Fort Collins Human Resources

BENEFITS HIGHLIGHTS UNCLASSIFIED MANAGEMENT | EXECUTIVE AND SENIOR LEADERSHIP

MEDICAL INSURANCE | UMR (A UNITED HEALTHCARE COMPANY)

PPO Tier 1/Tier 2: Select Colorado/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 HSA contribution
- Effective: First day of the month following hire date
- Deductible (In-Network): \$3,000 Individual / \$6,000 Family
- Out-of-Pocket Max: \$4,150 Individual / \$8,300 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 various 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, \$45 per sick visit.

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 Dieticians
- 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 the total amount which applies towards deductibles 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
- Basic Dental: Plan pays 80% after deductible (PPO Provider)
- Orthodontia: Plan pays 50%, no deductible, Lifetime Max \$2,000
- Occlusal Guards/Night Guards: 50% after deductible
- Major Dental: Plan pays 50%, after deductible
- Max Benefit: \$2,000 per covered individual annually



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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
- LightCare[™]: \$185 allowance for ready-made non-prescription sunglasses or blue light filtering glasses, Every other calendar year, \$25 Copay
- Essential Medical Eye Care: Additional services for members with diabetes, glaucoma, or age-related macular degeneration. Treatment and diagnosis of eye conditions, including pink eye, vision loss, and cataracts.
- KidsCare program provides additional benefits for children, up to age 18, covered under the plan, including a second WellVision exam each year, additional lenses with a minimum prescription change and new frames every 12 months

FLEXIBLE SPENDING ACCOUNTS (FSA) | ALERUS

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 \$3,200 per calendar year
- Dependent Care: employees may contribute up to \$5,000 per calendar year
- Carryover Provision: allows up to \$640 unused medical FSA contributions into the following year

BASIC LIFE INSURANCE AND AD&D | RELIANCE STANDARD

1x Annual Salary, up to \$250,000 (employer-paid)

LIFE INSURANCE | RELIANCE STANDARD (SUPPLEMENTAL)

- Employee: up to \$1,000,000 in \$10,000 increments (Guaranteed Issue \$300K)
- Spouse: up to \$250,000 in \$5,000 increments (Guaranteed Issue \$30K)
- Child(ren): up to \$10,000 in \$2,000 increments

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) | RELIANCE STANDARD (VOLUNTARY)

- Employee: up to \$550,000 in \$10,000 increments (cannot elect in more than 5x salary)
- Spouse: up to \$250,000 in \$5,000 increments (cannot elect in more than the employee election)
- Child(ren): up to \$10,000 in \$2,000 increments

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

- Participant Only
- Participant + Spouse
- Participant + Children
- Participant + Family

Critical Illness Plan

- Participant: \$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.
- Coverage begins the first of the month following 30 days from the date of hire.

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PAID FAMILY MEDICAL LEAVE (PFML)

Paid Family Medical Leave (PFML) ensures **up to 12 weeks** of paid leave, covering various life situations like medical conditions, welcoming a new family member, or caring for a family member. The benefit includes an Elimination Period (weeks 1-2) and income replacement at 100% (weeks 3-6) and 80% (weeks 7-12). Eligibility requires 1,250 hours and one year with the City. Follows the same criteria and medical certification as FMLA.

SHORT-TERM DISABILITY | MATRIX

Employer-paid Short-Term Disability (STD) provides eligible employees with up to 180 days of leave time with medical certification for short-term disabilities arising from non-occupational illnesses or injuries. Once approved by Matrix Absence Management, the benefit includes an Elimination Period (weeks 1-2) and income replacement at 100% (six weeks), 80% (34 days) and 66.67% (weeks 13-26).

LONG-TERM DISABILITY | RELIANCE STANDARD

Employer-paid Long-Term Disability (LTD) provides eligible employees with 66.67% of their monthly base salary for a period determined by their age and disability. Employees must complete a 180 calendar-day elimination period per incident and have a 20% loss of income before LTD pay begins.

HEALTH ADVOCACY PROGRAM | ALIGHT

- Navigate Health and Benefit Plans
- Find In-Network, Highly Rated Cost-Effective Providers
- Coordinate Care

- Compare Costs for Procedures and Care
- Lower Cost Rx Options
- Help With Medical Bills and Claims Issues
- Medicare Assistance

RETIREMENT | NATIONWIDE

401(a) Defined Contribution Plan

- Mandatory participation, eligible on the date of hire
- 0% employee contribution, 10% City contribution
- Up to 3% match (from contributing in the 457 plan)

457 Deferred Compensation Plan

- Voluntary participation, eligible on the date of hire
- City contribution matches up to 3% in the 401(a) plan

VACATION

Vacation time is accrued biweekly each pay period in accordance with the schedule below:

0–12 years 6.15 hours or 20 days/ yr 17–20 years 7.38 hours or 24 days per year 13–14 years 6.46 hours or 21 days/yr 20+ years 7.69 hours or 25 days per year 15–16 years 6.77 hours or 22 days/ yr

In addition to the vacation schedule above, Unclassified Management employees receive a lump sum of 40 hours of vacation time at the beginning of each Leave Benefit Year.

Employees in these positions are subject to the maximum carryover of 480 hours. All vacation time in excess of this amount is forfeited after the end of the Leave Benefit year unless the City Manager authorizes an extension.

^{*}Accrual for part-time employees is pro-rated based on FTE.

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HOLIDAYS

11 designated holidays, a total of 88 hours per year (pro-rated for part-time employees)

Designated Holidays

- New Year's Day
- Martin Luther King Day
- President's Day
- Memorial Day
- Juneteenth
- Independence Day

- Labor Day
- Veterans' Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day

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

SICK LEAVE

Full-time eligible employees receive 120 hours of sick leave at the beginning of each year for use in that Leave Benefit Year. This amount is pro-rated for part-time employees and is pro-rated for those employees starting employment after January 1 of the current Leave Benefit Year.

Unused Sick Leave will not be carried over to the following Leave Benefit Year.

OTHER BENEFITS

- Award-Winning Wellness Program
 - Well Days Incentive Program
 - Group and On-Demand Exercise Classes
 - On-site Workout Facilities
 - Bicvcle Storage
 - Lactation Support and Maternity Care
 - Lifestyle Management
 - Recreation Facility Passes
 - Wellness Coaching
 - Annual Health Fair
 - Health and Risk Assessment
 - o Flu Shots
 - o Financial Wellbeing Program

- o Behavioral Health Resources
- o Tobacco Cessation Programs
- Mindfulness Resources Parenting Support
- Weight Management Program
- Backup Dependent Care
- Paid Caregiver Leave
- Recreation Childcare Benefit
- Special Offers from Elevations Credit Union
- Employee Assistance Program-MINES
 - Legal Services
 - Financial Services
 - o Referral Services
 - Counseling Services