



CITY OF LONGMONT- UNIFORMED POLICE BENEFIT PACKAGE - 2019

HEALTH & WELLNESS FOR YOU AND YOUR FAMILY

> Health, Dental and Vision Insurance

The City offers two medical plans. Employees may choose either the Triple Option medical plan (choice to access benefits through a PPO provider, an HMO provider or out-of-network provider) or the Kaiser HMO medical plan. Dental benefits are provided through Delta Dental of Colorado, and vision coverage is offered through Vision Service Plan. 2019 *full-time* employee monthly contributions are:

	Triple Option	HMO	Dental	Vision*
Employee Only	\$61.73	\$ 0	\$3.34	\$0/\$10.03
Employee + one dependent	\$190.15	\$147.91	\$37.27	n/a
Employee + two or more dependents	\$432.12	\$336.15	\$109.48	\$3.83/\$28.20

*Vision Rates are for Exam Only / Exam + Materials

The Wellness Works program is open to all employees with a range of classes, activities, and incentives for healthy living.

PREPARING FOR THE UNEXPECTED

> Basic Life Insurance

The City pays the full cost of employee basic life and accidental death and dismemberment coverage. Life benefits under each plan are equal to 1½ times the employee’s annual base salary up to a maximum of \$250,000 each.

> Long Term Disability

The City and the Police Officers share the cost of Death & Disability coverage through the Fire & Police Pension Association. The City pays the full cost of additional Long-term disability benefits provided by UNUM.

> Supplemental Insurance

Employees may purchase additional insurance products for themselves and eligible dependents through AFLAC.

> Family and Medical Leave

Qualified employees may use Family & Medical Leave for personal or family events that necessitate an absence from work under the provisions of the Family & Medical Leave Act.

PLANNING FOR YOUR FUTURE

> Money Purchase Plan

Both Officers and the City contribute to a defined contribution money purchase plan. The employee contributes 10% of base salary (before taxes). The City also contributes 10%. Employees are 100%

vested in their own contributions and are fully vested in the Plan after 5 years of service. Investments are self-directed by employees.

> Retiree Health Savings Account

Employees participate in this retiree health benefit savings vehicle that allows the accumulation of assets to pay for medical expenses in retirement on a tax-free basis. The employee contributes 1% of base salary (before taxes) and the City contributes 1%. Additional funds go into an employee's account by contributions of unused sick leave accumulations.

> Section 457 Investment Plan

The City offers employees an optional Deferred Compensation Plan, which defers federal and some state income taxes until retirement. Employees direct their funds into several investment options provided through ICMA. This plan includes a Roth contribution option.

TIME FOR YOURSELF

> Vacation

Full-time employees earn 184 hours of vacation annually for the first five (5) years of employment. Additional vacation time is accrued after five years.

> Sick Leave

Full-time employees earn 96 hours of sick leave per year and this leave may be accumulated without limitation.

SOME EXTRAS

> Tuition Reimbursement

The City offers a tuition reimbursement program for employees attending classes at accredited educational institutions.

> Employee Assistance Program

Counseling and related services are available for employees and their family members at no charge through an Employee Assistance Program.

> Flexible Spending Accounts

Employees may elect to put aside money on a pre-tax basis to pay qualified dependent care and health care expenses.