TUCSON SUPPLEMENTAL RETIREMENT SYSTEM

PLAN SUMMARY AND GUIDE

July 2016

TUCSON SUPPLEMENTAL RETIREMENT SYSTEM
BOARD OF TRUSTEES
July 2016

CHAIRMAN OF THE BOARD

Robert Fleming
Appointed by Mayor

BOARD MEMBERSHIP

Silvia Amparano
Finance Director

Rebecca Hill
Interim Human Resources Director

Kevin Larson
Appointed by City Manager

Jorge Hernández
Appointed by Board to fill vacancy, June 2015 (3 yr. term ends Jan. 2017)

Michael Coffey
Elected by Active Membership January, 2015 (3 yr. term ends Jan. 2018)

John O'Hare
Elected by Retired Membership, January 2014 (3 yr. term ends Jan. 2017)

RETIREMENT ADMINISTRATION STAFF

Neil Galassi, CPA – Plan Administrator
Bob Szelewski – Lead Pension Analyst
Dawn Davis – Management Analyst
Dmitriy Adamia – Administrative Assistant

TUCSON SUPPLEMENTAL RETIREMENT SYSTEM

July 11, 2016
Dear Contributing Member:

This Plan Summary describes member benefits and general information about the Tucson Supplemental Retirement System (TSRS). It has been provided to you so that you can understand retirement benefits you may be eligible to receive from participating in this plan.

A member's pension benefits are affected by their hire date; the length of accrued service with the City of Tucson; other service credits available, and whether you have met the minimum vesting period required to be eligible for benefit payments. Please take some time to familiarize yourself with all of these aspects and the defined benefit formula associated with a member's hire date, so that you can understand how benefits are paid from the Tucson Supplemental Retirement System.

I also recommend you keep a copy of this booklet for your files and refer to it as you plan your retirement years. If you have questions, please know that the Retirement office is always available to help you with any questions about TSRS benefits.

Additional information may also be found at: **http://cms3.tucsonaz.gov/retirement/** or you may contact the TSRS administration office at 791-4598, or send an email to **TSRS@tucsonaz.gov**

Respectfully,

Neil S. Galassi, CPA
Pension Administrator

THE TUCSON SUPPLEMENTAL RETIREMENT SYSTEM - PLAN SUMMARY AND GUIDE

July 2016

The Tucson Supplemental Retirement System (TSRS) was established in 1953 by amendment to the City Code. Details are in Chapter 22, Article III of the City Code (Ordinance), and are presented in a simplified manner on the following pages. In the event of discrepancies between this plan summary document and the City Ordinances, the City Ordinances take precedence.

TSRS is a defined benefit pension plan, qualified under IRS Code Section 401(a). Similar to most defined benefit plans, our pension benefits are calculated using a simple formula that has 3 elements: (1) total years of credited service; (2) average final compensation; and (3) the benefit multiplier. Benefits paid to members and their beneficiaries are financed by employee and employer contributions. These contributions are deposited into the TSRS trust fund and professionally managed in an investment portfolio. Decisions concerning investment policies and investment manager performance are the responsibility of the TSRS Board of Trustees.

GOVERNING AUTHORITY FOR TSRS

TSRS is managed by a 7 member Board of Trustees identified at the front of this book, consisting of a Chairman; appointed by the Mayor and Council; a trustee appointed by the City Manager; the Chief Financial Officer / Finance Director, the Human Resources Director; two active employee members of TSRS are nominated and elected by active membership; one retiree is nominated and elected by TSRS retirees.

The Tucson Supplemental Retirement System's administrative office is located on the 5th Floor (west) of City Hall at 255 West Alameda. Telephone is 837-4301 or 791-4598.

ONLINE INFORMATION FOR TSRS

Plan information is available online at **http://cms3.tucsonaz.gov/retirement/.** To aid in retirement planning, employees may register to use our secure online self-serve benefit estimator **https://my.gabrielroeder.com/portal/tucson/Home/tabid/357/Default.aspx**

MEMBERSHIP IN TSRS

Mandatory membership - effective August 1988, membership in TSRS is mandatory and begins immediately upon hire for full-time or part-time eligible employees occupying covered positions. Employees hired before August 1988 could not participate during the first year of employment. All full-time non-public safety employees hired by the City of Tucson participate in the plan as a condition of their employment, and pension plan contributions are automatically deducted from the member's paycheck on a pre-tax basis. As of October 4, 2004, the plan does not allow newly hired part-time employees to become members in TSRS unless they later become full-time employees.

