

A GUIDE TO YOUR

# Employee Benefits

*July 1, 2025 - December 31, 2025*



# Benefits at PCMC

## 2025 Contacts

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### Medical

Select Health  
(800) 538-5038  
(801) 442-5038  
[www.selecthealth.com](http://www.selecthealth.com)

Regence BCBS  
(888) 367-2119  
[www.regence.com](http://www.regence.com)

### Health Savings Account

Health Equity  
(866) 346-5800  
[www.healthequity.com](http://www.healthequity.com)

### Flexible Spending Account

National Benefit Services  
(800) 274-0503  
[www.nbsbenefits.com](http://www.nbsbenefits.com)

### Dental

Regence  
(888) 675-6570  
[www.regence.com](http://www.regence.com)

### Vision

Ameritas  
(800) 776-9446  
[www.ameritas.com](http://www.ameritas.com)

### Life & Disability

Lincoln Financial  
(800) 423-2765  
[www.lfg.com](http://www.lfg.com)

### Employee Assistance Program (EAP)

Blomquist Hale  
(800) 926-9619  
[www.blomquisthale.com](http://www.blomquisthale.com)

### Retirement

MissionSquare (ICMA-RC)  
(800) 669-7400  
[www.missionsq.org](http://www.missionsq.org)

### Retirement

URS  
(801) 366-7770  
[www.urs.org](http://www.urs.org)

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This guide is designed to highlight your benefit options so that you can make the best possible decisions for you and your family. The choices you make will remain in effect during the plan year, unless you have a qualifying life event.

We are committed to providing our employees with quality benefits programs that are comprehensive, flexible and affordable. Giving our employees the best in benefit plans is one way we can show you that as an employee, YOU are our most important asset.

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# Benefits Overview

Making wise decisions about your benefits requires planning. By selecting benefits that provide the best care and coverage, you can optimize their value and minimize the impact to your budget. The best thing you can do is “shop” for benefits carefully, using the same type of decision-making process you use for other major purchases.

1. **Take advantage of the tools available to you.** That includes this guide, access to plan information, provider directories, and enrollment materials.
2. **Be a smart shopper.** Just as you would research before buying a car or home, its important you do the same when it comes to your medical plan. Take the time to understand the integrity of the plan and its overall cost-both to you and your employer.
3. **Don't miss the deadline and keep record of your enrollment!** Pay attention to the enrollment deadline and be sure to provide Human Resources with your benefit elections in a timely manner. It is important to review your paycheck to ensure the accuracy of payroll deductions. Notify HR immediately if there are any discrepancies.

## Who Is Eligible?

If you are hired as a full-time employee working 30 or more hours per week, coverage will begin on the first day of the month following your date of hire. You may also enroll your eligible dependents in the same plans you choose for yourself.

Eligible dependents include your legal spouse, your registered domestic partner (RDP) and your biological, adopted or step-child(ren). The dependent age limit for children on your medical plan is age 26 but may vary for other benefits offered.

## When Do I Enroll?

You can enroll for coverage within 30 days of your date of hire, or during the annual open enrollment period. Outside of your open enrollment period, the only time you can change your coverage is within 30 days after you experience a qualifying event.

# Benefits Overview

## Making Changes During The Year

The IRS provides strict regulations about the changes to pre-tax elections during the plan year. Once you enroll in benefits, you will not be able to make any changes to your elections until the next annual open enrollment period, unless you experience a qualified life event.

Qualified life events include, but are not limited to:

- › Change in your legal marital status
- › Change in number of dependents
- › A dependent no longer meets the eligibility requirements
- › You and/or your dependent becomes eligible or loses eligibility for Medicare, Medicaid or the Children's Health Insurance Program (CHIP)
- › Employee or dependents change in employment status resulting in loss or gain of eligibility for employer sponsored benefits
- › A court or administrative order

It is your responsibility to notify Human Resources within 30 days after a qualified life event. Any benefit changes must be directly related to the qualified life event.

## When Coverage Ends

For most benefits, coverage will end on the last day of the month in which:

- › Your regular work schedule is reduced to fewer than 30 hours per week
- › Your employment with Park City Municipal Corporation ends

Your dependent(s) coverage ends:

- › When your coverage ends, or
- › The last day of the month in which the dependent is no longer eligible

## Health Care Reform and You

For the most up-to-date information regarding the Affordable Care Act (ACA), please visit [www.healthcare.gov](http://www.healthcare.gov)

In addition to the plan information in this Benefits Guide, you can also review a Summary of Benefits and Coverage for each medical plan. This requirement of the ACA standardizes health plan information so that you can better understand and compare plan features. We will automatically provide you a copy of the SBC and Uniform Glossary annually during open enrollment. Please contact HR should you need an additional copy.

# Prescription Savings

## Strategies to Save

The average American spends about \$1,200 each year on prescription drugs. And with drug prices on the rise, 1 in 4 Americans are paying more today than they were a year ago. Consider the following ways to help lower your bills for pills:

- › Go generic or ask your doctor or pharmacist if there's a similar drug with a generic version.
- › Compare prices by using an app, like GoodRx, to find the least expensive option. Call stores and pharmacies as well.
- › Order a 90-day supply and look into a mail-order program.
- › Sign up for a drugstore or chain store reward program to receive coupons and accumulate points.
- › Use a preferred pharmacy in your network.

If you have prescription drug questions, talk to your pharmacist for additional cost-cutting tips and guidance.

### GoodRx

Stop paying too much for your prescriptions! With the GoodRx Comparison Tool, you can compare drug prices at over 70,000 pharmacies and discover free coupons and savings tips.

### Isn't health insurance all I need?

Your health insurance provides valuable prescription and other health benefits, but a smart consumer can save much more,

especially for drugs that are not covered by health insurance (weight-loss medications, some antihistamines, etc.), drugs that have limited quantities, drugs that can be found for less than your copay, or drugs with a lower priced generic.

