



# A HEALTHY FUTURE IN VIEW

2025 Voluntary Benefit Guide



International Association of  
Firefighters

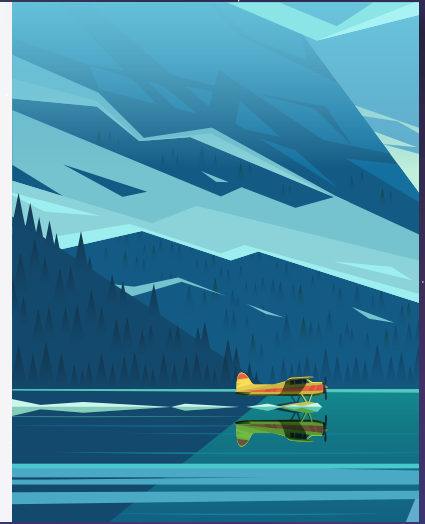
International Brotherhood of  
Electrical Workers Local 1547

Plumbers Local 367

# 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 pleased to offer voluntary benefits that help protect you and your loved ones when life happens.

Take time to learn about the benefits described in this guide to make the most of your coverage. If you have any questions, reach out to the Benefits Division.



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# Benefit Basics

## Who's Eligible for Benefits?

### Employees

Active employees working at least 20 hours per week are eligible for benefits on the first of the month following or coinciding with date of hire.

### Dependents\*

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?

1	<h3>Initial Eligibility Date</h3> <p>You have <b>30 days</b> from your date of hire to enroll. Benefits are effective the first of the month following or coinciding with your date of hire.</p>
2	<h3>Annual Open Enrollment</h3> <p>Each year, you can make changes to your benefits during the annual Open Enrollment period. The choices you make become effective on January 1.</p>
3	<h3>Qualified Change in Family Status</h3> <p><b>You have a limited time period to make changes.</b> Contact your Trust to determine your time period. Qualified changes in status include:</p> <ul style="list-style-type: none"><li>▪ Marriage or divorce</li><li>▪ Birth or adoption of a child</li><li>▪ Death of a dependent</li><li>▪ Loss or gain of other health coverage</li><li>▪ Change in Medicaid or Medicare eligibility</li></ul>



### Remember!

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, have a baby, or experience another qualified change in family status, you have **30 days** to request changes to your benefits coverage. Dependents are not automatically added or dropped from coverage.



# How Do I Enroll?

1	<h2>Explore</h2> <p>Review your current coverage to see if it meets your needs. Compare your benefit options and evaluate plan costs.</p>
2	<h2>Choose</h2> <p>Make your decisions about the best plans for you and your family.</p>
3	<h2>Enroll</h2> <p>Go to <a href="http://anchorageak.sharepoint.com">anchorageak.sharepoint.com</a> (or <a href="http://muni.org">muni.org</a> if you're away from work) and log into SAP to enroll (SAP only works on Microsoft Edge when away from work). Follow the prompts to make your elections.</p>

## 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@anchorageak.gov](mailto:benefits@anchorageak.gov).

Open Enrollment	Qualified Change in Family Status
<ol style="list-style-type: none"> <li>1. Open Muniverse at <a href="http://anchorageak.sharepoint.com">anchorageak.sharepoint.com</a> (use <a href="http://muni.org">muni.org</a> when away from work, on Microsoft Edge only)</li> <li>2. Select "Applications," "SAP," and "SAP Login"</li> <li>3. Log into SAP</li> <li>4. Select "Self-Service"</li> <li>5. Select the "Open Enrollment" tile</li> <li>6. Follow the prompts to enroll</li> <li>7. Click "SAVE"</li> <li>8. Print the confirmation of your benefits</li> </ol>	<p><b>Step 1:</b></p> <ol style="list-style-type: none"> <li>1. Log in to SAP in Muniverse</li> <li>2. Select "Self-Service"</li> <li>3. Select "Benefits Event Form" tile</li> <li>4. Attach supporting documentation</li> <li>5. Select "Benefit Event Information"</li> <li>6. "Add New Dependents," if applicable</li> <li>7. Check Actions</li> <li>8. Submit to the Benefits Division</li> </ol> <p><b>Step 2:</b></p> <ol style="list-style-type: none"> <li>1. Receive approval from the Benefits Division</li> <li>2. Repeat Step 1, numbers 1-4</li> <li>3. Select appropriate "Qualifying Event Enrollment + Work &amp; Life Events" tile</li> <li>4. Follow the prompts to enroll</li> <li>5. Click "SAVE"</li> </ol>

## 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 Self-Service in SAP.



# Life and AD&D Insurance



## Get Peace of Mind

### Basic Life and AD&D Insurance

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

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?

### Give Your Family Peace of Mind

Choosing a beneficiary is important, as it identifies who will receive your Life insurance benefits if you pass away. 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 Division for the appropriate form.



