



Following is a list of major benefits plans that the City of Fort Collins provides to its **Classified employees**.

<b>Medical Insurance</b> <b>2 Options</b>	UMR Healthcare Core-- deductible \$500 UMR Healthcare Advantage-- deductible \$350  Effective: The first day of the month coinciding with or following one month of employment
<b>Life Insurance</b> <b>3 Options</b>	1x annual earnings -paid by City Supplemental           } Employee paid Voluntary                } after-tax Dependent Coverage } premium
<b>Long Term Disability</b>	City pays premium and provides 2/3 of monthly salary for a period of time determined by your age and disability. Restrictions apply based upon classifications and FTE.
<b>Dental Insurance</b>	Comprehensive: \$1500 annual maximum - employee contributes towards premium
<b>Vision Insurance</b>	Exams, frames, lenses and contact lenses are available through this employee paid plan
<b>Flexible Spending Accounts</b>	Health Care: employees may contribute up to \$2500 Dependent Care: employees may contribute up to \$5000 FSA accounts may help lower employee's taxable income through pre-tax contributions
<b>Retirement</b>	After 6 months of employment, employees have mandatory participation in the Money Purchase Plan, 401 (a). The employer contributions are 6.5% of the employee's salary and 3% contribution by the employee. Voluntary contributions (% or \$ up to maximum allowed) can be made to a 457 Deferred Compensation Plan. Limits of contributions are determined by the IRS.
<b>Other City Benefits</b>	Employee Assistance Program Wellness Programs Back-up Child and Adult Care and Referral Service FMLA (Family Medical Leave)