### How can I find these savings?

The GoodRx Comparison Tool provides you with instant access to current prices on more than 6,000 drugs at virtually every pharmacy in America.

1. On the web: <https://www.goodrx.com/>  
Instantly look up current drug prices at Walgreens, Walmart, Costco, and other local pharmacies.
2. On your phone: Available in the App Store or Google Play or simply visit [m.goodrx.com](https://m.goodrx.com) from your phone.

Please Note:

- › Prescription drug pricing displayed on the GoodRx Comparison Tool may be more or less than your insurance drug card.
- › Please be sure to compare all discount pricing options before you purchase.
- › Check your insurance carrier's pharmacy benefit before purchasing a 90-day supply.

# Medical

SelectHealth

HDHP Plan - HSA \$1,650 Ded	Tier 1 Value Network You Pay	Tier 2 Med Network You Pay	Out-of-Network You Pay
Deductible - Calendar year (Non-Embedded Ded)	\$1,650/ Self-Only \$3,300/ Family		\$1,900 / Self Only \$3,800 / Family
Out-of-Pocket Maximum	\$5,000 / Self-Only \$10,000 / Family		\$6,000 / Self Only \$12,000 / Family
Coinsurance	20%	20%	40%
Preventive Care	Covered 100%	Covered 100%	Not Covered
Office Visits			
Primary Care	20% AD	20% AD	40% AD
Specialist	20% AD	20% AD	40% AD
Connect Care	Covered 100% AD	Covered 100% AD	Not Available
Urgent Care	20% AD	20% AD	40% AD
Emergency Room	20% AD		See In-Network Benefit
Hospital Services			
Minor Diagnostic Test	Covered 100% AD	Covered 100% AD	40% AD
Major Diagnostic Tests	20% AD	20% AD	40%AD
Inpatient Services	20% AD	20% AD	40% AD
Outpatient Services	20% AD	20% AD	40% AD
Pharmacy - Retail (30-day supply)			AD = After Deductible
Tier 1		20% AD	
Tier 2		20% AD	
Tier 3		20% AD	
Tier 4		20% AD	
Mail Order (90-day supply)	20% AD / 20% AD / 20% AD		

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## Utah hospitals.

This chart is an example only and does not guarantee network coverage. Facility availability is subject to change at any time.

### Find in-network facilities.



Scan the QR code or visit [selecthealth.org/find-care](https://selecthealth.org/find-care).

LARGE EMPLOYER UTAH	MED	VALUE
Alta View Hospital	●	●
American Fork Hospital	●	●
Ashley Regional Medical Center	●	●
Bear River Valley Hospital	●	●
Beaver Valley Hospital	●	●
Blue Mountain Hospital	●	●
Castleview Hospital	●	●
Cedar City Hospital	●	●
Central Valley Medical Center	●	●
Delta Community Hospital	●	●
Fillmore Community Hospital	●	●
Garfield Memorial Hospital	●	●
Gunnison Valley Hospital	●	●
Heber Valley Hospital	●	●
Holy Cross Hospital - Davis	●	
Huntsman Cancer Hospital	●	●
Intermountain Medical Center	●	●
Kane County Hospital	●	●
Layton Hospital	●	●
LDS Hospital	●	●
Logan Regional Hospital	●	●
McKay-Dee Hospital	●	●
Milford Memorial Hospital	●	●
Moab Regional Hospital	●	●
Moran Eye Center	●	
Mountain West Medical Center	●	●
Orem Community Hospital	●	●
Park City Hospital	●	●
Primary Children's Hospital	●	●
Primary Children's Hospital (Lehi Campus)	●	●
Riverton Hospital	●	●
San Juan Hospital	●	●
Sanpete Valley Hospital	●	●
Sevier Valley Hospital	●	●
Spanish Fork Hospital	●	●
St George Regional Hospital	●	●
Uintah Basin Med Center	●	●
Utah Valley Hospital	●	●



# Medical

Regence

HDHP Plan - HSA \$1,650 Ded	Value Care Network You Pay	Out-of-Network You Pay
<b>Deductible - Calendar year (non-Embedded Ded)</b>	\$1,650/ Self-Only \$3,300/ Family	\$1,650 / Self Only \$3,300 / Family
<b>Out-of-Pocket Maximum</b>	\$5,000 / Self-Only \$10,000 / Family	\$5,000 / Self Only \$10,000 / Family
<b>Coinsurance</b>	20%	40%
<b>Preventive Care</b>	Covered 100%	Not Covered
<b>Office Visits</b>		
Primary Care	20% AD	40% AD
Specialist	20% AD	40% AD
Virtual Care	10% AD	Not Available
Urgent Care	20% AD	40% AD
<b>Emergency Room</b>	20% AD	See In-Network Benefit
<b>Hospital Services</b>		
Minor Diagnostic Test	20% AD	40% AD
Major Diagnostic Tests	20% AD	40%AD
Inpatient Services	20% AD	40% AD
Outpatient Services	20% AD	40% AD
<b>Pharmacy - Retail (30-day supply)</b>		<i>AD = After Deductible</i>
Tier 1	20% AD	
Tier 2	20% AD	
Tier 3	20% AD	
Specialty	20% AD	
Mail Order (90-day supply)	20% AD / 20% AD / 20% AD	

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# Network coverage 2025: Preferred ValueCare



Includes more than 2 million providers nationwide. Search for providers at [regence.com](https://www.regence.com) or [bcbs.com](https://www.bcbs.com).

All networks include most free-standing surgical and imaging centers, urgent care locations, providers and clinics, including Total Care/Total Cost of Care (TCC) providers.

**TCC providers include:** Revere Health, Granger Medical Clinic, Foothill Family Clinic, Tanner Clinic, MountainStar-HCA, Aledade, CommonSpirit Hospital - Utah Health Network and the Ogden Clinic.

