

City of Centennial

Benefits Summary 2020



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.

Eligibility

City of Centennial shares in the cost by paying for a portion of the employee and dependent health insurance costs. Dependents are eligible to participate in the health & welfare plan. Your completed enrollment serves as a request for coverage and authorizes any payroll deductions necessary to pay for that coverage.

Any elections made will remain in effect and cannot be changed or revoked until the next annual Open Enrollment period, unless the change is due to and consistent with a family/life status change.

Who is eligible for Benefits?

- All current employees who work 20 hours or more per week.
- For new employees working 20 hours per week, benefits begin on the first of the month following date of hire.

Change in Status

The benefit elections you make during Open Enrollment or as a new hire will remain in effect for the entire plan year. You will not be able to change or revoke your elections once they have been made unless a Qualifying Life Event (status change) occurs. For purposes of health, dental, vision and flexible spending accounts, you will be deemed to have a Status Change if:

- your marital status changes through marriage, the death of your spouse, divorce, legal separation, or annulment
- your number of dependents changes through birth, adoption, placement for adoption, or death of a dependent
- you, your spouse or dependents terminate or begin employment
- your dependent is no longer eligible due to attainment of age
- you, your spouse or dependents experience an increase; or reduction in hours of employment (including a switch between part-time and full-time employment; strike or lockout; commencement of or return from an unpaid leave of absence)
- gain or loss of eligibility under a plan offered by your employer or your spouse's employer
- a change in residence for you, your spouse or your dependent resulting in a gain or loss of eligibility

If an employee experiences an approved life event throughout the year he/she may be permitted to make changes to his/her benefit elections, subject to plan rules. The employee must notify and submit permitted benefits changes within 31 days of a qualifying life event to Human Resources.

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Medical



Open Access Plus and LocalPlus PPO Plans 1/1/2020 - 12/31/2020 (Employee Contribution Required)

Description of Benefits	Open Access Plus Plan	LocalPlus Plan
Calendar Year Network Deductible (Ind./Fam)	\$500/\$1,500	\$750/\$1,500
Calendar Year Non-Network Deductible (Ind./Fam)	\$1,000/\$3,000	NA
Network Coinsurance %	Member pays 10% Cigna pays 90%	Member pays 10% Cigna pays 90%
Non-Network Coinsurance %	Member pays 30% Cigna pays 70%	NA
Calendar Year Network Out-Of-Pocket (Ind./Fam, Including Deductible)	\$2,500/\$6,250	\$2,500/\$6,250
Calendar Year Non-Network Out-Of-Pocket (Ind./Fam, Including Deductible)	\$4,500/\$11,250	NA
Network Office Visit Copay (network)	\$20 PCP/\$40 Specialist	\$20 PCP/\$40 Specialist
Network RX Copays (network)	\$10/\$20/\$60	\$10/\$20/\$60
Telehealth (network)	\$5	\$5
Urgent Care (network)	\$50	\$50
Emergency Room (network)	\$300	\$300
Inpatient Hospitalization (network)	Deductible then Member pays 10% Cigna pays 90%	Deductible then Member pays 10% Cigna pays 90%
Basic Lab and X-ray	Covered at 100%	Covered at 100%
Major Diagnostic Imaging (MRI, CAT/PET Scan, etc)	Deductible then Member pays 10% Cigna pays 90%	Deductible then Member pays 10% Cigna pays 90%

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Cigna Telehealth Services

AmWellforCigna.com 1-855-667-9722

MDLIVEforCigna.com 1-888-726-3171

Signing up is easy!

1. Set up and create an account with one or both AmWell and MDLIVE
2. Complete a medical history using their “virtual clipboard”
3. Download vendor apps to your smartphone/mobile device**

DispatchHealth is delivering urgent care house calls.

As part of our efforts to help members get the right care in the right place, Cigna has teamed up with DispatchHealth. Cigna members in Denver/Boulder and Colorado Springs can now contact DispatchHealth to request urgent care at-home services.

PPO cost aligns with Urgent Care Copay cost of \$50.

DispatchHealth operating hours:

- 7 days a week, 8 a.m. - 10 p.m.
- Denver/Boulder – **303-500-1518**
- Colorado Springs – **719-270-0805**
- www.dispatchhealth.com



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NEW for 2020!

Cigna MotivateMe

Get rewarded for the healthy actions you take. When you achieve certain health and wellness goals, you'll receive rewards. You can earn rewards for things such as taking a health assessment, getting a biometric screening, participating in a wellness program and getting annual preventive screenings.

