

# CITY OF Grand Junction C O L O R A D O



## 2010 EMPLOYEE BENEFITS SUMMARY

**This booklet provides a summary of the benefits for which you may be eligible as an employee of the City of Grand Junction. Whether you have recently joined the City or are a candidate for employment, we hope you find this information helpful.**

## HEALTH INSURANCE

Employees have two medical insurance options from which to select. The City currently pays approximately 85% of the cost for the C1 Plan and 90% of the High Deductible Health Plan 3250/100 (HDHP) which includes a \$750 employer match Health Savings Account (HSA) contribution. Wellness exams are covered in full and are not subject to the deductible. Prescription coverage includes a mail order prescription benefit. Health insurance is effective the first day of the month following date of hire or the first day of active employment when it coincides with the first day of the month.

### **2010 FULL TIME PREMIUMS**

<b>C1 New Plan Name (Classic 50-75)</b>	<b>Monthly Premium</b>	<b>City Share</b>	<b>Employee Share</b>	<b>Per Pay Period (24 PP)</b>
Employee	\$ 402.88	\$ 342.45	\$ 60.43	\$ 30.22
Employee + 1 Dependent	\$ 803.77	\$ 683.21	\$ 120.56	\$ 60.28
Employee + 2 or more Dependents	\$ 1,064.34	\$ 904.69	\$ 159.65	\$ 79.83
<b>HDHP \$3250/100% New Plan Name(GH HMOHSA 3520A-100)</b>	<b>Monthly Premium</b>	<b>City Share</b>	<b>Employee Share</b>	<b>Per Pay Period (24 PP)</b>
Employee	\$ 324.39	\$ 291.96	\$ 32.43	\$ 16.22
Employee + 1 Dependent	\$ 646.78	\$ 582.11	\$ 64.67	\$ 32.33
Employee + 2 or more Dependents	\$ 856.34	\$ 770.71	\$ 85.63	\$ 42.82

## DENTAL INSURANCE

The City pays for 60% of the cost of the monthly premium for Dental Insurance. Coverage includes one cleaning every six months, 80% of basic services (i.e. fillings), and 80% of major services (i.e. root canal), after a \$50 deductible; up to a maximum of \$1,500 per calendar year per person. Also covered is 50% of orthodontic charges up to a maximum of \$1,500 per person per lifetime. Dental insurance is effective the first day of the month following date of hire or the first day of active employment when it coincides with the first day of the month.

### **2010 FULL TIME PREMIUMS**

<b>Delta Dental</b>	<b>Monthly Premium</b>	<b>City Share</b>	<b>Employee Share</b>	<b>Per Pay Period</b>
Employee	\$ 40.34	\$ 24.22	\$ 16.12	\$ 8.07
Employee + Spouse	\$ 70.88	\$ 42.54	\$ 28.34	\$ 14.18
Employee + Child(ren)	\$ 95.30	\$ 57.18	\$ 38.12	\$ 19.06
Employee + Spouse/Children	\$ 125.87	\$ 75.53	\$ 50.34	\$ 25.17

## **DEPENDENT ELIGIBILITY**

You may cover your lawful spouse (including a common law spouse). You may cover any of your unmarried children who are under age 19 and dependent upon you for support. This includes a natural or adopted child, stepchild, foster child or child for whom you have legal custody. Eligible children also include an unmarried child who is 19 but younger than 25 years of age, a full-time student and principally dependent upon you for support. You must provide dates of birth and social security numbers for your spouse and your dependent children.

## RETIREE HEALTH INSURANCE

All eligible employees who have City health coverage will contribute **\$15.20** per pay period as a payroll deduction for retiree health insurance coverage. This plan pre-funds a portion of premiums for health insurance coverage between the ages of 50 and 65.

## FLEXIBLE SPENDING ACCOUNTS

Employees may elect to participate in three different spending accounts within 30 days of their hire date or every January 1st thereafter.