**Preferred ValueCare (PVC)** and National BlueCard® PPO network: Includes 46 statewide Utah hospitals and 16,000+ providers and facilities, including HCA MountainStar, University of Utah and CommonSpirit Hospital - Utah Health Network, along with all major multispecialty groups.

HOSPITAL	PVC
Alta View Hospital - Intermountain	
American Fork Hospital - Intermountain	
Ashley Regional Medical Center	x
Bear River Valley Hospital - Intermountain	x
Beaver Valley Hospital	x
Blue Mountain Hospital	x
Brigham City Community Hospital - MountainStar	x
Cache Valley Hospital - MountainStar	x
Castleview Hospital	x
Cedar City Hospital - Intermountain	x
Central Valley Medical Center	x
CommonSpirit Holy Cross Hospital - Davis	x
CommonSpirit Holy Cross Hospital - Jordan Valley	x
CommonSpirit Holy Cross Hospital - Jordan Valley West	x
CommonSpirit Holy Cross Hospital - Mountain Point	x
CommonSpirit Holy Cross Hospital - Salt Lake	x
Delta Community Hospital - Intermountain	x
Fillmore Community Hospital - Intermountain	x
Garfield Memorial Hospital - Intermountain	x
Gunnison Memorial Hospital	x
Heber Valley Hospital - Intermountain	x
Huntsman Cancer Institute - U of U	x
Huntsman Mental Health Institute - U of U	x
Intermountain Medical Center - Intermountain	
Kane County Hospital	x
Lakeview Hospital - MountainStar	x
Layton Hospital - Intermountain	

HOSPITAL	PVC
LDS Hospital - Intermountain	
Logan Regional Hospital - Intermountain	x
Lone Peak Hospital - MountainStar	x
McKay-Dee Hospital - Intermountain	
Milford Memorial Hospital	x
Moab Regional Hospital	x
Moran Eye Center	x
Mountain View Hospital - MountainStar	x
Mountain West Medical Center	x
Ogden Regional Medical Center - MountainStar	x
Orem Community Hospital - Intermountain	
Park City Hospital - Intermountain	x
Primary Children's Hospital	x
Primary Children's Hospital - Lehi	x
Riverton Children's Unit	x
Riverton Hospital - Intermountain	
San Juan County Hospital	x
Sanpete Valley Hospital - Intermountain	x
Sevier Valley Hospital - Intermountain	x
Shriners Hospital	x
Spanish Fork Hospital - Intermountain	
St. George Regional Hospital - Intermountain	x
St. Mark's Hospital - MountainStar	x
Timpanogos Regional Hospital - MountainStar	x
Uintah Basin Medical Center	x
University of Utah Hospital	x
University of Utah Neuropsychiatric	x
University of Utah Ortho Center	x
Utah Valley Hospital - Intermountain	

# Health Savings Account

## Health Equity

A Health Savings Account (HSA) paired with our qualified high deductible health plan helps you and your family plan, save and pay for qualified health care expenses. An HSA empowers you to build savings for health care expenses in a tax advantaged account.

### Advantages of Health Savings Accounts

A Health Savings Account (HSA) is a tax advantaged savings account that you own and control. Here are some of the benefits:

- › Funds roll over from year-to-year and never expire
- › Portable when you move jobs or retire
- › Triple tax advantage: you won't pay taxes on contributions, distributions, or earnings
- › Able to invest your funds to grow your money tax-free
- › Contribution elections can be changed mid-year without a life event

### Who Is Eligible?

You must be enrolled in our qualified

high-deductible health plan and meet the following requirements:

- › Have no other health insurance coverage except what's permitted by the IRS
- › Not be enrolled in Medicare
- › Not be claimed as a dependent on someone else's tax return

### How Much Can I Contribute to an HSA?

Each year the IRS establishes the maximum contribution limit. The chart below represents the limits for 2025. These limits are for the total funds contributed, including company contributions, your contributions and any other contributions. Please keep in mind you can change your HSA allocation at any time during the plan year.

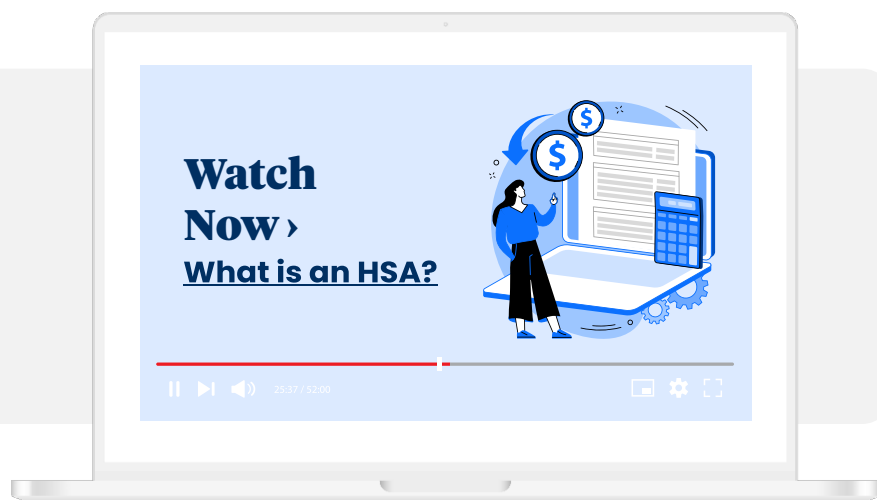
### PCMC contribution to your Health Savings Account (HSA):

- \$82.40 Employee coverage per month
- \$188.10 Family coverage per month

### IRS HSA Limits

	2025
Single	\$4,300
Family	\$8,550

*At age 55, an additional \$1,000 contribution is allowed annually*



# Health Savings Account

## Health Equity

### What Is A Qualified Health Care Expense?

You can use money in your HSA to pay for any qualified health care expenses for you, your spouse and your tax dependents, even if they are not covered on your plan. Examples of qualified health care expenses include: your insurance plan deductibles, copayments, and coinsurance; doctor's office visits; prescriptions; dental treatments and x-rays; and eyeglasses and vision exams. You can use money in your HSA to pay for any qualified health care expenses you, your legal spouse and your tax dependents incur, even if they are not covered on your plan. Qualified health care expenses are designated by the IRS (Publication 502). They include medical, dental, vision and prescription expenses not covered by the insurance carrier.

