



# Employee Benefits

*January 1, 2021 - December 31, 2021*

*Fort Lupton*

The City of Fort Lupton offers you and your eligible family members a comprehensive and valuable benefits program. We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family. Please login in to [Employee Navigator](#) for details.

### Who is Eligible:

If you are a full-time employee working 30 or more hours per week, you are eligible to enroll in the benefits described in this guide. The following family members are also eligible: your spouse and your dependent children up to the end of the month they turn age 26. It is your responsibility to notify us within 30 days if your dependent no longer qualifies as a dependent. Failure to do so can jeopardize their eligibility for continuation of coverage under the group plan.

### How to Enroll:

During open enrollment, you will make your elections at [Employee Navigator](#). If you've forgotten your login information, click the *Forgot your username?* link on the login screen. The first step is to verify your personal information and make any changes if necessary. Then review your benefit options and make your elections.

### When to Enroll:

Our open enrollment period is typically in November. The benefits you elect during open enrollment will be effective January – December of the following year.

**New Hires:** Complete your enrollment on Employee Navigator and any necessary applications within one week of your start date. You are eligible for coverage on the first of the month following your date of hire.

### How to Make Changes:

Our Section 125 Premium Only Plan (POP) allows your premiums and/or HSA contributions to be made pre-tax through payroll. The POP has rules that restrict your ability to make changes outside of open enrollment.

You must notify Human Resources of a change in family/dependent status (e.g., marriage or birth of a child) and apply for coverage within 30 days of the occurrence of the event. We will determine if a qualified change in status has occurred and if the election is consistent with the change in family/dependent status.

### Pre-Tax Premiums

Under the provisions of Section 125 of the Internal Revenue Code, the City deducts your benefit plan premium contributions on a **pre-tax** basis. Pre-tax premiums are a great benefit because they reduce your taxable income, therefore reducing your federal and state income tax liability.

## MEDICAL

The City offers two medical plan options through Humana. Both plans allow you the freedom to use providers in and out-of-network, but your out-of-pocket costs will be higher if you use out-of-network doctors. *Both plans also have an employer-funded Health Reimbursement Arrangement (HRA) included at no charge to you when you enroll.* See the details below. The following chart briefly compares our two plans. Please also refer to the Summary of Benefits and Coverage and Employee Navigator to compare plans in detail. ID cards will be mailed to your home. You can also access ID cards online at [www.Humana.com](http://www.Humana.com) or on the MyHumana mobile app.

Humana Services	In-Network Benefits	
	Copay Plan POS	HSA-Qualified Plan Up-Front Deductible EHDHP
<b>Network</b> (See SBC for non-network benefits)	National POS – OpenAccess	National POS – OpenAccess
<b>Deductible</b>	\$5,000 / Individual* \$10,000 / Family*	\$5,000 / Individual* \$10,000 / Family*
<b>Health Savings Account (HSA)</b>	Not Eligible	See HSA info below
<b>* HRA Deductible Reimbursement</b>	Up to \$4,000 / Individual Up to \$8,000 / Family	Up to \$2,000 / Individual Up to \$4,000 / Family
<b>Coinsurance</b>	80%	100%
<b>Out-of-Pocket Max</b>	\$6,500 / Individual \$13,000 / Family	\$5,000 / Individual \$10,000 / Family
<b>Office Visit</b>	\$30 Primary Care Physician \$55 Specialist	No charge after deductible
<b>Preventive Care (Limits apply)</b>	100% Covered	100% Covered
<b>Urgent Care</b>	\$75 Copay	No charge after deductible
<b>Emergency Room</b>	\$250 Copay	No charge after deductible
<b>Retail Pharmacy Drugs</b> Humana’s National Formulary	Level 1 – Generic: \$10 Copay Level 2 – Brand: \$40 Copay Level 3 – Non-Preferred: \$70 Copay Level 4 – Specialty: 25% Coinsurance	No charge after deductible
<b>Go365 Wellness Program</b>	Earn gifts for Amazon, Target, discounts on fitness gear from Fitbit and Garmin, and more!	

