

CONTRACTUAL 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 City'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.

CONTRACTUAL EMPLOYEES

Lifestyle Management

To support health and injury prevention, the City 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

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

Basic Life Insurance and AD&D

Reliance Standard

1x Annual Salary, up to \$250,000 (employer-paid)

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.*

CONTRACTUAL EMPLOYEES

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.

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

Sick Time

Contractual employees receive 40 hours of sick time when their contract begins and accrue 3.08* hours per bi-weekly pay period, up to a maximum of 120 hours. Sick time use is capped at 120 hours in any 52-week period. Part-time employees accrue sick time hours proportionally based on their FTE.

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

After 6 months of continuous employment is completed, contractual employees are credited with 2 additional floating holidays per Leave Benefit Year.

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

Vacation Time

Vacation time is accrued bi-weekly at 3.08* hours per pay period for a total of 80 hours in a 12-month contract.

**Hours are based on full-time employment and are pro-rated for employees in part-time positions based on their FTE.*