

City of Evans Benefits Summary

Effective July 1, 2016 – December 31, 2016

This summary is a brief outline of the benefits provided for City of Evans employees. Please see certificate of coverage for more details.

Medical Insurance	This summary does not include all services or charges					
CEBT	Network PPO 4	Network HD 2600	Network Kaiser-HMO 45			
Annual Deductible	\$ 1,500 individual Maximum of 3 per family	\$ 2,600 individual \$ 5,200 family	NA; Co-pay where indicated			
Maximum Out-of-Pocket (includes deductible)	\$ 4,000 individual \$ 8,000 family	\$ 3,000 individual \$ 6,000 family	\$ 5,000 individual \$ 10,000 family			
Maximum Lifetime Benefit	Unlimited	Unlimited	Unlimited			
Office Visits Physician Specialist OB/GYN Urgent Care	\$40 co-pay per visit \$40 co-pay per visit \$40 co-pay per visit Plan pays 80% after deductible	Plan pays 80% after deductible Plan pays 80% after deductible Plan pays 80% after deductible Plan pays 80% after deductible	\$45 co-pay per visit \$60 co-pay per visit \$45 co-pay per visit \$60 co-pay per visit			
Emergency Care	Plan pays 80% after deductible	Plan pays 80% after deductible	\$250 co-pay per visit			
Preventive Care	100% covered	100% covered	100% covered			
Inpatient Hospitalization	Plan pays 80% after deductible	Plan pays 80% after deductible	\$1,500 co-pay per admission			
Outpatient Surgery	Plan pays 80% after deductible	Plan pays 80% after deductible	\$750 co-pay per surgery			
X-Ray	Plan pays 80% after deductible	Plan pays 80% after deductible	\$0 co-pay Diagnostic; \$60 co-pay for therapeutic			
Lab	\$40 co-pay per visit	Plan pays 80% after deductible	\$0 co-pay per visit			
MRI, nuclear medicine and other high tech services	Plan pays 80% after deductible	Plan pays 80% after deductible	\$250 co-pay per test			
Chiropractic Care	\$40 co-pay per visit (\$1,000 annual benefit; subject to "reasonable & customary" charges)	Plan pays 80% after deductible (\$1,000 annual benefit; subject to "reasonable & customary" charges)	\$45 co-pay, 20 visit limit			
Prescription Drug Coverage Tier 1/ Tier 2/ Tier 3	Generic \$20; Preferred Brand \$40; Non-preferred \$60 / (Mail order 2X for 90 day supply - \$40 / \$80 / \$120)	Subject to deductible; Applies up to out-of-pocket max. Generic \$20; Preferred Brand \$40; Non-preferred \$60 (Mail order-subject to deductible then Generic \$40; Preferred Brand \$80; Non-preferred Brand \$120)	Generic \$20; Preferred Brand \$40; Non-preferred \$60; Specialty 20% co-insurance up to a maximum of \$250 per drug fill. (Mail order 2X for 90 day supply; specialty drug the same)			
Employee Pay Period Contributions	PPO 4		HD 2600		Kaiser-HMO 45	
	Total Monthly Rate	Employee Pay Period Contribution	Total Monthly Rate	Employee Pay Period Contribution	Total Monthly Rate	Employee Pay Period Contribution
Employee Only	\$ 744.00	\$ 59.69 /pp	\$ 598.00	\$ 0	\$ 753.00	\$ 63.85 /pp
Employee + Spouse	\$ 1,537.00	\$ 188.85 /pp	\$ 1,230.00	\$ 56.77 /pp	\$ 1,557.00	\$ 198.08 /pp
Employee + Child(ren)	\$ 1,393.00	\$ 164.59 /pp	\$ 1,116.00	\$ 46.36 /pp	\$ 1,411.00	\$ 172.90 /pp
Employee + Family	\$ 2,186.00	\$ 297.82 /pp	\$ 1,747.00	\$ 104.82 /pp	\$ 2,215.00	\$ 311.20 /pp

Eligibility: Coverage commences first of the month following 30 days of employment.

