Employee Benefits Booklet - Fiscal Year 2025

Keep for reference Oct 1, 2024 through Sep 30, 2025

Employee Benefits

This is a brief summary of District employee group insurance plans and benefits. For more details, please refer to the individual plan contracts. **They are always available upon request in the front office**.

Eligibility

Eligible employees are employees working 30 or more hours per week and whose term of employment is expected to exceed five (5) consecutive months. Elected officials are considered regular employees for the purpose of insurance plan coverage, excluding WSCFF long term disability, basic life and AD&D. These employees are eligible for insurance coverage on the first day of the month following their date of hire. Eligible dependents can also be enrolled at the same time.

Eligible Dependents

- Your legal spouse
- Your children and stepchildren to the age of 26 regardless of marital or student status
- Any children for whom you are required to provide coverage under a Qualified Medical Child Support Order

Insurance Coverage

Medical
Prescription
Dental
Vision
Life Insurance
Disability Insurance
Workers Compensation

Other Benefits

Retirement Plans
Employee Assistance Program (EAP)
Health/Medical Reimbursement Accounts/Plans
Supplemental Insurance (Aflac)
Paid Leave
Direct Deposit for Payroll

Benefits At-A-Glance

BENEFIT	COVERAGE	SUMMARY
100% of Premium Costs Paid by the District		
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Prescription	III-A ProAct Pharmacy Benefit	Page 4
Vision	VSP Vision Plan-III-A Blue Cross of Idaho	Page 5
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Payroll	Payroll Schedule, Calendar, Direct Deposit	Page 23

Medical Plan

Enrollment in the District's Group Medical Plan includes medical, prescription coverage (*See Page 3 for information)*, and a stand alone vision insurance through VSP (*see Page 4 for information).* Enrollment also provides a life insurance policy and Employee Assistance Programs (EAP) through the III-A and another Employee Assistance Program through OneAmerica *(see Pages 11-12 for information on EAPs).*

Idaho Independent Intergovernmental Authority (III-A) Trust

Shared Strength · Trusted Care

The District is a member of the III-A, a health care joint powers authority. The District shares the costs associated with providing health benefits to our employees with other government entities as a self-funded pool. The III-A membership includes a medical/vision coverage plan through Blue Cross of Idaho.

Notes:

- The $20 copayment for physician office visits does not cover additional services such as labs, x-rays, and other diagnostic services which are subject to deductible and coinsurance.
- The Benefit Period for this plan is a calendar year. You must pay all the costs up to the deductible every year (Jan-Dec) before the plan begins to pay for covered services.

Learn More

⇒ www.iii-a.org
or call Member Benefits at 208-938-8199

⇒ To use the no cost III-A Medical Telehealth call 24/7:
Dustin Reno, NP 208-203-0783
Velma Seabolt, NP 208-271-4460

⇒ **A III-A Employee Benefits Book including a Summary of Benefits is available upon request from the District Front**

This is a summary of the District's Medical Plan; please see the III-A Employee Benefits Book for more information

Blue Cross of Idaho Preferred Blue PPO Benefits Outline		
Plan Design	Per Insured	Per Family
Deductible	$500	$1,000
Coinsurance (In-Network/Out of Network)	80%/60%	
Individual/Family Out of Pocket Limit	$2,500/$5,000*	$4,000/$8,000*
Office Visit Copay*	$20	
Emergency Services (In Network)	$100 Copay for outpatient ER visits after which plan pays 80% of maximum allowance less deductible. Copay is waived if admitted	
Hospital Services (In Network)	Plan pays 90% of maximum allowance less deductible	

*Out of Pocket includes applicable co-payments, co-insurance, and deductibles only. Premiums, balance billed charge and health care the plan doesn't cover do not count toward out of pocket

Prescription Drug Benefit

The District's Group Medical Plan includes pharmacy benefit management through SmithRx. You should have a SmithRx card separate from your Blue Cross of Idaho card for medical/vision coverage only. The prescription benefits include:

- ⇒ Retail Pharmacy - Find in network pharmacies at www.SmithRx.com
- ⇒ Mail Order Pharmacies include Amazon, Walmart, and Mark Cuban. Check website for contact information to set up home delivery.
- ⇒ Specialty Pharmacies include Kroger and Senderra for medications used to treat complex and chronic conditions.

Note:

- Employees should ensure a pharmacy is in-network with SmithRx and be sure to let any medical provider know you do NOT have pharmacy benefits though Blue Cross.
- If your claim is denied due to a prior authorization at the pharmacy, DO NOT leave. Call the III-A Benefits hotline at 208/938-8199 first.