### Important

Any funds you withdraw for non-qualified expenses will be taxed at your income tax rate plus a 20% tax penalty if you're under age 65. After age 65, you pay taxes but no penalty.

### Documentation is Key

An HSA can be used for a wide range of health care services within the limits established by law. Be sure you understand what expenses are HSA qualified and be able to produce receipts for those items or services that you purchase with your HSA. You must keep records sufficient to show that:

- › The distributions were exclusively to pay or reimburse qualified medical expenses,
- › The qualified expenses had not been previously paid or reimbursed from another source, and
- › The qualified expense had not been taken as an itemized deduction in any year. Do not send these records with your tax return. Keep them with your tax records.

 [Qualified Medical Expenses](#)



# Flexible Spending Account

## National Benefit Services

A Flexible Spending Account (FSA) provides you the opportunity to pay for health care and dependent care expenses on a pre-tax basis. By anticipating your family’s health care and dependent care costs for the next plan year, you can lower your taxable income.

### How It Works

Each plan year you designate an annual election to be deposited into your health care and/or dependent care accounts. Your annual election will be divided by the number of pay periods in the plan year and deducted equally from each paycheck on a pre-tax basis. For health care expenses, you have immediate access to the total amount you elected to contribute for the plan year. With the dependent care, you have access to the amount of the current contributions in your account at the time you request reimbursement.

### Things To Consider

- › Be conservative when estimating your annual election amount. The IRS has a strict “use it or lose it” rule. You will forfeit any funds left in your account after the end of the plan year.

- › Your 2025 contributions must be used for expenses you incur **January 1, 2025 - December 31, 2025**.
- › The health care and dependent care FSAs are two separate accounts and funds cannot be transferred between accounts.
- › You cannot stop or change your FSA contribution amount during the year unless you have a qualified change in family status.
- › Expenses reimbursed through an FSA cannot be used as a deduction or credit on your federal income taxes.
- › You have **75 days** after the plan year ends when you can use remaining funds to pay for eligible expenses.
- › You have **105 days** after the plan year ends to submit claims for expenses incurred during this plan year.

### FSA Reimbursement Options

To receive reimbursement from your FSA, you can submit a claim online, complete a paper claim form or use your FSA debit card. It is important to save your receipts. National Benefit Services may ask you to provide a copy to substantiate a claim.

	Limited Health FSA HDHP Medical Plan	Dependent Care FSA Traditional and HDHP Plans
Maximum Plan Year Contribution Amount	Up to \$3,300	Up to \$5,000 (\$2,500 if married and filing separate income tax returns)
Examples of Eligible Expenses	Dental, Vision Expenses Only	Cost of childcare for children under age 13 so you and your spouse can go to work or look for work.



# Cost of Coverage

July 1, 2025 - December 31, 2025

## Medical Monthly Premiums

Select Health HDHP \$1,650

Status	PCMC Premiums	Employee Premiums	Employee Premiums (Tobacco Users)
Healthy Living - Single / Family	\$690.00 / \$1,965.90	\$0 / \$0	\$125 / \$125
Non-Healthy Living - Single / Family	\$690.00 / \$1,965.90	\$0 / \$0	\$125 / \$125

## Medical Monthly Premiums

Regence HDHP \$1,650

Status	PCMC Premiums	Employee Premiums	Employee Premiums (Tobacco Users)
Healthy Living - Single / Family	\$696.10 / \$1,983.50	\$0 / \$0	\$125 / \$125
Non-Healthy Living - Single / Family	\$696.10 / \$1,983.50	\$0 / \$0	\$125 / \$125

# Dental

## Regence

Regence Dental Network	In-Network You Pay	Out-of-Network You Pay
<b>Calendar Year Deductible</b> waived for Preventive Services	\$25 individual / \$75 family	
<b>Benefit Annual Maximum</b>	\$1,500 per individual	
<b>Preventive Services</b> cleanings, exams, x-rays, fluoride	0%	0% of EDE
<b>Basic Services</b> fillings, extractions, oral surgery, endodontics, periodontics	20% AD	20% AD of EDE
<b>Major Services</b> dentures, crowns, bridges	50% AD	50% AD of EDE
<b>Orthodontics</b> All members	50%	50%
<b>Orthodontic Lifetime Maximum</b>	\$1,500 per individual	

*AD = After Deductible  
EDE= Eligible Dental Expenses*

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# Vision

Ameritas

## Materials Only EyeMed Access Network

## In-Network You Pay

## Out-of-Network Reimbursement

Exam	N/A	N/A
Eyeglass Lens or Frames Copay	\$10	N/A
<b>Lenses</b> (once every 12 months)		
Single Vision	Covered in full after copay	Up to \$25
Lined Bifocal	Covered in full after copay	Up to \$40
Lined Trifocal	Covered in full after copay	Up to \$55
<b>Frames</b> (once every 12 months)	\$130 allowance	Up to \$65
<b>Contacts</b> (once every 12 months)		
In lieu of frames & lenses		
Electives	\$130 allowance	Up to \$104

