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 30 hours per week.

Health Plan Package includes:

Our plan is one total package with includes Medical, Prescription, Dental, and Vision .The per pay period cost for the total package is:

Pre-tax	Single	Family
Per Pay Period	**$50**	**$100**

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

Medical Summary

Annual Deductibles	In- Network	Out of Network
Individual	$0.00	$250.00
Family (Aggregate)	$0.00	$750.00
Annual Out of Pocket Maximum		
Individual	$500.00	$2000.00
Family	$1500.00	$6000.00
Office Visit Co-Pays (Deductible Waived)		
Primary Care	$20.00	$20.00
Specialist	$30.00	$30.00
Urgent Care (Deductible Waived)		
Co-Insurance	10%	20%
Diagnostic X-Ray & Lab (Deductible Waived)		
In Physician Office	Covered office co-pay	
Outside Physician Office	100%	100%
Emergency Room (co-pay waived if admitted)		
Coverage	$50 co-pay then 100% covered	$50 co-pay then 20% co-insurance
Hospital Services		
Inpatient or Outpatient Coverage	10% co-insurance	Deductible + 20% co-insurance

out of network services covered up to usual and customary and /or reasonable charge
** see Plan Document for full details
The Plan Utilizes Express Scripts for Pharmacy Services.
www.express-scripts.com

Pharmacy

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

Dental Benefits Summary

Annual Deductible	In Network	Out of Network
Individual	$50	$50
Family	$150	$150
Annual Benefit Maximum	$2000 Individual	$2000 Individual
Preventative (no deductible)	100%	100%*
Basic	100%	80%*
Major	70%	50%*
Orthodontia ($2000 Lifetime Max)		
Coverage	50%	50%*

*up to usual and customary and /or reasonable charge
The plan utilizes Blue Cross Blue Shield of Arizona for Dental Care for in-network services, ww.azblue.com/CHSnetwork. Claims are administered by Ameriben.

Vision Benefits Summary

	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.visioncaredirect.com. Claims are administered by AmeriBen.

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)

Flex Claims are administered by Ameriben.

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

Schedule of Life/AD&D

Term Life	1x basic earnings (min $25,000 not to exceed $50,000)
Accidental Death & Dismemberment Benefit	1x basic earnings (min $25,000 not to exceed $50,000)

Schedule of Dependent Life / AD&D

Spouse Term Life	$10,000
Child Term Life	$5,000

Disability Programs

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).

Magellan Health Services

What is Magellan Health Services?

Magellan is a service offering information and resources that can help you and your family members address emotional and physical health issues. ***Magellan*** 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 ***Magellan*** – 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 $18,000.

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.

*see 401k Plan Document for full details

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

EMPLOYEE BENEFITS SUMMARY 2017

Ak-Chin Indian Community

Human Resources

42507 W Peters & Nall Road
Maricopa, AZ 85138

Main Number: 520/568-1050
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