Optional membership - full-time appointed officers, full-time employees in the offices of the mayor and city council and full-time unclassified employees in the City manager's office are considered to be optional members, and may elect membership in TSRS within ninety (90) days of their hire date by the City.

DESIGNATING BENEFICIARIES

Following the start of employment with the City of Tucson, employees are asked to complete a form designating their named beneficiary (ies) or contingent beneficiary (ies) within 30 days of their membership in TSRS. It is every member's responsibility to periodically review their named beneficiaries for accuracy and to provide changes to TSRS administration when their marital status or family membership changes.

Married members - Any member who is married, and wants to designate a non-spouse beneficiary must obtain and provide the spousal consent on the beneficiary designation form. Until such statements are filed, any death benefit, survivor annuity or refund of member contributions payable upon the member's death shall be paid to the member's spouse.

PURCHASE OF CREDITABLE SERVICE OR TRANSFERS OF SERVICE INTO TSRS

Prior government service credit purchases - TSRS permits active TSRS members to purchase credited service for any periods of prior government employment with any governmental entity for which the member worked, but will not receive pension benefits. Obtaining additional service credits increases the member's benefit at retirement and can accelerate retirement eligibility, but purchasing service credits does not count toward the member's minimum 5 year period required for vesting in TSRS. Prior government service that may be purchased includes prior military service or any verified service time worked for another governmental employer or from the City of Tucson. Employees must obtain verification of their prior service before making application with the Retirement office. The retirement office can provide members with a verification form to assist member with this process.

Permissive service credit purchases - TSRS permits members to purchase a limited number of permissive service credit years for members with no prior service working for another public or governmental employer. Effective January 1, 2011, permissive service credit purchases are limited to a maximum of 5 years of service (including any prior permissive service credit purchased) and cannot be purchased until the member has met the 5 year accrued service required for vesting. A summary of the TSRS Purchase of Service program can be found at:
http://intranet/docs/retirement/tsrs/purchase_of_service_announcement2011.pdf

Leave without pay period purchases - TSRS allows employees returning from an authorized period of leave without pay (LWOP) to purchase service credit for the period of leave up to a maximum of 1 year of service.

Please contact the Retirement office if you are considering buying any of the various types of service purchase, the staff will assist you with a benefit analysis and any information you may need to help you with this important decision.

Transfers from other Arizona pension plans – An active employee making contributions to TSRS who still has member contributions remaining on deposit with the Arizona State Retirement System may elect to transfer those service credits from ASRS to TSRS. Due to plan differences, the funding available from your prior plan may not purchase the same number of years that you had in the prior plan. Members should carefully consider the advantages and disadvantages of transfers to determine whether it is advantageous to keeping your member contributions on account with the prior system.

TSRS MEMBER CONTRIBUTION ACCOUNT

Upon enrollment in the plan, TSRS administration will establish a member account to record all member contributions by date of contribution; all accrued and purchased service credit hours by date; and any interest additions added to member account contributions. Members receive an annual summary of contributions mailed to their address of record, or any time they request it from TSRS administration.

TSRS MEMBERSHIP CONTRIBUTIONS

All active members are required to make contributions to TSRS, expressed as a percentage of their regular pay, longevity pay or vacation pay. Contributions are deducted from each bi-weekly paycheck on a pre-tax basis and deposited into the TSRS trust to pay benefits owed to its members and beneficiaries.

Tier 1 Benefit members hired on or before June 30, 2006 – must pay a fixed contribution rate of 5% of regular pay, longevity pay or vacation pay.

Tier 1 Benefit members hired on or after July 1, 2006 and before June 30, 2011 – members must pay a contribution rate that is calculated annually and subject to change annually based on the Normal Cost of Pension benefits for Tier I. Because the rate can change annually, the rate is referred to as a "variable" rate.

Tier 2 Benefit members hired on or after July 1, 2011 – similar to Tier 1, Tier 2 Benefit members hired after June 30, 2006 pay a contribution rate based on the Normal Cost of Pension benefits for Tier 2 and are subject to change annually. Because the rate can change annually, the rate is referred to as a "variable" rate.

