

2008



EMPLOYEE BENEFIT
SUMMARY

RETIREMENT

Civilian employees participate in the City of Arvada Retirement Plan (CARP). Employees contribute 8% of salary; the City contributes 10%.

Police officers participate in the Police Money Purchase Plan (PMPP). Sworn officers contribute 10% of salary; the City contributes 10%.

A supplemental 457 deferred compensation program is available through the International City Manager's Association (ICMA) for all employees. Another 457 deferred compensation program is available to sworn police personnel through the Fire & Police Pension Association (FPPA). Information is available in the Human Resources Department.

LIFE INSURANCE AND LONG-TERM DISABILITY INSURANCE

The City provides employees with life insurance through The Hartford Life Insurance Company. Civilian employees are covered for life insurance of 2 x annual salary and accidental death and dismemberment insurance of 2 x annual salary. Sworn police personnel are covered for life insurance of \$150,000 and accidental death and dismemberment of \$150,000. Civilian employees have long-term disability (LTD) insurance through Lincoln Financial Group, and sworn police officers have LTD insurance through the Fire & Police Pension Association (FPPA), as well as Lincoln Financial Group when eligible.

VOLUNTARY LIFE INSURANCE OPTIONS

The Hartford Life Insurance Company offers group term insurance to all employees, subject to approval of their underwriter. If applied for within 30 days of employment, there is a guarantee issue amount of \$100,000 for the employee and \$30,000 for a spouse. This plan allows employee and spouse a choice of coverage in amounts of \$10,000 to \$500,000, to a maximum of 6x the employee's annual salary at the time of application. Children's coverage is available in the amounts of \$5,000 or \$10,000. The cost of children's coverage is \$1.60 per month for \$5,000 of coverage, and \$3.20 per month for \$10,000 of coverage, and includes all eligible children. Employee and spouse premiums are determined by age and tobacco use. This plan is portable, meaning an employee can continue the insurance at modified group rates when they leave City employment.

A voluntary Accidental Death & Dismemberment plan is also available to all employees. Single coverage is \$.40 per \$10,000/coverage per month; family coverage is \$.55 per \$10,000/coverage per month. The maximum amount of coverage is \$300,000.

EMPLOYEE ASSISTANCE PROGRAM

The City has contracted with Profile EAP for employee and/or family counseling. Assistance is available in a variety of areas, including marital and family problems, stress issues, anxiety and depression, chemical dependency, grief and loss, and financial difficulties. Up to five sessions/per person/per problem/per year are available. This is a free and confidential service to employees and their dependents, including 24-hour emergency service. Profile EAP has providers throughout the Denver metropolitan area. In case of emergency or for an appointment at any office location, call 303-765-6363 OR 1-800-645-6571.

HEALTH INSURANCE

Employees have a choice of either Cigna Healthcare's HMO Open Access Plan or Open Access Plus Plan. Both plans include a prescription drug program. The only out-of-network benefit under the HMO is emergency care; the Open Access Plus plan offers out-of-network benefits. Health insurance is provided to part-time benefited employees who work a minimum of 20 hours per week, on a percentage basis according to the number of hours worked.

Here is a brief summary of the plan benefits:

	HMO Open Access Plan (in-network benefits only)	Open Access Plus Plan (in-network)	Open Access Plus Plan (out-of-network)
Annual Deductible	\$0	\$500 Individual \$1000 Family	\$1000 Individual \$2000 Family
Out-of Pocket Maximum	NA	\$3000 Individual \$6000 Family	\$6000 Individual \$12,000 Family
Office Visit—Primary Care Physician	\$20 co-pay	\$20 co-pay	30% coinsurance after deductible
Office Visit-Specialist	\$35 co-pay	\$35 co-pay	30% coinsurance after deductible
Inpatient Hospitalization	\$250 co-pay	10% coinsurance after deductible	30% coinsurance after deductible
Outpatient Surgery	\$125 co-pay	10% coinsurance after deductible	30% coinsurance after deductible
Emergency Room (not admitted)	\$100 co-pay	\$100 and deductible	\$100 co-pay and deductible
Urgent Care Center	\$50 co-pay	\$50 co-pay and deductible	\$50 co-pay and deductible
Prescription Drugs (30 day supply)	\$10 generic \$20 preferred \$40 non-preferred	\$10 generic \$20 preferred \$40 non-preferred	\$10 generic \$20 preferred \$40 non-preferred

Costs:

<u>Plan</u>	<u>Bi-Weekly Full-Time Employee Cost</u>		
	<u>Single</u>	<u>Employee + One</u>	<u>Family</u>
Cigna Healthcare			
HMO	\$37.02	\$74.02	\$111.05
Cigna Healthcare			
Open Access Plus	\$35.10	\$70.20	\$105.28