# Disability Coverage

## Keep Your Income Safe

The MOA knows 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.



### 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.

### 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 days for injury
- 14 days for sickness
- 60 days if a disability is due to sickness within 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.

**Note:** STD requires an approved integrated STD/FMLA claim through Unum. STD does not pay if you are on Workers' Comp.

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

## Family Leave Benefits

The Family and Medical Leave Act (FMLA) and Alaska Family Leave Act (AFLA) programs offer certain protections if you need to take time off from work for eligible family or medical reasons.

- **FMLA:** You may take unpaid, job-protected leave to care for a child after birth or adoption, a family member's health condition, a personal health concern, or an ill or injured family member in the military.
- **AFLA:** Alaska residents may take up to 18 weeks of job-protected leave in a 24-month period for qualifying medical conditions, as well as up to 18 weeks in a 12-month period for pregnancy, childbirth, or adoption.

**Note:** When applicable, FMLA and AFLA are applied concurrently.

### How to File a Claim

- Visit [unum.com/claims](http://unum.com/claims) or download the Unum Customer app.
- Scan the QR code for detailed claims instructions.

If you have questions regarding FMLA/AFLA, contact the Leave Administrator at **907-343-4412**.



SCAN ME





# Employee Assistance Program (EAP)



## A Helping Hand When You Need It

When you need help with work, home, personal, or family issues, the EAP, through ComPsych, offers value-added programs and services at no charge.

You and your household members can access this confidential service to help with many of life's challenges. The EAP can help you overcome obstacles 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

For more information, visit [guidanceresources.com](https://guidanceresources.com) (Web ID: MOAEP) or call **844-221-3343**.

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



## Build Your Wealth Now

Saving for retirement is an important part of financial wellness. The 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	Enrollment	Contributions
You are eligible to participate after your first paycheck has been issued. You can enroll in the 401(k), 457(b), or both plans, and allocate your asset distribution at any time.	Log in to <a href="https://moaretire.com">moaretire.com</a> at any time to enroll, choose your beneficiaries, and adjust your asset distributions.	You may contribute up to the annual IRS maximum of \$23,000* with pre-tax or post-tax dollars from your paycheck. If you are age 50 or over, your IRS maximum is \$30,500.

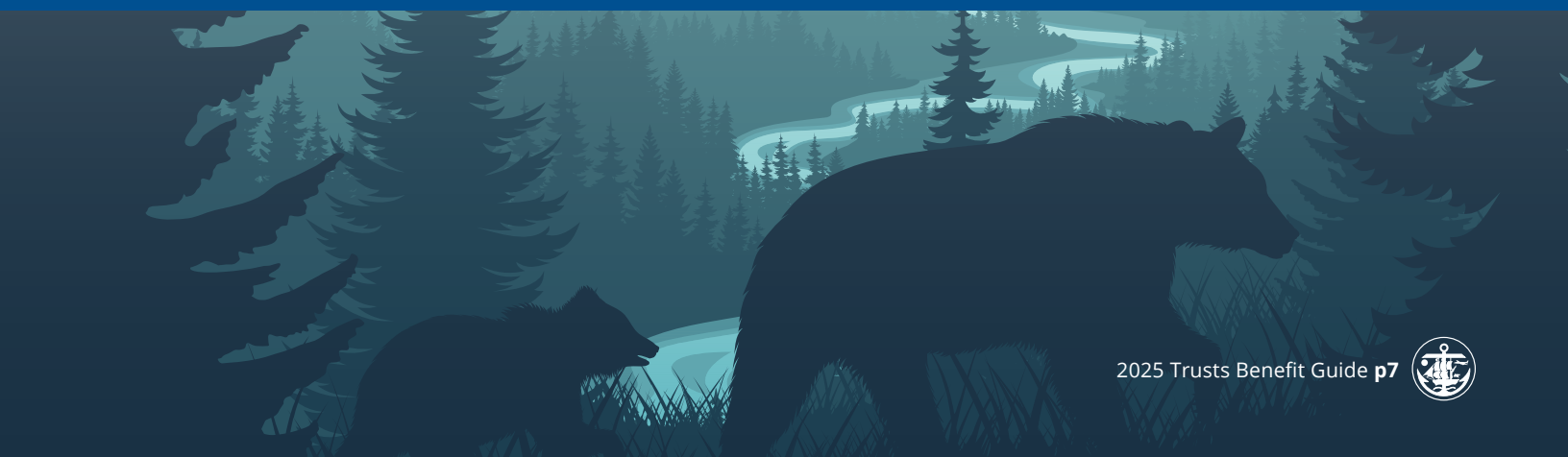
\*Maximums are subject to change for 2025.



