NORTHWEST FIRE DISTRICT

2010/2011 Benefit Quick Reference Guide

Effective April 1, 2010

Contribution	Benefit	Carrier
Employer 81% Employee 19% Employer 100% Employee 0%	Medical (Includes Vision)	United Healthcare Traditional Open Access Qualified High Deductible Plan with Health Savings Account (HSA)
Employer (& Employee if applicable)	Dental (Includes Vision)	Ameritas Dental Plans Available: Low Plan and High Plan
Employer (& Employee if applicable)	Vision (additional)	AlwaysVision
Employer	Short-term Disability 6 mos. (duration period)	Cigna Insurance
Employer	Long-term Disability 3 mos. (duration period)	Cigna Insurance
Employer	Accidental Death and Dismemberment	Hartford Insurance
Employer	Life Insurance $10,000	Cigna Insurance
Employee (optional)	Accidental Death and Dismemberment and/or Life Insurance	Cigna Insurance
********** (optional)	Direct Deposit – Multiple Accounts Allowed	Any Financial Institution
Employee (optional)	Deferred Compensation	Nationwide Retirement or ICMA
Employee (optional)	Accident Indemnity Advantage	Aflac
Employee (optional)	Maximum Difference - Cancer Indemnity	Aflac
Employee (optional)	Specified Health Event	Aflac
Employee (optional)	Hospital Protection	Aflac
Employer	**Employee Assistance Program & Community Assistance Program**	
Employer & Employee **Non-Fire** = 9.85% match ---------- **Fire** = 13.65% Employer 7.65% Employee	Retirement Plan	**Non-Fire**= Arizona State Retirement System ---------- **Fire**= Public Safety Personnel Retirement System
Employer	Workers' Compensation	State Compensation Fund – Premier
Employer & Employee	PEHP	Post Employment Health Plan Nationwide Retirement Solutions

Paid Time Off Benefit Accrual

Fire			Years of Service	Non-Fire		
Hrs. Per Pay Period	Shifts	Annual Hours		Hrs. Per Pay Period	Days	Annual Hours
10.15	11	263.90	0 – 2	6.86	22.29	178.32
11.08	12	288.08	3 – 4	7.52	24.44	195.52
12.00	13	312	5 – 8	8.17	26.55	212.40
12.92	14	335.92	9 – 13	8.83	28.69	229.52
13.85	15	360.10	14 – 19	9.49	30.84	246.72
14.77	16	384.00	20 +	10.14	32.95	263.60

New Year's Day Martin Luther King Day President's Day Memorial Day Independence Day	**Recognized Holidays for Full-Time Employees**	Labor Day Columbus Day Veteran's Day Thanksgiving Day Christmas Day