



2017

# YOUR EMPLOYEE BENEFITS





## ELIGIBILITY

If you are an employee working 30 hours a week or more, you are eligible for all benefits outlined in this summary. For Medical, Dental and Voluntary Life coverage, eligible employees may elect to cover a spouse and/or children who are under 26 years of age, unless the dependent has access to employer-based coverage. All benefits are effective the first day of the month following your date of hire.

## CHANGE IN FAMILY STATUS

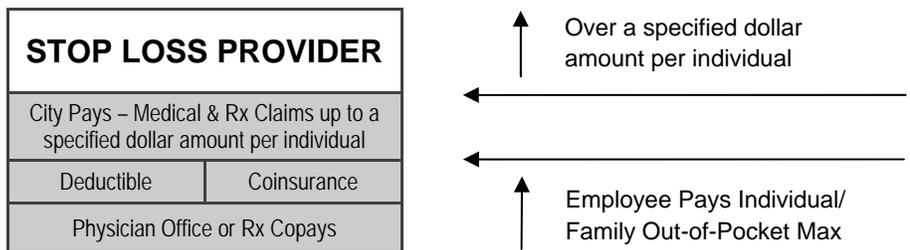
All benefit selections are binding except in the event you have a “change in family status.” If one of these situations occurs, you have 30 days to notify the group administrator and complete the appropriate paperwork. If you do not make the change within the 30 days following the event, your next opportunity to make a change will occur during the plan’s open enrollment period.

- Marriage or Divorce
- Birth or Death of dependent
- Adoption
- Loss of Eligibility for insurance
- Spouse’s employment or termination of employment
- Unpaid leave of absence of employee or spouse
- Reduction or Increase in hours worked from Part Time to Full Time
- Change in residence that affects eligibility

### WHAT DOES “PARTIALLY SELF-FUNDED” MEAN?

The city’s medical plan is partially self-funded. This allows the city to budget for the smaller predictable claims while protecting against the unpredictable catastrophic claims through the purchase of stop-loss coverage. By doing so, the city assumes all the risk for providing health care benefits to its employees by paying employee health care claims out of the city’s own pocket as the claims are incurred, up to the stop-loss limits.

### WHO IS RESPONSIBLE FOR OUR MEDICAL/RX CLAIMS?



## TERMINATION OF BENEFITS

Life, AD&D and Disability benefits will end on your last day worked. All other benefits will end the last day of the month following your last day worked. However, under certain circumstances, you may continue your health care coverage.

# MEDICAL

The City of Fort Morgan's medical plan offers great flexibility in managing care for you and your family. As part of your benefits package, the city gives you the option of choosing from three different medical plans. The health plan utilizes Cigna's PPO network. This network utilizes doctors and hospitals who have agreed to provide services at discounted rates. Once enrolled, you may visit their website to access claims payments, physician directories, ID cards, and to inquire about eligibility. You may also call the member service phone number listed in the Contact List at the back of this brochure. The charts are shown to help you understand and compare your medical benefit options.

<b>CYPRESS with CIGNA PPO NETWORK</b>						
<i>EFFECTIVE DATE: 1/1/2017-12/31/2017</i>						
	<b>PPO BASE PLAN</b>		<b>PPO BUY UP PLAN</b>		<b>HDHP/HSA</b>	
	<b>In Network</b>	<b>Non Network</b>	<b>In Network</b>	<b>Non Network</b>	<b>In Network</b>	<b>Non Network</b>
<b>Calendar Year Deductible</b>	\$750 Employee; \$1,500 Employee Plus One Dependent \$2,250 Employee Plus Two or More Dependents.	\$1,000 Employee; \$2,000 Employee Plus One Dependent \$3,000 Employee Plus Two or More Dependents.	\$250 Employee; \$500 Employee Plus One Dependent \$750 Employee Plus Two or More Dependents.	\$500 Employee; \$1,000 Employee Plus One Dependent \$1,500 Employee Plus Two or More Dependents.	\$2,000 Employee; \$4,000 Employee Plus One or more Dependent	\$4,000 Employee; \$8,000 Employee Plus One or more Dependent
<b>Employee Coinsurance (Plan Pays / You Pay)</b>	80% / 20%	60% / 40%	90% / 10%	70% / 30%	90% / 10%	60% / 40%
<b>Calendar Year Out-of-Pocket Max (includes deductible &amp; all copy's)</b>	\$3,500 Employee \$7,000 Employee Plus Dependents	\$6,000 Employee \$10,000 Employee Plus Dependents	\$2,500 Employee \$5,000 Employee Plus Dependents	\$5,000 Employee \$10,000 Employee Plus Dependents	\$3,000 Employee \$6,000 Employee Plus Dependents	\$6,000 Employee \$12,000 Employee Plus Dependents
<b>Physician Office Visit</b>	\$20 Copay	Deductible and Coinsurance	\$15 Copay	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
<b>Specialist Office Visit</b>	\$20 Copay	Deductible and Coinsurance	\$15 Copay	Deductible & Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
<b>Preventive Care</b>	100% Covered	Deductible and Coinsurance	100% Covered	Deductible and Coinsurance	100% Covered	Deductible and Coinsurance
<b>Inpatient Hospital</b>	Deductible and Coinsurance	\$500 Copay; Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
<b>Outpatient Hospital</b>	Deductible and Coinsurance	\$250 Copay; Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
<b>Emergency Room</b>	\$500 Copay		\$250 Copay		Deductible and Coinsurance	
<b>Urgent Care</b>	\$50 Copay	Deductible and Coinsurance	\$50 Copay	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
<b>PRESCRIPTION DRUGS</b>	<b>Medicare Part D Creditable Coverage Plans</b>					
Tier 1	\$15 Copay	Not Covered	\$10 Copay	Not Covered	Deductible and Coinsurance	Not Covered
Tier 2	\$30 Copay	Not Covered	\$20 Copay	Not Covered	Deductible and Coinsurance	Not Covered
Tier 3	\$50 Copay	Not Covered	\$30 Copay	Not Covered	Deductible and Coinsurance	Not Covered
<b>CONTRIBUTIONS</b>	<b>MONTHLY</b>		<b>MONTHLY</b>		<b>MONTHLY</b>	
Employee Only	<b>\$50.40 + Wellness</b>		<b>\$121.00 + Wellness</b>		<b>Free + Wellness</b>	
Employee + 1	<b>\$102.85 + Wellness</b>		<b>\$181.50 + Wellness</b>		<b>Free + Wellness</b>	
Family	<b>\$151.25 + Wellness</b>		<b>\$278.30 + Wellness</b>		<b>Free + Wellness</b>	

## TELEHEALTH

City of Fort Morgan offers a company paid benefit that encompasses 3 no cost services that are available 24/7, for all employees and their dependents.

### TELADOC

TELADOC gives you access 24 hours a day, 7 days a week and 365 days a year to U.S. board-certified doctors & pediatricians. TELADOC allows you to resolve many of your medical issues—anytime day or night, at home, at work or on vacation — through the convenience of phone and online video consultations all for a \$0 consult fee. Members can access a physician within three hours of their incoming call. Typically a Doctor will call you back in 16 minutes. If appropriate, the physician will diagnose and prescribe short-term medication. The prescription will be called into the member's pharmacy of choice.

### HEALTH ADVOCATE

A Personal Health Advocate is available to you and your covered dependents at no cost. Your Personal Health Advocate is a trained professional, typically a Registered Nurse, who understands the ins and outs of the health care system and how to navigate through it. The Personal Health Advocate helps you and your covered dependents coordinate care among doctors and medical institutions in various ways. Health Advocate can assist with:

- Finding the right doctors
- Scheduling appointments
- Resolving insurance claims
- Assisting with eldercare
- Getting cost estimates
- Working with insurance companies
- Assisting in the transfer of medical records

Your personal Health Advocate can help you translate benefits information, clarify medical conditions and treatment options, resolve claims and billing issues, negotiate payments, provide cost estimates, locate qualified providers, secure second opinions, schedule appointments, arrange for specialized treatments, research elder care and more.

Health Advocate is a confidential service available 24 hours a day, 7 days a week and is available to your immediate family (including parents and in-laws).

### eDocAMERICA

Doctors Online provides 24/7 access to web-based answers to medical questions from an expert team of board-certified physicians, psychologists, pharmacists, dentists, dietitians, and fitness trainers. Other services include physician-written weekly Health Tips, two Health Risk Assessments, a 3D Video Library with access to 250+ medical topics.

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

The City of Fort Morgan provides an Employee Assistance Program (EAP) through Lincoln Financial at no cost to you. The Employee Assistance Program, known as EmployeeConnect, can provide assistance to employees and their dependents in area such as substance abuse, emotional issues such as depression or anxiety, the loss of a loved one, marital issues and much more. EmployeeConnect also has resources for employees to get assistance on legal and financial matters.

**Online:**  
www.GuidanceResources.com  
*User Name:* LFGsupport  
*Password:* LFGsupport1

**Phone:**  
888-628-4824

## DENTAL

Staying healthy includes obtaining quality dental care for you and your family. The city's dental plan is provided through Guardian, which includes an extensive network of providers and offers flexibility based upon where you choose to access care. You may also call the member service phone number listed in the Contact List at the back of this brochure. The chart below provides a summary of the dental benefits offered.

Please review the full Dental Plan Summary for additional details on covered services.

<b>DELTA DENTAL</b>		
<i>EFFECTIVE DATE: 1/1/2017-12/31/2017</i>		
	<b>DENTAL PPO</b>	
	<b>In Network</b>	<b>Non Network</b>
Calendar Year Deductible	\$50 Individual \$150 Family	\$50 Individual \$150 Family
Calendar Year Maximum Benefit	\$1,500	\$1,500
Preventive Care	100%	100%
Basic Services	80%	80%
Major Services	50%	50%
Orthodontic Treatment	50%	50%
Orthodontic Lifetime Maximum	\$1,500	\$1,500
<b>CONTRIBUTIONS</b>	<b>MONTHLY</b>	
Employee Only	<b>\$0.00</b>	
Employee + 1	<b>\$42.44</b>	
Family	<b>\$85.24</b>	

## VISION

Eye care is an important part of overall health. City employees have the ability to purchase vision insurance through VSP (Vision Service Plan). The vision insurance covers exams, lenses, frames and contacts. **The vision plan also contains discounts for materials and services above and beyond those outlined in the chart below.**

Please see the complete Vision Plan Summary for more details.

<b>VSP</b>		
<i>EFFECTIVE DATE: 1/1/2017-12/31/2017</i>		
	<b>VOLUNTARY VISION PLAN</b>	
	<b>In Network</b>	<b>Non Network</b>
Eye Exam	\$10 Copay (Once every 12 Months)	Up to \$35 Reimbursed
Prescription Glasses	\$25 Copay (Once every 12 Months)	Up to \$55 Reimbursed based on type of lens
Frames	\$25 Copay (Once every 12 Months up to \$130 Allowance)	Up to \$45 Reimbursed
Contact Lenses	No Copay (Once every 12 Months up to \$130 Allowance)	Up to \$105 Reimbursed
<b>CONTRIBUTIONS</b>	<b>MONTHLY</b>	
Employee Only	<b>\$12.61</b>	
Employee + 1	<b>\$20.18</b>	
Employee + Children	<b>\$20.60</b>	
Family	<b>\$33.21</b>	

# HSA (HEALTH SAVINGS ACCOUNT)

Health Savings Accounts are portable, tax-advantaged savings accounts that can be compared to a medical IRA. Building up a strong HSA is a practical and smart way to invest money that can be used to pay for a wide variety of health and wellness related products and services. An HSA is designed to help offset the deductible costs of the Medical Plans, making this low cost plan even more affordable.

## WHO CAN OPEN AN HSA?

Any adult can contribute to an HSA if they:

- Have coverage under an HSA qualified “High Deductible Health Plan” (HDHP)
- Have no other first-dollar coverage
- Are not enrolled in Medicare
- Cannot be claimed as a dependent on someone else’s tax return

## HOW MUCH CAN I CONTRIBUTE?

If your HSA qualified coverage begins in any month other than January, you can still make the full HSA contribution for the calendar year as long as you keep your HSA qualified coverage through the end of the following calendar year. If you are covered on an HDHP for less than a full year, you can contribute 1/12th of the limited amounts for every month you are enrolled in an HSA qualified high deductible health plan.

## WHAT IS A “CATCH-UP” PROVISION?

A catch-up provision is a way for an insured that is age 55 and older to contribute more to the plan. Any participant who is over 55 can contribute up to an additional **\$1,000 for 2017**. In the year you enroll in Medicare, you must pro-rate your “catch-up” contribution for the number of months you had HSA qualified high deductible health plan coverage, prior to the month your Medicare enrollment is effective. Individuals age 55 and older can also make additional “catch up” contributions. The maximum annual catch-up contribution is as follows:

Contribution limits	2017
Single	\$3,400
Family	\$6,750
Catch Up, Age 55+	\$1,000

## DOES THE CITY CONTRIBUTE TO THE HSA?

The City of Fort Morgan will also make an annual **match** contribution to an employees HSA, as follows:

Ft Morgan Health Savings Account (HSA) Employer Match Contribution	
	City Match Contribution
Employee	\$600
Employee + 1	\$1,200
Family	\$1,800

## FLEXIBLE SPENDING ACCOUNT (FSA)

Flexible Spending Accounts (FSA) allow employees to set aside pre-tax money from their paychecks to pay for eligible out of pocket expenses for healthcare, dependent care and transit/parking. Because the money put into these accounts is not considered taxable, employees save by paying less Federal, State and FICA taxes. Depending on personal circumstances, these plans can mean a significant tax savings. Take note if you have a domestic partner, IRS rules do not recognize expenses for domestic partners as reimbursable under these accounts.

### HEALTH CARE FLEXIBLE SPENDING ACCOUNT

Contribute up to \$2,600 per household (per calendar year) for reimbursement of health-related expenses you may need to pay for out of pocket. Expenses can be incurred from **January 1, 2017** to **March 15, 2018** as long as you are an active participant in the plan. You have access to your full plan year election amount of Health Care FSA funds immediately.

#### EXAMPLES OF ELIGIBLE EXPENSES

- Copays, coinsurance and deductibles
- Dental and orthodontia expenses
- Contact lenses, eyeglasses, vision surgery
- Hearing aids
- Chiropractic care
- Over the counter medications, with a prescription

You can find a complete list of eligible expenses at: <https://www.irs.gov/pub/irs-pdf/p969.pdf>

### DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

Contribute up to \$5,000 per household (per calendar year) towards out of pocket dependent care expenses for children under age 13 and disabled dependents of any age. Expenses can be incurred from **January 1, 2017** to **March 15, 2018**, as long as you are an active participant in the plan. Dependent care expenses are only reimbursable up to what has been deducted from payroll and deposited to your account.

#### EXAMPLES OF ELIGIBLE EXPENSES

- Licensed day care centers for children and disabled dependents\*
- Costs for family or adult day care facilities\*
- Babysitters outside or inside your home while you are working\*
- Day camp expenses (but not overnight camp)\*

You can find a complete list of eligible expenses at: <https://www.irs.gov/pub/irs-pdf/p969.pdf>

\*SSN or TaxID required

### USE IT OR LOSE IT!

IRS regulations require that expenses must be incurred between **January 1, 2017** to **March 15, 2018** and submitted for reimbursement by **March 31, 2018**. Plan carefully prior to participation in order to avoid forfeitures of contributions. Changes to elections mid-year cannot be made without a Qualified Life Event (QLE). For further details, please refer to the Summary Plan Description.

### LIMITED PURPOSE HEALTH CARE FSA

If you enroll in the HDHP medical coverage, you have the option of electing a Limited Purpose Health Care FSA. Under the Limited Purpose Health Care FSA you can be reimbursed for dental and vision expenses you may need to pay for out of pocket. You may contribute up to \$2,600 per year.

# WELLNESS

The City of Fort Morgan is committed to building a healthy workforce and the wellness plan provides confidential tools to assess your well being, take charge of your health and improve your life. By participating in the Wellness program, not only will you feel better inside and out, but you can also qualify for an exemption from the Wellness Premium starting December 1, 2016– November 30, 2017. Activities are based on a point system which can earn you awards throughout the year.

With Completion of:	Receive:	Add up the Savings! Successful Completion of required activities and Silver status could save you:
3 Required activities	Employees- \$60/month exemption Spouse- \$75/month exemption	Employee Only- \$900/year in savings Employee + Spouse- \$1800/year per couple
Silver Level or Higher	Additional \$15/exemption (Employee's Only)	

The 3 required activities include:

Screenings Required Activities	
Biometric Screening	Participate in the annual Biometric Screening held at Colorado Plains Express Care or complete a Physician Submission Form
Online Health Assessment	Complete the online Health Assessment
Annual Wellness Exam	Get your age-appropriate physical exam and screenings

Additional Activities to earn Silver status and Above include:

- Community Event
- Volunteer Work
- Wellness Challenge
- Wellness/Safety Committee
- Food Log
- Exercise Log
- Preventive Vaccines
- Preventive Exam
- Health Achievements

# WELLNESS AWARDS

Employees will also have the opportunity to receive prizes throughout the year and PTO hours by participating in other activities offered through the program. (PTO hours will be awarded shortly after the end of each quarter in which the award level was achieved.) The Wellness PTO hours are listed as award hours on your paystub and must be used by the end of the year or they will be forfeited.

AWARDS	
Award Levels– Employees	
Silver Level*	8 PTO hours + lottery opportunities throughout the year to win prizes <i>(All 3 required activities must be completed before PTO is awarded)</i>
Gold Level*	Additional 16 PTO hours + lottery opportunities throughout the year to win prizes <i>(All 3 required activities must be completed before PTO is awarded)</i>
Platinum Level*	Additional 8 PTO hours + lottery opportunities throughout the year to win prizes <i>(All 3 required activities must be completed before PTO is awarded)</i>

## BASIC LIFE/AD&D INSURANCE

Life insurance is an important part of your financial well-being, especially if others depend on you for support. The City of Fort Morgan provides Basic Life and Accidental Death & Dismemberment (AD&D) coverage in the amount of 1.5 times your annual salary at no cost to you through Lincoln Financial. AD&D insurance provides additional benefits to you and your beneficiary if, due to an accident, you suffer loss of life or limb.

### LINCOLN FINANCIAL LIFE AND AD&D

Life Insurance Benefit Amount	1.5 times employee annual salary
Annual cost to employee	None

## SHORT-TERM DISABILITY

At no expense to you, the City of Fort Morgan offers a Short-Term Disability benefit in case you are unable to perform your job due to an illness or injury unrelated to your work. You will begin receiving this benefit after the elimination period and you will only receive the benefit while you are unable to perform your job or until the benefit duration has expired. As long as you remain disabled and meet the plan's disability requirements, you will continue to receive a percentage of your earnings during the Short-Term Disability benefit duration.

### LINCOLN FINANCIAL DISABILITY

	SHORT-TERM DISABILITY
Benefit Amount	60% of Pre-Disability Income
Maximum Benefit	\$1,500 Per Week
Benefit Begin	15 days after disability as defined under plan
Benefit Waiting Period	First of the Month following DOH
Benefit Duration	Up to 9 Weeks
Monthly Cost to Employee	None



## VOLUNTARY LONG-TERM DISABILITY

The loss of income to a family or individual can be devastating. The City of Fort Morgan recognizes the importance of protecting your ability to meet your financial responsibilities. Through the city, employees can purchase Voluntary Long-Term Disability coverage which will replace a large portion of your income if you lost the ability to work due to illness or injury. The monthly premiums for each individual are based on his or her age and income level. As an example, a 32-year-old employee with an annual salary of \$54,000 would only have to pay about \$17 per month to protect his or her income stream.

### LINCOLN FINANCIAL DISABILITY

	LONG-TERM DISABILITY
Benefit Amount	60% of Pre-Disability Income
Maximum Benefit	\$5,000 Per Month
Benefit Begin	60 Days
Benefit Waiting Period	First of the Month following DOH
Benefit Duration	To age 65/Reduced Benefit Duration
Monthly Cost to Employee	Based on Age and Annual Salary

## VOLUNTARY LIFE INSURANCE

In addition to the basic life and AD&D coverage provided by the City of Fort Morgan, you can purchase additional life and AD&D coverage for yourself and your dependents. The table to the right provides a summary of the coverage available. If you choose to apply for Voluntary Life insurance coverage (or increase your original amount) during a subsequent enrollment period, you and your dependents may be subject to medical underwriting.

Employees can purchase the lesser of 5x annual salary or \$400,000. **Upon initial eligibility, an employee can purchase up to \$150,000 of coverage with no underwriting questions or tests.** Coverage is also available for dependents.

### LINCOLN FINANCIAL VOLUNTARY LIFE

Guarantee Issue Amount at Initial Eligibility	\$150,000
Maximum Benefit	Lesser of 5x Annual Salary or \$400,000
Portability	If you leave the City of Fort Morgan, you can maintain this policy at the same premium level
Voluntary Life Insurance Waiting Period	First of the Month following DOH

## AFLAC

Aflac is different from your health insurance. Medical benefits pays the doctors and hospitals. Aflac is insurance for daily living. It pays cash benefits directly to you, unless otherwise assigned, to help with daily expenses when you're sick or hurt.

## ACCIDENT

24 hours a day, 7 days a week. If you have minor accidents or major accidents you are paid for your initial visit, follow ups, surgery, hospital stays, and more. Aflac does not coordinate or offset with any other coverage you may have. Each family member gets an annual wellness benefit of **\$50.00** after 12 months of paid premium! Qualifying exams for the \$50.00 reimbursement include: Well visit, Annual Physical, Blood Work, Immunizations including the Flu Shot, or Eye Exam.

## CRITICAL ILLNESS

Lump Sum coverage available when you are first **eligible** with guaranteed issue of \$20,000 for employee and \$10,000 for spouse. Those coming on at open enrollment that are not newly eligible have a guarantee issue of \$5,000 for employee and \$5,000 for spouse. If you are healthy - you can purchase up to \$50,000 for you and \$25,000 for your spouse. Protection includes coverage for Cancer, Heart Attack, Stroke, Major Organ Transplant, Renal Failure, Carcinoma in Situ, Coronary Artery Bypass Surgery, Physical Therapy, and Wellness Benefits. It also includes a wellness benefit of \$50 for Teammate and spouse.

These plans are Guaranteed Issue and are extremely affordable. The policies are guaranteed issue for only the initial enrollment which means that even if you have a pre-existing condition you can get on when you are first eligible. This opportunity will not be available in subsequent years without medical underwriting approval.

## IDENTITY THEFT PROTECTION

You have the opportunity to purchase identity theft protection through IDShield. The coverage will be provided through payroll deductions at monthly rates of \$8.95 for single and \$18.95 for family.

- **Monitor More of What Matters:** IDShield will monitor your identity from every angle, not just your Social Security number, credit cards and bank accounts. If any change in your status occurs, you receive an email update immediately.
- **Counsel When You Need It:** IDShield identity specialists are focused on protecting you. They are available 24 hours a day, every day, to provide you with a complete picture of identity theft, walk you through the steps you can take to protect yourself and answer any questions.
- **Restore Your Identity Completely:** IDShield is the only company with an exclusive partnership with Kroll, the worldwide leader in theft investigative services. If a compromise occurs, contact your Licensed Private Investigator who will immediately begin restoring your identity to exactly the way it was prior to the theft.

## LEGAL SHIELD

Legal Shield provides legal advice and representation in the event you have need of an attorney. Some services are free, such as traffic ticket mitigation and others are provided at a deep discount such as defense of civil lawsuits. Many people use this service for estate planning or other documentation for the future. All Benefits are available through payroll deductions at monthly rates of \$16.95 for single and \$18.95 for family.

- Telephone and office consultations for an unlimited number of personal legal matters with an attorney of your choice.
- E-services—Attorney locator, law firm e-panel, law guide, free downloadable legal documents, financial planning, insurance and work/life resources.

# PERAPLUS 401(K) PLAN

The 401(k) Plan is a great way to save for the future. It offers tax– savings today, the ease of payroll deductions, and a variety of investment options. You are eligible to participate in the 401(k) plan the 1<sup>st</sup> of the month following the date of hire.

## ENROLL IN THE 401(k) PLAN

Once you are eligible to participate, follow the directions below to enroll. You may also reach out to Human Resources for any additional assistance enrolling into the 401(k) Plan.

### How to Enroll:

- Complete the 401(k) Contribution Authorization Form and the 401(k) Plan Beneficiary Designation Form and submit to Human Resources.
- Go to the PERA Website at [www.copera.org](http://www.copera.org) and click on the “PERAPLus 401(k)/457 and PERA DC Plan Information” link for the “Programs” menu. Then, select “Enroll in the PERAPLus 401(k) Plan Online” to enroll.
- Enter your personal information and make your investment elections online. If you do not make your investment election before your first contribution is made, it will be directed to the PERAdvantage Target Retirement Date Fund that is closet to your date of birth and an expected retirement at age 65.

## CHANGING CONTRIBUTIONS

Once you are actively participating (contributing) to the plan, you may change your contributions or investments elections at any time. Contribution limits are set each year by the IRS; for 2017, the maximum contribution limit is \$18,000 and, for employees over the age of 50 years, an additional \$6,000 can be contributed. Contribution changes can be made by contacting the Human Resources Department.



## PAID TIME OFF (PTO)

Paid time off (PTO) provides all full-time staff members with paid time away from work that can be used for vacation, personal time, personal illness or time off to care for dependents. PTO must be scheduled in advance and have supervisory approval, except in the case of illness or emergency.

### ELIGIBILITY

All full-time staff members are eligible to earn PTO.

PTO is earned on a per pay period basis and credited to an employee's PTO bank in the pay period it was earned. Eligibility to earn PTO is contingent on an employee having worked for the entire pay period. PTO is not earned (it stops accruing) after a full 10 workdays/shifts are missed, or when short or long term disability benefits are paid.

Years of Service (Full-time uninterrupted)	Accrued PTO by pay period (hours)	Accrued PTO by calendar year (hours)
0-4	4.3076	112
5-9	4.9230	128
10-14	5.8461	152
15-19	6.7692	176
20+	7.6923	200

## HOLIDAYS

Full-time City employees are entitled to a total of 10 paid holidays per year. Current holidays include:

HOLIDAY	Date
New Year's Day	Friday, January 2, 2017*
Martin Luther King, Jr. Day	Monday, January 16, 2017
Presidents Day	Monday, February 20, 2017
Memorial Day	Monday, May 29, 2017
Independence Day	Monday, July 4, 2017
Labor Day	Monday, September 4, 2017
Veterans Day	Friday, November 10, 2017**
Thanksgiving Day	Thursday, November 23, 2017
Christmas Day	Monday, December 25, 2017

\* January 1, 2017 (the legal public holiday for New Year's Day), falls on a Sunday. Monday, January 2, will be treated as a holiday for pay and leave purposes.

\*\* November 11, 2017 (the legal public holiday for Veterans Day), falls on a Saturday. Friday, November 10, will be treated as a holiday for pay and leave purposes.

# COMMUNITY SERVICE/EMPLOYEE VOLUNTEER LEAVE

Full-time employees are eligible to receive up to eight hours of paid leave per calendar year to participate in community service affairs of charitable, educational, fraternal, civic and other non-profit organizations in the City of Fort Morgan.

## **APPROVAL**

Approval and timing of the leave must not adversely affect your job performance, be detrimental to the City's interests, or place you in the position of serving conflicting interests. Approval and timing of the volunteer leave is determined by your supervisor. You are not eligible for this leave until you have completed six consecutive months of service for the city.

## **USE**

Leave time must be taken in increments of no less than one hour, during regularly scheduled work days, and cannot be accumulated from year to year. Unused volunteer leave may not be converted to pay at time of termination.

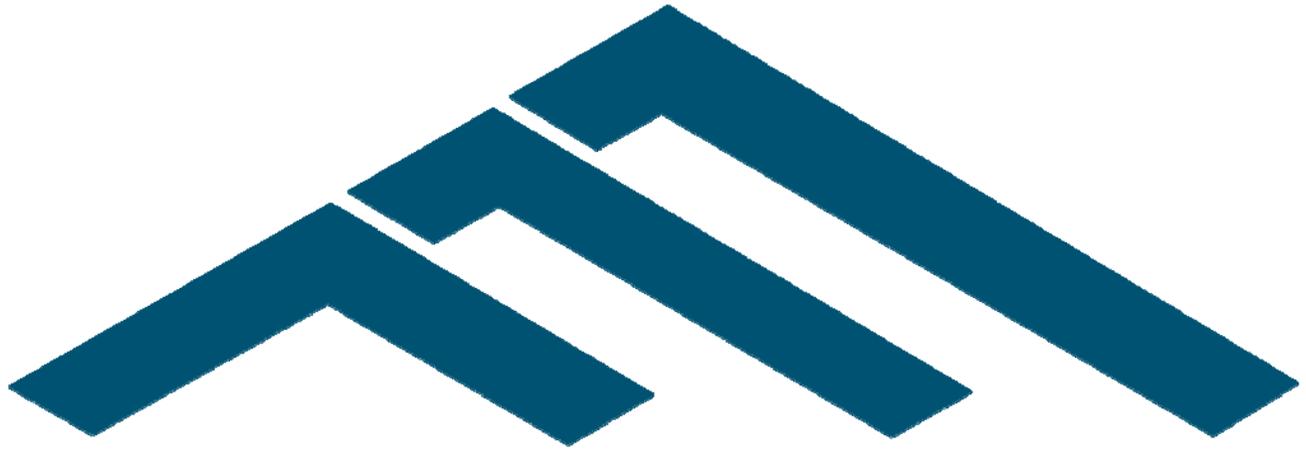
## **VERIFICATION**

A letter of verification from the agency to the participating employee outlining your contribution must be furnished to your supervisor at the completion of the volunteer activity.



# CONTACT LIST

FOR QUESTIONS	CONTACT	PHONE #	WEB
<b>Director of Human Resources &amp; Risk Management</b>	Michael Boyer	970-542-3974	michael.boyer@cityoffortmorgan.com
<b>Medical Third Party Administrator (TPA)</b>	Cypress	877-236-0844	www.cypressbenefit.com
<b>How to find a provider</b>	Cigna	800-244-6224	www.mycigna.com
<b>Prescription Coverage</b>	Rx Benefits Customer Service	800-334-8134	www.mycatamaranrx.com
<b>Dental Plan</b>	Delta Dental	800-610-0201	www.deltadentalco.com
<b>Vision Plan</b>	VSP	800-877-7195	www.vsp.com
<b>Life and AD&amp;D</b>	Lincoln Financial	800-423-2765	www.lfg.com
<b>Short-Term Disability</b>	Lincoln Financial	800-423-2765	www.lfg.com
<b>Voluntary Long-Term Disability</b>	Lincoln Financial	800-423-2765	www.lfg.com
<b>Flexible Spending Account (FSA)</b>	Rocky Mountain Reserve	888-722-1223	www.rockymountainreserve.com
<b>Employee Assistance Program (EAP)</b>	Lincoln Financial <i>EmployeeConnect</i>	888-628-4824	www.GuidanceResources.com <i>User Name: LFGsupport</i> <i>Password: LFGsupport1</i>
<b>Legal and Identity Theft</b>	LegalShield IDShield	800-654-7757	www.LegalShield.com
<b>Accident and Critical Illness AFLAC</b>	MaryAnn Morrow HUB International	720-207-2338	maryann.morrow@hubinternational.com
<b>All of the Above</b>	Jen Yokley HUB International	720-207-2396	jen.yokley@hubinternational.com



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#### About This Brochure

This is a custom brochure that provides only a highlight of the plans offered to you by your employer and in no way serves as the actual plan description or plan document for the plans. The plan documents will always govern the offered benefits that your employer provides for you. We reserve the right to modify any or all of these plans at anytime.