Learn More

- ⇒ www.SmithRx.com **or call 844-454-5201**
  Or email at **help@smithrx.com**
- ⇒ **A III-A Employee Benefits Book including a Summary of Benefits is available upon request from the District Front Office**

Prescription Co-Payments					
Retail		**Mail Order**		**Specialty**	
30 Day Supply		**90 Day Supply**		**30 Day Supply Limit**	
Generic Drugs	$ 10.00	Generic Drugs	$ 20.00	Preferred Specialty	$ 40.00
Preferred Brand	$ 25.00	Preferred Brand	$ 50.00	Non-Preferred	$40.00
Non-Preferred Brand	$ 40.00	Non-Preferred Drugs	$ 80.00		

Vision Plan

Enrollment in the District's Group Medical Plan includes enrollment in the stand alone vision care benefits Plan C-25.

VSP Vision Care

The District's vision care benefits are offered through VSP Vision Care and administered by Blue Cross of Idaho.

Learn More

⇒ Visit www.vsp.com or call 800-877-7195 to create an account & view claims information, or to find an in-network provider

⇒ **A III-A Employee Benefits Book including a Summary of Benefits is available upon request from the District Front Office**

VSP Vision Care Plan Benefits Outline		
Plan Design	**Per Insured**	
Copayment (Participating Provider)	$0/eye exam	$25 per Frame and Lenses or Medically Necessary Contact Lenses
Frequency Limitation	One (1) eye exam and/or one (1) pair of lenses and/or one (1) frame or one (1) pair of Medically Necessary contact lenses (in lieu of eyeglasses) every 12 mos.	
Payment for Services: (Participating Provider/Non-Participating Provider)	**In Network Provider**	**Out of Network Provider**
	Exam – No copayment at participating providers	Exam – Plan pays up to $45
	Rx Glasses – Single lenses, lined bifocal and lined trifocal lenses covered in full. Frames – $150 allowance for frames; 20% off out-of-pocket expenses. Progressive Lenses – Standard $0 co-pay; Premium $95-$105 co-pay; Custom $150-$175 co-pay Contacts – $150 allowance for lens exam and contacts; 15% off lens exam	Lenses: Plan pays up to: Single Vision $30 Bifocals $50 Trifocals $65 Frames up to $70 Medically Necessary Contacts up to $210
Extra Savings & Discounts include 20% off complete pairs of glasses and sunglasses (including lens options) from any VSP doctor within 12 mos. of your last eye exam. Average 15% off regular price or 5% off promotional price for laser vision correction available from contracted facilities.		

Group Life and AD&D

Enrollment in the District's Group Medical Plan (III-A) includes a no-cost enrollment in a life insurance and accidental death & dismemberment benefit for active full-time employees and elected officials.

OneAmerica Insurance

The group life insurance and AD&D Plan is provided by OneAmerica and administered by the Idaho Independent Intergovernmental Authority (III-A).

Enrollment in the III-A Blue Cross medical insurance plan includes this basic life and AD&D Benefit

⇒ Employees must complete a Beneficiary Designation form upon enrollment.

Basic Employee Life and AD&D Benefit	
Benefit Amount	$20,000
Accidental Death & Disbursement	Matches Basic Life Benefit
Accelerated Death Benefit	25%, 50% or 75% of face value with remainder paid at time of death
Life Benefit Reduction	50% at Age 75

Group Voluntary Life Benefits

OneAmerica also offers additional Voluntary Life Insurance from $10,000 to $250,000 for eligible employees to purchase through payroll deduction upon hire. This is guaranteed issue with no questions or exams based on your age when enrolling. Also available are:

⇒ Up to $25,000 for spouse of insured

⇒ Up to $10,000 for child(ren) of insured

Learn More

⇒ **A III-A Employee Benefits Book including a Summary of Benefits is available upon request from the District Front Office**

Enrollment in the OneAmerica basic life & AD&D policy also includes Life Planning Financial & Legal Resources, Travel Assistance Program, and an Employee Assistance Program (EAP) benefit.

Please refer to Pages 11-12 for more specifics on EAP benefits offered through the District's Group Benefit Plans.

Term Life Insurance

NCPERS

The Idaho NCPERS Group Life Insurance Plan issued through the Prudential Insurance Company of America is provided at no cost to active members eligible for PERSI enrollment.

This voluntary plan offers supplementary survivor's benefits to augment the PERSI retirement benefits.

