

# SRPMIC BENEFITS PACKAGE OVERVIEW – Full Time

Effective January 1, 2026

## Health Plan (effective the 1<sup>st</sup> of the month following 30 days of employment)

- It is a self-funded PPO plan using the following provider networks:
  - Blue Cross Blue Shield of Arizona
  - Humana Dental
  - First Health Network - outside of Arizona
- Medical coverage includes:
  - Prescription: CVS Caremark – medications are listed under 3 categories (generic, preferred brand, and non-preferred brand)
  - Transform Diabetes Care (TDC) Program: diabetes care program
  - Integrated Musculoskeletal Care (IMC): specialists to help you resolve back, joint, arm, leg and neck pain; restore function.
- Completion of enrollment form is required within 30 days from date of hire

## Employee Cost:

MEDICAL PLAN EMPLOYEE DEDUCTION RATES						
Level of Coverage	Low-Deductible Plan		Mid-Deductible Plan		HDHP with HSA	
	Per Month	Per Pay Check	Per Month	Per Pay Check	Per Month	Per Pay Check
Employee Only	\$164.08	\$82.04	\$86.21	\$43.11	\$27.50	\$13.75
Employee + Spouse	\$402.92	\$201.46	\$210.38	\$105.19	\$60.57	\$30.29
Employee + 1 Child	\$225.38	\$112.69	\$117.10	\$58.55	\$34.22	\$17.11
Employee + 2 Children	\$344.66	\$172.33	\$179.04	\$89.52	\$50.61	\$25.31
Employee + Family or 3 or more Children	\$574.32	\$287.16	\$299.71	\$149.86	\$84.69	\$42.35

DENTAL PLAN EMPLOYEE DEDUCTION RATES		
Level of Coverage	Per Month	Per Pay Check
Employee Only	\$11.77	\$5.89
Employee + 1 Dependent	\$23.54	\$11.77
Employee + 2 or More Dependents	\$36.50	\$18.25

VISION PLAN EMPLOYEE DEDUCTION RATES		
Level of Coverage	Per Month	Per Pay Check
Employee Only	\$0.00	\$0.00
Employee + 1 Dependent	\$2.80	\$1.40
Employee + 2 or More Dependents	\$4.34	\$2.17

## Medical Deductibles:

MEDICAL PLAN DEDUCTIBLES						
	Low-Deductible Plan		Mid-Deductible Plan		HDHP with HSA*	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible	\$500/person	\$1,000/person	\$750/person	\$1,500/person	\$1,700/person \$3,400/family	\$3,000/person \$6,000/family
Annual Out-of-Pocket Maximum	\$2,500/person \$7,000/family	\$5,000/person \$14,000/family	\$3,750/person \$9,000/family	\$7,500/person \$21,000/family	\$4,500/person \$12,000/family	\$9,000/person \$24,000/family
Coinsurance	20% after deductible	30% after deductible	20% after deductible	30% after deductible	20% after deductible	30% after deductible

## Health Savings Account (HSA)

- Must be enrolled in the HDHP
- Cannot be covered under other health insurance
- Cannot be claimed as a dependent on someone else's taxes
- SRP-MIC will make an HSA contribution of \$750 for Employee Only coverage or \$1,500 for all other levels of coverage, half in early January 2026 and the other half in early July 2026.
- Contributions for both Employee and Employer cannot exceed the IRS maximum:
  - Employee only coverage = \$4,400
  - Family coverage = \$8,750
  - Age 55 and older catch-up = \$1,000

## Flexible Spending Accounts

- Health Care FSA:
  - 2026 IRS annual limit = \$3,400
  - FSA Debit Card available – health care only
- Dependent Care FSA :
  - 2026 IRS annual limit = \$7,500 (\$3,750 if married and file a separate tax return)
- Limited Purpose FSA (when enrolled in HDHP):
  - 2026 IRS annual limit = \$3,400
  - Covers dental and vision expenses only

### **Basic Life Insurance (effective the 1<sup>st</sup> of the month following 30 days of regular, fulltime employment)**

- Life insurance benefit is two (2) times the annual base salary. (\$200,000 maximum)
- Accidental death benefit is two times the annual base salary. (\$200,000 maximum)
- Employer paid benefit

### **Basic Dependent Life Insurance (effective the 1<sup>st</sup> of the month following 30 days of regular, full-time employment)**

- Dependent life benefit is:
  - \$2,500 per covered child up to age 26 years of age
  - \$5,000 for covered spouse
- Employee monthly premium = \$1.125

### **Supplemental Life Insurance (effective the 1<sup>st</sup> of the month following 30 days of regular, fulltime employment)**

- Supplemental life insurance benefit is for up to five (5) times the annual base salary in \$10,000 increments with a \$200,000 maximum
  - For amounts three (3) times annual base salary or less – **NO** statement of health required
  - For amounts over three (3) times annual base salary – statement of health is required
- Voluntary accidental death benefit for up to ten (10) times the annual base salary in \$10,000 increments with a \$500,000 maximum