DENTAL INSURANCE

The City has a self-funded dental plan, administered by Delta Dental. Participants may use any licensed dentist; however, they are encouraged to use in-network providers to receive the greatest benefit. Claims are paid based on usual and customary expenses; preventive dental work is paid at 100%. After a \$25 per person, per year deductible, basic services are paid at 80% and major services are paid at 50%. The dental plan will pay a maximum of \$1,250 per year (excluding orthodontia coverage). Orthodontia is payable at 50% of the cost (after deductible) to a lifetime maximum of \$1500. Bi-weekly (per paycheck) premiums for full-time employees are:

<u>Single</u>	<u>Employee + One</u>	<u>Family</u>
\$2.97	\$6.02	\$9.85

Dental insurance is provided to part-time benefited employees, who work a minimum of 20 hours per week, on a percentage basis according to the number of hours worked.

VISION PLAN

The City contracts with Vision Service Plan for eye exams and discounted eye wear for employees and covered dependents. Lenses are allowed under the plan once a year, frames every two years. The City pays the full premium for all benefited employees. Employees can elect to cover dependents and pay the appropriate premium. Bi-weekly (per paycheck) premiums for all benefited employees who work a minimum of 20 hours per week are:

<u>Single</u>	<u>Employee + One</u>	<u>Family</u>
\$0.00 (paid by City)	\$5.33	\$8.88

PRE-TAX PREMIUMS/FLEXIBLE SPENDING ACCOUNTS

Deductions for medical, dental, and dependent vision insurance premiums are automatically deducted from employees' paychecks on a pre-tax basis.

Employees may also participate in medical and dependent care spending accounts, which allow pre-tax deductions from paychecks to pay for certain medical and dependent care expenses, including most over-the-counter drugs. Debit cards are available for flexible spending.

PAID LEAVES

Part-time benefited employees who work a minimum of 20 hours per week accrue vacation, holiday, and sick leave on a percentage basis, determined by the number of hours the employee is scheduled to work.

VACATION—FULL-TIME CIVILIAN EMPLOYEES

YEARS OF SERVICE	MONTHLY ACCRUAL	PAY PERIOD ACCRUAL	MAXIMUM
1 - 4	8	3.69	192
5 - 9	10	4.61	240
10 - 14	12	5.53	288
15 or more	13.33	6.15	320

VACATION—FULL-TIME SWORN OFFICERS

YEARS OF SERVICE	MONTHLY ACCRUAL	PAY PERIOD ACCRUAL	MAXIMUM
1 - 4	9.33	4.30	224
5 - 9	10.66	4.92	256
10 - 14	12.66	5.84	304
15 or more	14.66	6.76	352

HOLIDAYS

There are nine designated holidays each year. They are:

New Year's Day	Independence Day
Martin Luther King Jr. Day	Labor Day
Presidents Day	Thanksgiving Day
Memorial Day	Day after Thanksgiving
	Christmas Day

Full-time employees also receive three floating holidays (24 hours) to be taken anytime in the year with the supervisor's approval. Holiday time cannot be carried from one year to the next.

SICK LEAVE

Sick leave is accrued at 8 hours per month for full-time benefited employees, with no maximum accrual. Sick leave may be used for the employee's own illness, medical/dental/vision appointments, and to care for an ill/injured family member.

Bereavement leave is available when a death occurs in the employee's immediate family.

SAFETY SHOES/SAFETY GLASSES/UNIFORMS

Employees in positions requiring safety shoes are reimbursed up to \$130 per year (excluding tax) with proper receipt(s).

Employees required to use safety glasses will be reimbursed up to \$120 with pre-obtained individual prescriptions, every two years.

Rental and laundry service of uniforms is provided for certain positions.

TUITION REIMBURSEMENT

Up to \$1000 per employee per calendar year is available for job-related classes taken at an accredited college or university.

EMPLOYEE TRAINING/DEVELOPMENT

Departments/Divisions pay for some training and certification programs to assist with employee development. Refer to your supervisor for more information.

DIRECT DEPOSIT OF PAYROLL CHECKS

This is possible and encouraged! Also, many local banks offer special incentives to City employees, so contact your current bank, or check with several!

MEDICARE DEDUCTION

Required by the Federal government, the deduction is 1.45% of pay.

MEMBERS ADVANTAGE FEDERAL CREDIT UNION

City employees are eligible for membership

7590 W. 48TH Avenue
Wheat Ridge, CO 80033
303-431-5970

FITNESS CENTER/POOL PRIVILEGES

There is a small fitness facility in the City Hall building for use by employees at no charge. Also, the Meyers Pool at 7900 Carr Drive is city-owned and employees can sign in and swim free during public and/or adult lap swimming hours. Family members are **not** allowed these privileges.