Learn More

- ⇒ Visit www.ncpers.org
- ⇒ Contact the Idaho NCPERS Administrator, Healthsmart Benefit Solutions at 800-525-8056
- ⇒ A copy of the policy certificate is available upon request to the Front Office

NCPERS Term Life Insurance Schedule of Benefits

Member				**Dependent** (Group Term Life)	
Member's Age at time of Claim	Group Term Life	Group AD&D	Total Benefit for Accidental Death	Spouse	Child(ren)*
Less than 35	$225,000	$100,000	$325,000	$20,000	$ 4,000 (Age 14 days, but less than 26 years)
25 – 29	$170,000	$100,000	$270,000	$20,000	
30 – 39	$100,000	$100,000	$200,000	$20,000	
40 – 44	$ 65,000	$100,000	$165,000	$18,000	
45 – 49	$ 40,000	$100,000	$140,000	$15,000	
50 – 54	$ 30,000	$100,000	$130,000	$10,000	
55 – 59	$ 18,000	$100,000	$118,000	$ 7,000	
60 – 64	$ 12,000	$100,000	$112,000	$ 5,000	
65 and over	$ 7,500	$ 7,500	$ 15,000	$ 4,000	

Payment examples:

If an insured member age 38 dies of natural causes, the beneficiary would receive $100,000. If death is due to a covered accident, $200,000 would be payable.

If the spouse of a 42 year old member dies, the member would receive $18,000.

If a dependent child less than 26 dies, the payment to the member would be $4,000.

LODD Insurance

VFIS

The District's liability insurance, VFIS, offers a Line of Duty Accidental Death & Dismemberment benefit underwritten by the America Alternative Insurance Company.

This coverage is payable up to $10,000 for covered accidents and deaths. It covers only emergency response members participating in firefighting activities, i.e. extinguishment of fires including traveling directly to and from fire emergency activities.

Short Term Disability-On Duty Injuries

Provident

The Provident Short Term Disability (STD) plan benefits apply while performing an on-duty covered activity.

Benefits include income protection, medical expenses, and family assistance not covered by the District's Workers Compensation insurance for on-duty covered injuries

Learn More

⇒ Visit www.providentbenefits.com

⇒ **A copy of complete benefit explanation, definitions and exclusions is available upon request to the Front Office**.

The Provident Plan also provides Accidental Death and Dismemberment (AD&D) benefits up to $75,000 for a covered on-duty accident.

Basic Employee Life and AD&D Benefit Summary	
Covered Injury or Illness Benefit Schedule	$75,000
Impairment (Dismemberment, Loss of Speech or Hearing)	$75,000
Vision Impairment	$75,000
Medical Expenses (Maximum)	$50,000
A complete list of benefits and coverage is available through the District Front Office upon request	

24-Hour AD&D Insurance Coverage

Idaho State Fire Commissioners Association (ISFCA)

Through its membership in the Idaho State Fire Commissioner's Association (ISFCA), current members as of January each year are enrolled in a 24-hour accidental death and dismemberment policy offering blanket group coverage for covered accidents that is underwritten by Axis Insurance Company.

Eligible members include paid employees, volunteers, and elected officials. Any members who become eligible after January of each year must wait until open enrollment the following year to participate in this IFSCA benefit.

Additional benefits include: Coma & paralysis; Hepatitis C occupational or assigned duties; seatbelt & airbag; felonious assault & violent crime; home alteration & vehicle modification; medical evaluation; rehab; prostheses appliance; bereavement & trauma counseling.

Coverage also includes Travel Assistance Services such as: Access to 24/7 Security Assistance Center; cash advances; emergency travel arrangement; and translation services.

Learn More

A copy of complete benefit explanation, definitions and exclusions is available upon request to the Front Office.

This Provident Plan is in addition to the District-provided short term disability and Accidental Death and Dismemberment (AD&D) benefits for any Covered Activity while in the Line of Duty/On the Job .

24 Hour & Line-of-Duty Occupation AD&D Benefit Summary	
24 hour AD&D Benefit for Covered Losses (see Schedule of Benefits available upon request)	Up to $25,000
Line of Duty Occupational AD&D Benefit (See Schedule of Benefits available upon request)	Up to $50,000
A complete list of benefits and coverage is available through the District Front Office upon request	

Dental Plan

Delta Dental of Idaho

The Group Dental Plan is administered by Delta Dental of Idaho. The Premier Participating plan is a network of providers who have agreed to accept pre-negotiated discounted rates for covered dental services.

DELTA DENTAL

DELTA DENTAL OF IDAHO

Learn More

⇒ Visit www.deltadentalid.com or call 800-356-7586
Create an account to view claims information and print new ID cards

⇒ To find a participating dentist, visit www.deltadentalid.com or request a list from the Front Office.