As noted above, all members hired after June 30, 2006 are subject to annual changes in their member contribution rate at the beginning of each fiscal year. Effective July 1, 2013, the variable member contribution rate is defined as a percentage rate deducted from regular pay, and shall equal no less than 50 percent and no more than 100 percent of the members "Employee Segment Normal Cost". In addition to these limitations, member contribution rates shall not be less than 5% of compensation, nor can the annual increase in contributions be more than 2.5% of compensation in any given year.

Because the cost of TSRS benefits are different for each segment of membership, a separate rate for each Tier will be determined for members based on their date of hire. Employer and Employee contribution rates are based on recommendations from the system Actuary, and are determined in a manner sufficient to fund the benefits accrued under the System for each member in a particular year based on Member Service and Compensation.

For the fiscal year beginning July 1, 2016, the variable rate contribution rates have been determined as follows:

- Tier I Members hired on or after July 1, 2006: 6.75% of regular pay
- Tier II Members hired on or after July 1, 2011: 5.25% of regular pay

CONTRIBUTIONS BY THE CITY OF TUCSON

The Employer contribution rate is calculated annually by the TSRS actuary and recommended to the TSRS Board of Trustees, and is based on the annual required contribution rate determined by the Actuary, and equal to the difference between the recommended total contribution rate and the employee rates, applied on a level percentage of payroll method. The amount paid by the Employer represents a majority of contributions made into the Trust established for the benefit of members, and for the retirees and beneficiaries. All Employer contributions are deposited into the TSRS trust fund timely following each pay period. The cost of all TSRS benefits are supported by member contributions, Employer contributions and the investment returns earned on retirement system assets.

REFUND OF MEMBER ACCOUNT CONTRIBUTIONS

Option to take a cash refund - an employee terminating employment with the City of Tucson prior to becoming vested in TSRS (upon attaining five or more years of accrued service*), will be paid their member contributions plus any interest added to the account. Receipt of this refund, is a taxable event

subject to federal and state income taxes and may be subject to a 10% Penalty from Early Distributions from a Retirement Plan.

Option to roll over account balance to a tax deferred retirement plan - after leaving employment, members may prefer to preserve their member contributions for retirement, instead of receiving a cash refund. This option requires the member to elect a direct "roll" over of their member contributions to a tax qualified plan (IRA, 401(k), 403(b), 457plan), which defers income taxes that would be payable with a cash refund.

All members must provide the retirement office with a completed application for refund within 60 days of their termination date. If the member fails to indicate their preference for how they want their account balance paid, a refund check (net of income taxes withheld) will be mailed to their address of record.

Deferred retirement option available for vested members - an employee terminating employment with the City after attaining five or more years of accrued service* may elect to receive a deferred retirement by leaving their member contributions on account with TSRS, providing themselves with a life-long pension. All members retaining their account with TSRS will continue to receive an annual member account statement mailed to their address of record; so it is important that the member keeps their address updated with the retirement administration office.

Termination of employment, TSRS benefit forfeiture – any member of TSRS that leaves City employment with less than five years of accrued service and for any reason other than death, cease to be a member of the plan can request a refund of their member contributions account, including interest. A refund or transfer of the member's accumulated contributions account, or a transfer of a member's accrued benefit shall trigger an immediate forfeiture of all credited service earned by the member and result in the loss of the member's (or beneficiary's) retirement pension rights and benefits under TSRS.

*Accrued service is service from employment or service transferred from the ASRS system. It does not include any type of purchased service.

DEATH BENEFITS WHILE EMPLOYED WITH THE CITY OF TUCSON

If a member dies with less than five (5) years accrued service and prior to becoming eligible for retirement, the named beneficiary will receive the full amount of member contributions account plus interest. If you have not named a beneficiary, payment will be made to the member's estate (net of applicable taxes withheld).

Vested, but not eligible - If a member dies after meeting the vesting requirement by having five (5) or more years of creditable service, but before becoming eligible for early or normal retirement, the named beneficiary (ies) will receive a refund of the member's accumulated contributions account plus interest added and a matching amount from the City (i.e., refund is twice the member's contributions account balance).

