



**your employee benefits...**



**at a glance**

**THE CITY OF ARVADA** values the contributions each employee makes every day toward the success of the workplace. The importance of being able to provide our employees and their families with quality benefits as part of their overall compensation package is a high priority. As a result, the City has developed a comprehensive benefits package that delivers quality and value while satisfying the diverse needs of our workforce. This summary is specifically designed to help you further understand the highlights of the benefit options offered to you by the City of Arvada for 2011.



## Eligibility

Full-time and part-time benefited employees who work a minimum of 20hrs 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.

## Benefits Offered To You

- Medical Coverage
- Dental Coverage
- Vision Coverage
- Basic Life and Accidental Death & Dismemberment (AD&D) Coverage
- Long-Term Disability (LTD)
- Employee Assistance Program (EAP)
- Flexible Spending Accounts (FSA)
- Retirement Plans
- Long Term Care

# Medical

The City of Arvada's medical plans offer great flexibility in managing care for you and your family. 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 in and out of network benefits.

Effective:	CIGNA HMO Open Access Plan 1/1/2011 - 12/31/2011 In Network Only	CIGNA Open Access Plus 1/1/2011 - 12/31/2011	
		In Network	Out of Network
<b>Calendar Year Deductible:</b>	\$500 Single \$1,000 Family	\$500 Single \$1,000 Family	\$1,000 Single \$2,000 Family
<b>Coinsurance:</b>	10%	80%	60%
<b>Calendar Year Out-of-Pocket Max: Includes Deductible</b>	\$1,000 Single \$2,000 Family	\$3,500 Single \$7,000 Family	\$7,000 Single \$14,000 Family
<b>Physician Office Visit:</b>	\$25 Copay	\$25 Copay	60% After Deductible
<b>Specialist Office Visit:</b>	\$35 Copay	\$35 Copay	
<b>Inpatient Hospital:</b>	90% After Deductible	80% After Deductible	
<b>Outpatient Hospital:</b>	90% After Deductible		
<b>Emergency Room:</b>	\$200 Copay	\$200 Copay After Deductible	\$200 Copay After Deductible
<b>Urgent Care:</b>	\$50 Copay	\$50 Copay After Deductible	\$50 Copay After Deductible
<b>PRESCRIPTIONS</b>			
Tier 1:	\$15 copayment	\$15 Copay	Not Covered for out of network providers
Tier 2 :	\$30 copayment	\$30 Copay	
Tier 3:	\$50 Copayment	\$50 Copayment	
<b>Lifetime Maximum Benefit:</b>	Unlimited	Unlimited	
<b>CONTRIBUTIONS</b> Rates for part-time benefited employees are based on their scheduled hours.			
	Full-Time Employee Rate Per Pay Check	Full-Time Employee Rate Per Pay Check	
Employee Only:	\$ 44.05	\$ 44.60	
Employee + 1:	\$ 88.09	\$ 89.19	
Employee + 2:	\$ 132.14	\$ 133.78	

# Dental

Staying healthy includes obtaining quality dental care for you and your family. 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 based on usual and customary expenses.

Effective:	DELTA DENTAL Dental Plan 1/1/2011 - 12/31/2011	
	In Network	Out-of-Network
<b>Calendar Year Deductible:</b>	\$25 Single \$75 Family	\$25 Single \$75 Family
<b>Calendar Year Maximum Benefit:</b>	\$1,250 per member	\$1,250 per member
<b>Preventive Care:</b>	100% Deductible Waived	100% of allowed amount, deductible waived
<b>Basic Services:</b>	80% After Deductible	80% of allowed amount after deductible
<b>Major Services:</b>	50% After Deductible	50% of allowed amount after deductible
<b>Waiting Periods:</b>	None for timely entrants	None for timely entrants
<b>Orthodontic Treatment:</b>	50%	50% of allowed amount
<b>Orthodontic Lifetime Maximum:</b>	\$1,500	\$1,500
<b>CONTRIBUTIONS:</b> Rates for part-time benefited employees are based on their scheduled hours.	Full-Time Employee Rate Per Pay Check	
Employee Only:	\$ 3.14	
Employee + 1:	\$ 6.35	
Employee + 2:	\$ 10.36	

# Vision

The City of Arvada offers vision coverage through Cigna to help you pay for your routine vision services and supplies. You can see any vision provider you choose, but you'll enjoy significant savings when you use Cigna providers. You pay only a small copayment for most network services and supplies, and the plan pays the rest. When using out of network providers there is a reimbursement allowance for each service used.

CIGNA Vision Plan*	
<b>Eye Exam:</b>	Covered in full after a \$10 Copay
<b>Materials:</b>	Lenses - Covered in full after a \$20 Copay Frames - \$110 allowance after a \$20 Copay
<b>Contacts:</b>	\$110 allowance in lieu of glasses
<b>Frequency:</b>	Exam - Once every 12 months Lenses - Once every 12 months Frames - Once every 24 months
<b>CONTRIBUTIONS:</b> Rates for part-time benefited employees are based on their scheduled hours.	Full-Time Employee Rate Per Pay Check
Employee Only:	\$ 2.27
Employee + 1:	\$ 4.87
Employee + Family:	\$ 8.25

\*Benefits shown above are for in-network services.

