



EMPLOYEE BENEFITS SUMMARY

Effective 1/1/2013

BENEFIT	SUMMARY DESCRIPTION	EMPLOYEE COST
Group Health Insurance UMR – Third Party Administrator United HealthCare Options PPO – Provider Network	Partially Self-Insured PPO Plan – Choice of two plan options. Coverage starts the first of the month after your hire date.	Option 1: \$70, \$105 or \$180 per month. Option 2: Provided at no premium cost to employee (including dependents).
Group Life Insurance & AD&D (Lincoln National Life) Police Only: Death & Disability (FPPA)	Life Insurance – Face Value = 1½ x Annual Salary (Guarantee Issue up to \$150,000)	Provided at no cost to employee.
Additional Voluntary Life Insurance	Optional \$10,000 increments up to 5x Annual Salary (up to \$400,000). Also available to spouse and children. 100% Employee Paid.	Rate varies depending on age of insured.
Short-Term Disability (Lincoln National Life)	Waiting Period – 15 Days Benefit Duration – 9 Weeks Benefit Amount – 60% Gross Wages	Provided at no cost to employee.
Long-Term Disability (Lincoln National Life)	Optional Long-Term Disability through Lincoln National Life – 100% Employee Paid	Rate varies depending on employee age and salary.
Retirement (PERA or Digital Retirement Solutions)	Non-Police: PERA (Public Employees Retirement Association), Plus optional 401(k). Employee Contribution: 8% of Includable Salary* City Contribution: 13.7% of Includable Salary* See www.copera.org . Police: Police Department Money Purchase Pension Plan (administered by Digital Retirement Solutions). Employee Contribution: 12.8% of includable salary* City Contribution: 12.8% of includable salary* <i>*Includable Salary is gross wages less any voluntary deductions chosen to be pre-taxed.</i>	Payroll contributions as indicated.
Dental Insurance	Optional Dental Insurance through Guardian Life – 100% Employee Paid for dependents, City pays for employee portion	<i>Employee Only: \$0/month Employee+One: \$42.44/mo Family: \$85.24/month</i>
Vision Insurance	Optional Vision Insurance through VSP – 100% Employee Paid	<i>Empl \$11.84/month Empl + One \$18.95 Empl + Children \$19.34 Family \$31.18</i>
Employee Assistance Program (EAP) (Lincoln National Life)	Counseling and resources for help with issues such as emotional well being, finances, legal issues, addiction recovery, parenting, education, elder care, relationships, work, and everyday life!	Provided at no cost to employee.
AFLAC Supplemental Insurance (i.e., cancer, accident, intensive care, life insurance, etc.)	Optione – 100% Employee Paid	Varies depending on plan.
Flexible Spending Accounts (Administered by Rocky Mountain Reserve)	Set aside up to \$2,500 tax-free to pay out-of-pocket medical expenses and up to \$5,000 to pay dependent care expenses.	Employee defined.
Legal Shield (Legal Services and/or Identity Theft Protection)	Optional – 100% Employee Paid	Varies depending on plan.

<u>Wellness Program/Discounts</u>	Free use of the City Recreation Center and swimming pools; discounts on Golf Course memberships/fees; free wellness activities such as annual flu shots and blood draw screenings; corporate membership discounts at Star Athletic Club and The Body Firm; and more!	Opportunity to earn incentives and extra paid vacation days with completion of annual requirements.
<u>Vacation</u>	Earn 3.08 hours per bi-weekly pay period. Can be used upon accrual.	
<u>Sick Leave</u>	Earn 2.796 hours per bi-weekly pay period. Can be used upon accrual.	
<u>Holidays</u>	Ten (10) Paid Holidays/Year; one is day of your choice.	New Year's Day Martin Luther King Jr. Day Presidents' Day Memorial Day Independence Day Labor Day Veterans Day Thanksgiving Day Christmas Day Employee's Choice
<u>Funeral Leave</u>	Time off for death of an immediate family member – three (3) regularly scheduled workdays.	
<u>Jury Duty Leave</u>	Employees called for jury duty receive regular pay for three (3) days up to ten (10) workdays.	