

**CITY OF ARVADA-CORE VALUES**

*Professionalism*  
*Accountability*  
*Open Communication*  
*Respect*  
*Innovation*  
*Integrity*  
*Community*  
*Personal and Professional Enrichment*

2010



EMPLOYEE BENEFIT  
SUMMARY

## **ELIGIBILITY**

Full-time and part-time benefited employees who work a minimum of 20 hours per week are eligible for benefits for themselves, their spouse, their same-sex partner, and their dependent children. New hires are eligible for insurance the first day of the month following their hire date.

## **RETIREMENT**

Civilian employees participate in the City of Arvada Retirement Plan (CARP). Employees contribute 8% of salary; the City contributes 10%. This is a 401a defined contribution plan, and is a replacement for Social Security.

Police officers participate in the Police Money Purchase Plan (PMPP). Sworn officers contribute 10% of salary; the City contributes 10%. This is a 401a defined contribution plan, and is a replacement for Social Security.

A supplemental 457 deferred compensation program is available to 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 the Prudential Insurance Company, and sworn police officers have LTD insurance through the Fire & Police Pension Association (FPPA), as well as Prudential 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 or same-sex partner. This plan allows employee and spouse/same-sex partner 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. Employee and spouse/same-sex partner premiums are determined by age and tobacco use. Children's coverage is available in the amounts of \$5,000 or \$10,000. 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 and their families. The maximum amount of coverage is \$300,000.

## **LONG TERM CARE INSURANCE**

Voluntary long-term care insurance is available to employees and family members through Unum Life Insurance Company of America. This coverage helps pay for nursing home, assisted living, or in-home care when a participant is unable to perform at least three activities of daily living (eating, bathing, toileting, etc.). Four different plans are

available, and employees may purchase benefits of up to \$9000 per month, for a duration of 3 years, 6 years, or lifetime. Rates are age-based, but are locked in once the applicant is approved (the rates do not increase with age). New hires within 30 days of employment are eligible for a guarantee issue of up to \$6000 per month, for a maximum of 6 years. This plan is portable, and may be continued at the same group rates when employment is terminated.

**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. Benefits are only available in the HMO plan for in-network providers. The Open Access Plus plan offers out-of-network benefits.

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	\$25 co-pay	\$25 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 co-pay after deductible	\$100 co-pay after deductible
Urgent Care Center	\$50 co-pay	\$50 co-pay after deductible	\$50 co-pay after deductible
Prescription Drugs (30 day supply)	\$15 generic \$30 preferred \$50 non-preferred	\$15 generic \$30 preferred \$50 non-preferred	Covered in-network only

Bi-weekly (per paycheck) premiums for full-time employees are:

PLAN	BI-WEEKLY FULL-TIME EMPLOYEE COST		
	<u>Single</u>	<u>Employee + One</u>	<u>Family</u>
Cigna Healthcare HMO	\$40.01	\$80.02	\$120.03
Cigna Healthcare Open Access Plus	\$37.94	\$75.87	\$113.81

The City pays 80% of the premium; employees pay the remaining 20%. 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.

### **DENTAL INSURANCE**

The City has a self-funded dental plan administered by Delta Dental of Colorado. 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 (maximum \$75 for family), 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:

<b>BI-WEEKLY FULL-TIME EMPLOYEE COST</b>		
<u>Single</u>	<u>Employee + One</u>	<u>Family</u>
\$2.98	\$6.02	\$9.82

The City pays 80% of the premium; employees pay the remaining 20%. 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 Cigna Vision Plan is available 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 20% of the premium for single coverage; employees can elect to cover dependents and pay the balance of the appropriate premium.

Bi-weekly (per paycheck) premiums for all benefited employees who work a minimum of 20 hours per week are:

<b>BI-WEEKLY FULL-TIME EMPLOYEE COST</b>		
<u>Single</u>	<u>Employee + One</u>	<u>Family</u>
\$2.27	\$4.87	\$8.25

### **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.

### **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.

## **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**

Safety shoes and other necessary equipment are provided to employees in safety-sensitive positions. 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**

Employees are paid every other Friday via mandatory direct deposit. Pay stubs are distributed to employees at their department. Many local banks offer special incentives to City employees—be sure to mention you are an employee at the City of Arvada to your banking representative.

### **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. 48<sup>TH</sup> 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.