MEDICAL PLAN EMPLOYEE DEDUCTIONS PER PAY PERIOD				
Plan Option	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
<b>Copay Plan</b>	\$44.22	\$184.38	\$168.61	\$308.76
<b>HSA-Qualified Plan</b>	\$17.09	\$138.01	\$123.00	\$256.42

## HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

An HRA is a reimbursement account set up by the City to assist you with your medical deductible expenses. You automatically receive this benefit when you enroll in one of our medical plans. **For specific details, please see Employee Navigator or speak to HR.** Highlights:

- Copay Plan: After you pay \$1,000 of deductible expenses the plan will reimburse up to the next \$4,000 per individual
- HSA-Qualified Plan: After you pay \$3,000 of deductible expenses the plan will reimburse up to the next \$2,000 per individual

Submit reimbursement claims to National Benefit Services [www.nbsbenefits.com](http://www.nbsbenefits.com). Hover your cursor over *For Individuals*, then click *Forms* and choose HRA Claim Form and follow the instructions on the form. You can contact NBS customer service at 855-399-3035.

## HEALTH SAVINGS ACCOUNT (HSA)

If you are enrolled in our HSA-Qualified medical plan, you may be eligible to open an HSA, a tax-preferred account that can be funded with your pre-tax dollars and employer contributions. Contributions into an HSA can accrue interest tax-free, roll over from year to year, and are completely portable (you don't lose them if you stop working at the City of Fort Lupton). You can withdraw HSA funds tax-free to pay for eligible medical expenses such as office visit copays, prescriptions, dental services, vision expenses and any other medical expense that is allowed under IRS Code Section 213(d). You are eligible to contribute to an HSA if 1) you are covered by a qualified High Deductible Health Plan (HDHP); 2) you are not covered under another medical health plan that is not a qualified HDHP; 3) you are not enrolled in Medicare (any part); and 4) you are not eligible to be claimed on another person's tax return.

### **2021 Maximum Annual HSA Contributions:**

Employee only: \$3,600 including the City's \$100 monthly contribution

Employee + 1 or more: \$7,200 including the City's \$150 monthly contribution

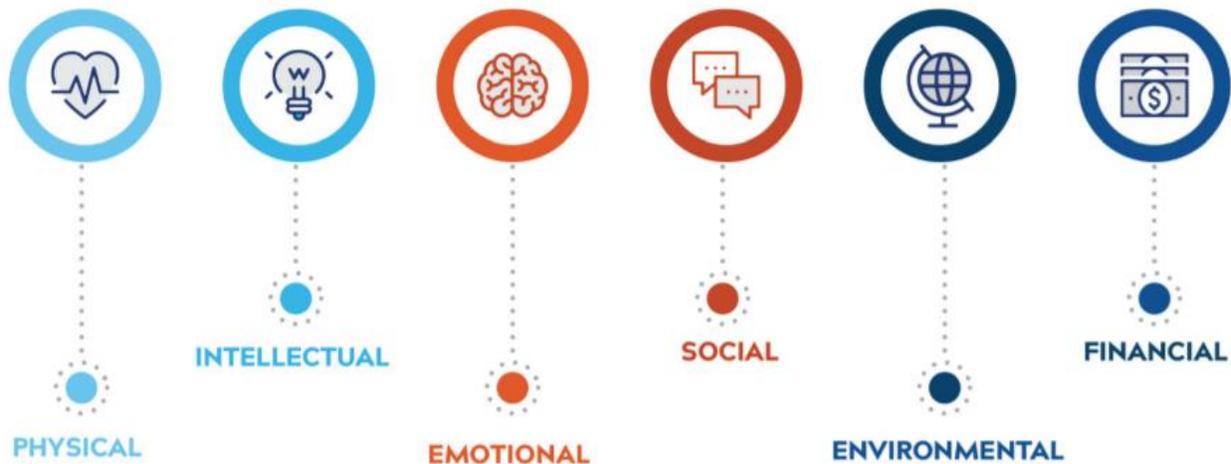
**Catch-up contributions** in the amount of \$1,000 may be made by eligible individuals age 55 or older.

