



Benefit Changes 2015-2018

2015 Changes

- Enrollment= 91 (64 Traditional, 27 HDHP)
- Carrier- PeHP, Both IHC and Non-IHC networks provided
- Deductibles increased in HDHP by \$100
- OOPM increased in HDHP by \$200
- 4.4% increase to traditional plan
- 2% decrease to HDHP offset by increased HSA contributions to maintain parity with the traditional plan.
- Family plan cost \$1020.21/PEPM
- EE paid 9%

2016 Changes

- Enrollment= 93 (49 Traditional, 44 HDHP)
- Carrier- PeHP, No longer offered IHC network to reduce renewal increase from 17.5
- Added to HSA contribution to incentivize EE to move to the low cost HDHP
- Deductible increased in HDHP by \$400
- OOPM increased in HDHP by \$800
- 5.3% increase
- Family plan cost \$1074.62/PEPM
- EE paid 10%

2017 Changes

- Enrollment= 94 (49 Traditional, 45 HDHP)
- Carrier- IHC SelectHealth, Moved provider to reduce renewal increase from 24%
- Continued to increase HSA contributions to incentivize EE to lower cost HDHP
- Deductibles increased in Traditional plan by \$1000 and HDHP by \$2000
- OOPM increased in HDHP by \$2000
- 14.13% increase
- Family plan cost \$1213/PEPM
- EE paid 10%

2018 Changes

- Enrollment= 96 (23 Traditional, 73 HDHP)
- Carrier IHC SelectHealth, initial 15.3% increase
- Deductibles increased in Traditional plan by \$500
- OOPM increased in Traditional by \$2000
- 12.5% increase
- Family plan cost \$1219.64/PEPM
- EE paid 15%

