

# POLICE COLLECTIVE BARGAINING UNIT (CBU) 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)

**First Responder Benefits Enhancement** is a robust preventative care program offered by both plans.

## 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 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 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.

## **RETIREMENT** **NATIONWIDE**

### 401(a) Defined Contribution Plan

- Sworn Officers and Dispatchers: Mandatory participation upon hire date, 8.5% employee contribution, 11% City contribution
- Community Service Officers: Mandatory participation after 6 months of employment, 3% employee contribution, 8% City contribution

### 457 Deferred Compensation Plan

- Sworn Officers and Dispatchers: Voluntary participation upon hire date, City match up to 3% after 6 months of employment
- Community Service Officers: Voluntary participation upon hire date, no City match/contribution

### Retirement Health Savings

- Sworn Officers, Community Service Officers, and Dispatchers:
  - Employee and City contributions are 1.25% for 0-9.99 years of service
  - Employee and City contributions are 1.50% for 10-19.99 years of service
  - Employee and City contributions are 1.75% for 20 years to retirement date

## **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 each pay period in accordance with the schedule below:

0-3 years	4.62 hours or 15 days per year
4-5 years	4.92 hours or 16 days per year
6-7 years	5.23 hours or 17 days per year
8-9 years	5.54 hours or 18 days per year
10-12 years	6.15 hours or 20 days per year
13-14 years	6.46 hours or 21 days per year
15-16 years	6.77 hours or 22 days per year
17-18 years	7.08 hours or 23 days per year
19-20 years	7.38 hours or 24 days per year
20+ years	7.69 hours or 25 days per year

\*Accrual for part-time employees is pro-rated based on FTE.

Employees in classified positions may carry over up to twice the amount of vacation time they are eligible to accrue as of the last day of the current Leave Benefit Year, up to a maximum of 30 days (240 hours).

## 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 service, employees will receive 1 floating holiday for a total of 8 hours.

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.

## EMERGENCY LEAVE

Employees may take up to 5 working days or 40 hours per medical emergency for self or family members when the employee is ineligible for or has exhausted their sick leave.

## SHORT TERM DISABILITY VOYA

Employer-paid Short Term Disability (STD) provides eligible employees with up to 90 days of leave time (per illness/injury) for certain short term disabilities arising from non-occupational illnesses or injuries.

## LONG TERM DISABILITY FIRE AND POLICE PENSION ASSOCIATION (FPPA)

For employees under the age 55 with less than 25 years of accumulated service, the City shall pay 2.7% of the employee's base salary for death and disability coverage.

## VOYA

For employees under the age of 55 and older with 25 years of accumulated service or more, the City provides Long Term Disability (LTD) at 66.67% of the monthly base salary for a period of time determined by your age and disability. Employees must complete a 90 calendar day elimination period per incident and have a 20% loss of income before LTD pay begins.