## WELLNESS PROGRAM

**Did you know that about 70% of costs in medical care in the US are attributed to chronic disease? The good news is that healthy lifestyle choices are highly associated with reduced risk of developing chronic conditions such as heart disease, diabetes, metabolic syndrome, and more.**

One of the City's core values is **Employee Well-Being**. The City believes our employees are our greatest asset. We also believe the greatest asset any individual can have is their health. We value your health and strive to continue to identify programs and tools that can assist you in managing your overall wellbeing.

The City recognizes that Wellness is not merely working out or weight management. Wellness covers the spectrum of human well-being: physical, intellectual, emotional, social, environmental and financial wellness.



### **What does our wellness program offer?**

- **Wellness Information:** We want our employees to be educated and informed. We provide information across the spectrum of wellness.
- **Challenges:** We provide periodic challenges to engage employees and encourage healthy behaviors.
- **Rewards:** Our Go365 program and our challenges will provide tangible rewards for employees, above and beyond improved health. We also provide free membership to the City's Recreation Center and discounted membership and entry fees for employee's family members.
- **Fun:** Taking care of yourself can occasionally feel burdensome, so we try to make it fun. We're in this together.

We're excited to grow the City's culture of wellness and live our core value of Employee Well-Being.

## DENTAL

Humana is the City's dental provider. You may visit any licensed dentist, but you will receive the richest benefit by choosing a PPO Dentist. Find providers at [www.humana.com](http://www.humana.com). Please refer to your Certificate of Insurance for complete details. Our plan is a traditional dental plan with a \$1,500 annual maximum per person and a deductible of \$50 per person. Once you reach the annual maximum amount, you will receive 30% coinsurance on preventive, basic and major services for the rest of the year.

DENTAL	EMPLOYEE DEDUCTIONS PER PAY PERIOD
Employee Only	\$0
Employee + Spouse	\$8.36
Employee + Child(ren)	\$15.25
Family	\$24.11

## VISION

Humana is the City's vision carrier. The plan will cover an eye exam and lenses once every 12 months and frames once every 24 months. Please refer to your Certificate of Insurance for complete details. Find providers at [www.humana.com](http://www.humana.com). Our plan uses the *Humana Vision Insight* network.

VISION	EMPLOYEE DEDUCTIONS PER PAY PERIOD
Employee Only	\$0
Employee + Spouse	\$1.36
Employee + Child(ren)	\$1.22
Family	\$2.69

## FLEXIBLE SPENDING ACCOUNTS (FSA)

FSAs provide you with an important tax advantage that can help you pay health care and dependent care expenses on a pretax basis. By anticipating your family's health care and dependent care costs, you can actually lower your taxable income. Submit claims to National Benefit Services [www.nbsbenefits.com](http://www.nbsbenefits.com). Hover your cursor over *For Individuals*, then click *Forms* and choose FSA Claim Form and follow the instructions on the form. You can contact NBS customer service at 855-399-3035.

- **Health Care FSA**

This program lets employees pay for certain IRS-approved medical care expenses not covered by their insurance plan with pretax dollars. Some examples of eligible expenses include medical plan deductible, copays, vision and dental services, chiropractic and acupuncture services.

- **The 2021 limit on salary reduction contributions to the Health Care FSA is \$2,750 annually.**
- **Carry-Over Funds:** With an FSA be sure to budget carefully because unused funds over \$500 remaining in your account at the end of the plan year, or applicable grace period, are lost.
- **Limited Health Care FSA:** If you are enrolled in an HDHP/HSA medical plan, you can only participate in a limited Health Care FSA which includes only dental and vision care expenses.

