

# City of Centennial

## Benefits Summary 2017



Our employees are our most valuable asset. That's why at the City of Centennial we are committed to a comprehensive employee benefit program that helps our employees stay healthy, feel secure, and maintain a work/life balance. This is a summary of the benefits available to you.



*This summary is a very high-level overview of the benefits package and does not constitute a policy. Please refer to the complete plan documents for details.*



# Medical

## Open Access Plus and LocalPlus PPO Plans 1/1/2017 - 12/31/2017 (Employee Contribution Required)

	Open Access Plus Plan	LocalPlus Plan
<b>Network Deductible (Individual/Family)</b>	\$500/\$1,500	\$750/\$1,500
<b>Non-Network Deductible (Individual/Family)</b>	\$1,000/\$3,000	NA
<b>Network Coinsurance %</b>	90%	90%
<b>Non-Network Coinsurance %</b>	70%	NA
<b>Network Out-Of-Pocket (Ind./Fam, Including Deductible)</b>	\$2,500/\$6,250	\$2,500/\$6,250
<b>Non-Network Out-Of-Pocket (Ind./Fam, Including Deductible)</b>	\$4,500/\$11,250	NA
<b>Network Office Visit Copay (Non-Specialist/Specialist)</b>	\$20/\$40	\$20/\$40
<b>Network RX Copays</b>	\$10/\$20/\$60	\$10/\$20/\$60
<b>Emergency Room</b>	\$300	\$300
<b>Urgent Care</b>	\$50	\$50
<b>Inpatient Hospitalization</b>	Deductible/90%	Deductible/90%

## Flexible Spending Account (FSA)

### Rocky Mountain Reserve (1/1/2017 - 12/31/2017)

Rocky Mountain Reserve administers the City's Flexible Spending Account (FSA) plan for both Health Care and Dependent Care. The 2017 FSA contribution limits are \$2,600 for Health Care and \$5,000 for Dependent Care. Employee elections will be divided evenly into 26 pay period deductions. Employees may access their FSA funds using an FSA debit card issued from Rocky Mountain Reserve or by filing claims for eligible expenses incurred through the Rocky Mountain Reserve portal. The City is offering a grace-period for FSA funds not used in the calendar year; all FSA funds may be used on expenses incurred through March 15, 2018 and funds not used after that point will be forfeited. Receipts are due for the year by March 31, 2018.

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## Dental



1/1/2017 - 12/31/2017 (Employee Contribution Required)

Description of Benefits:	PPO Dentist	Premier Dentist	Non-Participating Dentist
	Based on PPO dentist's allowable fee	Based on the Premier Maximum Plan Allowance (MPA)	Based on non-participating dentist's MPA
Deductible	\$50 Individual & \$150 Family	\$50 Individual & \$150 Family	\$50 Individual & \$150 Family
Preventive Services (cleanings, x-rays)	100%	80%	80%
Basic Services (root canal, fillings)	80%	80%	80%
Major Services (caps, dentures, bridges)	50%	50%	50%
Annual Maximum (per member)	\$1,500		
EyeMed Discount Program	Discounts on vision care, glasses, contact lenses, laser vision correction (LASIK or PRK)		

## Vision

1/1/2017 - 12/31/2017 (Employee Contribution Required)



Description of Benefits:	In-Network	Out-of-Network
Exam: once every 12 months	\$20	Up to \$45
Lenses: once every 12 months	\$20 *Copay options available for lens enhancements	Dependent on lens type
Frames: once every 12 months	\$130 allowance for a wide selection of frames \$150 allowance for featured frame brands \$70 Costco frame allowance 20% savings on amounts over your annual allowance	Up to \$70
Contacts: once every 12 months	Up to \$60 copay for exam \$130 allowance for lenses	Up to \$105

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## Group Life and AD&D *(Paid for by the City)*

A life and accidental death and dismemberment benefit of 2 times your annual salary, up to a maximum of \$250,000, is provided. These benefits begin reducing at age 65.

## Group Short Term Disability *(Paid for by the City)*

<b>Benefit Percentage</b>	60% of salary
<b>Maximum Weekly Benefit</b>	\$1,000
<b>Elimination Period</b>	0 days for injury; 7 days for sickness (including pregnancy)
<b>Maximum Benefit Period</b>	Up to 12 weeks
<b>Pre-existing Condition</b>	12 months

## Group Long Term Disability *(Paid for by the City)*

<b>Benefit Percentage</b>	60% of salary
<b>Maximum Monthly Benefit</b>	\$6,000
<b>Elimination Period</b>	90 Days
<b>Maximum Benefit Period</b>	Age 65 (Social Security Normal Retirement Age)
<b>Pre-existing Condition</b>	12 months/12 months

## Employee Assistance Plan *(Paid for by the City)*

Assistance with life's daily issues such as stress, relationships, parenting, caregiving and much more is available 24 hours a day, 7 days a week through this confidential plan.