## Get a Personalized Retirement Consultation

Whether you're just starting your career, approaching retirement, or are anywhere in between, a personalized consultation will give you the knowledge and strategies to make informed decisions about your retirement savings.

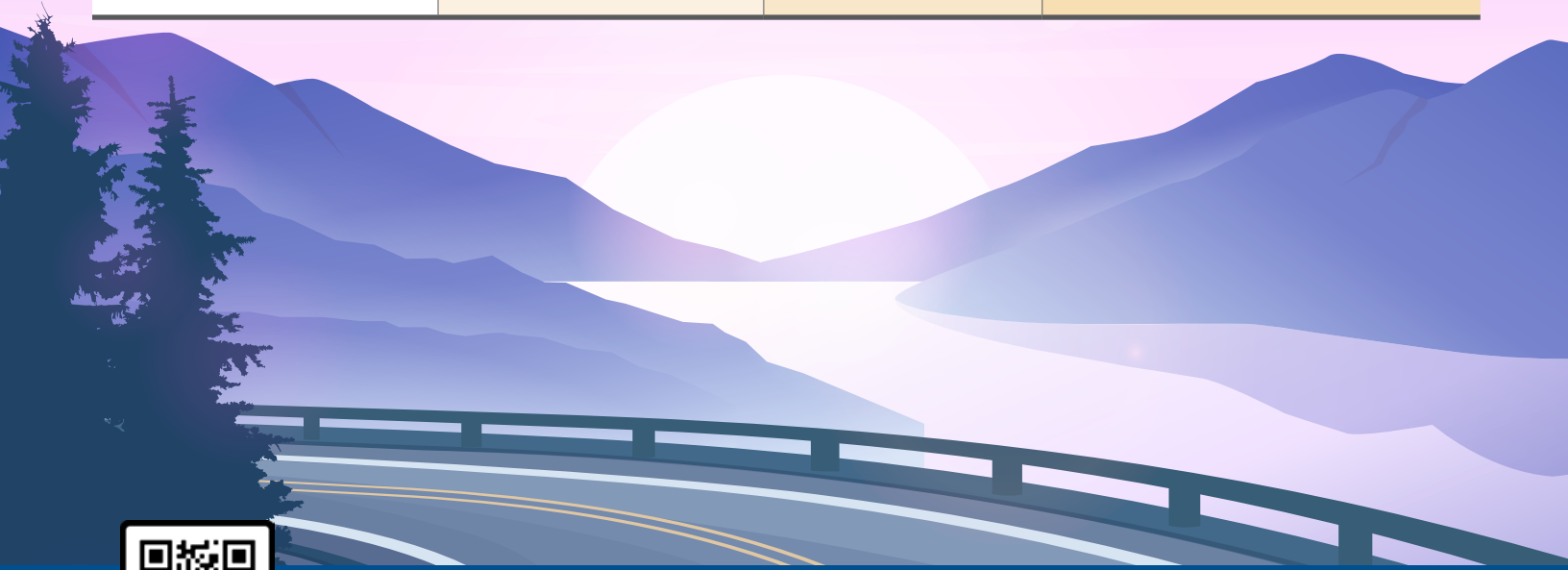
- **Enroll** at [moaretire.com](https://moaretire.com).
- **Scan** the QR code to schedule a consultation with Empower Retirement.



# Your Benefit Contacts



Coverage	Contact	Phone	Website/Email
MOA Benefits Division	Benefits Hotline	907-343-4422	<a href="mailto:benefits@anchorageak.gov">benefits@anchorageak.gov</a>
IAFF - International Association of Fire Fighters, Local 1264	IAFF Health & Trust (formally Northwest Fire Fighters Trust)	866-265-5231 206-859-2678	<a href="mailto:IAFFHealthTrust@vimly.com">IAFFHealthTrust@vimly.com</a>
IBEW - International Brotherhood of Electrical Workers, Local 1547	Alaska Electrical Trust Funds (AETF)	907-276-1246 800-478-1246	<a href="http://aetf.com">aetf.com</a>
Plumbers & Steamfitters, UA Local 367	UA Local 367 Trust	907-562-2810	<a href="http://ualocal367.org">ualocal367.org</a>
Employee Assistance Program (EAP)	ComPsych	844-221-3343	<a href="http://guidanceresources.com">guidanceresources.com</a> Web ID: MOAEAP
Life, AD&D & Disability	Unum	800-421-0344	<a href="http://unum.com">unum.com</a>
401(k) & 457(b) Voluntary Retirement	Empower Retirement	800-232-0859 or 907-276-1500	<a href="http://moaretire.com">moaretire.com</a>



## Legal Notices

Scan the QR code to view your Annual Legal Notices containing information about your enrollment and coverage rights. For a printed copy of your notices, contact the Benefits Division.

*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.*