



Pine-Strawberry Fire District

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Pine Strawberry Fire District PEHP Group Design

The PSFD Post-Employment Health Plan (PEHP) group is designed to assist members with post-retirement health care costs. The current situation requires all employees to contribute a set amount described by the mandatory group they chose. There will be 3 groups for Operations and Administration determined by the employee. The PEHP plan is on a calendar year basis and employees will be able to move to another group once per calendar year. When an employee wishes to make a change to which group they participate in, HR must be notified in writing no later than December 1st. If no notice is provided, the employee will remain in the group they were in the previous year.

PSFD will participate in a Loyalty Medical Waiver for employees not using the District provided insurance. The Loyalty Medical Waiver rules (explained below) will apply to both Operations and Administration. In the descriptions of the groups below, the Universal Reimbursement Account (known as the District 105 plan) may be used for prescriptions, glasses, insurance premiums, co-pays, and medical expenses.

PSFD Operations & Administration Groups

Entry:

- All members in this group will be required to contribute a set dollar amount of \$25 per pay period towards the District 105 plan.

Tenured:

- All members in this group will be required to contribute a set dollar amount of \$50 per pay period towards the District 105 plan. This group will also contribute 25% of their accrued PTO (up to the District max accrual) upon separation with PSFD.

Retirement:

- All members in this group will be required to contribute a set dollar amount of \$100 per pay period towards the District 105 plan. This group will also contribute 50% of their accrued PTO (up to the District max accrual) upon separation with PSFD.

Loyalty Medical Waiver:

- Employees who have waived the District's health insurance and have 5 years of employment (per PSFD guidelines for years of service) as of July 1st are eligible to receive the Loyalty Medical Waiver contribution into the PEHP 105 Universal plan. This contribution is in lieu of the annual HSA/HRA loyalty contribution made by PSFD, since the employee is not eligible to participate in either plan per IRS regulations. A flat one-time annual contribution will be made using the tiers below.
 - 5 through 9 years: \$250
 - 10 through 14 years: \$500
 - 15 through 19 years: \$750
 - 20+ years: \$1000