WASATCH COMPENSATION GROUP BENEFITS

HDHP 2015

HDHP 2018

ENTITY NAME	ANNUAL MEDICAL PREMIUM	3 EMPLOYEE ANNUAL PREMIUM	EE Share %	ANNUAL DEDUCTIBLE	Co-Insurance	ANNUAL OUT-OF-POCKET MAX	ENTITY NAME	ANNUAL MEDICAL PREMIUM	3 EMPLOYEE ANNUAL PREMIUM	EE Share %	ANNUAL DEDUCTIBLE	Co-Insurance	ANNUAL OUT-OF-POCKET MAX
							AMERICAN FORK	\$16,185	\$13,650	16%	\$6,000	80%	\$10,000
							BOUNTIFUL	\$17,453	\$15,749	10%	\$5,000	80%	\$6,000
BRIGHAM CITY	\$12,880	\$10,304	20%	\$4,000	100%	\$4,000	BRIGHAM CITY	\$16,274	\$12,998	20%	\$4,000	90%	\$6,000
CACHE	\$14,061	\$11,952	15%	\$2,500	80%	\$5,000	CACHE COUNTY	\$20,704	\$18,219	12%	\$3,000	80%	\$6,000
							Centerville (HDHP)	\$16,522	\$14,869	10%	\$3,000	80%	\$6,000
COTTONWOOD HEIGHTS	\$14,406	\$12,245	15%	\$2,500	80%	\$5,000	COTTONWOOD HEIGHTS	\$18,306	\$15,560	15%	\$2,600	80%	\$5,000
							Davis County	\$17,107	\$15,397	10%	\$3,000	80%	\$6,000
							Eagle Mountain	\$14,106	\$14,106	0%	\$5,000	100%	\$5,000
							DRAPER	\$16,487	\$14,838	10%	\$3,000	80%	\$6,000
HERRIMAN CITY	\$11,863	\$9,491	20%	\$3,000	100%	\$3,000	HERRIMAN CITY	\$14,359	\$11,987	17%	\$4,000	100%	\$4,000
							JORDAN VALLEY WATER CONSERVANCY DISTRICT	\$20,933	\$18,839	10%	\$3,000	80%	\$4,000
LEHI	\$13,742	\$13,742	0%	\$4,000	100%	\$4,000	LEHI	\$16,011	\$16,011	0%	\$4,000	80%	\$6,000
LOGAN	\$12,480	\$12,480	0%	\$5,000	100%	\$5,000	LOGAN	\$14,952	\$14,952	0%	\$5,000	100%	\$5,000
							MIDVALE	\$19,152	\$18,634	3%	\$3,000	80%	\$6,000
MURRAY	\$13,516	\$11,489	15%	\$3,000	80%	\$6,000	MURRAY	\$15,454	\$13,136	15%	\$3,000	80%	\$6,000
OGDEN	\$14,539	\$14,539	0%	\$4,000	100%	\$4,000	OGDEN	\$16,463	\$16,463	0%	\$6,000	100%	\$8,000
OREM	\$13,412	\$11,612	13%	\$3,000	80%	\$5,000	OREM	\$13,764	\$12,924	6%	\$4,000	80%	\$6,000
PARK CITY	\$14,128	\$14,128	0%	\$3,000	80%	\$10,000	PARK CITY	\$17,930	\$17,930	0%	\$3,000	80%	\$10,000
PAYSON CITY	\$17,175	\$16,145	6%	\$3,000	80%	\$6,000	PAYSON CITY	\$16,549	\$15,696	5%	\$5,000	100%	\$5,000
PROVO	\$13,224	\$12,672	4%	\$2,400	80%	\$4,000	PROVO CITY	\$15,132	\$12,012	21%	\$5,700	70%	\$11,000
							RIVERDALE	\$17,644	\$14,115	20%	\$3,000	80%	\$6,000
SALT LAKE CITY	\$11,461	\$10,888	5%	\$3,000	90%	\$8,000	SALT LAKE CITY	\$14,210	\$13,499	5%	\$3,000	90%	\$8,000