## EyeMed Insight Network

## In-Network You Pay

## Out-of-Network Reimbursement

Annual Eye Exam	\$10	N/A
Eyeglass Lens or Frames Copay	\$10	Up to \$35
<b>Lenses</b> (once every 12 months)		
Single Vision	Covered in full after copay	Up to \$25
Lined Bifocal	Covered in full after copay	Up to \$40
Lined Trifocal	Covered in full after copay	Up to \$55
<b>Frames</b> (once every 12 months)	\$105 allowance	Up to \$65
<b>Contacts</b> (once every 12 months)		
In lieu of frames & lenses		
Electives	\$105 allowance	Up to \$104
Standard Fit & Follow Up Exams	Member cost up to \$60	No Benefit

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[Download the Material's and Exam Summary](#) ↓

# Vision

Ameritas

Materials Only VSP Choice Network	In-Network You Pay	Out-of-Network Reimbursement
<b>Exam</b>	N/A	N/A
<b>Eyeglass Lens or Frames Copay</b>	\$10	N/A
<b>Lenses</b> (once every 12 months)		
Single Vision	Covered in full after copay	Up to \$30
Lined Bifocal	Covered in full after copay	Up to \$50
Lined Trifocal	Covered in full after copay	Up to \$65
<b>Frames</b> (once every 12 months)	\$130 allowance	Up to \$70
<b>Contacts</b> (once every 12 months)		
In lieu of frames & lenses		
Electives	\$130 allowance	Up to \$105

VSP Choice Network	In-Network You Pay	Out-of-Network Reimbursement
<b>Annual Eye Exam</b>	\$10	N/A
<b>Eyeglass Lens or Frames Copay</b>	\$10	Up to \$35
<b>Lenses</b> (once every 12 months)		
Single Vision	Covered in full after copay	Up to \$30
Lined Bifocal	Covered in full after copay	Up to \$50
Lined Trifocal	Covered in full after copay	Up to \$65
<b>Frames</b> (once every 12 months)	\$105 allowance ** The Costco and Walmart allowance will be the wholesale equivalent	Up to \$70
<b>Contacts</b> (once every 12 months)		
In lieu of frames & lenses		
Electives	\$105 allowance	Up to \$105
Standard Fit & Follow Up Exams	Member cost up to \$60	No Benefit

[Download the Material's Only Summary](#) ↓

[Download the Material's and Exam Summary](#) ↓

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# Cost of Coverage

July 1, 2025 - December 31, 2025

## Dental Monthly Premiums

Regence

No Cost to you

## Vision Monthly Premiums

Ameritas- Materials Only (EyeMed & VSP Networks)

Status	Total Premium Per Month	Employee Cost Per Month
Employee	\$4.79	\$4.79
Employee & 1	\$8.44	\$8.44
Family	\$10.79	\$10.79

## Vision Monthly Premiums

Ameritas- Exam & Materials (EyeMed & VSP Networks)

Status	Total Premium Per Month	Employee Cost Per Month
Employee	\$7.37	\$7.37
Employee & 1	\$12.98	\$12.98
Family	\$16.60	\$16.60



# Life and AD&D

## Lincoln Financial

**Life Insurance and Accidental Death & Dismemberment (AD&D) benefits provide you and your loved one's financial protection in the event of death.**

### Basic Life Insurance and Accidental Death and Dismemberment (AD&D)

PCMC provides all eligible employees with a basic group life insurance and accidental death and dismemberment coverage at no cost to you.

### Voluntary Life Insurance & AD&D

You also have the option to purchase additional life insurance coverage for yourself, your spouse and your dependent children to age 26. However, you may only elect coverage for your dependents if you elected additional coverage for yourself. **You pay for the cost of additional coverage through payroll deductions.** Premiums are based on your age and the amount you elect and can be found in ADP when you are making your elections.

### Beneficiary Designation

We recommend you designate a beneficiary for your life insurance policy(ies). A beneficiary is the person (or people, estate, trust, etc.) to whom benefits will be paid to in the event of your death. You may change your beneficiary at any time during the plan year.

Plan Features	Employee	Spouse	Child
Basic Life	1 X annual earnings up to \$200,000 and minimum of \$50,000	\$5,000	\$5,000 day 1 to age 26
AD&D	1 X annual earnings up to \$200,000 and minimum of \$50,000	N/A	N/A
Plan Features	Employee Voluntary Life & AD&D	Spouse Voluntary Life & AD&D	Child Voluntary Life & AD&D
Maximum Life Benefit	Lesser of 5X salary to maximum of \$500,000 in \$10,000 increments	50% of employee to maximum of \$250,000 amount in \$5,000 increments	\$10,000 day 1 to age 26
Guaranteed Issue	\$300,000	\$30,000	\$10,000
True Open Enrollment	Employees can elect up to <b>\$300,000</b> for themselves up to <b>\$30,000</b> for their spouse and <b>\$10,000</b> for their children without evidence of insurability (EOI). If the employee or spouse wants to increase their amounts over the Guaranteed Issue, they will need to submit Evidence of Insurability (EOI).		
Age Reductions	Employee: 35% reduction at age 65, and an additional 15% reduction of the original amount at age 70. Benefits end when you retire.		N/A

# Disability

## Lincoln Financial

Disability insurance benefits replace a portion of your income if you are unable to work for a period of time due to a qualified off-the-job injury or illness.

You are provided with Short-Term and Long-Term Disability insurance at **NO COST** to you. Please see the Certificate of Coverage summary for more detailed benefit information.

Employees taking more than three days must secure a note from their physician or licensed health care professional authorizing their return to work. This must be submitted to Human Resources prior to being allowed to return to work.

