



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

Medical Insurance 2 Options	<p>UMR Healthcare Core – deductible \$500 UMR Healthcare Advantage – deductible \$350</p> <p>Effective: The first day of the month coinciding with or following one month of employment</p>
Life Insurance 3 Options	<p>Basic: 1x annual earnings - paid by City</p> <p>Supplemental } Employee paid Voluntary } after-tax Dependent Coverage } premium</p>
Dental Insurance	Comprehensive: \$1500 annual maximum - employee contributes towards premium
Vision Insurance	Exams, frames, lenses and contact lenses are available through this employee paid plan
Flexible Spending Accounts	<p>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</p>
Retirement	Social Security: employer contributes 7.65% and employee matches with mandatory 7.65%
Other City Benefits	<p>Employee Assistance Program Wellness Programs Back-up Child and Adult Care and Referral Service Family Medical Leave (FMLA)</p>

****Hours are based on full-time employment and are pro-rated for employees in part-time positions based on their FTE***