SALT LAKE COUNTY	\$10,788	\$10,788	0%	\$4,000	90%	\$7,000	SALT LAKE COUNTY	\$13,464	\$13,464	0%	\$4,000	90%	\$7,000
SANDY	\$13,500	\$13,500	0%	\$4,000	80%	\$8,000	SANDY	\$16,452	\$16,452	0%	\$4,000	80%	\$8,000
							SEVIER COUNTY	\$15,532	\$15,532	0%	\$3,000	80%	\$6,000
							SMITHFIELD CITY	\$12,702	\$12,702	0%	\$2,000	80%	\$6,000
							SNYDERVILLE BASIN SPECIAL RECREATION DISTRICT	\$17,964	\$17,964	0%	\$3,000	80%	\$8,000
							SNYDERVILLE BASIN SPECIAL RECREATION DISTRICT	\$21,648	\$17,964	17%	\$3,000	80%	\$8,000
							SNYDERVILLE BASIN WATER RECLAMATION DISTRICT	\$16,944	\$16,944	0%	\$5,200	100%	\$5,000
							SOUTH DAVIS SEWER DISTRICT	\$18,792	\$18,792	0%	\$3,000	80%	\$6,000
SOUTH OGDEN	\$12,924	\$12,924	0%	\$6,000	100%	\$6,000	SOUTH OGDEN	\$16,895	\$16,895	0%	\$6,000	100%	\$6,000
							SOUTH JORDAN	\$14,535	\$13,082	10%	\$2,700	80%	\$5,400
SOUTH SALT LAKE	\$12,100	\$11,808	2%	\$6,000	100%	\$6,000	SOUTH SALT LAKE	\$12,734	\$11,376	11%	\$6,000	100%	\$6,000
SPANISH FORK	\$16,541	\$16,541	0%	\$5,400	100%	\$5,400	SPANISH FORK	\$17,540	\$17,540	0%	\$6,000	100%	\$6,000
STATE OF UTAH	\$13,455	\$11,871	12%	\$3,000	80%	\$7,500	STATE OF UTAH	\$15,207	\$15,207	0%	\$3,000	80%	\$7,500
ST. GEORGE	\$11,704	\$10,102	14%	\$4,000	80%	\$8,000	ST. GEORGE	\$13,205	\$11,051	16%	\$4,000	80%	\$8,000
SYRACUSE	\$16,016	\$16,016	0%	\$3,000	90%	\$4,000	SYRACUSE	\$17,786	\$17,786	0%	\$4,000	80%	\$5,000
UNIFIED POLICE DEPT	\$16,257	\$13,044	20%	\$4,000	80%	\$6,000	UNIFIED POLICE DEPT	\$19,259	\$15,407	20%	\$6,000	90%	\$8,000
							UINTAH COUNTY	\$22,080	\$18,768	15%	\$3,500	80%	\$9,000
							UINTAH COUNTY	\$20,580	\$19,550	5%	\$6,000	80%	\$9,000
UTAH COUNTY	\$15,380	\$15,380	0%	\$4,000	80%	\$7,000	UTAH COUNTY	\$17,779	\$17,779	0%	\$4,000	80%	\$6,000
Wasatch Front Waste & Recycling District	\$10,898	\$10,898	0%	\$4,000	80%	\$8,000	Wasatch Integrated Waste Mgmt District	\$17,455	\$15,710	10%	\$2,700	80%	\$5,400
WEST JORDAN	\$11,296	\$10,107	11%	\$2,400		\$4,000	WEST JORDAN	\$19,313	\$17,382	10%	\$2,700	80%	\$4,500
CLEARFIELD	\$11,704	\$11,704	0%	\$2,600	80%	\$5,200	CLEARFIELD	\$14,954	\$14,954	0%	\$5,000	80%	\$8,000
AVERAGES	\$13,510	\$12,587	7%	\$3,688	88%	\$5,836	Averages	\$16,827	\$15,557	7%	\$3,956	85%	\$6,530
Year over Year Change								\$3,317	\$2,970	1%	\$268	-3%	\$694