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## 401(a) Money Purchase Plan (Plan Number: 5-24923)

The City has opted out of Social Security; therefore your earnings are not covered under Social Security. Instead, the City of Centennial contributes 10% of your pre-tax earnings to a Money Purchase Plan that is qualified under Section 401(a) of the IRS Code. Employee contributions are 100% vested. The following vesting schedule applies to the City's contribution to the Money Purchase Plan:

<b>Vesting Schedule</b>	
Upon Hire	62%
Year 1	71%
Year 2	80%
Year 3	90%
Year 4	100%

## 457(b) Plan (Plan Number: 4-59729)

The 457(b) Deferred Compensation Plan allows eligible employees the opportunity to set aside additional pre-tax dollars for retirement up to an annual limit determined by the IRS (2016 limit is \$18,000 with an extra catch-up contribution limit of up to \$6,000 for those age 50 and older).

3% matching contribution. The City will contribute 1% for every 1% an employee saves up to 3%. You will be 100% vested from the beginning!

Employees will be automatically enrolled into the program. You must contact Human Resources if you elect to opt out.

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## 2017 Monthly Benefit Contribution (1/1/2017 - 12/31/2017)

<b>Medical – Open Access Plus</b>	<b>TOTAL MONTHLY PREMIUM</b>	<b>MONTHLY EMPLOYER CONTRIBUTION</b>	<b>MONTHLY FULL- TIME EMPLOYEE CONTRIBUTION (36+ HOURS/WEEK)</b>	<b>PART-TIME EMPLOYEE AND COUNCIL MEMBERS (20-29 HOURS/WEEK) 50% of ER Contribution + EE Contribution</b>	<b>PART-TIME EMPLOYEE (30-35 HOURS/WEEK) 25% of ER Contribution + EE Contribution</b>
Employee Only	\$837.29	\$753.55	\$83.73	\$460.50	\$272.12
Employee + Spouse	\$1,758.28	\$1,448.49	\$309.79	\$1,034.04	\$671.91
Employee + Child(ren)	\$1,590.82	\$1,314.52	\$276.30	\$933.56	\$604.93
Family	\$2,511.83	\$2,051.33	\$460.50	\$1,486.17	\$973.33
<b>Medical – LocalPlus</b>					
Employee Only	\$714.46	\$643.01	\$71.45	\$392.95	\$232.20
Employee + Spouse	\$1,500.38	\$1,236.03	\$264.35	\$882.37	\$573.36
Employee + Child(ren)	\$1,357.46	\$1,121.69	\$235.77	\$796.61	\$516.19
Family	\$2,143.37	\$1,750.42	\$392.95	\$1,268.16	\$830.56

