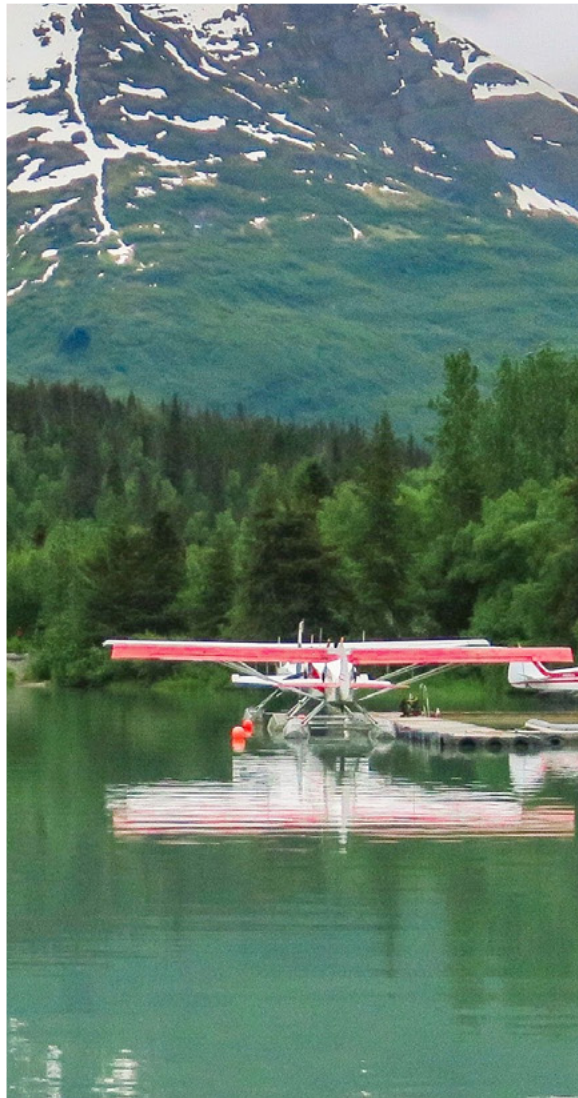


Reaching New Heights



**International Association
of Firefighters**

**International Brotherhood of
Electrical Workers Local 1547**

Plumbers Local 367



2023

VOLUNTARY BENEFITS GUIDE

Welcome to Your Municipality of Anchorage Benefits!

You can't always see when life's curve balls are coming. That's why the Municipality of Anchorage (MOA) is excited to offer voluntary benefits that help protect you and your loved ones when life happens.

Take a look at the benefits described in this guide to make the most of your benefits package. If you have any questions, reach out to the Benefits Department.



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Benefit Basics

Who's Eligible for Benefits?



Employees

Active permanent, full-time employees working 20 hours per week are eligible for benefits on the first of the month following or coinciding with date of hire.

Dependents*

Generally, eligible dependents include:

- Your legal spouse (or domestic partner for IAFF only), unless legally separated
- Your natural, adopted, stepchildren, or children of legal guardianship, up to age 26

**Contact your Trust to confirm eligible dependents or to add your dependents to medical coverage.*



When Do I Enroll?



Initial Eligibility Date

You have **30 days** to enroll from your date of hire. Benefits are effective the first of the month following or coinciding with date of hire.



Annual Open Enrollment

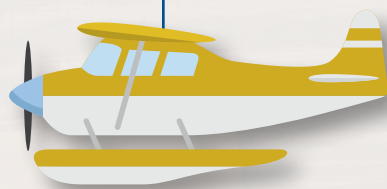
Each year, you can make changes to your benefits during the annual Open Enrollment period. The choices you make become effective on January 1.



Qualified Change in Status

You have a limited time period to make changes. Contact your Trust to determine your time period. Qualified changes in status include:

- Marriage or divorce
- Birth or adoption of a child
- Death of a dependent
- Loss or gain of other health coverage
- Change in Medicaid or Medicare eligibility



Don't Forget

The choices you make when you first become eligible or during annual Open Enrollment are in effect for the remainder of the plan year. If you get married or have a baby, you have a **limited time period** to make changes to your benefits coverage. Contact your Trust to determine your time period. Dependents are not automatically added or dropped from coverage.



How Do I Enroll?

Explore



Review your current coverage to see if it meets your needs. Compare your benefit options and evaluate plan costs.

Choose



Make your decisions about the best plans for you and your family.