WASATCH COMPENSATION GROUP BENEFITS

TRADITIONAL PLAN 2015

TRADITIONAL PLAN 2018

ENTITY NAME	ANNUAL MEDICAL	\$ EMPLOYER ANNUAL	EE Share %	ANNUAL DEDUCTIBLE	Co-Insurance	ANNUAL OUT-OF-POCKET MAX	ENTITY NAME	ANNUAL MEDICAL	\$ EMPLOYER ANNUAL	EE Share %	ANNUAL DEDUCTIBLE	Co-Insurance	ANNUAL OUT-OF-POCKET MAX
							AMERICAN FORK	\$18,203	\$15,352	16%	\$2,000		\$8,000
BRIGHAM CITY	\$13,054	\$10,443	20%	\$4,000	80%	\$8,000							
BOUNTIFUL	\$14,882	\$13,394	10%	\$1,500	80%	\$3,000	BOUNTIFUL	\$22,117	\$19,933	10%	\$3,000	80%	\$6,000
BOUNTIFUL	\$15,600	\$14,112	10%	\$1,500	80%	\$2,000	BOUNTIFUL	\$21,717	\$19,533	10%	\$3,000	80%	\$6,000
CACHE	\$16,519	\$14,041	15%	\$1,000	80%	\$6,000							
							Centerville	\$18,524	\$17,598	5%	\$3,000	80%	\$5,000
COTTONWOOD HEIGHTS	\$16,886	\$13,445	20%	\$15,000	80%	\$4,000	COTTONWOOD	\$24,038	\$21,601	10%	\$500	90%	\$6,000
DAVIS COUNTY	\$16,362	\$14,726	10%	\$500	90%	\$4,000	DAVIS COUNTY	\$19,936	\$15,948	20%	\$2,500	80%	\$6,000
DRAPER	\$16,663	\$14,974	10%	\$300		\$4,000	DRAPER	\$19,819	\$17,837	10%	\$500		\$6,000
							FARMINGTON	\$18,859	\$15,222	19%	\$1,000	80%	\$8,000
LAYTON	\$13,494	\$10,868	19%	\$500	95%	\$4,000	LAYTON	\$13,494	\$10,868	19%	\$500	80%	\$4,000
LEHI	\$14,613	\$14,613	0%	\$1,500	80%	\$4,000	LEHI	\$18,235	\$18,235	0%	\$1,500	80%	\$7,200
MIDVALE	\$19,194	\$17,274	10%	\$1,500	80%	\$7,500	MIDVALE CITY	\$22,285	\$20,057	10%	\$2,000	80%	\$6,000
MURRAY	\$15,901	\$13,516	15%	\$500		\$8,000	MURRAY	\$18,181	\$15,454	15%	\$1,500	80%	\$10,000
OGDEN	\$17,040	\$14,245	16%	\$3,000	80%	\$6,000	OGDEN	\$14,246	\$11,081	22%	\$7,000	80%	\$10,000
OREM	\$10,340	\$9,740	6%	\$3,000		\$5,000							
PARK CITY	\$17,054	\$15,254	11%	\$500	80%	\$4,500	PARK CITY	\$21,966	\$20,466	7%	\$700	80%	\$6,000
							PARK CITY FIRE SERVICE DISTRICT	\$19,044	\$17,964	6%	\$3,000	80%	\$8,000
							PAYSON CITY	\$19,560	\$17,604	10%	\$1,500	80%	\$10,000
							PROVO CITY	\$18,637	\$18,637	0%	\$3,700	80%	\$6,500
							PROVO CITY	\$24,585	\$22,012	10%	\$1,800	80%	\$6,000
							RIVERDALE	\$20,030	\$16,024	20%	\$1,000	80%	\$8,000
RIVERTON CITY	\$17,686	\$14,400	19%	\$500	80%	\$6,000	RIVERTON CITY	\$21,022	\$17,736	16%	\$600	40%	\$8,000
							ROY CITY	\$16,480	\$14,091	15%	\$1,500	80%	\$4,000
SALT LAKE COUNTY	\$18,108	\$14,940	17%	\$1,000	80%	\$7,000	SALT LAKE COUNTY	\$21,708	\$17,784	18%	\$1,000	80%	\$7,000
SALT LAKE CITY	\$18,154	\$14,366	21%	\$1,500	100%	\$8,000							
							SNYDERVILLE BASIN SPECIAL RECREATION DISTRICT	\$19,044	\$17,964	6%	\$3,000	80%	\$8,000