Vested after attaining eligibility - If a vested member dies after attaining normal or early retirement eligibility and is married, naming his spouse as beneficiary, a death benefit or survivor annuity will be paid to the spouse and will equal the benefit the spouse would have received if the member had retired the day before death and had elected to receive a 100% survivor annuity (early retirement eligibility requires a reduced benefit calculation);

Single beneficiary - If a member has designated a single beneficiary other than a spouse, a survivor annuity will be paid to the beneficiary equal to the benefit the beneficiary would have received if the member had retired on the day before death and elected to receive a "term certain and for life" benefit option, with a period of 180 months, commencing in the month following the date of the member's death and paid until the end of the period certain;

Multiple beneficiaries - If the member has designated multiple beneficiaries, a death benefit is paid to the multiple beneficiaries in accordance with the member's designation, regardless of whether the spouse is named as one of the multiple beneficiaries.

Death benefit option election – A spouse or single beneficiary entitled to receive a survivor annuity described above may elect to waive the survivor annuity and receive a death benefit payment of twice the member's account balance (less applicable withholding taxes).

Benefit Tiers assigned to members - TSRS member benefits are determined according to the "Tier" assigned by the employee's date of hire. Tier I members were hired before July 1, 2011; and Tier II members are those hired on or after July 1, 2011. Each Tier has its own benefit features and eligibility requirements, described in a tabular format on the following page.

ELIGIBILITY FOR NORMAL SERVICE RETIREMENT BENEFITS

In general, TSRS members become eligible to receive a pension benefit for life after attaining the minimum required number of years of accrued service[1] in combination with a minimum age requirement described on the "Benefits Tier" chart following this page. Accrued service is the member's service credit under TSRS for vesting and benefits. All TSRS members earn service credits for each hour of compensation they are paid while making contributions to the pension system. Furlough hours required to be taken by employees after the fiscal year ended June 30, 2010 do not count as accrued service for vesting or for the members service credits earned for benefits.

[1] The 5 years minimum service credit requirement applies only to employees with an initial hire date after June 30, 2009.

Requirements for Early retirement - TSRS members may become eligible for early retirement when they attain the age of 55 and have 20 creditable service years for Tier I; Tier II participants require age 60. Early retirement benefits are reduced for each month prior to the date the member would have attained normal eligibility with their membership Tier. Please refer to information described on the "Benefits Tier" chart following this page

Requirements for Disability retirement - TSRS members not yet eligible for normal retirement may apply for disability retirement benefits if the member has ten (10) or more years of accrued service and the member is determined, in accordance with applicable rules to have a total and permanent disability. Please contact the TSRS administration office for information regarding the application process.

Refund guarantee provision with retirement – TSRS members retire with a refund guarantee provision. This provision assures member's who select a single life annuity; or if they have selected a joint and survivor annuity; that a guaranteed refund will be paid if the member and their beneficiary survivor pass away before the monthly retirement benefits paid equal or exceed two (2) times the value of the Member's accumulated contributions account with interest, measure at the time of retirement. For example, if a member retires and has an accumulated contributions account balance of $100,000 and passes away after receiving 12 payments of $1,000, the named beneficiaries or the member's estate would be paid a lump sum amount of $188,000 before income tax deductions ($100,000 x 2 = $200,000 - $12,000 = $188,000).

TSRS BENEFIT TIER TABLES - the following tables provide highlights of benefit calculations and eligibility requirements for Tier I and II. Employees hired prior to July 1, 2011 have the Tier I benefits. Tier II benefits are provided to those hired on or after July 1, 2011.

TSRS Tier I Table
(employees hired prior to July 1, 2011)

Benefit Calculations

Benefit Multiplier	Average Final Compensation	Sick / Vacation leave
2.25% Is applied for each year, or part-year of credited service	Determined using the members highest 36 consecutive months of pay during the members final 120 months of service	Unused vacation and sick leave hours are included in the calculation of average final salary at the Member's final pay rate

Eligibility Requirements

Early Retirement	Normal Retirement Age Defined	Effect of Sick / Vacation Leave on Eligibility
Eligible after completing 20 years of credited service and attaining age 55 (a reduction to benefit is applied)	Eligible to Retire at any age, but must have attained 80 points (age and service). Alternatively, with *five years service, eligible at age 62 (*5 yr. requirement applies if hired after 7/1/2009)	Unused vacation and sick leave hours are included in the member's service credits for the benefit calculation

* If hired prior to July 1, 2009, the five year requirement does not apply

TSRS Tier II Table
(For Employees hired on or after July 1, 2011)