Enroll



Go to anchorageak.sharepoint.com (muni.org away from work) and log in to SAP to enroll (SAP only works on Internet Explorer when away from work). Follow the prompts to make your elections.

Enrolling in Muniverse

Follow the instructions to enroll based on your enrollment needs. If you need assistance enrolling, call the Benefits Hotline at 907-343-4422 or email benefits@muni.org.

| Open Enrollment | Qualifying Life Events |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> 1. Open Muniverse at anchorageak.sharepoint.com (muni.org when away from work on Internet Explorer only) 2. Select "Applications," "SAP," and "SAP Login" 3. Log in to SAP 4. Select "Employee Self-Service (ESS)" 5. Expand the "My Services" lane 6. Select "Benefits Title" 7. Select the "Open Enrollment" hyperlink from "Active Applications" lane 8. Follow the prompts to enroll 9. Click "SAVE" 10. Print the confirmation of your benefits | <p>Step 1:</p> <ol style="list-style-type: none"> 1. Log in to SAP in Muniverse 2. Select "Employee Self-Service (ESS)" 3. Expand the "My Services" box 4. Select "Benefits Title" 5. Select "Benefits Event Form" 6. Attach supporting documentation 7. Select "Benefit Event Information" 8. "Add New Dependents," if applicable 9. Check Actions 10. Submit to the Benefits Department <p>Step 2:</p> <ol style="list-style-type: none"> 1. Receive approval from Benefits 2. Repeat Step 1, steps 1-4 3. Select appropriate "Qualifying Event Enrollment + Work & Life Events" box 4. Follow the prompts to enroll 5. Click "SAVE" |



Helpful Enrollment Tips

- After you make your elections, print and review the confirmation statement carefully to make sure your benefits and dependent information are correct.
- If you are enrolling new dependents, you must provide their Social Security numbers and dates of birth. You will also need to provide supporting documentation, such as a marriage license or birth certificate, to prove your dependent relationship status. Upload the documentation on the "Benefits Event Form" in Employee Self-Service on SAP.





Life and AD&D Insurance

Get Peace of Mind

Basic Life and AD&D Insurance

MOA automatically provides Basic Life and Accidental Death & Dismemberment (AD&D) insurance at no cost to you in the amount of \$50,000 for IBEW and Plumbers or \$200,00 for IAFF.

Supplemental Life and AD&D Insurance

You may also purchase additional Life and AD&D insurance for yourself, your spouse, and your children at group rates.

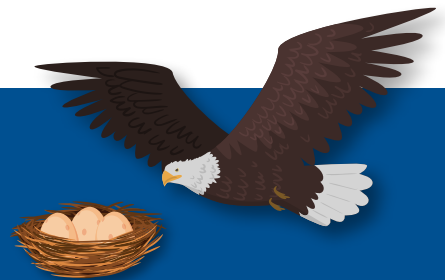
| Benefit Features | Supplemental Life and AD&D Options* | | |
|-------------------------|-------------------------------------------------------------------|---------|----------------------------------------|
| | Employee | Spouse | Dependent Child(ren) (up to age 26) |
| Coverage Options | \$25,000 increments | \$5,000 | \$5,000 |
| Maximum Benefit | \$200,000 | | |
| Guaranteed Issue Amount | \$200,000 | | |
| Guaranteed Issue Period | Within 30 days of benefits eligibility or a qualifying life event | | |

**Evidence of Insurability (EOI) may be required. If you elect voluntary coverage above the guaranteed issue limit or outside of the initial eligibility period, you will be required to submit a health questionnaire before coverage is effective.*

How Much Supplemental Life and AD&D Insurance Should I Buy?

When deciding how much supplemental Life and AD&D coverage to buy, consider the following:

1. How much will your dependents need to pay debts, such as a mortgage, car loan, or credit card balances?
2. How much do your dependents need to maintain their current standard of living?
3. What kind of future would you like to provide for your dependents or others who depend on you for financial support?



Choose a Beneficiary

You may choose anyone to be the beneficiary of your Life and AD&D policy. Review your beneficiary designation periodically to ensure it reflects your current wishes. Contact the Benefits Department for the appropriate form.





Disability Coverage

Keep Your Income Safe

MOA knows that an injury or illness can happen at any time. Disability coverage protects a portion of your income, so you can continue to cover your daily expenses when you are unable to work.