### **Whole Life Insurance (effective the 1<sup>st</sup> of the month following 30 days of regular, fulltime employment)**

- Employees, eligible spouses and dependent children can elect Whole Life insurance. Individual benefit options are:
  - Employees: \$10,000, \$20,000, or \$40,000 (up to age 80)
  - Spouses: \$10,000, \$15,000, or \$20,000 (up to age 80)
  - Child(ren): \$10,000 (ages 14 days to 26 years)

### **Short Term Disability (effective the 1<sup>st</sup> of the month following 30 days of regular, fulltime employment)**

- Minimum 14 day waiting period
- Benefit is 70% of weekly base pay, limited to \$1,500 per week
- Employer paid benefit

### **Long Term Disability (effective the 1<sup>st</sup> of the month following 30 days of regular, full-time employment)**

- 180 day waiting period
- Benefit is 60% of monthly base pay, limited to \$6,000 per month
- Employer paid benefit
- Not available to Salt River High School Educators

### **401(k) Plan**

- Eligible employees get an Employer Discretionary contribution of 5% of gross wages. There is no employer discretionary contribution for those employees who are eligible for ASRS or PSPRS.
- In addition, eligible employees could get an Employer Match of up to 3%.
- The employee may defer up to 95% of gross wages, limited to annual maximums as determined by the IRS; this includes those employees who are eligible for ASRS or PSPRS
- The vesting schedule for the employer discretionary contribution is 20% per full year of service
- 2026 contribution limit is \$24,500 and Catch-Up limit is \$8,000
- Trustee is Principal Financial Group

### **Arizona State Retirement System**

- This retirement plan is for Salt River High School Educators only - includes long term disability

### **Public Safety Personnel Retirement System**

- This retirement plan is for certified police officers and firefighters. Correction officers are not covered under this plan.

### **Worker's Compensation**

- Self-funded plan - Tribal First is the claims administrator
- Authorized medical treatment
- Temporary Total Disability (TTD) may be available after 7 days of lost work due to work related injury – TTD benefit is 66 2/3% of weekly base pay

## Leave (highlights)

### **ANNUAL LEAVE\***

- Accrual of Annual Leave for all regular employees is based upon the employee's length of service and accrues at the following rates:

Annual Leave Accrual Rates Per Pay Period				
Years of Service	Regular Full-Time	Firefighter (56hr)	Part-Time (30hr)	Part-Time (20hr)
0-3 years, 11 months	4.6	6.44	3.45	2.3
4-6 years, 11 months	5.6	7.84	4.2	2.8
7-9 years, 11 months	6.6	9.24	4.95	3.3
10 + years	8.0	11.2	6	4

- Employees may take 8 hours of paid leave for their birthday. This leave can be taken within 30 days before or after the employee's birthday
- Employees in the military reserves may be eligible for up to 20 days of paid leave for reserve duty

### **SICK LEAVE\***

- All regular and Term Limited employees, including those on probation, accrue Sick Leave at the following rate:

Sick Leave Accrual Rates Per Pay Period			
Regular Full-Time and Term Limited (40 hrs.)	Firefighter (56 hrs.)	Part-Time (30 hrs.)	Part-Time (20 hrs.)
4.6	6.44	3.45	2.3

*\*Education employees that work a 12-month schedule do not have a probationary period.*

### **ANNUAL LEAVE (10 & 11-MONTH) EDUCATION EMPLOYEES ONLY**

- No probationary period
- Accrual of Annual Leave for all regular 10 and 11-month employees will occur monthly and will be based upon a 40, 30, or 20 hour work schedule:

Annual Leave Accrual Rates Per Month			
10 and 11-Month Employees	(40 hrs./wk)	(30 hrs./wk)	(20 hrs./wk)
	2.4 per month	1.8 per month	1.2 per month

- Regular 11-month employees will accrue for one extra month, June.
- Regular 10 and 11-month employees do not accrue Annual Leave during summer break. Regular 10-month employees accrue a maximum of 24 hours each school year. Regular 11-month employees accrue a maximum of 26.4 hours each school year.

### **SICK LEAVE (10 & 11-MONTH) EDUCATION EMPLOYEES ONLY**

- No probationary period
- Sick Leave for 10 and 11-month employees who are scheduled to work 40 hours per week will accrue at the rate of 5.6 hours per month based upon a 40 hour work week.
- Proration – Sick Leave for 10 and 11-month employees who are scheduled to work 30 or 20 hours per week will be prorated based on a 40 hour work week.

## Holidays

- The Community currently has 15 paid holidays. Employees scheduled to work on a recognized holiday, may receive holiday pay in addition to regular pay. The holidays approved by Council are:
  - New Year's Day
  - Martin Luther King Jr. Day
  - President's Day
  - Good Friday
  - Memorial Day
  - SRPMIC Day (Observed)
  - Juneteenth
  - Independence Day
  - Labor Day
  - Native American Recognition Day (NARD)
  - Veteran's Day
  - Thanksgiving Day
  - Day After Thanksgiving (Discretionary Day 1)
  - Christmas Day
  - Day After Christmas (Discretionary Day 2)