Plan Features	Short-Term Disability	Long-Term Disability
Benefit Amount	60% of weekly salary	60% of monthly salary
Maximum Benefit	\$3,000 week	\$13,000 month
When Benefits Begin	Benefits begin the 15 <sup>th</sup> day	After 90-day elimination period
Maximum Benefit Duration	11 weeks	Social Security Normal Retirement Age
Pre-Existing Conditions	N/A	3 months lookback; 12 months after effective date of coverage

### Life & Disability Lincoln Financial

Basic Life - No Cost to you  
Supplemental Life - 100% Employee Paid  
Disability - No Cost to you



# Employee Assistance Program

Blomquist Hale

## What is an Employee Assistance Program (EAP)

This program provides this short-term, confidential counseling for you and anyone living in your home at **NO COST** to you.

All services are free and accessible 24 hours a day, 365 days a year.

The EAP is your resource for everyday issues as well as the unexpected such as:

- Depression, grief, loss and emotional well-being
- Family, marital and other relationship issues
- Life improvement and goal-setting
- Addiction such as alcohol and drug abuse
- Stress or anxiety with work or family
- Financial and legal concerns
- Identify theft and fraud resolution
- Online will preparation

## Is it Confidential?

Yes, all discussions between you and the EAP counselor are confidential. Personal information is never shared with anyone. Exceptions are made only in cases governed by law to protect individuals threatened by violence.

Contact EAP Representative:  
800-926-9619 or 801-262-9619  
24 hours a day 7 days a week  
[www.blomquisthale.com](http://www.blomquisthale.com)

- Employee Assistance Program counselors are experienced, caring professionals who hold a Master's degree in counseling or a related field. They are certified or licensed by the appropriate state agency.
- Counselors use a solution-focused therapy model and teach you how to resolve your unique problem while providing caring support along the way.
- Face to face, video therapy, and phone appointments are available with no specific session limits.

## How do I make an appointment?

- Setting up an appointment is as simple as calling the office. You will be offered an appointment that works with your schedule. Crisis appointments are available daily. No paperwork or approval is needed and there is no charge. Counselors are available around the clock for emergency and crisis situations.
- Seeking help early minimizes the chances of problems escalating and requiring more extensive services. Often, a few visits with a counselor are all you need to gain perspective and regain a sense of control over your life.
- **With EAP, assistance is immediate, personal and available when you need it.**

# Retirement

## Utah Retirement Systems (URS)

Park City Municipal participates in the Utah Retirement System (URS). The URS system dictates, to all government employers, a percentage for annual contributions and offers a defined benefit program to employees. This benefit is 100% paid by Park City. The system and tier in which you are enrolled depends on your position and date of hire. Vesting requires 4 consecutive years of service with Park City Municipal.

## MissionSquare (Formally ICMA-RC)

Park City Municipal offers a 457 plan through MissionSquare. This is a tax deferred plan through which employers can make contributions toward their retirement. All contributions made to this account are matched by Park City at 50%, up to \$900 per fiscal year. An employee must contribute at least \$1,800 to achieve the maximum match from Park City. Don't miss out on **FREE MONEY** from Park City Municipal.

### MissionSquare Enrollment Instructions:

- Visit [www.missionsq.org](http://www.missionsq.org)
- Select '**participants**' > click '**enroll in your plan**' > click '**Continue**' > Enter Employer '**PARK CITY**' > Enter Plan State (UT) Scroll Down to plan **301087** and Click on '**Visit Website**' > click on '**Enroll in My Plan**' > Follow prompts and instructions to enter SSN and DOB.
- Once Enrolled in the retirement plan, please contact Human Resources and indicate how much you would like to contribute to your 457 plan!

### Visit your plan resource site to enroll today.

Enrolling in your employer's retirement plan online is quick and easy, and it means you're taking a valuable step for your financial future. Your plan resource site provides information on your retirement plan's details and enrollment options.

Employer <input type="text" value="Park City"/> <small>Enter your employer's name for a list of plans</small>	Plan Name <input type="text"/>	Plan State <input type="text" value="Utah"/>
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 I'm not a robot



[Search Plan Resource Sites](#)

### Plan Resource Sites

Plan Name	Plan State	Plan Type	Plan ID	
PARK CITY MUNICIPAL CORP	UT	GRP-ROTH	705522	<a href="#">Visit Website</a> 
PARK CITY MUNICIPAL CORP	UT	GRP-IRA	701459	<a href="#">Visit Website</a> 
PARK CITY MUNICIPAL CORP	UT	457	<b>301087</b>	<a href="#">Visit Website</a> 
PARK CITY MUNICIPAL CORP	UT	401A	109041	<a href="#">Visit Website</a> 

Additional Questions Contact: Online Support 1-800-669-7400

# It's never too early to invest in your future.

## Why Save for Retirement Now?

Now is the perfect time to start saving for retirement.

- › The earlier you start, the more time your money has to grow—thanks to compounding.
- › Small balances now can lead to BIG balances later.
- › Your future you will thank you for the freedom and options savings can provide.

## Make the Most of What's Available.

- › Understand your employer contributions – they can add up quick.
- › Learn how to adjust your investments.
- › See how 1% can make a difference.

## Need Help? We've Got You!

- › We can walk you through how to enroll in your 457(b) plan.
- › How much to contribute or how to invest? We can help with that too.
- › Already saving but want a second look? Let's review your plan together.

Scan Below to Book a Virtual Meeting With Us.



Investment advice offered through Global Retirement Partners, LLC, dba GBS Retire, an SEC-registered investment adviser.

\*Must be 59.5 years old and have the Roth account open for 5 years for distributions to be Tax-Free. This information is not meant to be tax advice. We encourage you to discuss with a tax professional regarding these strategies before implementation.





# Healthy Living

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To help maintain lower costs for you and to encourage good health for all of our valued employees, Park City Municipal encourages all employees to participate in our Wellness Program called Healthy Living. This program helps you take steps to become more aware of your own health and to reward you for making changes and taking steps to stay or get on a health path towards a healthier lifestyle.