Dental Insurance		This summary does not include all services or charges	
Assurant			
Annual Deductible	\$ 50 individual \$150 family		
Preventive Services	100% Covered		
Basic Services	You pay 20% after deductible		
Major Services	You pay 50% after deductible		
Orthodontia	Not Covered		
Calendar Year Maximum Benefit	\$1,500 per individual		
Waiting Period	There is a 6 month waiting period for Basic services and 12 month waiting period for Major services, unless you enroll when you are first eligible for benefits		
Employee Pay Period Contributions	Total Monthly Rate		Employee Pay Period Contribution
Employee Only	\$ 33.39		\$ 0.00
Employee + Spouse	\$ 66.41		\$ 13.18/pp
Employee + Child(ren)	\$ 79.55		\$ 16.15/pp
Employee + Family	\$ 112.57		\$ 24.42/pp
<p>The City of Evans offers a self-insured dental plan administered by Assurant Dental. The dental plan offers in-network and out-of-network benefits. There are diagnostic and preventive services that are covered at 100%, including exams, cleanings, and x-rays. Basic and major services are subject to a \$50 calendar year deductible (family deductible of \$150).</p> <p>Eligibility: Coverage commences first of the month following 30 days of employment.</p>			

Vision Insurance		This summary does not include all services or charges	
EyeMed	Exam co-pay	\$0	
	Materials co-pay	\$25	
	Every 12 months	Exam and lenses or contacts	
	Every 24 months	Frames	
	Plan benefits are subject to maximum allowances.		
Employee Pay Period Contributions	Total Monthly Rate		Employee Pay Period Contribution
Employee Only	\$ 6.48		\$ 0.00
Employee + Spouse	\$ 12.31		\$ 2.69/pp
Employee + Child(ren)	\$ 12.96		\$ 2.99/pp
Employee + Family	\$ 19.05		\$ 5.80/pp
<p>Vision Insurance is provided through EyeMed Vision. EyeMed offers in-network and out-of-network benefits. Services subject to benefit limits based on in-network and out-of-network services accordingly.</p> <p>Eligibility: Coverage commences first of the month following 30 days of employment.</p>			

Short Term Disability (STD) Police									
Standard Insurance Company <i>(Uniformed Police Personnel Only)</i>	<table> <tr> <td>Elimination Period</td> <td>15 days sickness / 15 days disability</td> </tr> <tr> <td>Percentage of Income Replaced</td> <td>60% of salary</td> </tr> <tr> <td>Maximum Weekly Benefit</td> <td>\$1,500</td> </tr> <tr> <td>Benefit Duration</td> <td>Up to 350 days</td> </tr> </table> <p>City of Evans pays for the full cost of this coverage.</p>	Elimination Period	15 days sickness / 15 days disability	Percentage of Income Replaced	60% of salary	Maximum Weekly Benefit	\$1,500	Benefit Duration	Up to 350 days
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Short Term Disability (STD)									
Standard Insurance Company <i>(All Other Eligible Employees)</i>	<table> <tr> <td>Elimination Period</td> <td>15 days sickness / 15 days disability</td> </tr> <tr> <td>Percentage of Income Replaced</td> <td>60% of salary</td> </tr> <tr> <td>Maximum Weekly Benefit</td> <td>\$1,500</td> </tr> <tr> <td>Maximum benefit period</td> <td>11 weeks</td> </tr> </table> <p>City of Evans pays for the full cost of this coverage.</p>	Elimination Period	15 days sickness / 15 days disability	Percentage of Income Replaced	60% of salary	Maximum Weekly Benefit	\$1,500	Maximum benefit period	11 weeks
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Long Term Disability (LTD)							
Standard Insurance Company <i>(Excludes Uniformed Police; disability through FPPA)</i>	<table> <tr> <td>Elimination Period</td> <td>90 days</td> </tr> <tr> <td>Percentage of Income Replaced</td> <td>60% of salary</td> </tr> <tr> <td>Maximum Monthly Benefit</td> <td>\$6,000</td> </tr> </table> <p>City of Evans pays for the full cost of this coverage.</p>	Elimination Period	90 days	Percentage of Income Replaced	60% of salary	Maximum Monthly Benefit	\$6,000
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Percentage of Income Replaced	60% of salary						
Maximum Monthly Benefit	\$6,000						

Life Insurance and AD&D	
Standard Insurance Company	<p>Life Insurance and AD&D is provided through Standard Insurance. The City pays for the entire premium of life insurance. Coverage is the greater of \$20,000 or 1X annual salary. Accident Death and Dismemberment (AD&D) insurance is also provided along with the life policy.</p> <p>Eligibility: Coverage commences first of the month following 30 days of employment.</p>

Supplemental Life, Accident and Cancer Insurance	
Colonial Insurance	Optional supplemental Insurance is offered by Colonial Insurance.

Employee Assistance Program (EAP)	
	The Employee Assistance Program is a confidential, short-term counseling and referral system designed to help employees and their families deal with problems of personal or family in nature. Telephone access is available 24-hours a day, seven days a week for support, guidance and resources. In addition to 24-hour telephone access, up to three, in-person counseling sessions are available per person, per incident, per year at no cost.

Workers' Compensation	
Pinnacol Assurance	The City provides workers' compensation insurance coverage at no cost to the employee. Workers' Compensation Insurance pays for an employee's medical expenses for injuries/illnesses incurred while on the job. Any employee unable to work due to one or more on-the-job injuries or job-related illnesses may be granted injury leave.