Delta Dental of Idaho Premier Participating Plan Benefits Outline		
Plan Design		
Deductible *(Excluding Diagnostic & Preventive services per calendar year)*	$25 per person	$75 per family
Maximum Benefit	$1,000 Per person per calendar year	
Preventive & Diagnostic Services *(Class 1)*	Pays 100% of pre-negotiated rates	Exams, x-rays, teeth cleaning
Basic Services (*Class II)*	Pays 80% of pre-negotiated rates after deductible	Fillings, root canals, extractions, minor oral surgery
Major Services *(Class III)* & Implants	Pays 50% of pre-negotiated rates after deductible	Crowns, onlays, bridges, dentures
Value Added Orthodontic Discount Program *(through participating orthodontist)*	Fee schedule based on number of treatment months: You pay $3,800 for 12-17 Mos.; $4,200 for 18-24 Mos.; and, $4,600 for 25+ Mos.	

Employee Assistance Programs (EAP)

An employee assistance program (EAP) provides free outside counselors, resources, and referrals to assist employees and their family members in resolving personal problems. Any assistance benefits received by employees or their family members remain confidential. EAPs address broad and complex issues such as stress, grief, marriage & family counseling, substance abuse, financial counseling, etc.

Employees eligible for all three programs can use free counseling sessions offered by all programs for one issue.

Contact information for each program can be found on following page.

The III-A First Responder Helpline is available for confidential assistance with PTSI, substance abuse, mental health & more. For resources, referrals and treatment, call 208-244-7000

Employee Assistance Programs Offered through District Benefit Plans		
Plan	**Eligibility**	**Benefits**
III-A EAP	Covered members on health plan including all their household members	Ten free face-to-face counseling sessions per issue during the calendar year (1/1-12/31); unlimited telephone counseling at no cost
OneAmerica (as part of the III-A Medical Plan)	Covered members on health plan including dependents on policy only	Three free face-to-face counseling sessions per issue during calendar year (1/1-12/31); unlimited telephone counseling at no cost
TheStandard (As part of the Long Term Disability Plan)	Covered full-time members on long term disability policy including all dependents and household members	Three free face-to-face counseling sessions per issue during calendar year (1/1-12/31)

Shared Strength · Trusted Care

Choose a provider from the III-A EAP Provider Directory at www.iii-a.org

Schedule your first appointment with no prior authorization required. Has a separate Network of First Responder Providers.

For questions or to see a provider not listed call III-A at 208-938-8199

The III-A First Responder Helpline is available for confidential assistance with PTSI, substance abuse, mental health & more. For resources, referrals and treatment, call 208-244-7000

Access the OneAmerica EAP at www.GuidanceResources.com

Register by using Web ID: “ONEAMERICA3” and create a personal User and Password.

Call: 855-387-9727

Access TheStandard EAP at www.workhealthlife.com/Standard3

Under “Search Organization”, enter **Professional Fire Fighters of Idaho**

Call: 888-293-6948, or Text “MSEAP” to 53342, or select Email Us

Health Reimbursement Arrangement

HRA VEBA Plan - Voluntary Employee's Beneficiary Association

The District provides full-time employees with an account through VEBA and makes contributions annually based on medical insurance enrollment. The funds are tax free when used to reimburse qualified out-of-pocket medical care costs as defined by the IRS.

Note:

- Your VEBA account belongs to you and while contributions will no longer be made by the District once you leave employment, the funds remaining in the account are still yours to access.

Learn More

Create an online account to access your VEBA account, file claims, and find out more about your benefits:

⇒ Visit www.hraveba.org or
⇒ Call 888-659-8828
⇒ Email customercare@hraveba.org

Contributions to VEBA Accounts

- Each October, the District contributes $1,500 per each account for current employees with no dependents and $2,000 per each account for employees with a spouse and/or other qualified dependent(s).
- Contributions are made for new employees upon hire and pro-rated from the month of hire to the end of the fiscal year (September 30)

Your VEBA account is self-directed, meaning you can invest your account by choosing one of two options:

Option A – A pre-mix asset allocation portfolio designed and managed by investment professionals; or

Option B – Do-It-Yourself lets you build your own portfolio using any combination of available funds.

You can change your investment allocation up to once per calendar year.

You can request a **OneBridge Visa Debit Card** to instantly pay for medical care items and services directly from your VEBA account instead of filing a claim and waiting to get reimbursed.

Due to IRS rules, you may be asked to submit documentation for any **OneBridge Visa Debit Card** transaction to verify the qualified medical care expense.

