

CONTRACTUAL EMPLOYEES

MEDICAL INSURANCE

UMR (A UNITED HEALTHCARE COMPANY)

PPO Tier 1/Tier 2: SelectColorado/Select Networks

- Effective: First day of the month following hire date
- Deductible (Tier 1): \$350 Individual / \$700 Family
- Out of Pocket Max (Tier 1): \$5,000 Individual / \$10,000 Family
- Copay (Tier 1): \$0 Primary Care / \$40 Specialty
- Coinsurance (Tier 1): 80% Insurance / 20% You

High Deductible Health Plan (HDHP) with Health Savings Account (HSA)

- Employer contribution HSA
- Effective: First day of the month following hire date
- Deductible (In Network): \$3,000 Individual / \$6,000 Family
- Out of Pocket Max: \$4,000 Individual / \$8,000 Family (In-Network)
- Coinsurance: 90% Insurance / 10% You (In-Network)

HEALTH CLINIC CITYCARE

CityCare, managed by Marathon Health, is our onsite healthcare clinic providing services to employees and family members covered under the City's health plan. Staffed with a Physician Assistant and health coach, they treat a variety of common illnesses and injuries. A full range of prevention, health coaching, and assessments are provided in addition to sick care. There is no cost to use CityCare under the PPO Plan. For the HDHP, prevention is free, non-prevention \$45.

LIFESTYLE MANAGEMENT

As part of the City's commitment to offering benefit coverage, which helps prevent injuries and illness, the following preventative services are available to employees and family members covered under the City's health plan;

Preventative Services Covered:

- Registered Dietitians
- Therapeutic Massage Therapy
- Acupuncture
- Biofeedback

These services are only a \$20 copay, with a \$500 maximum allowable benefit per service, per member, per year.

Under HDHP:

- No copay
- Pay total amount which applies towards deductible and out-of-pocket

DENTAL INSURANCE

DELTA DENTAL

Effective: First day of the month following hire date
Prevention First: Diagnostic and preventative do not count against the annual maximum

- Deductible: \$50 Individual / \$100 Family
- Max Benefit: \$1,500 annually
- Basic Dental: Plan pays 80%, after deductible (In-Network)
- Major Dental: Plan pays 50%, after deductible (In-Network)
- Orthodontia: Plan pays 50%, after deductible (In-Network), Lifetime Max \$1,500

VISION INSURANCE

VSP (VISION SERVICE PLAN)

- Effective: First day of the month following hire date
- Examination: Every 12 months, \$15 Copay
- Lenses or Contacts: Every 12 months, Contact allowance up to \$185
- Frames: Every 24 months, Frame allowance \$185-\$205

FLEXIBLE SPENDING ACCOUNTS (FSA)

24HOURFLEX

FSA accounts allow you to set aside pre-tax funds to pay for eligible health and/or dependent care expenses before your federal and Social Security taxes are calculated.

- Health Care: employees may contribute up to \$2,750 per calendar year
- Dependent Care: employees may contribute up to \$5,000 per calendar year
- Carryover Provision: allows up to \$550 unused medical FSA contributions into the following year



BASIC LIFE INSURANCE AND AD&D VOYA

1x Annual Salary, up to \$250,000

(employer-paid)

LIFE INSURANCE

VOYA (SUPPLEMENTAL)

- Employee: 1x, 2x, 3x Annual Salary up to \$500,000 (Guaranteed Issue \$100K)
- Spouse: \$10K, \$25K, \$50K, \$75K or \$100K (Guaranteed Issue \$10K)
- Dependent: \$5,000 or \$10,000

ANTHEM (VOLUNTARY)

- Employee: \$10,000 increments up to \$300,000 (Guaranteed Issue \$30K)
- Spouse: \$10,000 increments up to \$300,000 (Guaranteed Issue \$10K)
- Dependent: \$5,000

PERSONALIZED BENEFITS

AFLAC

In the event of an accident or covered critical illness, these plans pay cash benefits directly to you, providing you the flexibility to help pay bills related to treatment or help with everyday living expenses.

Accident Plan

- Employee Only
- Employee + Spouse
- Employee+ Children
- Employee + Family

Critical Illness Plan

- Employee: \$10K, \$20K, or \$30K
- Spouse: \$10K, \$20K, or \$30K

*Rates based on age and tobacco vs. non-tobacco status

Features:

- Coverage is available for you, your spouse, and dependent children
- Fast claims payment. Most claims are processed in about 4 business days
- Coverage begins the first of the month following 30 days from the date of hire.

OTHER BENEFITS

- Award-Winning Wellness Program
- Employee Assistance Programs
- Back-up Child and Adult Care and Referral Services

VACATION

Vacation time is accrued bi-weekly at 3.08* hours per pay period for a total of 80 hours in a 12-month contract.

HOLIDAYS

9 designated holidays, a total of 72 hours per year (pro-rated for part-time employees)

Designated Holidays

- New Year's Day
- Martin Luther King Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Veterans' Day
- Thanksgiving Day
- Christmas Day

After 6 months of continuous employment is completed, Contractual employees are credited with 2 additional floating holidays per Leave Benefit Year.

All designated holiday time not used will be forfeited at the end of the Leave Benefit Year.

SICK LEAVE

Contractual employees receive 40 hours of sick leave upon execution of their contract and shall additionally accrue 3.08* hours of sick leave per bi-weekly pay period. The accrual of sick leave time shall not exceed 120 hours at any time during the term of the contract.

Contractual employees may not use more than 120 hours of sick leave in any 52-week period.

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

***The employee's contractual agreement will supersede any benefits/leaves outlined in this benefit summary.*

