

City of Evans Full-time Regular Benefits Summary

Effective January 1, 2020-December 31, 2020

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 PPO4	Network HD 2800	Network Kaiser-HMO 45			
Annual Deductible	\$ 1,500 individual \$4,500/Maximum of 3 per family	\$ 2,800 individual \$ 5,600 family	NA; Co-pay where indicated			
Maximum Out-of-Pocket (includes deductible) Maximum Lifetime Benefit	\$ 4,000 individual \$ 8,000 family Unlimited	\$ 5,000 individual \$10,000 family Unlimited	\$ 5,000 individual \$ 10,000 family Unlimited			
Office Visits Physician Specialist OB/GYN Urgent Care	\$40 co-pay per visit \$40 co-pay per visit \$40 co-pay per visit \$50 co-pay	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 \$60 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 for outpatient; \$40 co-pay in office setting	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 (20 visit limit per year; subject to "reasonable & customary" charges)	Plan pays 80% after deductible (20 visit limit per year; 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	PPO4		HD 2800		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	\$ 700.00	\$ 63.69 /pp	\$ 562.00	\$ 0	\$ 697.00	\$ 62.31 /pp
Employee + Spouse	\$ 1,447.00	\$ 186.83 /pp	\$ 1,158.00	\$ 53.45 /pp	\$ 1,440.00	\$ 183.60 /pp
Employee + Child(ren)	\$ 1,311.00	\$ 163.66 /pp	\$ 1,051.00	\$ 43.66 /pp	\$ 1,305.00	\$ 160.89 /pp
Employee + Family	\$ 2,057.00	\$ 288.85 /pp	\$ 1,645.00	\$ 98.70 /pp	\$ 2,049.00	\$ 285.16/pp

Eligibility: Coverage commences first of the month following employment.

Dental Insurance	This summary does not include all services or charges	
Sun Life		
Annual Deductible	\$ 50 individual \$150 family	
Preventive Services	100% Covered	
Basic Services	You pay 10% after deductible for in-network and 20% after deductible for non-network	
Major Services	You pay 40% after deductible for in-network and 50% after deductible for non-network	
Orthodontia	Not Covered	
Calendar Year Maximum Benefit	\$1,800 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	\$ 43.42	\$ 0.00
Employee + Spouse	\$ 86.38	\$ 17.14/pp
Employee + Child(ren)	\$ 103.48	\$ 21.01/pp
Employee + Family	\$ 146.41	\$ 31.76/pp
<p>The City of Evans offers a self-insured dental plan administered by SunLife 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 individual calendar year deductible (family deductible of \$150).</p> <p>Eligibility: Coverage commences first of the month following 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 employment.</p>		

Short Term Disability (STD) Police	
Standard Insurance Company <i>(Uniformed Police Personnel Only)</i>	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 City of Evans pays for the full cost of this coverage.
Short Term Disability (STD) Non-Sworn	
Standard Insurance Company <i>(All Other Eligible Employees)</i>	Elimination Period 7 days sickness / 7 days disability Percentage of Income Replaced 60% of salary Maximum Weekly Benefit \$1,500 Maximum benefit period 11 weeks City of Evans pays for the full cost of this coverage.
Long Term Disability (LTD) Non-Sworn	
Standard Insurance Company <i>(Excludes Uniformed Police; disability through FPPA)</i>	Elimination Period 90 days Percentage of Income Replaced 60% of salary Maximum Monthly Benefit \$6,000 City of Evans pays for the full cost of this coverage.
Life Insurance and AD&D	
Standard Insurance Company	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. Eligibility: Coverage commences first of the month following employment.
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 six, 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 UMB Bank. 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 \$800 for employee coverage and \$1,100 for dependent coverage into the HSA for elections during the period of 1/1/19 - 12/31/19. 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>2020 HSA IRS Limits:</p> <table> <tr> <td>Single Coverage</td> <td>\$3,550</td> </tr> <tr> <td>Family Coverage</td> <td>\$7,100</td> </tr> <tr> <td>Catch up (55 or older)</td> <td>\$1,000</td> </tr> </table>	Single Coverage	\$3,550	Family Coverage	\$7,100	Catch up (55 or older)	\$1,000
Single Coverage	\$3,550						
Family Coverage	\$7,100						
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 \$2,700 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>Employees must re-enroll every year for this benefit. This election is on a calendar year.</p>

Wellness Program	
	<p>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. Spouses enrolled in the City's medical insurance plan are also eligible to participate in the City's wellness program; in this case, the household benefit is up to \$1,400/year. Please note that wellness incentives and prizes are considered taxable benefits. Employees will be taxed at the time any incentive is paid. Employees that receive prizes from drawings will be taxed on the value of the prizes received from their pay at the end of the calendar year.</p>

Holidays	
	<p>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.</p>

Vacation Leave											
Employees accrue vacation leave based on the following schedule:	<u>Length of Continuous Service</u> <u>Accrual Rate in Hours Per Month</u>										
Vacation accrual begins on the first day of continuous full-time employment. Employees are eligible to take vacation once earned with supervisory approval.	<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										
> 5 & < 10 Years	10										
> 10 & < 15 Years	12										
> 15 & < 20 Years	14										
Year 20 & >	16										

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. Accumulated health leave will not exceed 960 hours.

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.

Pregnancy Workers Fairness Act	
	The Pregnant Workers Fairness Act makes it a discriminatory or unfair employment practice if an employer fails to provide reasonable accommodations to an applicant or employee who is pregnant, physically recovering from childbirth, or a related condition.

Retirement Plan – Empower Retirement 401 (k)									
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	Full time employee working 40 or more hours/week. 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.								
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" 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%								

Additional Notes: 401 (k)	If a participant takes a hardship, their maximum deferral contribution for the year following is reduced by the amount of the hardship the participant took. If there are any discrepancies between this Benefits Summary and the Plan Document, the Plan Document will prevail. For additional information, please refer to the Summary Plan Description (SPD).
----------------------------------	---

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 their retirement and reduce taxable income and save for the future.
Eligibility	All benefited 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 2.8% 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.

529 College Invest	
	College Invest is designed to help families save for college by offering expert information, simple planning tools, scholarships and a Colorado savings program with a state tax deduction. Tax deferred growth and tax free qualified withdrawals. The City offers a convenient payroll deduction.

Tuition Reimbursement	
	Employees may be eligible for educational reimbursement up to \$2,500 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 summary of benefits 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 Policies and other benefit documents. Employees should refer to the Employee Policies 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 October 2020)