Workers Compensation Insurance

Idaho State Insurance Fund (SIF)

As required by law, the District carries workers compensation insurance on all members. This insurance is provided by the Idaho State Insurance Fund (SIF) with benefits including wage replacement and medical benefits to members injured in the course of their employment.

Learn More

- ⇒ Visit www.idahosif.org for information on Workers Compensation in Idaho and to download forms
- ⇒ All injuries/exposures should be reported to your supervisor immediately, even minor ones. Delayed reporting could result in loss of benefits.
- ⇒ Covered positions please see current CBA for further information.

Workers Compensation Benefits Summary	
Medical Care	Reasonable and necessary medical care to treat your job-related injury or disease including rehabilitation services
Temporary Disability	If your physician confirms you cannot work due to your job-related injury or disease, you may be eligible for temporary total disability benefits until you are either released to duty, or your condition has reached "maximum medical improvement". Normally, you will qualify for time-loss benefits if your condition causes you to miss more than five (5) days of work.
Permanent Impairment/ Disability	If the SIF determines that your job-related injury or disease is permanent, but that you are able to return to the same or other type of work, you may receive benefits for permanent partial impairment and/or disability. If the SIF determines that due to your job-related injury or disease, you are totally and permanently disabled you may receive income benefits for an extended period of time.
Death Benefits	If a member dies of a job-related injury or disease, their surviving spouse usually receives benefits for 500 weeks; dependent children ordinarily receive benefits up to age 18.
Funeral Benefits	If a death due to the job-related injury or disease occurs within four (4) years, the actual amount of burial expenses shall be reimbursed to the personal representative of the deceased employee.

Public Employee Retirement System of Idaho

Public employees in Idaho are required by state statute to participate in the PERSI Base Plan if they are employed full time for more than five months by an employer who belongs to PERSI. The Base Plan is a defined, qualified tax-deferred benefit plan under the IRS Code Section 401(a). After 60 months of service, you become "vested" in a guaranteed lifetime monthly Base Plan retirement benefit. The lifetime allowance you receive at retirement is not dependent on the amount of money you contribute to PERSI.

When you retire, the PERSI Base Plan will pay you every month for as long as you live; if you choose a Contingent Annuitant at retirement, after you die that person will continue receiving a benefit for the rest of their life.

Learn More

- ⇒ **Visit www.persi.idaho.gov for more information**
- ⇒ **Answer Center at 800-451-8228**
- ⇒ **Register to view your account online at https://mypersi.idaho.gov**

Firefighters are certified as Class 2, or Public Safety, members with a retirement service age (SRA) of 60. Vested Class 2 members can retire before SRA without taking a benefit reduction as long as they meet certain service and age requirements. This is known as the rule of 80; years of service plus the member's age must equal or exceed 80 to retire before SRA without a reduction in their Base Plan retirement benefit.

Current PERSI Base Contributions (as of 07/01/2024)	
Public Safety (Class 2) Employee Contribution on pre-tax wages	10.83%
Employer Contribution on Public Safety (Class 2) on pre-tax wages	14.65%
General Member (Class 1) Employee Contribution on pre-tax wages	7.18%
Employer Contribution on General Class Member (Class 1) pre-tax wages	11.96%

If you do not work long enough to become "vested" (5 years), your contributions can be withdrawn (with tax penalties & withholding), or you may roll over your money into an IRA or other qualified retirement plan with no penalties.

PERSI Choice 401 (k) Plan and Employer Matching Contributions

The Choice 401 (k) Plan is your voluntary PERSI account. It contains voluntary contributions you make, any employer contributions made on your behalf, any rollovers you request from other eligible plans, as well as earnings on those funds. The Choice 401 (k) Plan is a Defined Contribution Plan, meaning the amount you receive at retirement is based on contributions and earnings in the Plan.

Learn More

- ⇒ **Visit www.persi.idaho.gov for more information**
- ⇒ **PERSI Choice Plan at 866-437-3774**
- ⇒ **Register to view your account online at www.mypersi401k.com**

You may begin voluntary contributions to a Choice 401 (k) Plan at any time by submitting a Paycheck Contribution Election Form to the front office. Contributions can be either a percentage of your eligible compensation (gross earnings), or a fixed amount. The District makes **matching** contributions up to 6% of your eligible compensation (gross earnings). For instance, if you defer 10% of your gross earnings to your Choice 401 (k) Plan, the District will match up to 6%. If you defer 3% of your gross earnings, the District will match 3%.