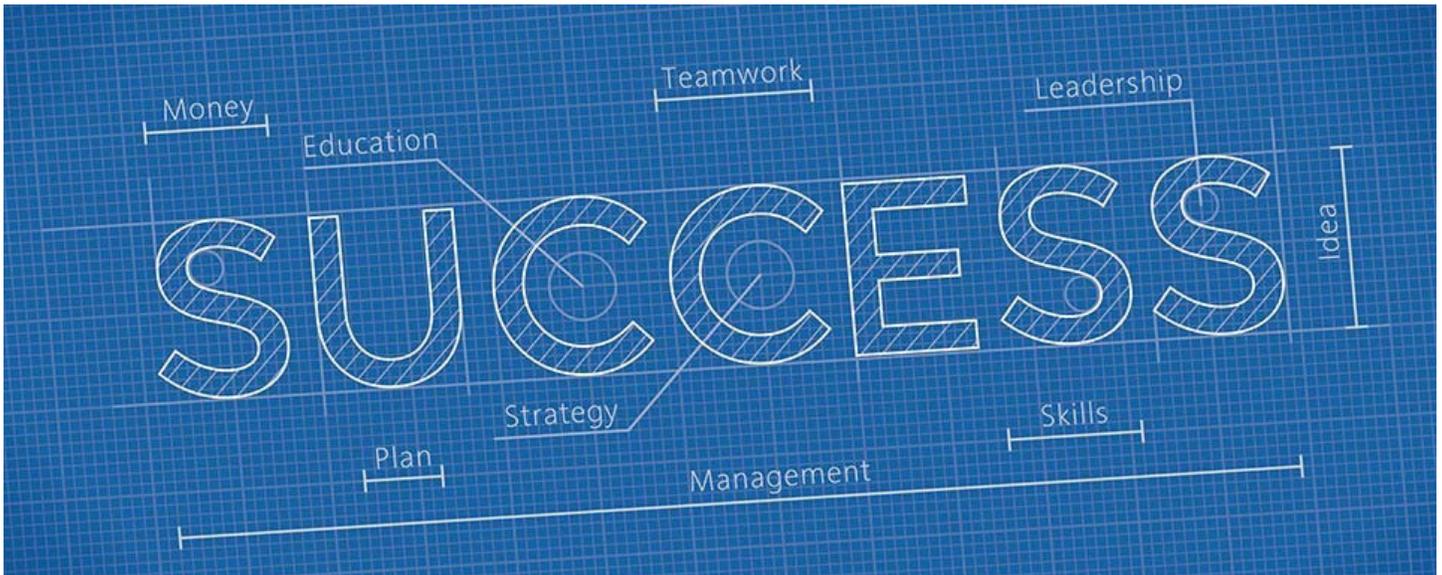


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<b>Dental</b>					
Employee Only	\$45.22	\$40.70	\$4.52	\$24.87	\$14.70
Employee + Spouse	\$91.51	\$75.47	\$16.04	\$53.78	\$34.91
Employee + Child(ren)	\$90.90	\$74.98	\$15.92	\$53.41	\$34.66
Family	\$145.52	\$118.68	\$26.84	\$86.18	\$56.51
<b>Vision</b>					
Employee Only	\$8.36	\$7.52	\$0.84	\$4.60	\$2.72
Employee + Spouse	\$13.38	\$11.12	\$2.26	\$7.82	\$5.04
Employee + Child(ren)	\$13.65	\$11.34	\$2.31	\$7.98	\$5.15
Family	\$22.01	\$18.03	\$3.98	\$13.00	\$8.49





## Performance

*The City is committed to strengths-based development. It is important to remember that talents are innate and can be cultivated into strengths. The City recognizes employees and works with you to identify your strengths – what you need to do to be successful by applying your talents in your role.*

## Training and Development

*Two key drivers of employee engagement:*

- *You know what's expected of you*
- *You have the opportunity at work to learn and grow*

*How do we create planning for our development?*

- *We own our own development*
- *We are successful because of who we are – not who we aren't*
- *We cannot be successful alone*
- *Make plans for we would CHOOSE to do, not one we feel we SHOULD do*



## Recognition Program

### *Kudos*

Giving praise and saying thank you is a great way to show you appreciate someone's efforts where they have gone above and beyond, made a difference, or simply helped you accomplish something you were working on. Kudos can be good for efforts where the results were publicly noticed, or for work behind the scenes that made your job easier.

### *Service Anniversaries*

As part of an engaged and strengths-based culture, recognition of employees for milestone years of service is important. To support this culture, the City has a recognition program for employees who have reached 5..10..15, etc. years of service.

## Paid Time Off (PTO)

PTO is a single pool of time off that can be used for any planned or unplanned absences, including personal days, vacations, illnesses, injuries, to care for immediate family members, etc. PTO will accrue on pay days for each full pay period that an employee is in a paid status.

Regular Full-Time Employees will accrue PTO at the following rates and may carryover a maximum of their annual accrual.

Years of Service	Per Pay Period Accrual (Hrs)	Annual Accrual (Hrs) Maximum Annual Carryover
Hire Year – 3	6.154	160
4 – 6	7.077	184
7+	8.000	208

Regular Part-Time Employees working 20 or more hours per week are eligible to accrue PTO at the rates below.

Regular Part-Time 30-35 Hours / Wk	Regular Part-Time 20-29 Hours / Wk	Regular Part-Time <20 Hours / Wk	Temporary and Intern
75% of Full-Time Rate	50% of Full-Time Rate	INELIGIBLE	INELIGIBLE

## Holidays

The City provides 10 paid holidays to employees (see below). The City's paid holidays are observed on the holiday date, unless the date occurs on a Saturday or Sunday. Holidays occurring on Saturday will be observed on the Friday before. Holidays occurring on Sunday will be observed on the Monday after.

New Year's Day  
MLK Jr. Day  
Presidents' Day  
Memorial Day  
Independence Day

Labor Day  
Veterans' Day  
Thanksgiving Day  
Day After Thanksgiving  
Christmas Day

# Contacts

## CIGNA

Medical Group #: 610377  
Medical Customer Service: 1-866-494-2111  
Website: [www.mycigna.com](http://www.mycigna.com)

Life Group #: SGM-603031  
STD Group #: SGD-602978  
LTD Group #: SGD-602979  
STD Customer Service: 1-800-848-1645  
LTD Customer Service: 1-800-362-4462  
Life Customer Service: See HR

## DELTA DENTAL

Group #: 11992  
Customer Service: 1-800-610-0201  
Website: [www.deltadentalco.com](http://www.deltadentalco.com)

## VSP

Group #: 30055031  
Vision Provider Network: VSP Choice  
Customer Service: 1-800-877-7195  
Website: [www.vsp.com](http://www.vsp.com)

## ROCKY MOUNTAIN RESERVE – FSA

Customer Service: 1-888-722-1223  
Website: [www.rockymountainreserve.com](http://www.rockymountainreserve.com)

## PRINCIPAL FINANCIAL GROUP

401(a): 5-24923  
457(b): 4-59729  
Customer Service: 1-800-547-7754  
Website: [www.principal.com](http://www.principal.com)

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

Customer Service: 1-800-538-3543  
Website: [www.cignabehavioral.com/cgi/](http://www.cignabehavioral.com/cgi/)

*Coverage for benefits is available as long as you are scheduled to work a minimum of 20 hours per week.*