "use it or lose it" plan.		
	Min Deduction	Max Deduction
HCRA	\$10.00	\$96.15 (\$2500 annually)
DCRA *if married	\$10.00	\$192.30 (\$5000 annually)

Voluntary Life Insurance

Employee Voluntary Life Insurance is from \$10K to \$300K (not to exceed 5x the employee's annual salary).

Spouse Voluntary Life is from \$10K to \$150K (not to exceed half the employee's voluntary life insurance election).

Dependent Voluntary Life is from \$2K to \$10K.

Employee or Family AD&D is in increments of \$10K to \$300K (not to exceed 5x the employee's annual salary).

Company Paid Benefits

Life

\$15,000 Group Term Life and Accidental Death & Dismemberment Benefit.

Disability Insurance

Cigna Short Term Disability (STD): Covers disabling injury or illness sustained off the job. There is a 14 day waiting period. Benefit period is 26 weeks at 60% of your annual wages (up to \$1,300/week maximum).

Cigna Long Tem Disability (LTD): If you are defined as disabled after your 26 weeks of STD, you are then eligible for LTD at 60% of your annual wages (up to \$5,500/month maximum).

Optum Care 24

What is Optum Care 24?

Optum Care24 is a service offering information and resources that can help you and your family members address emotional and physical health issues. Care 24's team of registered nurses and master's level counselors can assist with a wide range of problems. A variety of other professionals are also available through Care24 – all at no cost to the employee.

Retirement

401(k): This is an opportunity to save for retirement on a tax-advantage basis. You may elect on a pre-tax basis up to the IRS annual maximum of \$17,000.

Vested Employer Matching Contributions is 50% of your salary deferral contribution. A maximum of 2% of your salary deferral is matched.

Profit Sharing: An employee is eligible after completion of one (1) year of service. Employee is eligible the first day of the Plan Year or the first day of the seventh month of the Plan Year coinciding with the next date you satisfy the eligibility requirement.

Profit Sharing and Matching Contributions are based on employee years of service with the Ak-Chin Indian Community.

Public Safety Personnel Retirement System

Full-time certified peace officers and fire fighters employed by Ak-Chin Indian Community who are engaged in hazardous duty situations, are enrolled in the Public Safety Personnel Retirement System.

Vacation Accrual Schedule

Community Employees

	Max/PayPd	Max Fwd
Years 0-3	4	104
Years 4-6	6	156
Years 7+	8	208

Fire Personnel

	Max/PayPd	Max Fwd
Years 0-3	5.6	145.6
Years 4-6	8.4	218.4
Years 7+	11.2	291.2

Sick Accrual Schedule

Community Employees

Max/PayPd	Max/Year
5	130

Fire Personnel

Max/PayPd	Max/Year
7.4	192.4

Holidays

- New Year's Day
- Martin Luther King Jr Day
- President's Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Native American Day
- Veteran's Day
- Thanksgiving Day
- Native American Heritage Day
- Ak-Chin's Massik Ta:s
- Christmas Day