Highlights:

- **You are always 100% vested in your account balance**
- **Your full account balance is available to you (subject to taxes & early withdrawal penalties) when you retire, end your employment with a PERSI-participating employer, or become totally disabled.**
- **You can take a loan from your plan account from $1,000 to 50% of your account balance up to $50,000 paying it back through paycheck deductions plus interest.**

PERSI Choice 401 (k) Contribution Limits (as of Jan 1, 2025—set by the IRS)
Up to 100% of your compensation or $23,500 annually (whichever is less)
After 50 years of age, up to $31,000 annually

Empower Retirement provides the record keeping service for your Choice 401 (k) Plan account

Long Term Disability

Professional Firefighters of Idaho (PFFI)

As of 2013, PERSI eligible positions in the District are not eligible for Social Security coverage, including Supplemental Security Income (SSI). The District cost-shares a substitute for SSI: a long term disability (LTD) insurance through the PFFI underwritten by The Standard. The LTD policy also includes an accidental death & dismemberment (AD&D) benefit, as well as a term life insurance benefit. Elected officials are not eligible for this benefit.

Premiums are deducted from payroll once a month; premiums for the AD&D and life insurance are set amounts, while the LTD cost is based on each individual's earnings. If you have questions regarding the premium amounts paid by the employee and/or employer, or if you would like a copy of the policy for your records, please contact the District's front office.

The Standard Insurance Benefit Summary*		
Plan	**Eligibility**	**Benefits**
Long Term Disability	Actively at work 30 hours each week eligible for benefit the date you become a member	60% of your pre-disability monthly salary up to $8,333 (max of $5,000/min of $50) reduced by any other income you are eligible to receive
Accidental Death & Dismemberment (AD&D)	Actively at work 30 hours each week eligible for benefit the date you become a member	$15,000 for Employee's Loss of Life caused solely & directly by an accident; $7,500 for loss of hand or foot or sight in one eye or hearing in both ears. No more than $15,000 will be paid for all losses resulting from one accident.
Life Insurance	Actively at work 30 hours each week eligible for benefit the date you become a member	Benefit for Self: $15,000 Benefit for Spouse: $1,000 Benefit for Child: $1,000

***Please see policy for additional coverages not listed in this summary**

Medical Expense Reimbursement Plan (MERP)

IAFF/Washington State Council of Firefighters

Washington State Council of Fire Fighters

Union-covered positions participate in the IAFF Medical Expense Reimbursement Plan for Retirees (MERP). **This is a non-voluntary benefit for all union covered positions only.**

Upon hire, union covered employees complete paperwork to defer the current contribution of $100 per month as a pre-tax deduction of $50.00 twice a month from their paycheck. Contribution amount is the same for all positions in the bargaining unit, regardless of rank or length of service. The District contributes an additional $75/month to MERP for each covered member. Members are vested after five years of active service.

Learn More

- ⇒ **Contact your Union Local 4045 for more information**
- ⇒ **Visit http://www.dimarinc.com;/firefirghters/wscff-medical-expense-reimbursemen-plan-merp for details on MERP**

Medical Expense Reimbursement Plan (MERP) through a Retiree Medical Trust
When a member retires, their benefit is based on the total number of Active Service Units (ASU) they've accrued
Currently, members are contributing $100, plus the District's $75, per month or seven (7) Active Service Units (ASUs)
The monthly benefit for reimbursable expenses at retirement is based on the member's ASUs multiplied by a Unit Multiplier (UM). The IAFF MERP Retiree Trust works with a professional actuarial firm to determine the UM. ***(as of 2/2019, the UM is .41*)***

Scenarios:

Member has contributed 7 ASUs/month for 10 years before retiring.

840 ASUs X .41 UM* = $344.40

Retiree's monthly maximum benefit toward out-of-pocket medical expenses would be $344.40/month, *or*

Same member contributes for 20 years:

1680 ASUs X .41 UM* = $688.80

Retiree's monthly maximum benefit toward out-of-pocket medical expenses would be $688.80/month

Voluntary Retirement Benefits

THE STATE OF IDAHO
Deferred Compensation Plan

State of Idaho 457 Deferred Compensation Plan

The State of Idaho 457 plan is a defined Contribution plan available to public employees. Unlike a 401(k) plan, money in a traditional 457 (b) account can be withdrawn before age 59 ½ without penalty.

Nationwide is the third-party administrator for the State's deferred compensation plan. They offer both a traditional 457 (b) pre-tax account and a Roth 457 (b) with taxes paid up-front. The Roth 457 (b) account will be tax-free withdrawals as long as you are at least 59 ½ years old and don't take withdrawals for at least five years after your first Roth contribution.