This program is designed to be easy and fun!

Employees are encouraged to complete the following activities to earn Cigna rewards:

Preventive exam or OB/GYN = \$75

Personal Health Risk Assessment = \$25

Rewards:

Cigna Gift card

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Flexible Spending Account (FSA)

Rocky Mountain Reserve (1/1/2020 - 12/31/2020)

Rocky Mountain Reserve administers the City's Flexible Spending Account (FSA) plan for both Health Care and Dependent Care.

The 2020 FSA contribution limits are \$2,700 for Health Care and \$5,000 for Dependent Care – married and filing federal taxes jointly or a single parent; \$2,500 for Dependent Care – married and filing separate federal tax return.

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 2.5 month grace-period for FSA funds not used in the calendar year. All FSA funds may be used on medical, dental and/or vision expenses incurred through March 15, 2021. Funds not used after that point will be forfeited. Members that incur expenses (medical, dental and/or vision claims) up to March 15th have until March 31st to submit for reimbursement.

Example:

- An employee elects \$2,700 for the 2020 FSA plan year but only has expenses totaling \$2,000 by December 31, 2020. They then incur \$650 of medical expenses on February 1, 2021. The employee has until March 31, 2021 to submit to RMR the \$650 for reimbursement.

For the current plan year, members have until March 31, 2021 to submit any expenses incurred from January 1, 2020 through March 15, 2021.

Rocky Mountain Reserve has partnered with the FSA Store, the flexible spending account site. Your FSA Dollars can be spent here and you can use your debit card. Visit the site at www.fsastore.com



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Dental



1/1/2020 - 12/31/2020 (Employee Contribution Required)

Description of Benefits	In-Network	Out-of-Network
	Based on PPO dentist's allowable fee	Based on out-of-network dentist's Usual, Customary and Reasonable fee (UCR)
Deductible	\$50 Individual & \$150 Family	\$50 Individual & \$150 Family
Preventative Services (cleanings, x-rays)	100%	100%
Basic Services (root canal, fillings)	80%	80%
Major Services (caps, dentures, bridges)	50%	50%
Annual Maximum (per member)	\$1,500	

Vision



1/1/2020 - 12/31/2020 (Employee Contribution Required)

Description of Benefits	In-Network	Out-of-Network
Frequency of: Exams, Lenses or Contact Lenses (pick one), and Frames	Once Every 12 months	Once Every 12 months
Exam	\$20	Up to \$45
Lenses	\$20 Copay options available for lens enhancements	Up to \$65 Dependent on lens type
Frames	\$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	Up to \$60 copay for exam \$130 allowance for lenses	Up to \$105

In addition to 2,000 regional retail chain locations on the VSP Network, VSP's Retail Chain Affiliate Partners add more than 1,000 optical stores for your convenience. These Partners include Costco Optical, Visionworks, Wisconsin Vision, Heartland Vision, RxOptical and Cohen's Fashion Optical.

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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)

Benefit Percentage	60% of weekly earnings
Maximum Weekly Benefit	\$1,500
Elimination Period	0 days for injury; 7 days for sickness (including pregnancy)
Maximum Benefit Period	Up to 13 weeks
Pre-Existing Condition	12 months

Group Long Term Disability (Paid for by the City)

Benefit Percentage	60% of monthly earnings
Maximum Monthly Benefit	\$6,000
Elimination Period	90 days
Maximum Benefit Period	Later of age 65 or Social Security Normal Retirement Age (SSNRA)
Pre-Existing Condition	3 months/12 months

During enrollment you will be offered 2 options regarding how you may enroll in STD & LTD coverage. You can only make a change at initial or open enrollment. See human resources for the election paperwork.

Option 1 – Non-Taxed STD & LTD Benefit (Taxed Premium)

By selecting option 1 of STD or LTD, this means you will PAY TAXES on the company paid STD & LTD premium during each payroll deduction. By paying taxes on the STD & LTD premium you will NOT be taxed on the STD or LTD Benefit in the event of a claim.

Option 2 –Taxed STD & LTD Benefit (Tax Free Premium)

By selecting option 2 of STD or LTD, you will NOT pay taxes on the company paid premium. This means you WILL be taxed on the STD or LTD Benefit in the event of a claim.

