

## CBJ Benefit Summary July 1 – June 30

<b>Medical</b>	<b>Economy Plan</b>	<b>Standard Plan</b>	<b>Premium Plan</b>
<i>Annual Deductible:</i>	\$500/Individual  \$1,000/Family	\$250/Individual  \$500/Family	\$150/Individual  \$300/Family
<i>Plan Pays</i> (based on allowable amount):	80% of the allowable amount  100% after Coinsurance limit is reached	80% of the allowable amount  100% after Coinsurance limit is reached	80% of the allowable amount  100% after Coinsurance limit is reached
<i>Out-of-Pocket Limit:</i> (including Deductible)			
<b>Individual</b>	\$2500	\$1750	\$1150
<b>Family (2 member)</b>	\$5000	\$3500	\$2300
<b>Family (3+ member)</b>	\$7000	\$5000	\$3300
<i>Annual/Lifetime Maximum:</i>	None	None	None
<b>Prescription Benefit</b>	<b>Economy Plan</b>	<b>Standard Plan</b>	<b>Premium Plan</b>
<i>Annual Deductible &amp; out-of-pocket:</i>	\$50.00 deductible / \$1,500 out-of-pocket per enrollee	\$50.00 deductible /\$1,000 out-of-pocket per enrollee	\$50.00 deductible /\$500 out-of-pocket per enrollee
<i>Pharmacy Prescription</i> (up to 30 day supply):	\$10 co-payment per prescription or refill for generic. 40% co-payment for brand name.	\$10 co-payment per prescription or refill for generic. 30% co-payment for brand name.	\$10 co-payment per prescription or refill for generic. 20% co-payment for brand name.
<i>Medco Mail Order</i> (up to 90 day supply):	\$10 co-payment per prescription or refill for generic. \$35 mail order co-payment prescription or refill for brand names	\$10 co-payment per prescription or refill for generic. \$30 mail order co-payment prescription or refill for brand names	\$10 co-payment per prescription or refill for generic. \$25 mail order co-payment prescription or refill for brand names
<i>Tier 4 – Specialty Medications</i>	\$100 co-payment per prescription	\$100 co-payment per prescription	\$100 co-payment per prescription
<b>Vision Benefit</b>	<b>Economy Plan</b>	<b>Standard Plan</b>	<b>Premium Plan</b>
<i>Examinations:</i>	None	100% of the allowable Limited to 1 exam per benefit plan year.	100% of the allowable Limited to 1 exam per benefit plan year.
<i>Glass Lenses:</i>	None	100% of the allowable Limited to 1 lenses per benefit plan year	100% of the allowable Limited to 1 lenses per benefit plan year
<i>Hardware</i> (Frames &Contact Lenses):	None	Up to \$200 per benefit year	Up to \$225 per benefit year
<b>Dental Benefit</b>			
<i>Individual Maximum:</i>	\$2,000		
<i>Annual Deductible:</i>	\$50/ Individual per benefit year  \$150/ Family per benefit year		
<i>Preventive</i>	100% of the allowable. Not subject to deductible.		
<i>General</i>	80% of the allowable. Subject to deductible.		
<i>Major</i>	50% of the allowable. Subject to deductible.		
<b>Full-time Employee Cost</b>	<b>Economy Plan</b>	<b>Standard Plan</b>	<b>Premium Plan</b>
<i>CBJ Contribution</i>	\$1260	\$1260	\$1260
<i>Employee Only Bi-Weekly</i>	\$0.00	\$70.00	\$93.40
<i>Healthy Rewards Employee Only</i>	\$0.00	\$20.00	\$43.40
<i>Employee &amp; Family Bi-Weekly</i>	\$88.20	\$155.40	\$186.40
<i>Healthy Rewards Employee &amp; Family</i>	\$38.20	\$105.40	\$136.40