Health Savings Account (HSA)							
Rocky Mountain Reserve	<p>A Health Savings Account (HSA) is a savings account available to employees who are enrolled in a High Deductible Health Plan (HDHP) to save money for future, qualified medical expenses, including dental vision and over-the counter drugs. HSAs are owned by the employee. The HSA has three major tax savings: the money contributed into the account is tax deductible; contributions are invested over time and grows tax free; and certain withdrawals for qualified medical expenses are tax free. All employee accounts are established through Bancorp. HSA funds roll over and accumulate year to year, if not spent.</p> <p>If you enroll in the City's HDHP, the City will contribute \$200 for employee coverage and \$250 for dependent coverage into the HSA for elections during the period of 7/1/16 - 12/31/16. Established employee HSA deductions will remain in place until a contribution change is requested. Employees may change HSA deductions at any time, but must comply with annual established IRS limits. The annual IRS contribution limits summarized below include <u>both</u> City and Employee contributions.</p> <p><u>2016 HSA IRS Limits:</u></p> <table> <tr> <td>Single Coverage</td> <td>\$3,350</td> </tr> <tr> <td>Family Coverage</td> <td>\$6,750</td> </tr> <tr> <td>Catch up (55 or older)</td> <td>\$1,000</td> </tr> </table>	Single Coverage	\$3,350	Family Coverage	\$6,750	Catch up (55 or older)	\$1,000
Single Coverage	\$3,350						
Family Coverage	\$6,750						
Catch up (55 or older)	\$1,000						

Flexible Spending Account (FSA)	
Rocky Mountain Reserve	<p>On a pre-tax basis, you may contribute a maximum of \$2,550 per plan year to the Health Care Spending Account to pay for qualified medical expenses that are not covered under a medical, dental or vision plan (for example, co-payments, co-insurance, and deductible obligations). You may also contribute a maximum of \$5,000 per plan year to the Dependent Care Spending Account to cover day care expenses for a dependent child or a disabled dependent requiring day care.</p> <p><i>Employees must re-enroll every year for this benefit. This election is on a calendar year.</i></p>

Wellness Program	
	The City is committed to the health, safety & well-being of our employees. Employees are eligible to receive up to \$700/year for participation in the City's comprehensive wellness program & achieving milestones.

Holidays	
	Employees shall be granted 10 holidays plus one floating holiday each year as approved by City Council. The City Council approves a resolution each year designating the specific days in which the holidays will be observed. Except for those employees for whom a different holiday system or schedule is specified per policy, each full-time employee shall receive full pay for time off for observance.

Vacation Leave											
<p>Employees accrue vacation leave based on the following schedule:</p> <p>Vacation accrual begins on the first day of continuous full-time employment. Employees are eligible to take vacation once earned with supervisory approval.</p>	<p><u>Length of Continuous Service Accrual Rate in Hours Per Month</u></p> <table> <tr> <td>< 5 years</td> <td>8</td> </tr> <tr> <td>> 5 & < 10 Years</td> <td>10</td> </tr> <tr> <td>> 10 & < 15 Years</td> <td>12</td> </tr> <tr> <td>> 15 & < 20 Years</td> <td>14</td> </tr> <tr> <td>Year 20 & ></td> <td>16</td> </tr> </table>	< 5 years	8	> 5 & < 10 Years	10	> 10 & < 15 Years	12	> 15 & < 20 Years	14	Year 20 & >	16
< 5 years	8										
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Health Leave	
	Employees are provided 8 hours of health leave for each full month worked during an employee's absence from scheduled working hours due to personal sickness or off-the-job injury; sickness or injury of an employee's immediate, household family member requiring the employee's personal care and attendance; and medical/dental appointments for the employee or the employee's immediate, household dependents.

Personal Leave	
	Employees may convert accrued and unused health leave into personal leave credit at a ratio of 2:1 (health leave: personal leave) after accruing 192 hours of health leave. A maximum of 24 hours personal leave will be allowed each calendar year.

Parental Involvement in K-12 Education Leave	
	Non-executive or non-supervisory capacity employees who are parents or legal guardians of children enrolled in public, private school grades K – 12 or a home-based educational program are granted job-protected time off to attend academic activities such as: parent-teacher conferences, special education services, response to intervention, dropout prevention, attendance, truancy; or disciplinary issues. Full-time employees may take up to a maximum of 18 hours in any academic year to attend such activities. Part-time employee leave is pro-rated based on the percentage of a full-time schedule the employee works. Employees are entitled to take leave, not to exceed six hours in any one-month period and be taken in no longer than three-hour increments to attend such activities. Employees are required to use accrued paid leave which may include compensatory time or vacation leave while taking Parental Involvement Leave. Further leave may be granted where an employee has exhausted accrued paid leave. The employer has the right to require a leave request from the employee as well as the right to deny leave under emergency circumstances. Please contact your supervisor or Human Resources for eligibility information.

