

CLASSIFIED EMPLOYEES

Medical Insurance

UMR (A United Healthcare Company)

PPO Tier 1/Tier 2: Select Colorado Networks

- Effective: First day of the month following hire date
- Deductible (Tier 1): \$350 Individual / \$700 Family
- Out-of-Pocket Max (Tier 1): \$5000 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): \$3,300 Individual / \$6,000 Family
- Out-of-Pocket Max: \$4,000 Individual / \$8,000 Family (In-Network)
- Coinsurance: 90% Insurance / 10% You (In-Network)

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 individual annually

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.

Health Clinic

CityCare

CityCare, managed by Marathon Health, is our onsite clinic for employees and family members on the Library's health plan. Staffed by a Physician Assistant and health coach, CityCare offers sick care, health coaching, and preventive services. PPO members can use CityCare at no cost, while HDHP members pay \$45 per sick visit; preventive care is free for both plans.

CLASSIFIED EMPLOYEES

Lifestyle Management

To support health and injury prevention, the Library offers preventive services to all health plan participants and their covered family members.

These services require only a \$20 copay, with a maximum benefit of \$1,000 per service, per member, per year, and a total annual benefit limit of \$2,000.

Preventative Services Covered:

- Registered Dietitians
- Therapeutic Massage Therapy
- Biofeedback
- Acupuncture

Under HDHP:

- No Copay
- Pay total amount which applies toward deductible and out-of-pocket max

Flexible Spending Accounts

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 \$3,300
- Dependent Care: employees may contribute up to \$5,000 per calendar year
- Carryover Provision: allows up to \$660 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 Supplemental Life Insurance coverage required for Spouse and Child elections.

- 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 (Supplemental)

All elections not to exceed supplemental life insurance and employee AD&D coverage required.

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

Accident & Critical Illness

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. Coverage is available for you, your spouse, and dependent children.

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.*

CLASSIFIED EMPLOYEES

Leave Benefits

Paid Family Medical Leave (PFML): Provides up to 12 weeks of paid leave for qualifying life events like medical needs, adding a family member, or caregiving. Includes an 80-hour elimination period, with income replacement at 100% (160 hours) and 80% (240 hours). Eligibility requires 1,250 hours and one year of service. Follows FMLA criteria and certification.

Short-Term Disability (STD): Employer-paid coverage offers up to 180 days of leave for non-work related illnesses or injuries, with medical certification. After a 2-week elimination period, income is replaced at 100% (6 weeks), 80% (34 days), and 66.67% (weeks 13-26).

Long-Term Disability (LTD): Employer-paid benefit covers 66.67% of monthly base salary after a 180-day elimination period and 20% income loss. Duration depends on age and disability.

Retirement

Nationwide

401(a) Defined Contribution Plan

- Mandatory participation, after 6 months of employment
- 3% employee contribution, 6.5% Library contribution

457(b) Deferred Compensation Plan

- Voluntary participation, eligible on the date of hire

Health Advocacy Program

Alight

- Navigate Health & 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, dental, and vision bills or claims issues

Identity and Fraud Protection

Metlife-Aura

MetLife and Aura Identity & Fraud Protection provides employees and their families with comprehensive online security, offering alerts for identity threats, financial account monitoring, privacy tools, and family safety features.

Designated Holidays

- New Year's Day
- Martin Luther King Jr. Day *
- President's Day *
- Memorial Day
- Juneteenth *
- Independence Day
- Labor Day
- Veteran's Day *
- Thanksgiving Day
- Day after Thanksgiving *
- Christmas Day

** These holidays are floating for classified Library staff. The Library remains open on these days.*

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

CLASSIFIED EMPLOYEES

Sick Time

Full-time employees receive 120 hours of sick time annually, prorated for part-time employees and those hired after January 1. Unused sick time does not carry over to the next year.

Wellness Benefits

- Annual Health Fair
- Bicycle Storage
- Caregiving Support
- Discounted Access to Recreation Facilities
- Employee Assistance Program
- Group Exercise Classes
- Health Checks
- Mini Incentives & Online Wellness Programs
- Onsite Flu Shots
- Access to City Onsite Exercise Rooms
- Personal Enrichment Classes
- Special Offers from Elevations Credit Union
- Weight Management Programs
- Well Days Incentive Program

Vacation Time

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

Years with the Library	Hours/Days Accrued per Year
0-3 years	4.62 hours / 15 days
4-5 years	4.92 hours / 16 days
6-7 years	5.23 hours / 17 days
8-9 years	5.54 hours / 18 days
10-12 years	6.15 hours / 20 days
13-14 years	6.46 hours / 21 days
15-18 years	6.77 hours / 22 days
19-20 years	7.38 hours / 24 days
20+ years	7.69 hours / 25 days

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

***New classified employees receive up to 40 hours of prorated vacation 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).