# Life Insurance

Life insurance is an important part of your financial well-being, especially if others depend on you for support. The City of Arvada provides basic Life and AD&D coverage on the employee through Hartford Life Insurance Company at no cost to you. The basic Life and AD&D benefit for active civilian employees is 2 times salary for each benefit, and \$150,000 each for sworn police personnel. AD&D insurance provides benefits to you and your beneficiary if, due to an accident, you suffer loss of life or limb. This benefit is available to all benefit eligible employees.

**Beneficiary Designation:** It is very important to maintain current beneficiary information. If you wish to make a change, please contact Human Resources for a Beneficiary Designation Form.

## Voluntary Life

Additional group term insurance is available to all employees subject to underwriting approval. At the time of application, coverage is offered in \$10,000 increments to \$500,000 with a maximum of 6 times your annual salary. If application is made within 30 days of employment, there is a guarantee issue of \$100,000 for employees, and \$30,000 for a spouse or same-sex partner. Children's coverage is available in amounts of \$5,000 or \$10,000. Premiums are determined by age and tobacco use. If an employee leaves City employment, they can continue the insurance at modified rates. Voluntary AD&D is also available to employees and their families to a maximum of \$300,000.

## Long Term Disability

If you are unable to perform your job for a continuous 90 day period due to illness or injury, you can apply for Long-Term Disability (LTD). The plan benefit is summarized in the table below. LTD benefits are subject to pre-existing condition limits, and benefits are reduced if the disability begins after age 60. Civilian employees have LTD coverage through Prudential. Sworn police officers have LTD through FPPA as well as Prudential when eligible.

Prudential Long Term Disability	
LTD Benefit Amount:	60% of monthly salary
LTD Maximum Benefit:	\$6,000
LTD Benefit Waiting Period:	90 days
LTD Benefit Duration:	Social Security Normal Retirement Age (SSNRA)

## Change in Family Status

All benefit selections are binding except in the event you have a “change in family status.” If one of these situations occurs, you have 30 days to notify the group administrator and complete the appropriate paperwork. If you do not make the change within the 30 days following the event, your next opportunity to make a change will occur during the plan’s open enrollment period. Examples of status changes include:

- Marriage or Divorce
- Birth or Death of dependent
- Adoption
- Loss of Eligibility for insurance
- Spouse’s employment or termination of employment
- Unpaid leave of absence of employee or spouse
- Reduction or Increase in hours worked from Part Time to Full Time
- Change in residence that effects eligibility

## Retirement Plans

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%. The CARP and the PMPP plans are both 401 (a) Defined Contribution Plans. In addition, supplemental 457 Deferred Compensation Plans are available to all employees.

## Flexible Spending Account

Flexible Spending Accounts (FSA’s) allow you to set aside pre-tax dollars from each paycheck to pay for out-of-pocket healthcare and dependent care expenses. In 2011, you can contribute up to \$5,000 annual maximum for medical and up to an additional \$5,000 for dependent care. Then, you draw on your contributions throughout the year to pay for eligible expenses. In addition, you don’t have to pay federal taxes on your FSA contributions or reimbursements. In many cases, that means a savings of 10% to 35%!

## Employee Assistance Program

The City of Arvada 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 service (including 24-hour emergency service) is free and confidential to employees and their dependents. Profile EAP has providers throughout the Denver metropolitan area.

## Long Term Care

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 benefits may be purchased up to \$9,000 per month with benefit durations of 3 years, 6 years or lifetime. Rates are age based, and new hires who apply within 30 days of employment are eligible for guarantee issue of up to \$6,000 per month for a maximum of six years. The plan is portable at the same group rates when employment is terminated.

## Tuition Reimbursement

Up to \$1,000 of tuition reimbursement 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.

## Employee Discounts

Employee discounts are available at Lake Arbor and West Woods Golf Courses and Restaurants. Discounts are also available at the Arvada Center and Apex Park and Recreation District.



# Vacation

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
- Martin Luther King Jr. Day
- Presidents Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving 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.

# 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



# Directory

For Questions About...	Contact	Phone #	Web
Medical Benefits	CIGNA Member Services	800-244-6224	mycigna.com
Dental	Delta Dental Customer Relations	303-741-9300 x-280	deltadentalco.com
Vision	CIGNA Customer Service	877-478-7557	mycigna.com
Life and AD&D	Hartford Customer Service	800-523-2233	
Long Term Disability	Prudential Customer Service	800-842-1718	prudential.com/disability
EAP	Profile EAP Customer Service	303-765-6363	profileeap.org
Long Term Care	UNUM Customer Service	800-227-4165	
Flexible Spending Accounts	PBS Customer Service	303-221-2783	Www.pbs.us.com
Great-West Retirement Services	Customer Service	800-701-8255	arvadaretirement.com
Fire Police Protection Association	Customer Service	303-770-3772	fppaco.org
Fidelity Investments	Customer Service	800-343-0860	fidelity.com/atwork
Human Resources/ Department	Karen Smiddy	720-898-7566	

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 1125 17th St., Suite 900  
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Your Employee Benefits...at a Glance was created by:



### About This Brochure

This is a custom brochure that provides only a highlight of the plans offered to you by your employer and in no way serves as the actual plan description or plan document for the plans. The plan documents will always govern the offered benefits that your employer provides for you. We reserve the right to modify any or all of these plans at anytime.