

CITY OF ST. GEORGE

The following Resolution was offered by Council Member Edmonds:

RESOLUTION NO. 2025-015

**TO AUTHORIZE IMPLEMENTATION OF
EMPLOYMENT BENEFITS AND TO PROVIDE FOR
RELATED MATTERS**

WHEREAS, beginning on July 1, 2025, the City of St. George will have full-time elected officials and may employ full-time employees;

WHEREAS, the St. George Council desires to provide competitive and flexible benefit to support the well-being and financial security of eligible employees and officials in a fiscally responsible matter.

NOW THEREFORE, BE IT RESOLVED by St. George City Council that the Benefit Policy and Procedures attached hereto as Exhibit A implemented on July 1, 2025; and

BE IT RESOLVED by the Benefit Policy and Procedures shall be reviewed annually and updated as necessary to ensure compliance with applicable laws and for consideration of the costs in light of the financial position of the City of St. George.

This Resolution having been submitted to a vote, the vote thereon was:

For: Cook, Edmonds, Himmel
Against: None
Absent: Heck, Monachello

CERTIFICATION

The above and foregoing Resolution was duly adopted at a regular meeting of the Council for the City of St. George held on June 24, 2025.


Lorraine Beaman, City Clerk

CITY OF ST. GEORGE

Benefit Policy and Procedures

Purpose

This Benefit Policy is adopted to set forth the City of St. George's approach to employment benefits, specifically healthcare and retirement benefits, is to provide competitive and flexible benefits to support the well-being and financial security of eligible employees and officials in a fiscally responsible manner.

1. Scope

This Benefit Policy applies to all eligible full-time employees and official of the City of St. George.

2. Eligibility

2.1 Definitions

Full-time employee shall mean any employee of the City of St. George who is regularly scheduled to work for the City of St. George 30 hours or more per week on a regular basis for a period of more than 90 days.

Full-time official shall mean the duly elected Mayor and the duly elected Chief of Police.

2.2 Eligible Individuals

The benefits shall be available exclusively to full-time employees and officials as defined herein above.

2.3 Ineligible Individuals

The following individuals are ineligible to participate in the benefits set forth in this policy:

- a. Any elected or appointed official of the City of St. George not included within the definition of *Full-time official*.
- b. Any employee of the City of St. George who is hired for a period of 90 days or less during a fiscal year or who is not scheduled to work 30 hours or more per week on a regular basis.
- c. Independent contractors who provide services to the City of St. George and employees of such independent contractors.

3. Health Benefits

3.1 Health Reimbursement Arrangement

The City of St. George shall assist eligible employees and officials in obtaining individual healthcare coverage through a Health Reimbursement Arrangement (HRA) to be integrated with individual health coverage (ICHRA-Compliant) in compliance with IRS rules and the Affordable Care Act.

3.2 Administration

The HRA will be administered by a qualified third-party administrator (TPA). The TPA responsible for verifying qualifying expenses, issuing reimbursements, ensuring compliance with all applicable laws and providing information to eligible employees and officials and participants.

3.3 Plan Structure

Eligibility and enrollment procedures will be outlined during onboarding and open enrollment periods. Employees must adhere to all applicable deadlines and documentation requirements to receive the benefit which shall be in the form of a monthly stipend which shall be taxable income.

3.4 Stipend

Participants will receive a monthly stipend to offset the cost of purchasing individual healthcare coverage including health, dental, pharmacy and vision coverage. The stipend shall not be tied to any specific insurer, provider or plan.

The stipend amount shall be reviewed annually and determined based on 80% of the total average premium for individual or family coverage available on the open healthcare market.

The stipend shall be used solely to offset the costs of healthcare coverage including but not limited to the cost of purchasing health, dental, pharmacy and vision coverage and qualified medical expenses in accordance with IRS regulations.

3.5 Cost Sharing

Participants shall authorize payroll deductions of 20% of the HRA value based on IRS guidelines and average individual market premiums.

The remaining cost of the HRA value based on IRS guidelines and average individual market premiums shall be paid by the City of St. George as a taxable monthly stipend.

4. Retirement Benefits

4.1 For Individuals Mandated to Participate in a State and Statewide Retirement System

For employees and officials required by law to participate in a state or statewide retirement system, the City of St. George shall comply with all applicable and contribution requirements.

4.2 Retirement Defined Contribution Plan for Individuals not Mandated to Participate in a State or Statewide Retirement System

For Full-time Employees and Full-time Officials of the City of St. George who are not mandated to participate in a state or statewide retirement system, the City of St. George shall offer a 457(b) Defined Contribution Plan. The City of St. George shall contribute 10% of the annual salary for Full-time Employees and 10% of the annual salary set by ordinance for Full-time Officials.

4.3 Optional 401(a) Plan

Full-time Employees and Full-time Officials of the City of St. George may elect to participate in a 401(a) plan. The City of St. George will match up to 5% of the annual salary for Full-time Employees and 5% of the annual salary set by ordinance for Full-time Officials who elect to participate.

5. Policy Review and Revisions

This Benefit Policy shall be reviewed annually and updated as necessary to ensure compliance with applicable laws and for consideration of the cost in light of the financial position of the City of St. George.