Members elect how much of their pay to defer to either or both traditional or Roth option 457 (b) plans; this can be a percentage in whole amounts from 1% to 100%, or a whole dollar amount. The maximum allowable contribution for 2025 is $23,500; if you are age 50 or older in 2025, you can make an additional $7,500 in contributions.

Learn More

- ⇒ **Visit www.idahodc.com for more information**
- ⇒ **Nationwide Investment Advisor Jared Williams at 406-600-6702 or j.williams1@nationwide.com**
- ⇒ **See Front Office for deferral forms and information packet**

Nationwide

401 (k) & 457 Plans

As of 2025, both 401(k) and 457 plans have annual maximum contribution limits of $23,500 with a "catch up" provision of up to $7,500 additional if over the age of 50. It is possible to contribution to both a 401(k) and 457 plan at the same time, and be able to contribute the maximum amounts to both.

401(k) Versus 457

401(k) plans are considered "qualified retirement plans" that are subject to the Employee Retirement Income Security Act of 1974 (ERISA); 457 plans are a type of tax-advantaged non-qualified retirement plan and are not subject to ERISA. Since ERISA rules do not apply to 457 accounts, the IRS does not assess a premature withdrawal penalty to 457 participants who take withdrawals before age 59 1/2 (although the withdrawals are submitted to normal income taxes). Premature withdrawals from a 401(k) result in an additional 10% tax penalty.

Voluntary Insurance Policies

Aflac insurance policies are available to full-time District employees and may be purchased separately on a voluntary basis. Premiums are paid by payroll deduction and the District submits them on your behalf each month.

To learn more about these plans and/or to schedule a personal appointment, please contact the local agent.

Supplemental insurance available includes Accident, Cancer, Critical Illness, Dental, Hospital, Life, and Disability.

Employees are eligible to enroll upon hire and then during open enrollment (September) each year.

Learn More

- ⇒ **Visit www.aflac.com for more information**
- ⇒ **Independent Agent Susan Mensching**
  Ph 208-664-9880 Fax 877-483-3085
  or susan_mensching@us.aflac.com

Please note that Aflac enrollment, billing, claims payment, and administration are managed directly by Aflac

Paid Leave and Holidays

Vacation Leave

Paid vacation is available to all full-time employees who have completed six (6) months of full-time employment. Please refer to Employee Policy or Collective Bargaining Agreement for information on vacation leave procedures. Vacation leave starts accruing from the start of your employment as follows:

40 Hour Work Week Schedule:

0 - 24 Months	10 days per year, 6.75 hours per month
25 - Months	15 days per year, 10 hours per month
61 - 180 Months	20 days per year, 13.3 hours per month
181 months+	25 days per year, 16.6 hours per month

Vacation leave can only accrue to a maximum of 336 hours

24 Hour Shift Work Schedule:

0 - 36 Months	12 hours per month
36 Mos. + 1 day - 96 Mos.	18 hours per month
96 Mos. + 1 day - 120 Mos.	20 hours per month
120 Mos. + 1 day or greater	24 hour per month

Vacation leave can accrue to a maximum of 576 hours; Vacation buyout upon separation of employment cannot exceed 336 hours

Sick Leave

Paid sick leave is a benefit to provide relief to employees in the event of illness/injury to the employee or their immediate family. Please refer to Employee Policy or Collective Bargaining Agreement for more information on sick leave procedures.

40 Hour Work Week Schedule:

10 hours per month accrual
Sick leave maximum accrual of 960 hours

24 Hour Shift Work Schedule*:

24 hours per month
Sick leave maximum accrual of 1440 hours*

Bereavement Leave

All regular full-time employees are eligible for paid Bereavement Leave for a death in their immediate family. Please refer to Employee Policy or Collective Bargaining Agreement for more information on bereavement leave procedures

40 Hour Work Week Schedule:	Up to 4 days (32 hrs. paid leave at regular hourly rate)
24 Hour Shift Work Schedule:	Up to 2 shifts (48 hrs. paid leave at base hourly rate*)

Paid Holidays

All regular, non-bargaining, full-time 40 Hour work week employees are eligible for a workday of paid time off at their regular hourly rate for twelve recognized holidays per fiscal year (Oct 1 - Sep 30).

Please refer to current Collective Bargaining Agreement for Paid Holiday Benefits for covered employees*

Personal Day

All regular full-time employees are eligible for one (1) personal day per fiscal year (Oct 1 - Sep 30) as follows:

40 Hour Work Week Schedule:	1 workday of paid leave at regular hourly rate
24 Hour Shift Work Schedule:	1 shift of paid leave at base hourly rate*

***Please note that current paid leave benefits for covered positions are defined in the Union Local 4045 Collective Bargaining Agreement**

Bonus Pay

Longevity Pay

The District uses longevity pay as a way of showing appreciation for its career employees' years of continuous service. All full-time employees are eligible to receive Longevity Pay after one year.