- **Health Care Spending Account** allows you to receive tax-free reimbursements for medical expenses you pay for out of your pocket, such as medical deductibles or co-payments, vision exams, eyeglasses, prescriptions, over-the-counter products, etc.
- **Dependent Care Spending Account** reimburses you for dependent care costs to care for a child or elderly parent while you work.
- **Health Savings Account** reimburses you for medical expenses you pay for out of pocket, such as medical deductibles or co-payments, vision exams, eyeglasses, prescriptions, over-the-counter products, etc. (Enrollment in the HDHP \$3250/100% or other qualified HDHP plan is required.)
  - **Limited-Use Medical Spending Account:** This account may be used to pay expenses not covered by the HDHP Plan.

## RETIREMENT BENEFITS

### **Retirement – 401(a) Plan**

- **General employees** participate in this plan on the day they begin employment with the City, and will qualify for a fully vested benefit by completing five years of service. The employee's mandatory contribution of 6% is made on a pre-tax basis and is matched by the City.
  - **Sworn Fire and Police employees** participate in this plan on the day they begin employment with the City, and will qualify for a fully vested benefit by completing five years of service. The employee's mandatory contribution of 10.65% is made on a pre-tax basis and is matched by the City.
- \*\* Additional amounts may be contributed into the above plans subject to Internal Revenue Code limits.

**Deferred Compensation – 457(b) Plan:** Under the City's Deferred Compensation Plan with ICMA, employees can defer taxes on the money they save and on all the interest they earn. Employees may contribute up to \$16,500 per year into the plan on a pre-tax basis. They may also qualify to make additional contributions if age 50 or more. You may enroll in this plan at any point during the year.

**IRAs:** If eligible to contribute, you may set up a Traditional IRA or a Roth IRA. Please contact Human Resources for more information.

## **PAID TIME OFF AND LEAVE**

**Paid Time Off:** Employees will accrue the following amount of general leave to be used for vacations, illnesses and paid holidays. There is no waiting period for new employees to use their Paid Time Off (PTO).

<b>GENERAL EMPLOYEES</b>			<b>DESIGNATED FIRE EMPLOYEES (01/01/10)</b>		
<b>Years of Service</b>	<b>Bi-Weekly Accrual Hours</b>	<b>Annual Accrual Days</b>	<b>Years of Service</b>	<b>Bi-Weekly Accrual Hours</b>	<b>Annual Accrual Shifts</b>
1 thru 5	9.23	30	1 thru 5	12.923	14.0
6 thru 10	10.153	33	6 thru 10	14.215	15.4
11 thru 15	11.077	36	11 thru 15	15.508	16.8
16 or more	12.00	39	16 or more	16.800	18.2

### **CITY HOLIDAYS** (OBSERVED BY MAJORITY OF CITY OFFICES)

<b>HOLIDAY</b>	<b>CALENDAR DATE</b>
New Year's Day	Friday, Jan. 1, 2010
President's Day	Monday, Feb. 15, 2010
Memorial Day	Monday, May 31, 2010
Independence Day	Monday, July 5, 2010
Labor Day	Monday, Sept. 6, 2010
Veterans Day	Thursday, Nov. 11, 2010
Thanksgiving Day	Thursday, Nov. 25, 2010
Day after Thanksgiving	Friday, Nov. 26, 2010
Christmas Day	Friday, Dec. 24, 2010

## **WORKERS' COMPENSATION**

City employees are covered under workers' compensation for on-the-job injury or illness. An employee must report an injury immediately to his/her supervisor. The employee's injury or illness must be treated by one of the City's designated providers in order to be reimbursed under workers' compensation.

For on the job injuries, you may choose one of the following authorized medical providers:

**St. Mary's Occupational Medicine**  
1100 Patterson Road, Entrance 41  
Grand Junction, CO  
(970) 244-2001

OR

**Wellness Connection**  
3150 North 12th Street  
Grand Junction, CO  
(970) 241-8630

For non-emergency care beyond clinic hours of the above, report to Docs on Call, 3150 N. 12th Street, phone (970) 241-8630, or Community Hospital Emergency Room, 2021 N. 12th Street, phone (970) 242-0920. Follow-up care, if required, should be scheduled with one of the above authorized providers.