BENEFIT	SUMMARY
<i>Cigna Life Insurance</i>	<p>Basic Life and AD&amp;D Insurance: Employee Cost: \$0</p> <ul style="list-style-type: none"> <li>• Full time and part time employees</li> <li>• \$5,000 employee; \$5,000 spouse; \$5,000 each eligible dependent</li> </ul> <p>Voluntary Life insurance is available for purchase by the employee in \$25,000 increments to a maximum of \$300,000 not to exceed seven times your annual salary. Voluntary monthly rates range from \$2.58 to \$977.41 based on coverage selection and age of employee. <b>Guaranteed Issue is \$100,000.00 within your first 30 days of hire</b></p>
<i>AFLAC</i>	<p>Voluntary benefits are available through Aflac. Premiums are paid by employee through post-taxed payroll deductions for the following Aflac group plans:</p> <ul style="list-style-type: none"> <li>• Accident weekly rates range from \$1.03 to \$94.67 based on selection</li> <li>• Critical Illness weekly rates range from \$3.50 to \$9.07 based on selection</li> <li>• Disability weekly rates start at \$0.59 based on selection</li> </ul>
<i>Cafeteria/Flexible Spending Plan</i>	<p>Available through the Benefit Administration Company (BAC) pre-tax payroll deductions available for medical reimbursement up to \$2650 and for dependent care up to \$5000 per benefit year with grace period.</p>
<p><i>Personal Time Off (PTO)</i></p> <p><i>Recognized Holidays (for most employees)</i></p> <p><i>Other Leaves of Absence</i></p>	<p>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.</p> <p>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.</p> <p>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.</p>
<p><i>Family and Medical Leave Act (FMLA) &amp; Alaska Family Medical Leave Act (AFLA)</i></p>	<p>Allows eligible employees to take a leave of absence for certain 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>
<p><i>457 Deferred Compensation and 457 Roth IRA</i></p>	<p>CBJ offers pre-tax Deferred Compensation and Roth IRA options under 457 IRS plans which are available through ICMA-RC. The availability to contribute to the 457 Plan is offered in addition to the PERS retirement plan.</p>
<p><i>Employee Assistance Program (EAP)</i></p>	<p>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: <a href="http://www.guidanceresources.com">http://www.guidanceresources.com</a> there is no enrollment form, refer to the brochure for user name and password.</p>

<b><i>Health Yourself Wellness Program</i></b>	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.
<b><i>Union Representation</i></b>	The CBJ has employee representation by three different bargaining units: <ul style="list-style-type: none"> <li>• Marine Engineers Beneficial Association (MEBA)</li> <li>• International Association of Fire Fighters (IAFF)</li> <li>• Public Safety Employee Association (PSEA)</li> </ul>
<b><i>Education and Staff Development</i></b>	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: <ul style="list-style-type: none"> <li>• CBJ Supervisory Academy</li> <li>• CBJ Innovation Academy</li> <li>• 7 Habits of Highly Effective People</li> <li>• DISC Communication Style Workshop</li> <li>• 3 Dimensional Interviewing</li> </ul> <p>Departments also offer additional trainings for employee development.</p>
<b><u>Retirement</u></b>	<b>Public Employees Retirement System (PERS) – State of Alaska</b> <a href="http://www.state.ak.us/local/akpages/ADMIN/drb/home.htm">http://www.state.ak.us/local/akpages/ADMIN/drb/home.htm</a>
<b><i>Employee Contribution</i></b>	Tier IV (Employees hired into PERS after 07/01/06) Pre-tax contribution: 8% Employees may make additional contributions.
<b><i>Employer Contribution</i></b>	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.
<b><i>Vesting</i></b>	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.
<b><i>Retirement Medical Coverage</i></b>	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%.
<b><i>Retirement Disability Benefits</i></b>	Must be a total and presumably permanent disability whose cause is directly related to performance of duties of the job or an on the job injury. Benefits is 40% of salary, earns service while on occupational disability. Employer continues to make all required contributions as if member were working, plus member’s required contributions to the DC account, without deductions from member’s disability payment. Disability benefits cease when member becomes eligible for normal retirement at Medicare-eligible age and 10 years of service or at any age with 25 years of police/fire service or with 30 years of service for all others. No medical insurance until eligible for normal retirement.