Longevity Pay is paid out in a lump sum annually no sooner than the last week of November or no later than the end of the first week in December. Only current employees as of the date Longevity Pay is paid are eligible. Employees who retire or are certified as medically disabled are eligible for pro-rated Longevity Pay upon separation.

Longevity Pay is computed as a percentage of the current base Firefighter 1/EMT wage based on each employees' months of full-time service as of December 1st each year.

Holiday Pay

Suppression personnel receive Holiday Pay annually in a lump sum in June each year for 11 recognized holidays (June 1 through May 31) and 24 hours of additional vacation leave in July for the recognized holiday in June* each year. New hires after June 1st receive holiday pay for any of the recognized 11 paid holidays after their date of hire. Upon separation, suppression personnel receive holiday pay "buy out" for those 11 recognized paid holidays that occur between annual lump sum payout and their last day of employment.

***Please note that current benefits for covered positions are defined in the Union Local 4045 Collective Bargaining Agreement**

RECOGNIZED HOLIDAYS:

New Year's Day
Martin Luther King, Jr. Day
President's Day
Memorial Day
Juneteenth*
Independence Day
Labor Day
Patriot Day
Columbus Day
Veterans Day
Thanksgiving Day
Christmas Day

Payroll Schedule, Calendar and Direct Deposit

Payroll Calendar Fiscal Year 2025		
Pay Period	**Pay Day**	**Description**
9/23-10/6/2024	10/11/2024	Biweekly for Suppression
9/23-10/20/2024	10/25/2024	*Full pay for Suppression
10/21-11/03/2024	11/08/2024	Biweekly for Suppression
11/04-11/17/2024	11/22/2024	*Full pay for Suppression
11/18-12/01/2024	12/6/2024	Biweekly for Suppression
11/18-12/15/2024	12/20/2024	*Full pay for Suppression
12/16-12/29/2024	1/03/2025	Biweekly for Suppression
12/16-1/12/2025	1/17/2025	*Full pay for Suppression
1/13-1/26/2025	1/31/2025	Biweekly for Suppression
1/13-2/09/2025	2/14/2025	*Full pay for Suppression
2/10-2/23/2025	2/28/2025	Biweekly for Suppression
2/10-3/09/2025	3/14/2025	*Full pay for Suppression
3/10-3/23/2025	3/28/2025	Biweekly for Suppression
3/10-4/06/2025	4/11/2025	*Full pay for Suppression
4/07-4/20/2025	4/25/2025	Biweekly for Suppression
4/07-5/04/2025	5/09/2025	*Full pay for Suppression
5/05-5/18/2025	5/23/2025	Biweekly for Suppression
5/05-6/1/2025	6/06/2025	*Full pay for Suppression
6/02-6/15/2025	6/20/2025	Biweekly for Suppression
6/16-6/29/2025	7/03/2025	*Full pay for Suppression
6/30-6/13/2025	7/18/2025	Biweekly for Suppression
6/30-7/27/2025	8/01/2025	*Full pay for Suppression
7/28-8/10/2025	8/15/2025	Biweekly for Suppression
7/28-8/24/2025	8/29/2025	*Full pay for Suppression
8/25-9/07/2025	9/12/2025	Biweekly for Suppression
8/25-09/21/2025	9/26/2025	*Full Pay for Suppression

Payroll Schedules

All full-time, regular District employees are paid every other Friday following the end of the pay period with annual salaries paid in equal installments each payday during the fiscal year.

⇒ Pay periods for 80 hour/14 day work period employees begin on Monday at 12:01 a.m. and end on Sunday at 12:00 midnight.

⇒ Pay periods for 24 hours shift employees cover 14 days beginning on Monday and ending on Sunday. Suppression staff work a 24 day, 182 hour work period and paid a base salary based on the work period. The salary is paid out in 26 equal installments for FY2023 with guaranteed overtime on both Biweekly and Full Payrolls. Any additional overtime is paid out every 28 days on Full Payrolls only*.

Suppression personnel should refer to current Collective Bargaining Agreement for the established Fair Labor Standards Act (FLSA) work cycle and can contact the front office for further information on how the FLSA affects payment of overtime.

Direct Deposit

The District encourages all paid employees to take advantage of no cost direct deposit. Direct deposits are electronically transferred before banks open on every payday. Paystubs are emailed out to employees on the Thursday prior to every payday for their review.