## The Program Focuses on 3 Components of Health:

- Health and Medical Assessments
- Preventative Health Care
- Proactive Health Care

As you participate and complete all three components, you will be eligible to receive a monthly discount on your health insurance premiums. Your Healthy Living form will ask for a PDF upload of your annual physical and 6-month dental cleaning.

If an employee does not take steps to return the Healthy Living form to the HR department, his/her premiums will increase by \$75.00 per month (or the City contribution into the HSA account will decrease).

## Fitness Tracking Reimbursement

As part of our Healthy Living program, any Full-Time regular employee who purchases a fitness tracking device (i.e. FitBit, iWatch, etc.) could receive up to a \$50 reimbursement. Please provide an itemized receipt to HR within 30 days of the purchase date.



# Commuting Benefit

## Ride on Park City

Find neighbors who live and work near you on Park City's carpool matching platform, Ride On! You can reduce your care maintenance, parking and gas costs by sharing a ride. You can also join our incentive programs which reward you for using a sustainable transportation mode.

## Summit Bike Share

Park City Municipal and Summit County launched the country's first all-electric bike share system in 2017.

Summit Bike Share offers annual, monthly, and daily passes - perfect for residents and visitors alike. The bikes' electric motors make tackling Park City's hilly terrain a breeze and our city's pathway network makes getting around town safe and comfortable.

For station locations, pricing, and more information, please visit

[www.summitbikeshare.com](http://www.summitbikeshare.com)

## UTA Vanpool

Park City Municipal provides a FREE vanpool to their employees. The vanpool makes one round-trip from Salt Lake City to Park City per day, Monday through Friday.

Email [vanpool@parkcity.org](mailto:vanpool@parkcity.org)

for more information and to sign up.

## Guaranteed Ride Home (GRH)

Guaranteed Ride Home is designed to provide an 'insurance policy' against being stranded at work in the event an employee needs to make a sudden trip home to tend to an emergency or misses their bus home as a result of being required to work unexpected overtime.

### Who Is Eligible?

Any employee working in Park City or surrounding Summit County that traveled to work by means other than driving alone is eligible to participate.

GRH program participants are eligible for up to six uses of the program or combined total of \$250 per year in reimbursement; whichever occurs first. Employees must be registered prior to requesting reimbursement.

### How Does It Work?

GRH participants typically use a taxi or ride-hailing app to get home. The employee then submits their receipt using our Reimbursement Claim Form. Reimbursements are sent through a check in the mail and are sent within 30 days after submitting a request. Tips are encouraged though not reimbursed.

## Kamas Commuter

Employees commuting from parts of eastern Summit County can take advantage of Park City Transit's fare free commuter service from Kamas to Park City and Kimball Junction. Visit <http://www.parkcity.org/departments/transit-bus> To learn more.

# Education Benefit

## Education Benefit

A program of education assistance has been established for full-time regular employees who have completed probation.

- Course work that qualifies for educational assistance will be considered on a case-by-case basis prior to the employee's enrollment.
- The determination to pay for the educational assistance will be at the sole discretion of the City Manager or his/her designee and in the best interest of the City.
- The City Manager reserves the right to change the amount or percentage of reimbursements available per employee at any time.
- The City will reimburse up to \$10,000 per calendar year according to the cap set by the IRS. In order to qualify for 100% reimbursement of classes and fees, the course grade must be:
  - "A" = 100%
  - "B" = 90%
  - "C" = 80%
- For "pass-fail" courses - up to 80% will be paid for passing.
- No reimbursement will be made for a grade lower than "C" or "fail" grade.

To be eligible for educational assistance, employees must have completed probation before classes commence. Employees will submit all degree requirements as part of the pre-approval process. All documentation of degree program requirements must be forwarded to Human Resources for approval before classes commence. Any and all reimbursement must be directly related to specific course requirements outlined by the degree program approved. Requests for educational assistance must pertain to degree programs from an accredited college or university.

# Babbel Benefit

## Babbel

### Improving Your Language Skills

Improve your language skills, using Babbel FOR FREE!

Once you purchase a 1 year subscription and submit your receipt to Human Resources, you will be eligible to receive full reimbursement. This program is available to ALL employees.

Whether you learn best by reading, writing, speaking, seeing or listening, Babbel is built to bolster your language knowledge by teaching you in a way that is best for you.

### Mejorar sus habilidades lingüísticas

Mejora tus habilidades lingüísticas usando babble, GRATIS!

Una vez que compre una suscripción de 1 año, envíe su recibo a Recursos Humanos y puede obtener su reembolso completo!

\*Este programa está disponible para TODOS los empleados.

Ya sea que aprendas mejor leyendo, escribiendo, hablando, viendo o escuchando, Babbel está diseñado para reforzar tu conocimiento del idioma enseñándote de la mejor manera para ti.

\*Other language learning apps such as DuoLingo can be purchased instead.



# Valuable Extras

## Pet Insurance

The City offers a variety of Pet and Pet Prescription insurance plans that will give you a 25% discount from veterinary bills if you see a partnered Pet Benefit Solutions vet. Visit [www.petbenefits.com](http://www.petbenefits.com) for more details or ask HR.

## Housing Assistance Programs

City-owned rental properties and mortgage assistance, when available, are also a benefit to eligible employees. For more information, contact the City's Housing Specialist Rhoda Stauffer at extension 5152. Full-Time Regular employees who reside within the Park City School District boundaries are eligible for a monthly housing allowance. Please get in touch with Human Resources for more information on this benefit.

## Bilingual Stipend Policy

To provide services for resident employees in their primary language, including sign language. In Park City and Summit County, English, Spanish, American Sign Language (ASL) are the primary languages of many residents and employees.

- Employee must pass a proficiency test certifying the employee's ability to speak and write English and Spanish and use sign language
- Pay will be fixed amount \$60 per pay period. Part time employees will be paid \$40 per pay period.
- Bilingual Stipend will only be paid for pay periods where the employee receives straight time pay hours at a minimum of 15 hours per week.