Benefit Calculations

Benefit Multiplier	Average Final Compensation	Sick / Vacation leave
2.00% Is applied for each year, or part-year of credited service	Determined using the members highest 60 consecutive months of pay during the members final 120 months of service	Unused vacation and sick leave hours are not be included in the calculation of average final salary

Eligibility Requirements

Early Retirement	Normal Retirement Age Defined	Effect of Sick / Vacation Leave on Eligibility
Eligible after completing 20 years of credited service and attaining age 60 (a reduction to benefit is applied)	Employees are Eligible to Retire with a minimum age of 60, but must have attained 85 points (age and service). Alternatively, with a minimum of five years service, eligible at age 65	Unused vacation and sick leave hours are not included in the member's service credits for the benefit calculation

DEFINITIONS

For ease in understanding how member pension benefits are calculated, the following definitions are provided:

1. **COMPENSATION -** for the purpose of calculating a member retirement benefit, compensation includes regular time worked, longevity, and for Tier I members only, any unused vacation and sick leave accrued at retirement. Shift pay and overtime earnings are not included as compensation in calculating retirement benefits.

2. CREDITABLE SERVICE (earned during the years employee makes contributions to TSRS, or if they have received service credits added to their account from purchases or transfers) - a member shall receive credit for each year or part of a year worked, including authorized periods of absence for which the member received compensation and contributed to TSRS, based upon a 2080 - hour year. As noted previously, all furlough hours required to be taken by employees after July 1, 2010 will not count toward creditable service for pension calculations.

3. PENSION BENEFIT FORMULA - the following basic components describe the benefit formula used to calculate monthly pension benefits for a single life, normal retirement annuity benefit:

Average Final Monthly Compensation (AFMC)
X
Tier I benefit factor of 2.25%, or Tier II benefit factor of 2.00%
X
Years of Creditable Service

= Normal Retirement Benefit (paid for life – benefits end at the member's death)

4. Accrued Service – means a member's service credit under the system for vesting and benefit accrual, which is earned for personal service rendered to the City in exchange for compensation, or in connection with a trustee to trustee transfer from the Arizona State Retirement System. Purchases of service credits are not accrued service and do not count for vesting purposes. Purchased service credits provide the member with additional service credit used for the benefit calculation and in determining eligibility for retirement.

5. Credited Service – or "service credits", means all types of accrued service or additional service from purchased prior government service, purchased permissive service or transferred service credits that can sometimes be expressed in either years or hours of credited service.

6. Purchased Service Credits – TSRS members have the ability to purchase service credits for prior government or military service; periods of leave without pay; or permissive service. All of the types of purchases mentioned have specific requirements that must be met and require the member have a retirement counselor explain the requirements and the benefit outcome from any purchases.

7. Benefit multiplier – or benefit "factor" a multiplier applied to the member's total years of service to determine how much basic is applied. For example, 20 years of service X Tier II benefit multiplier of 2% = 40%

8. Vesting – means the member has accumulated a minimum of five (5) years, defined as 2,080 years per year, or 10,400 hours of accrued service to reach vested status.

9. Average final compensation – sometime referred to as "AFMC", this term means the member's average compensation within 120 months immediately preceding the member's termination date for the "applicable employment period" associated to the Tier assigned by the member's date of hire. The "applicable employment period" for Tier I shall be a period of thirty-six (36) consecutive

months of employment with the city and the applicable employment period for Tier II members shall be a period of sixty (60) consecutive calendar months For Tier I members, accumulated unused vacation and sick leave hours may be included in the thirty six (36) month period at the member's final pay rate, with an equal number of hours subtracted from the beginning of the thirty-six (36) months, but is not included in for Tier II members.

All other options are affected by and based on actuarial reductions of the Normal Retirement Benefit. That is, the following options provide only a portion of the Normal Retirement Benefit because they are adjusted to reflect the life expectancy of two lives; the life of the member and the life of their designated survivor. Survivor designations for retirement benefits are made when the member selects the type of retirement benefit option at retirement. TSRS recommends all members considering retirement to schedule an appointment with the retirement administration office in advance of their termination date. Planning in advance allows members to discuss all options with a retirement counselor, and consider how those options affect monthly benefit payments or survivor benefits payable after death. It is important the member carefully considers the retirement option elected at retirement, because once elected, the benefit and named survivor becomes irrevocable.