							SNYDERVILLE BASIN SPECIAL RECREATION DISTRICT	\$22,944	\$17,964	22%	\$3,000	80%	\$8,000
							SNYDERVILLE BASIN WATER RECLAMATION DISTRICT	\$19,308	\$19,308	0%	\$1,500	80%	\$10,000
SOUTH JORDAN	\$14,871	\$13,384	10%	\$500	90%	\$4,000	SOUTH JORDAN	\$18,218	\$14,574	20%	\$500	90%	\$6,000
SOUTH SALT LAKE	\$13,458	\$11,808	12%	\$3,000	80%	\$8,000	SOUTH SALT LAKE	\$13,458	\$11,808	12%	\$3,000	80%	\$8,000
SOUTH SALT LAKE	\$13,018	\$11,794	9%	\$1,500	80%	\$5,000	SOUTH SALT LAKE	\$13,458	\$11,808	12%	\$3,000	80%	\$8,000
ST. GEORGE	\$13,622	\$10,102	26%	\$2,000	80%	\$8,000	ST. GEORGE	\$14,825	\$11,051	25%	\$3,000	70%	\$8,000
							ST. GEORGE	\$15,780	\$11,051	30%	\$2,000	80%	\$8,000
STATE OF UTAH	\$17,158	\$11,871	31%	\$3,000	80%	\$7,500	STATE OF UTAH	\$16,791	\$16,791	0%	\$700	80%	\$9,000
							STATE OF UTAH	\$17,118	\$16,444	4%	\$700	80%	\$9,000
							SUMMIT COUNTY	\$17,280	\$17,280	0%	\$3,000	80%	\$8,000
							SUMMIT COUNTY (2 Plans)	\$21,600	\$17,280	20%	\$2,000	80%	\$7,000
SYRACUSE	\$19,144	\$15,315	20%	\$1,000	90%	\$4,000	SYRACUSE	\$21,643	\$17,315	20%	\$2,000	90%	\$5,000
							TOOELE COUNTY	\$21,905	\$15,409	30%	\$5,500	80%	\$11,000
UNIFIED FIRE AUTHORITY	\$15,041	\$12,033	20%	\$1,000	80%	\$6,000	UNIFIED FIRE AUTHORITY	\$18,091	\$14,473	20%	\$2,000	80%	\$6,000
UNIFIED POLICE DEPT	\$18,720	\$5,088	73%	\$2,000	80%	\$6,000	UNIFIED POLICE DEPT	\$22,657	\$18,126	20%	\$2,000	80%	\$6,000
UTAH COUNTY	\$19,621	\$15,380	22%	\$2,000	80%	\$6,000	UTAH COUNTY	\$20,648	\$17,779	14%	\$2,000	80%	\$6,000
VECC	\$20,027	\$16,823	16%	\$750	80%	\$8,250	VECC	\$26,360	\$23,972	9%	\$8,000	80%	\$8,000
Wasatch Front Waste & Recycling District	\$15,338	\$12,271	20%	\$500	80%	\$4,000	Wasatch Integrated	\$18,801	\$16,968	10%	\$1,000	80%	\$8,000
Washington City	\$1,488	\$1,384	7%	\$1,000	80%	\$6,000	WASHINGTON CITY	\$19,200	\$17,856	7%	\$1,000	80%	\$6,000
WASHINGTON TERRACE	\$17,944	\$16,150	10%	\$500	90%	\$4,000	WASHINGTON TERRACE	\$17,767	\$17,598	1%	\$1,000	80%	\$8,000
WEBER COUNTY	\$12,034	\$9,993	17%	\$1,500	80%	\$7,000	WEBER COUNTY	\$12,962	\$12,962	0%	\$2,000	80%	\$8,000
WEST JORDAN	\$13,668	\$11,551	15%	\$1,000		\$2,000	WEST JORDAN	\$23,294	\$18,635	20%	\$1,000	80%	\$2,500
WEST VALLEY	\$13,568	\$10,855	20%	\$1,500	80%	\$9,000	WEST VALLEY	\$17,960	\$14,367	20%	\$1,500	80%	\$9,000
CLEARFIELD	\$13,460	\$12,243	9%	\$2,000	80%	\$8,000	CLEARFIELD	\$17,216	\$14,636	15%	\$6,000	80%	\$10,000
AVERAGES	\$15,463	\$12,732	17%	\$1,820	83%	\$5,629	AVERAGES	\$19,213	\$16,735	13%	\$2,113	80%	\$7,222
Year over Year Change								\$3,750	\$4,003	-4%	\$293	-3%	\$1,593

