



LOS ALAMOS

COUNTY OF LOS ALAMOS
REGULAR AND LIMITED TERM EMPLOYEE BENEFITS

Health Insurance Benefits

This Benefits Summary Sheet presents an overview of benefits provided by the County, but it is not a contract. This is only a summary. If you want more details about coverage and costs, you can get the complete terms in the policy or plan document from the Human Resources Division.

Medical Insurance

LAC offers medical insurance coverage through BLUE CROSS BLUE SHIELD of NEW MEXICO (BCBS) to regular & limited term employees. LAC has 2 PPO plans to choose from, which each have an individual deductible of \$350 with a family deductible of \$700 for certain services.

The PPO Blue 35 plan has an office visit co-pay of \$35 and a specialist co-pay of \$50 per visit and the PPO Blue 45 plan has an office visit co-pay of \$45 and a specialist co-pay of \$60 per visit. Co-pays for prescriptions do not count towards this deductible.

Prescription co-pays are on a 3-tier plan: Generic=\$15, Brand Name = \$35, Non-Formulary=\$55. Please see Summary Comparisons for a detailed breakdown of charges, including deductibles and benefits.

Dental Insurance

LAC offers dental insurance coverage through Delta Dental of New Mexico.

Vision Insurance

LAC offers vision insurance coverage through Vision Service Plan (VSP).

Life Insurance

LAC offers basic, dependent and voluntary life insurance through Blue Cross and Blue Shield of NM. Basic life insurance and Basic Accidental Death and Dismemberment is offered at the rate of one times the employee's annual salary rounded to the highest thousand with a maximum of \$50,000. If an employee chooses dependent life, his/her spouse is covered for \$5,000, children 6 months to 26 years are covered for \$2,000, and children 14 days to six months are covered for \$500. LAC pays a portion of basic and dependent life. Voluntary life offers the employee life insurance up to \$300,000 in addition to the basic life insurance. Voluntary insurance in excess of \$250,000 will require a completed statement of health. Employees may insure their spouse for the same amount not to exceed the employee's amount of coverage. Premiums are based on age. Dependent children can be insured for \$10,000 each. LAC does not contribute any portion of the voluntary life insurance premium

* Long Term Disability/UNUM

LTD is available to Regular employees only. LTD is designed to partially replace income lost during periods of disability that result from injury, sickness or pregnancy. To be eligible for the LTD benefit, employee must be unable to work for at least 3 months and must have claim approved through medical underwriting. If approved, LTD Benefit pays employees 60% of monthly earnings to a maximum benefit of \$8,000 per month for the duration of disability or age 65. The County contributes .25% and the employee contributes an additional .25% for this benefit.

NOTE: For medical, dental, vision, basic life and dependent life insurance, LAC contributes 80% of premiums for full-time employees, 60% for 3/4 time employees, and 40% for 1/2 time employees. Employees contribute the remaining 20%, 40% or 60%, respectively.

The following is a summary of pre-tax and post-tax benefits:

Table with 2 columns: Pre-Tax and Post-Tax. Pre-Tax items include PERA, ICMA, Medical, Dental, Vision, Flex Spending. Post-Tax items include Life Insurance, LAC, LTD, RHCP.

Retirement Benefits

* Public Employees Retirement Association (PERA)

PERA is a Defined Benefit retirement plan offered through the State of NM to LAC regular and limited term employees. Once you are vested in PERA and have meet the age and service requirements for normal retirement, you are guaranteed a lifetime pension benefit when you retire.

<u>Municipal Plan (MP)</u>	<u>Employee Contributions</u>	<u>Employer Contributions</u>
MP3 – General County (>\$20K)	14.65%	9.80%
MP3 – General County (<\$20K)	13.15%	9.80%
MDO1 - Detention Officers	18.15%	17.30%
MPO5 - Police Officers	17.80%	19.15%
MFR5 - Shift Firefighters	17.70%	21.90%

■ Tier 1 - If hired before July 1, 2013

Employees are vested after 5 years of service and can retire at any age with 25 years of service or age 65 with 5 years of service (20 years of service for Public Safety).

■ Tier 2 - If hired after July 1, 2013

Employees are vested after 8 years of service and can retire with Rule of 85 or age 65 with 8 years of service. Public Safety is vested after 6 years of service and can retire at any age with 25 years of service or age 60 with 6 years of service.

* Los Alamos County Pension Plan (LAC)

This plan is available to regular LAC employees only. (Limited term positions contribute to FICA (Medicare and Social Security)). This is a supplemental pension plan with contributions from the employee and LAC. LAC contributes 9% and the employee contributes 1%. Employees are automatically vested in 4% of LAC contribution. Vesting for the remaining 5% is based on years of service with LAC as follows:

3 years – 20%
4 years – 40%
5 years – 60%
6 years – 80%
7 years – 100%

457 Plan (Deferred Compensation)

Offered through ICMA-RC, this plan allows the employee to contribute up to \$19,500 of his/her annual salary for calendar year 2020 into a tax deferred account. LAC does not share in the contribution of this benefit plan. No age penalty applies for early withdrawal.

* Retiree Health Care Plan (RHCP)

This benefit entitles the employee to continue insurance benefits, through the New Mexico Retiree Health Care Authority (NMRHCA), after he/she retires. For County Employees, LAC contributes 2.0% and the employee contributes 1.0%. For Fire, Police and Detention Employees, LAC contributes 2.5% and the employee contributes 1.25%. When the employee retires, NMRHCA subsidizes the retiree's premium based on the retiree's years of service with a participating employer. Contribution amounts are set by the Retiree Health Care Act ("Act"), Sections 10-7C-1 et seq. NMSA 1978 and may be subject to change.

Annual and Sick Leave Accruals

All accruals are bi-weekly. Sick leave accruals do not increase with years of service.

GENERAL COUNTY EMPLOYEES	Annual Leave 0 - < 5 years	Annual Leave > 5 - < 10 years	Annual Leave 10 yrs or more	Sick Leave
Full-Time Regular	4.61 hrs	6.46 hrs	7.38 hrs	3.69 hrs
¾ Time Regular	3.46 hrs	4.85 hrs	5.54 hrs	2.77 hrs
½ Time Regular	2.31 hrs	3.23 hrs	3.69 hrs	1.85 hrs
FIRE DEPARTMENT	Annual Leave 0 - < 5 years	Annual Leave > 5 - < 10 years	Annual Leave 10 yrs or more	Sick Leave
Fire Shift Employees	6.45 hrs	9.04 hrs	10.33 hrs	5.17 hrs

The personal holiday in lieu of Columbus Day must be taken by 12/31 or it will be forfeited. Any employee hired on or after October 1st is not eligible for a personal holiday until the next calendar year. * Denotes Mandatory Deductions