## Ski & Mountain Bike Passes

Transferable Ski passes are available year-round for every employee. There are 5 Deer Valley passes which include both skiing and mountain biking access and 3 White Pine passes for cross country skiing. These passes are available for checkout Monday-Friday. They are due back the same day of checkout before the end of the day. Weekend checkout is also available. Contact HR for additional information.

## Recognition Awards

Full-Time Regular employees are rewarded for their dedication and continued loyalty. Awards are presented every five years of continued service as a Full-Time Regular employee. Each five years of service is rewarded with an incremental dollar amount of \$200 redeemable through the Kudos recognition platform. For example, 5 years of service is awarded \$200, conversely, 30 years of service is awarded \$1200. Recognition from the Mayor, City Manager, City Attorney, and City Council for employee years of service is given every 5 years at a special dinner. Contact HR for additional information.

## Voluntary Identity Theft Protection and Restoration -Identity Theft Shield

Identity theft is a major problem affecting people's credit history and personal information. You may elect this optional coverage for you and your family through payroll deduction any time during the year. Contact Human Resources or go to the Employee Portal ([ep.parkcity.org](http://ep.parkcity.org)) for more information.

# Valuable Extras

## Hepatitis A&B Shot Information

The Health Department offers shots every Monday-Thursday from 8:00AM-11:00AM and 1:00PM-5:00PM. This is a series of three shots: initial, one month, and five month shot. To receive your shots for free: tell the clinic you work with Park City Municipal Corp, and they know to bill us directly. For interested employees, free Hepatitis A & B shots are available at the Summit County Health Department.

### PC MARC & Recreation

	REC Employee*	REC Dependent*	City Employee	City Dependent
Facility & Class Pass	Free	Free	Free	Free
Recreation Programs	50% Off/Free if space after deadline	50% Off/Free if space after deadline	20% Off/Free if space after deadline	20% Off/Free if space after deadline

All passes are non-transferable

\*Recreation employees must work a minimum of 100 hours over a 12 month period or 2 hours per week to receive Rec Benefits for themselves and for their dependents. Employees working less than 100 hours are eligible for benefits provided to all City employees and their dependents.

### Tennis

	Tennis Employee*	Tennis Dependent*	City Employee	City Dependent
Tennis & Pickleball Courts Use	Walk on at no charge	Walk on at no charge	Walk on at no charge	Walk on at no charge
Tennis Clinic, Social & Programs	50% Off/Free if space after deadline	50% Off/Free if space after deadline	20% Off/Free if space after deadline	20% Off/Free if space after deadline

\*Tennis employees must work a minimum of 100 hours over a 12 month period or 2 hours per week to receive Rec Benefits for themselves and their dependents. Employees working less than 100 hours are eligible for benefits provided to all City employees and their dependents.

### Golf Wellness Benefits

	Golf Employee*	Golf Dependent*	City Employee	City Dependent
10 Punch Pass (\$360)	Free	\$288 (20% Discount)	\$180	\$288 (20% Discount)

Limit 3 punch cards a year for City Employees and their domestic partner

\*Golf employees must work a minimum of 100 hours over a 12 month period or 2 hours per week to receive Golf Benefits for themselves and their dependents. Employees working less than 100 hours are eligible for benefits provided to all City employees and their dependents.

## Wellness Benefit

The City offers privileges and discounts at City recreational facilities such as the PC MARC, Golf Course, and the Ice Arena. All active part-time, full-time, seasonal, and intern status employees are eligible to request Wellness benefits. Individuals under special employment agreements may also be eligible depending on their employment agreement. Benefits may also be requested for spouses, domestic partners, and dependents.

### Ice Arena

	Ice Dependent	City Employee	City Dependent
<b>Recreational Programs</b>			
Public Skate	Free	Free	Free
Drop-In Hockey	Free*	Free*	Free*
Skating & Hockey Academy Classes	50% Off/Free if space first day of class	50% Off/Free if space first day of class	20% Off/Free if space first day of class
<b>Competitive Programs</b>			
Stick & Puck	Free*	Free*	Free*
Freestyle	Free*	Free*	20% Off Punch Cards
Off-Ice Classes	Free*	Free*	20% Off Punch Cards
<b>Skate Sharpening</b>			
Overnight Skate Sharpening	Free**	Free**	No Discount. Must Pay for Sharpening
<b>Camps &amp; Clinics</b>			
Basic Skating Camp	50% Off/Free*	50% Off/Free*	20% Off/Free*
FS/Camp Competitive Clinics	50% Off	50% Off	20% Off
Termite Camp	50% Off/Free*	50% Off/Free*	20% Off
FS Clinics	50% Off/Free*	50% Off/Free*	20% Off
<b>Hockey Leagues</b>			
Player Registration Fees	Free (min 100 hours)	NA	Free (min 100 hours)
<b>Birthday Parties</b>			
Basic Package (Super Star Package not available)	No charge for party room if available 2 weeks out. Must pay admission and skate rental for all non-dependents	No charge for party room if available 2 weeks out. Must pay admission and skate rental for all non-dependents	20% Off

\*Free if space available; Pay or give up spot if sessions sell out. Employee must identify as an employee when call ahead or signing in and notify cashier if they wish to pay for their spot or give it up should the session sell out.

\*\*Free, as staff available. If needed by a specific day/time no discount

\*Ice employees must work a minimum of 100 hours over a 12 month period or 2 hours per week to receive Ice Benefits for themselves and their dependents. Employees working less than 100 hours are eligible for benefits provided to all City employees and their dependents.



# Notes

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# Notes

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# Notes

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This Employee Benefits Guide was created for the employees of PCMC  
Company by GBS Benefits.