Council Benefits

City	Health	Dental	Vision	Life	Retirement
Eagle Mountain	X	X	X	X	X
St.George	X	X	X	X	X
S. Salt Lake City	X	X	X	X	X
West Jordan	X	X	X	X	X
Herriman	X	X	X	X	X
Orem	X	X	X	X	X
Lehi	X	X	X	X	X
South Jordan	X	X	X	X	X
Spanish Fork	X	X	X	X	X
American Fork	X	X	X	X	X
Ogden	X	X	X		X
Clearfield	X	X	X		X
Tremonton	X	X	X		
Park City	X	X		X	X
Layton	X	X		X	X
Price	X	X		X	X
Fillmore	X	X		X	X
Sandy	X	X		X	X
Provo	X	X		X	X
Tooele	X	X		X	X
Logan	X	X		X	X
Midvale	X	X		X	X
West Valley	X	X		X	X
Bountiful	X	X		X	
Mapleton	X	X		X	
Pleasant Grove	X	X			X
Brigham City	X	X			
Cedar City	X				X
Pleasant Grove	X				X
Santa Clara	X				
Taylorsville	X				
Murray	X				
Nephi	X				
Smithfield	X				
N. Salt Lake	X				
Draper				X	X
Riverdale				X	X
Cottonwood Heights				X	X
Riverton				X	X
Roy				X	X
Kaysville					X
Beaver					X
South Ogden					X
Bluffdale					X
Washington					X
Santaquin					
Manti					
La Verkin					
Enterprise					
West Point					
Blanding					
Morgan					
Saratoga Springs					
Lindon					
Nibley					
Brian Head					
Heber City					
Farmington					
Lindon					
Centerville					
Woods Cross					
West Bountiful					
Clinton					
Enoch					
South Weber					



Emergency Preparedness: Crash Course

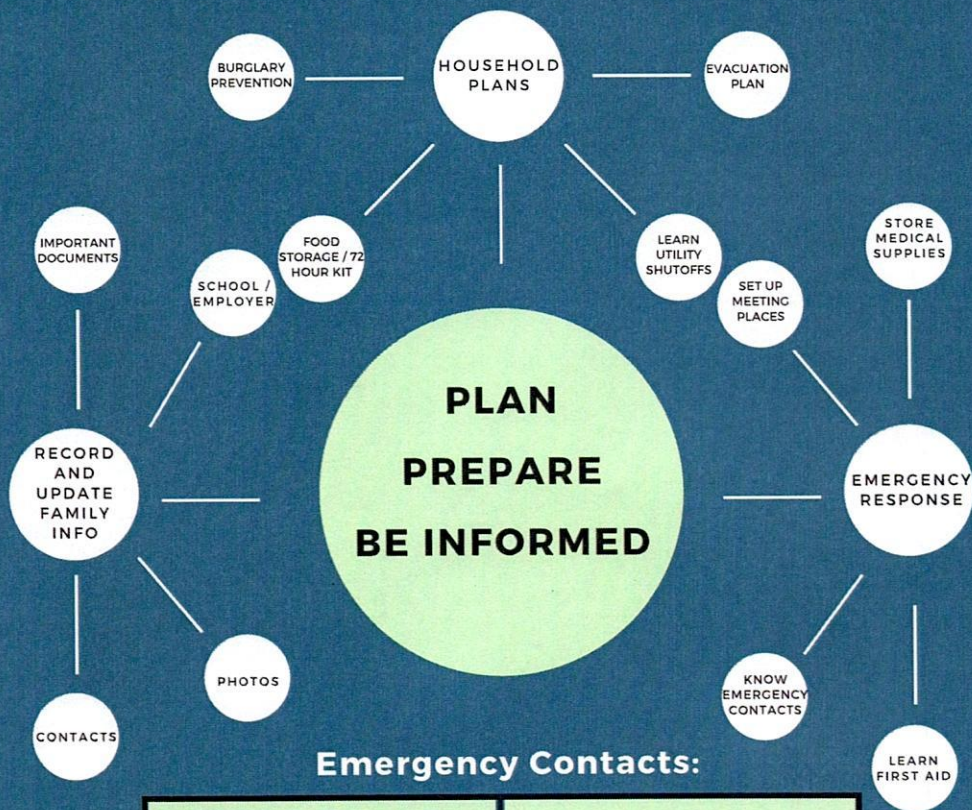


PLAN
for an emergency

PREPARE
your home, supplies,
and equipment

BE INFORMED
about what to do during
emergencies most likely
to occur in our area

A detailed household plan can be found at
<http://clearfieldcity.org/>.



Emergency Contacts:

NAME	PHONE