- **Dependent Care FSA**

The Dependent Care FSA lets employees use pretax dollars toward qualified dependent care, such as caring for children under the age 13 or caring for elders. The annual maximum amount you may contribute to the Dependent Care FSA is \$5,000 (or \$2,500 if married and filing separately) per calendar year. Examples include:

- The cost of child or adult dependent care
- The cost for an individual to provide care either in or out of your house
- Nursery schools and preschools (excluding kindergarten)

## LIFE INSURANCE

### **Basic Life & AD&D Insurance**

The City provides benefit-eligible employees with \$100,000 of group life and accidental death and dismemberment (AD&D) insurance through The Standard and pays the full cost of this benefit.

***You can update your beneficiary information anytime in Employee Navigator.***

### **Voluntary Life Insurance**

Employees who want to supplement their group life insurance benefits may purchase additional coverage through The Standard. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through payroll deductions. You can purchase coverage on yourself and your spouse in \$10,000 increments. The maximum coverage is \$500,000 for yourself and \$250,000 for your spouse. You can also purchase \$10,000 coverage for your dependent children. See Employee Navigator or Human Resources for detailed information and rates.

## **DISABILITY INSURANCE**

In the event you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income. Through The Standard, the City provides benefit eligible employees with long-term disability income benefits and pays the full cost of this coverage. You have the option to purchase short-term disability income benefits through The Standard. See Human Resources for detailed information and rates.

## **RETIREMENT PLAN SAVINGS**

To help you prepare for the future, the City sponsors a retirement plan through VALIC as part of our benefits package. There is a 5 year vesting schedule. With this plan, all employees contribute a mandatory 4% of their pay on a pre-tax basis. Civilian employees receive matching contributions from the City up to 4% of your earnings, and Sworn Police Officers receive matching contributions from the City up to 9.7% of your earnings. Employees are also eligible to save additional money for retirement through a 457(b) Plan. Contact Human Resources for detailed plan information.

## **AFLAC (VOLUNTARY SUPPLEMENTAL INSURANCE PLANS)**

The City offers a wide-range of supplemental insurance plans through Aflac that can be paid through payroll deductions. The plans include, but are not limited to, short-term disability, accident care, cancer, critical illness and life. Please refer to Human Resources Department or our Aflac representative for options and details.

Mary "Raegan" Alvarado: 303-588-4999, [Raegen.Alvarado1@us.aflac.com](mailto:Raegen.Alvarado1@us.aflac.com)

## **EMPLOYEE ASSISTANCE PROGRAM (EAP)**

Our Employee Assistance Program is offered to all employees and immediate family members at no cost through Humana. It is a completely confidential counseling program that covers issues such as marital and family concerns, depression, substance abuse, grief and loss, financial entanglements, and other personal stressors. The plan includes 6 free counseling visits per issue.

## **PAID TIME OFF (PTO)**

**Holidays** - The City observes the following paid holidays each year:

- New Year's Day
- Martin Luther King Day
- Presidents Day
- Christmas Day
- Memorial Day
- Independence Day
- Labor Day
- 1 floating holiday to be used by Dec 31<sup>st</sup>
- Armistice (Veteran's Day)
- Thanksgiving Day
- Friday after Thanksgiving

**Sick Leave** - Sick leave benefits allow you be paid for time away from work if you or a family member becomes ill or injured. You can begin using your sick days after 30 days of continuous service, and you will accrue 3.08 hours per pay check.

**Vacation** – After successfully completing 6 months of service, you are granted 1 week of vacation and will begin to accrue additional vacation hours based on the schedule below.

Years of Eligible Service	Vacation Hours Earned Per Pay Check
0 to 5 years	3.69
5 to 10 years	4.62
10 + years	6.15

## **CONSUMER ADVOCATE**

If you have questions about your benefits or need assistance with an insurance claim, contact our Consumer Advocate. Just tell her you work for the City of Fort Lupton! Baxter Mouat – [baxter.mouat@gbsbenefits.com](mailto:baxter.mouat@gbsbenefits.com), 303-848-3780.

*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 any time.*