## **DISABILITY COVERAGE**

**Short-Term Disability:** Our Short-Term Disability plan replaces 75% of your pre-disability income.

**Long-Term Disability:** Our Long-Term Disability plan provides 60% of your pre-disability income up to a monthly maximum of \$5,000.

Employees are covered by the City's short-term and long-term disability plans on the first of the month following six months of service. The City pays the entire cost of the short-term and long-term disability plans. In addition, sworn Fire and Police personnel have disability protection through the State's Fire and Police Pension Association. Fire and Police employees hired after January 1, 1997 pay half the premium for this additional protection.

## **ADDITIONAL BENEFITS**

**Tuition Assistance Program:** City employees are eligible for tuition reimbursement. For more information, please contact Human Resources.

**Parks and Recreation Discounts:** City employees are eligible for employee discounts on golf, pool and Bookcliff Activity Center passes. For more information please contact Human Resources.

**Life Insurance:** Provides security for you and your family. A policy is provided by the City for employees and may be supplemented with additional employee-paid life insurance for themselves and dependents.

**Employee Assistance Program (EAP):** The EAP offers free confidential counseling for you and your family members or anyone residing in your household. EAP offers short-term counseling and a referral system for issues that may require additional or specialized treatment. The EAP is your coach and partner in resolving day-to-day personal and work challenges. Confidential support is only a phone call or click away. To connect with your own personal coach, call 1-866-252-4468 or visit: [www.horizoncarelink.com](http://www.horizoncarelink.com).

**Credit Union:** City employees are eligible to join the Grand Junction Federal Credit Union. They provide a variety of services including savings accounts, checking accounts and much more. For more information contact:

Grand Junction Federal Credit Union  
910 Main Street  
Grand Junction, CO 81501  
Phone: (970) 243-1370

**Mesa County Home Program:** City employees who are first-time home buyers may be eligible to receive a \$1,000 matching grant through Workforce Home Benefit to help cover costs associated with buying a home.

**Health Clubs:** Crossroads Fitness Center and Gold's Gym offer City employees and their family members corporate club rates. Club dues for Crossroads Fitness Center can be payroll deducted by contacting Crossroads Fitness Center and completing their membership application and payroll deduction form.

**Direct Deposit:** Employees may have their biweekly paychecks directly deposited into checking and/or savings accounts at any financial institution of their choice.

**Cellular Phones:** Verizon Wireless offers a discount plan to City employees. Please contact Human Resources for more information.

**Employee Recognition and Service Programs:** The Employee Recognition Program is intended to recognize outstanding accomplishments and contributions of City Employees. Employees are also eligible to receive service awards for years of service in five year increments.

**Grand Valley Bus Transit System:** City employees are eligible to ride the Grand Valley Transit buses free of charge by showing the bus driver their City of Grand Junction employee ID badge.

**\*\*529 College Savings Plan:** Through CollegeInvest the City offers employees access to a 529 college savings plan. As a Colorado resident, every dollar you contribute to a 529 plan can be deducted from your Colorado State taxable income. CollegeInvest can also assist with financial aid, student and parent loans and a college savings program for your children with a range of managed investment options.

**\*\*Employee Computer Equipment Purchase Program:** City employees may purchase computer equipment through the Dell EPP program. This program provides a 7% discount over any instant savings offered by Dell. Software can also be purchased as part of a package and will arrive installed on the computer. Friends and family of the employee are also eligible to take advantage of this discount.

**\*\*Microsoft Software Home Use Program:** As part of a new offering from Microsoft, employees are eligible to participate in the Home Use Program (HUP). This program enables you to get a licensed copy of most Microsoft desktop applications to install and use on your home computer. Employees may only order one license for each software title (i.e. Word, Excel, Outlook). Only employees of the City are eligible.

**\*\*Microsoft Employee Purchase Program:** City employees may purchase Microsoft products through the Microsoft EPP program at a discounted price.

**\*\* New in 2010\*\***

**If you have any questions, please contact the Human Resources Office.**

**City of Grand Junction  
Human Resources  
250 North 5<sup>th</sup> Street  
Grand Junction, Colorado 81501  
Phone: (970) 244-1512  
Fax: (970) 256-4007**

**Note: Given the current economic uncertainty, the benefit programs described above may change.**