Voluntary Short-Term Disability (STD)*

IAFF & Plumbers

Benefit: Select from the following weekly maximum benefit options for the first 39 weeks of a disability:

- \$300
- \$400
- \$500
- 60% of weekly earnings up to \$1,500

Benefits begin after the following waiting periods:

- 0-day for injury
- 14-days for sickness
- 60-days if a disability is due to sickness during the first 12 months of the coverage effective date when applied for after the new hire enrollment period or within 30 days of a change in family status

Cost: Premiums are payroll deducted.

**If you elect voluntary coverage outside of the initial eligibility period, you will be required to submit a health questionnaire before coverage is effective.*

Long-Term Disability (LTD)

Benefit: 60% of your monthly salary, to a monthly maximum of \$6,250 if you have been disabled for more than 273 days (or the date your STD payments end, if applicable).

LTD benefits are offset with other sources of income, such as Social Security and workers' compensation and are payable based on the table below:

| Age at Disability | Maximum Period of Payment |
|-------------------|--------------------------------------|
| Less than 60 | To age 65, but not less than 5 years |
| 60 | 60 months |
| 61 | 48 months |
| 62 | 42 months |
| 63 | 36 months |
| 64 | 30 months |
| 65 | 24 months |
| 66 | 21 months |
| 67 | 18 months |
| 68 | 15 months |
| 69 and over | 12 months |

Cost: MOA pays the full cost of LTD coverage.





Employee Assistance Program (EAP)

A Helping Hand When You Need It

When you need help with work, home, personal or family issues, the Employee Assistance Program (EAP), offers value-added programs and services at no charge.

You and your household members can access this confidential service to help with many life challenges. The EAP can help you overcome challenges while saving you time and money.

You receive access to:

- **IBEW & Plumbers:** 3 free face-to-face or virtual sessions per incident per year
- **IAFF:** 8 free face-to-face or virtual sessions per incident per year
- Child and elder care assistance
- Financial and legal resources

401(k) & 457(b) Voluntary Retirement Savings Plans

Build Your Wealth Now



Saving for retirement is an important part of financial wellness. MOA sponsors 401(k) and 457(b) Deferred Compensation Plans, both administered by Empower Retirement. Contributions can be set up as pre-tax or Roth (post-tax).

| Eligibility | Contributions |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>You are eligible to participate after your first paycheck has been issued. You can enroll in the 401(k), 457(b), or both plans, choose your beneficiaries, and allocate your asset distribution at any time.</p> <p>Log in to MOAretire.com at any time to enroll, choose your beneficiaries, and adjust your asset distributions.</p> | <p>You may contribute up to the annual IRS maximum of \$20,500* with pre-tax or post-tax dollars from your paycheck. If you are age 50 or over, your IRS maximum is \$27,000.</p> |

*Maximums are subject to change for 2023.

401(k) vs. 457(b) – What’s the Difference?

- 401(k) plans and 457(b) plans are both tax-advantaged retirement savings plans.
- 457(b) plans can only be offered to non-profit or government employees.
- The two plans are very similar. Some aspects, like early withdrawal and hardship distributions, are handled differently. For example, the 10% penalty for early withdrawal before age 59½ does not apply to 457(b) plans.





Questions?

Your Benefit Contacts



| Coverage/Trust | Contact | Phone | Website/Email |
|----------------------------------------------------------------------|--------------------------------------------------------------------------|-------------------------------------|--------------------------------------------------------------------------|
| MOA Benefits Team | Benefits Hotline | 907-343-4422 M-F, 8am - 5pm AKST | benefits@muni.org |
| IAFF - International Association of Fire Fighters, Local 1264 | IAFF Health & Wellness Trust (formerly Northwest Fire Fighters Trust) | 866-265-5231 206-859-2678 | IAFFHealthTrust@vimly.com |
| International Brotherhood of Electrical Workers, Local 1547 | Alaska Electrical Trust Funds (AETF) | 907-276-1246 800-478-1246 | aetf.com |
| Plumbers & Steamfitters UA Local 367 | UA Local 367 Trust | (907) 562-2810 | ualocal367.org |
| Employee Assistance Program (EAP) | TBD | TBD | TBD |
| Life, AD&D & Disability | Unum | 800-421-0344 | unum.com |
| 401(k) & 457(b) Voluntary Retirement | Empower Retirement | 800-232-0859 or 907-276-1500 | MOAretire.com |

This communication highlights some of your Municipality of Anchorage benefit plans. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail. The Municipality of Anchorage reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment.