

# 2018 BENEFITS GUIDE

Protecting what is most important to us.

A GUIDE TO YOUR 2018 BENEFITS



# Welcome

We are committed to providing you with a competitive, comprehensive benefits program that provides the care you and your family need to lead healthy, productive lives. Please review this guide carefully for highlights of our benefits and discuss your options with your family.

## Eligibility

- Full-time employees working 30 hours or more per week
- Benefits are effective on the first day of the month following your date of hire

## Qualified Life Events

Elections you make at this time will remain in effect until our next Open Enrollment period. In addition, if you decline coverage for yourself and/or your dependent(s) when first becoming eligible, you must wait until the next Open Enrollment period to enroll. However, if you experience a qualified life event during the year, you may make changes to your elections at that time.

Qualified life events include:

- **Change in status:** Marriage, divorce, legal separation, annulment or death
- **Change in number of dependents:** Birth, death, adoption/placement for adoption or dependent reaching limiting age
- **Change in employment status** of employee, dependent or spouse that affects that individual's eligibility
- **Change in employee, spouse or dependent coverage** on spouse's plan during spouse's Open Enrollment period
- **Changes in entitlement** to Medicare, Medicaid or State Children's Health Insurance Program (CHIP)\* for employee, dependent or spouse
- **Change in eligibility for group health plan premium assistance** under Medicaid or CHIP\* for employee, dependent or spouse

It is your responsibility to notify Human Resources (HR) within 30 days of the event. If you fail to do so, you will not be able to enroll or make changes until the next Open Enrollment period. When you, your dependent(s) or your spouse become enrolled as a result of a qualified life event, coverage will be made effective retroactive to the date of the event. For more information, please contact HR.

\*In such cases you have 60 days to notify HR of the event instead of 30.

## Our Benefits Website

Our benefits website is your one-stop shop not only for enrolling in benefits, but also for accessing more information, HR-related forms and contact information for carriers. Simply log on to <http://www.cityoffortmorgan.com>.

## LOOK INSIDE

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## HOW TO ENROLL

Step 1:  
Attend an Open Enrollment meeting and learn about the plan changes for 2018. Vendors will be onsite to answer specific questions about the plans.

Step 2:  
Add, drop or change your health benefits for 2018, and sign up for next year's Flexible Spending or Dependent Care Spending accounts.

# Benefits

## Medical Coverage: Cypress with Cigna PPO Network

We're proud to offer employees medical coverage that not only provides coverage for illness and injury, but also enables you and your family to focus on staying well. Following is a high-level overview of the coverage available. For complete coverage details, please refer to the Summary Plan Description (SPD).

Plan Feature	PPO Base Plan		PPO Buy Up Plan		HDHP/HSA Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible</b>						
▶ Employee only	\$750	\$1,000	\$250	\$500	\$2,000	\$4,000
▶ Family	\$1,500	\$2,000	\$750	\$1,500	\$4,000	\$8,000
<b>Annual Out-of-Pocket Maximum</b>						
▶ Employee only	3,500	\$6,000	\$2,500	\$5,000	\$3,000	\$6,000
▶ Family	\$7,000	\$10,000	\$5,000	\$10,000	\$6,000	\$12,000
<b>Company Contribution to Your Health Savings Account (HSA)</b>						
▶ Employee only	None		None		\$600	
▶ Employee + one	None		None		\$1,200	
▶ Family	None		None		\$1,800	
<b>Office Visit</b>						
▶ Primary Care Physician	\$20 copay	Plan pays 60% after deductible is met	\$15 copay	Plan pays 70% after deductible is met	Plan pays 90% after deductible is met	Plan pays 60% after deductible is met
▶ Specialist	\$20 copay	Plan pays 60% after deductible is met	\$15 copay	Plan pays 70% after deductible is met	Plan pays 90% after deductible is met	Plan pays 60% after deductible is met
<b>Preventive Care</b>	Plan pays 100%, no deductible	Plan pays 60% after deductible is met	Plan pays 100%, no deductible	Plan pays 70% after deductible is met	Plan pays 100%, no deductible	Plan pays 60% after deductible is met
<b>Urgent Care</b>	\$50 copay	Plan pays 60% after deductible is met	\$50 copay	Plan pays 70% after deductible is met	Plan pays 90% after deductible is met	Plan pays 60% after deductible is met
<b>Emergency Room Visit</b> (copay waived if admitted)	\$500 copay		\$250 copay, then plan pays 90%		Plan pays 90% after deductible is met	Plan pays 60% after deductible is met
<b>Inpatient Hospital Stay</b>	Plan pays 80% after deductible is met	Plan pays 60% after deductible is met	Plan pays 90% after deductible is met	Plan pays 70% after deductible is met	Plan pays 90% after deductible is met	Plan pays 60% after deductible is met
<b>Outpatient Hospital Visit</b>	Plan pays 80% after deductible is met	Plan pays 60% after deductible is met	Plan pays 90% after deductible is met	Plan pays 70% after deductible is met	Plan pays 90% after deductible is met	Plan pays 60% after deductible is met
<b>Prescription Drugs (Tier 1/Tier 2/Tier 3)</b>						
▶ Retail (up to a 30-day supply)	\$15/\$30/\$50 copay	Not covered	\$10/\$20/\$30	Not covered	Plan pays 90% after deductible is met	Not covered
▶ Mail Order (up to a 90-day supply)	\$45/\$90/\$150 copay	Not covered	\$30/\$60/\$90	Not covered	Plan pays 90% after deductible is met	Not covered

\*Coinsurance is applied after deductible is satisfied.

Please note that any HSA contributions you elect to make, when combined with company contributions, cannot exceed the 2018 IRS limits of \$3,450 for employee-only coverage and \$6,900 for all other tiers.

## Dental Coverage: Delta Dental

Following is a high-level overview of your dental coverage. For complete coverage details, please refer to the Summary Plan Description (SPD).

Plan Feature	PPO Plus Premier	
	In-Network	Out-of-Network
<b>Annual Deductible</b> (single/family)	\$50/\$150	
<b>Annual Maximum Benefit</b>	\$1,500	
<b>Preventive</b>	Plan pays 100%, no deductible	
<b>Basic</b>	Plan pays 80% after deductible	
<b>Major</b>	Plan pays 50% after deductible	
<b>Orthodontia</b>	Plan pays 50% after deductible	
<b>Orthodontia Lifetime Maximum</b>	\$1,500	

## Vision Coverage: VSP Signature Plan

Following is a high-level overview of your vision coverage. For complete coverage details, please refer to the Summary Plan Description (SPD).

Plan Feature	Frequency	In-Network	Out-of-Network
<b>Examination</b>	Every 12 months	\$10 copay	Up to \$50 allowance
<b>Basic Lenses</b> (single/bifocal/trifocal/lenticular)	Every 12 months	Plan pay 100%, no deductible	Up to \$70 copay, then up to \$50/\$75/\$100/\$125 allowance
<b>Frames</b>	Every 12 months	\$130 allowance	Up to \$70 allowance
<b>Contact Lenses</b> (in lieu of glasses)	Every 12 months	\$60 copay, then \$130 allowance	Up to \$105 allowance



## 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 plan, not only will you feel better inside and out, but you can also qualify for an exemption from the Wellness Premium starting December 1, 2017–November 30, 2018. 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
Three required activities	<b>Employees:</b> \$60/month exemption <b>Spouse:</b> \$75/month exemption	<b>Employee Only:</b> \$900/year in savings <b>Employee + Spouse:</b> \$1,800/year per couple
Silver Level or higher	Additional \$15/exemption (employee only)	

The three 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
- Exercise Log
- Wellness/Safety Committee
- Food Log
- Preventive Vaccines
- Preventive Exam
- Health Achievements

## Wellness Awards

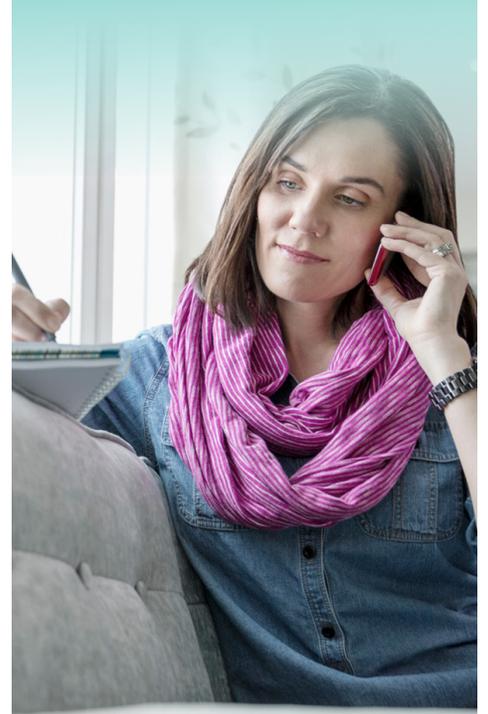
Employees will also have the opportunity to receive prizes throughout the year and PTO hours by participating in other activities offered through the program. (PTO hours will be awarded shortly after the end of each quarter in which the award level was achieved.) The Wellness PTO hours are listed as 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	Eight PTO hours + lottery opportunities throughout the year to win prizes (All three required activities must be completed before PTO is awarded)
Gold Level	Additional 16 PTO hours + lottery opportunities throughout the year to win prizes (All three required activities must be completed before PTO is awarded)
Platinum Level	Additional eight PTO hours + lottery opportunities throughout the year to win prizes (All three required activities must be completed before PTO is awarded)

## MORE ON FSAs

YOU MUST ENROLL EACH YEAR TO PARTICIPATE.

**“Use it or lose it.”** The IRS requires that any unused funds you have set aside for eligible expenses that are still in your account at the end of the plan year (12/31/2018) be claimed by submitting your eligible expenses no later than March 15, 2019. All claims submitted must be from 2018. Any unused funds will be forfeited.



### Health Saving Account: Discovery

You have the opportunity to set aside funds in your HSA before taxes through convenient payroll deductions. HSAs enable you to pay for the following qualified health care expenses on a tax-free basis:

- Qualified medical, dental and vision expenses not covered by insurance, as defined by the IRS in Publication 502, available online at <http://www.irs.gov/pub/irs-pdf/p502.pdf>
- COBRA premiums
- Qualified long-term care insurance and expenses
- Health insurance premiums when receiving unemployment compensation
- Medicare and retiree health insurance premiums (excluding Medicare Supplement and Medigap insurance premiums)

### Flexible Spending Program: Discovery

Flexible spending accounts (FSAs) allow you to pay for eligible health and/or dependent care expenses on a pre-tax basis, meaning your FSA contributions are deducted from your pay before your federal and Social Security taxes are calculated. The result is that your taxable income is reduced and you get to keep a greater portion of your paycheck.

An FSA is a great option if you expect to incur medical, vision, dental and/or dependent care expenses that won't be reimbursed by your benefit plans. You have the following options:

#### Health Care FSA

Eligible Expenses	Qualified medical, dental and vision expenses not covered by insurance
Maximum Annual Contribution	\$2,650

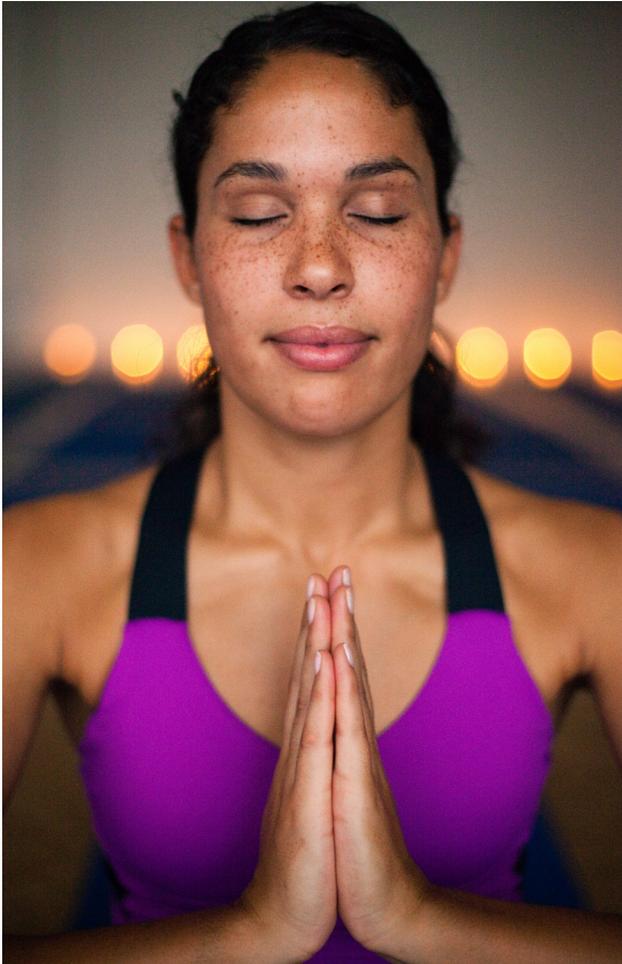
#### Limited-Purpose Health Care FSA (for HDHP with HSA participants)

Eligible Expenses	Qualified dental and vision expenses not covered by insurance
Maximum Annual Contribution	\$2,650

#### Dependent Care FSA

Eligible Expenses	Qualified dependent care, such as child or eldercare
Maximum Annual Contribution	\$5,000 (or \$2,500 if married and filing separately)

**For a complete list of qualified health care expenses, visit: <http://www.irs.gov/pub/irs-pdf/p502.pdf>. For a complete list of qualified dependent care expenses, visit: <http://www.irs.gov/pub/irs-pdf/p503.pdf>.**



## Basic Life and AD&D Coverage: Lincoln Financial

We help our eligible employees maintain financial security by providing a group life and accidental death and dismemberment (AD&D) benefit. This benefit is company paid.

Employee Life and AD&D	
Amount	1.5x annual salary

## Supplemental Life Coverage: Lincoln Financial

You also have the opportunity to purchase additional life and AD&D coverage for yourself and your dependents at group rates. The chart below shows the coverage available. Note: Spouse and child coverage is only available when the employee elects voluntary coverage for him or herself.

	Amount	Guaranteed Issue
Employee	5x annual salary, up to \$400,000	\$150,000
Spouse	\$5,000 increments, not to exceed 50% of employee amount	\$30,000
Child(ren)	\$10,000	\$10,000

Employees and dependents who elect coverage when first eligible can elect up to the Guaranteed Issue amounts without being required to submit Evidence of Insurability (EOI). If you wish for more than the Guaranteed Issue amount or to waive coverage now and elect at a later date, you will be required to submit EOI.

## Disability Coverage: Lincoln Financial

We offer eligible employees short-term disability (STD) and long-term disability (LTD) coverage for your financial needs should you need to take a leave from work due to a serious illness or non-work-related injury. Following is a brief summary of our STD and LTD coverage.

STD Coverage Features	
Income Replacement	60% of pre-disability income
Weekly Maximum Benefit	\$1,500
When Benefit Begins	15 days after disability
Maximum Benefit Period	Up to nine weeks

Voluntary LTD Coverage Features	
Income Replacement	60% of pre-disability income
Monthly Maximum Benefit	\$5,000
When Benefit Begins	After 60 days
Maximum Benefit Period	Up to age 65

# Additional Benefits

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## Employee Assistance Program (EAP): Guidance Resources

We understand that it can be difficult to manage family, work-related and personal issues. That's why we offer an EAP at no cost to you. To help guide you through difficult situations or simply assist you with day-to-day tasks like finding a last-minute dog sitter, trained professionals work with you as you search for solutions. The program is completely confidential and can help you work through issues related (but not limited) to:

- **Family:** Child care, eldercare, communication, conflict, serious illness and parenting issues.
- **Relationships:** Domestic violence, dual careers, conflict resolution and separation/divorce issues.
- **Your job:** Career, interpersonal and job "burnout" issues
- **Finances:** Budget control, credit problems and identity theft issues.
- **Emotional well-being:** Anger, anxiety, depression, eating disorders, grief/loss, life transition, addiction and stress issues.

## Accident Insurance: Aflac

To protect yourself and your dependents from the financial fallout as a result of accident, injury or even death, you have the option to purchase voluntary accident insurance at discounted group rates. This benefit is paid for entirely by you.

## Critical Illness Insurance: Aflac

To help cover out-of-pocket health care expenses related to certain critical illnesses, you have the option to purchase critical illness insurance at discounted group rates. You and your covered spouse and dependents will receive a lump-sum payment to help cover out-of-pocket expenses related to cancer, heart attacks, strokes, benign brain tumors, major organ failure and certain childhood conditions. The lump-sum payment will vary depending on your condition. For more details, refer to the Summary Plan Description (SPD). This benefit is paid for entirely by you.

## Identity Theft Insurance: LifeLock

Identity theft can be emotionally devastating and take years to resolve without help from an experienced professional. Replacing documents, cutting through red tape and untangling fraud is daunting. But with help from LifeLock's experienced team, available 24/7, restoration takes place quickly and effectively, giving customers peace of mind. This benefit is paid entirely by you.

## Legal Plan: Legal Shield

In need of legal assistance? You have the option of enrolling in the Voluntary Legal Plan, which offers access to both in- and out-of-network attorneys who can assist you with a range of legal, family and real estate matters, including:

- Wills and trusts
- Matrimonial
- Real estate
- Debt collection
- Family matters

To enroll, call 970-542-3974 or email [susan.kurk@cityoffortmorgan.com](mailto:susan.kurk@cityoffortmorgan.com). This benefit is paid for entirely by you.

# Additional Benefits (Continued)

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## 401(k) Retirement Savings Account: PERAPlus

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 starting the first of the month following your date of hire. 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.

- Complete the 401(k) Contribution Authorization Form and the 401(k) Plan Beneficiary Designation Form and submit them 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 closest 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 2018, 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 Human Resources.

## Telehealth

### Teladoc

Your organization is pleased to offer you Teladoc, an added medical benefit that allows you to resolve many of your medical issues—anytime day or night—through the convenience of phone and online video consultations, all for a \$0 consult fee.

### 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.

**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 and a 3D Video Library with access to 250+ medical topics.)



# Additional Benefits (Continued)

## 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 missed, or when short or long term disability benefits are paid.

## Holidays

**Full-time City employees are entitled to a total of nine paid holidays and one floating holiday per year. Current holidays include:**

Holiday	Date
New Year's Day	Monday, January 1, 2018
Martin Luther King, Jr. Day	Monday, January 15, 2018
Presidents' Day	Monday, February 19, 2018
Memorial Day	Monday, May 28, 2018
Independence Day	Wednesday, July 4, 2018
Labor Day	Monday, September 3, 2018
Veterans Day	Monday, November 12, 2018*
Thanksgiving Day	Thursday, November 22, 2018
Christmas Day	Tuesday, December 25, 2018

\*November 11, 2018 (the legal public holiday for Veterans Day), falls on a Sunday. Monday, November 12, will be treated as a holiday for pay and leave purposes.

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



# Benefits Contact Directory

Topic	Contact	Phone Number	Website & Network
<b>Medical Coverage</b>	Cypress with Cigna	877-236-0844	www.cypressbenefit.com
<b>Prescription Coverage</b>	Rx Benefits	800-334-8134	www.mycatamaranrx.com
<b>Dental Coverage</b>	Delta Dental	800-610-0201	www.deltadentalco.com
<b>Vision Coverage</b>	VSP	800-877-7195	www.vsp.com
<b>Basic Life and Accidental Death and Dismemberment (AD&amp;D) Coverage</b>	Lincoln Financial	800-423-2765	www.lfg.com
<b>Disability Coverage</b>	Lincoln Financial	800-423-2765	www.lfg.com
<b>Wellness</b>	HPMI	303-327-7649	kristina@hpmi.us www.hpmi.us
<b>Flexible Spending Account</b> (health care and dependent care FSAs) <b>and Health Savings Account</b>	Discovery Benefits	866-451-3245	www.discoverybenefits.com
<b>Employee Assistance Program (EAP)</b>	Guidance Resources	888-628-4824	www.guidanceresources.com User Name: LFGsupport Password: LFGsupport1
<b>Accident Insurance</b>	Aflac: Cheri Brown	720-207-2347	cheri.brown@hubinternational.com
<b>Critical Illness</b>	Aflac: Cheri Brown	720-207-2347	cheri.brown@hubinternational.com
<b>Identity Theft Insurance</b>	LifeLock	800-654-7757	www.legalshield.com
<b>Legal Plan</b>	LegalShield	800-654-7757	www.legalshield.com
<b>401(k) Retirement Savings Account</b>	PERAPlus	800-759-7372	www.copera.org
<b>Telehealth</b> (Group ID: HUB1002AH)	Teladoc	855-647-6767 855-847-3627	www.hubtelehealth.com
<b>General Benefits and/or Enrollment</b>	Susan Kurk Jen Yokley	970-542-3974 720-207-2396	susan.kurk@cityoffortmorgan.com jen.yokley@hubinternational.com

Protecting what is most  
important to us.