PENSION BENEFIT PAYMENT OPTIONS AVAILABLE TO TSRS MEMBERS

JOINT AND SURVIVOR ANNUITY OPTIONS
(100%, 75% or 50%)

Three options are available to you, with benefits payable for the member's lifetime. Following a member's death, benefits will continue to the member's beneficiary at the same level (Joint and Survivor 100%), at three-fourths the level (Joint and Survivor 75%), or at one-half the level (Joint and Survivor 50%). Benefits will continue for the lifetime of the survivor.

LIFE OR TERM CERTAIN ANNUITY OPTIONS
(5, 10, or 15 Years)

Three options are available, with benefits payable for the member's lifetime. If death occurs before the selected term has passed (measured from the date of the first benefit check), the named beneficiary will continue to receive benefits until the end of the term. Once the term has expired, no payments will be made to any beneficiary.

EARLY RETIREMENT

To receive an early retirement benefit, you must be at least 55 years of age and have 20 years of creditable service for Tier I, 60 years for Tier II. This type of benefit is reduced to allow for the earlier and longer payout period.

DEFERRED RETIREMENT

A deferred retirement benefit is available to members who leave employment after meeting the vesting requirements, by earning five (5) years of accrued creditable service but before becoming eligible to start receiving monthly benefits. Service purchases do not count toward meeting the vesting requirements. Benefit payments will start upon attaining retirement eligibility based on the requirements for benefit Tier.

DISABILITY RETIREMENT

If you have been a member of TSRS for 10 or more years and are totally and permanently disabled, you may apply for disability retirement benefits. Board approval is required prior to receipt of benefits and may require periodic physical evaluation for continued eligibility prior to attaining normal retirement date. A disability retirement benefit is calculated using the same formula used for a Normal Retirement Benefit (see Page 10).

ADDITIONAL INFORMATION

MEMBER RESPONSIBILITIES - Notify TSRS Administration of any of the following:

1. Beneficiary designation (TSRS designations do not affect life insurance or deferred compensation beneficiaries)
2. Change of address: **Active Employees** - Notify the Payroll Time Clerk of the employee's Department/Organization, **Retired Employees** - Notify TSRS Office (791-4598)
3. Employees planning to retire: Schedule meeting with TSRS Office at least two weeks prior to retirement date
4. Change of employment status - resignation, rehire, return from leave without pay, return from authorized military leave, return to work after retirement, etc.

TSRS RESPONSIBILITIES - The City of Tucson, as the plan sponsor for the TSRS plan, will provide the following to its members:

1. Board of Directors Accessibility and a service oriented staff
2. Annual Contribution Record statements (active or deferred)
3. Benefit estimates upon request (a self service, online system provides estimate anytime (24/7) at: https://my.gabrielroeder.com/portal/tucson/Home/tabid/357/Default.aspx)
4. Annual 1099R tax statement (for retirees)
5. 30 Day processing of requests for refund of member contributions account after termination
6. Verification of pension income (retired) or contribution balance (employed) with appropriate authorization from you for loan, court or medical processes
7. Comprehensive Annual Financial Report (available in our office or online; limited copies available)
8. Pre-retirement seminars; updated retirement plan information at Benefits Fairs
9. Payment of retirement benefits to eligible membership or survivor beneficiaries.

CONTACT INFORMATION

If you would like additional information after reviewing this plan summary document, visit the TSRS web site, or contact TSRS directly. Office hours are 8:00 a.m. to 5:00 p.m. Monday through Friday, except for legal holidays or furlough days. Before visiting, please call for an appointment.

TUCSON SUPPLEMENTAL RETIREMENT SYSTEM ADMINISTRATION

Physical address: 255 WEST ALAMEDA -CITY HALL, 5th FLOOR, WEST
Tucson, AZ 85701

Mailing address: P O Box 27210
Tucson, AZ 85726-7210

PHONE: (520) 791-4598
FAX: (520) 791-5942

E-MAIL: TSRS (Internal GroupWise Mailbox)
TSRS@TUCSONAZ.GOV (External)

Website: http://cms3.tucsonaz.gov/retirement/

Pension estimator: https://my.gabrielroeder.com/portal/tucson/Home/tabid/357/Default.aspx