Retirement Plan – Empower Retirement									
Type of Plan	401(k) Retirement Plan								
Purpose of Plan	To provide a tax-sheltered retirement benefit to employees and encourage employee contributions toward a retirement plan.								
Eligibility	All full-time employees. New hires are eligible to participate and receive the employer match the first of the month following 30 days of employment. Employees are eligible for the City contribution the first of the month following one year of employment. Rollovers from other eligible plans are accepted.								
City Match	City will match 100% of contributions up to 4%.								
Employee Contribution	Employee Elective Deferral (Pre-tax or After-Tax) Contributions of any amount not to exceed annual IRS limit.								
City Contribution	3% of employees base wages. Note: City pays all administrative costs.								
Withdrawal & Loan Provisions	Withdrawals subject to IRS rules and regulations. 401(k) loan provision of 50% of vested amount up to \$50,000								
Investment of Funds	Employees may direct their investments into different funds.								
Vesting	Employee contributions and earnings are 100% vested. The City's contributions and earnings will be vested according to the following schedule: <table border="1" data-bbox="1108 639 1593 769" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Years of Service</th> <th>Vested Interest</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>30%</td> </tr> <tr> <td>2</td> <td>60%</td> </tr> <tr> <td>3</td> <td>100%</td> </tr> </tbody> </table>	Years of Service	Vested Interest	1	30%	2	60%	3	100%
Years of Service	Vested Interest								
1	30%								
2	60%								
3	100%								

457 Deferred Compensation Plan ICMA-RC	
Type of Plan	457 Deferred Compensation Plan
Purpose of Plan	Provides an optional tax-sheltered retirement benefit for employees to help save for your retirement and reduce taxable income and save for the future.
Eligibility	All full-time employees are eligible first of the month following 30 days of employment.
Employee Contribution	Employees can make pre-tax contributions of any amount not to exceed annual IRS limit.
Withdrawal & Loan Provisions	Subject to IRS rules and regulations. No 10% penalty for withdrawal before the age of 59 1/2, however subject to ordinary taxes. No loan provision, but an emergency withdrawal option is available.
Investment of Funds	Employees may choose from a variety of investment options.

FPPA (including uniformed Fire and Police personnel only)	
Carrier	Fire and Police Pension Association (FPPA).
Pre-Existing	Hired on or after September 1, 1989, must fill out Statewide Standard Health History Form.
Benefit Description	New employee contribution is 8% of base pay with an equal 8% match by employer. Death/Disability is 2.6% of base pay per month paid for by the employee. Subject to FPPA rules and regulations. * Existing employees may be grandfathered in other FPPA plans and contribution structures.

Tuition Reimbursement	
	Employees may be eligible for educational reimbursement up to \$2,000 with department director and City Manager approval received prior to enrollment for classes that will mutually benefit the City and the employee.
Pay Incentive Programs	
	Upon City Council's approval annually, Educational Incentive Pay, Bi-lingual Language Incentive Pay, Lateral Assignment Incentive Pay and Differential Pay, may be paid to qualifying employees.
Recreation Access	
	As part of a wellness benefit, employees are offered access to the recreation center free of charge. This is considered a taxable fringe benefit. Employees that utilize this benefit will be taxed on the value of usage from their wages annually. Employees will be asked to obtain an ID card for admission into the center. Immediate family members are eligible to purchase a discount pass at a rate of \$15.00 for a 30-visit punch card.

* This benefit summary is neither an express nor implied contract, and the City of Evans retains the right to change, delete, or modify any benefit as authorized by applicable law. This summary in no way replaces the information contained in the Employee Handbook and other benefit documents. Employees should refer to the Employee Handbook and other benefit plan documents for more details regarding eligibility, definitions, procedures, limitations, and exclusions. This summary represents a condensed version of the plan/policy provisions. Therefore, the wording in some instances may not always be exactly as it would appear in the plan document or policy. The right to any benefit and the amount of any benefit will be determined based on the terms and conditions of the applicable plan/policy. No rights accrue by reason of any statement omitted from or stated in this summary. Every effort has been made to ensure that the information in this statement is accurate; however no warranty of complete accuracy is made. This report does not in any way constitute a contract of employment. City of Evans reserves the right to amend pay and benefits at any time without notice. If you feel an error has been made or have any questions, please contact Human Resources. (Revised 4/2016)