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Additional Benefits for You

Employee Connect Services (EAP) Employee Assistance Program –

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. EAP includes up to 5 face-to-face sessions with a counselor per person, per issue, per year

- We offer confidential guidance and resources for you or an immediate household family member
- Up to 5 sessions with a counselor per person, per issue, per year
- Toll-free phone and web access 24/7
- Unlimited phone access to legal, financial and work-life services
- A 25% discount on in-person consultations with network lawyers
- Financial consultations and referrals
- Work/life services for assistance with child care, finding movers, kennels/pet care, vacation planning, and more
- Financial *EmployeeConnect* program www.GuidanceResources.com 1-888-628-4824
- User Name : LFGsupport Password: LFGsupport1

Travel Assistance Services -

The *TravelConnect*SM program, provides a wealth of travel, medical and safety-related services you can access while traveling more than 100 miles from home, for business and leisure, 24/7

LifeKeys -

When you choose life insurance, you're planning for your family's future — assuring their comfort and securing their plans. LifeKeys services, provide assistance to you, your family and your beneficiaries.

FOR YOU AND YOUR FAMILY...

EstateGuidance® will preparation

Create your will online — easily and economically. Follow a step-by-step guide through the entire process, and then use online instructions to execute your will.

You can: Name an executor to manage your estate, choose a guardian for your children, specify wishes for your property, and provide funeral and burial instructions

FOR YOUR BENEFICIARIES...

Services are available for up to one year after a loss, and include:

A combination totaling six (6) in-person sessions for grief counseling, or legal or financial information and Unlimited phone counseling.

Make sure your loved ones have the support they need, should you pass away. Unlimited phone contact with master's-level grief counselors lets your beneficiaries access information, advice and referrals for topics such as:

- Grief and loss, stress, anxiety, depression, memorial planning information, and concerns about children/teens
- Financial services

1-855-891-3684 www.guidanceResources.com

First-time User: Enter Web ID = LifeKeys

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401 (a) Money Purchase Plan (Plan Number: G39113)

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:

Vesting Schedule	
Upon Hire	62%
Year 1	71%
Year 2	80%
Year 3	90%
Year 4	100%

457(b) Plan (Plan Number: G39113)

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 (2019 limit is \$19,000 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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2020 Monthly Benefit Contribution (1/1/2020 - 12/31/2020)

Medical – Open Access Plus	Total Monthly Premium	Monthly Employer Contribution	Monthly Full-Time Employee Contribution (36+ hours/week)	Monthly Part-Time Employee Contribution (30-35 hours/week) 25% of ER Contribution + EE Contribution	Monthly Part-Time Employee and Council Members (20-29 hours/week) 50% of ER Contribution + EE Contribution
Employee Only	\$944.14	\$849.73	\$94.41	\$306.84	\$519.28
Employee + Spouse	\$1,982.72	\$1,633.38	\$349.34	\$757.69	\$1,166.03
Employee + Child(ren)	\$1,793.89	\$1,482.32	\$311.57	\$682.15	\$1,052.73
Family	\$2,832.50	\$2,313.21	\$519.29	\$1,097.59	\$1,675.90
Medical – LocalPlus					
Employee Only	\$879.29	\$791.36	\$87.93	\$285.77	\$483.61
Employee + Spouse	\$1,846.48	\$1,521.15	\$325.33	\$705.62	\$1,085.91
Employee + Child(ren)	\$1,670.63	\$1,380.47	\$290.16	\$635.28	\$980.40
Family	\$2,637.86	\$2,154.25	\$483.61	\$1,022.17	\$1,560.74

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2020 Monthly Benefit Contribution (1/1/2020 - 12/31/2020)

Dental	Total Monthly Premium	Monthly Employer Contribution	Monthly Full-Time Employee Contribution (36+ hours/week)	Monthly Part-Time Employee Contribution (30-35 hours/week) 25% of ER Contribution + EE Contribution	Monthly Part-Time Employee and Council Members (20-29 hours/week) 50% of ER Contribution + EE Contribution
Employee Only	\$42.50	\$38.25	\$4.25	\$13.81	\$23.38
Employee + Spouse	\$86.02	\$70.94	\$15.08	\$32.82	\$50.55
Employee + Child(ren)	\$85.45	\$70.49	\$14.96	\$32.58	\$50.21
Family	\$136.78	\$111.55	\$25.23	\$53.12	\$81.01
Vision					
Employee Only	\$8.36	\$7.52	\$0.84	\$2.72	\$4.60
Employee + Spouse	\$13.38	\$11.12	\$2.26	\$5.04	\$7.82
Employee + Child(ren)	\$13.65	\$11.34	\$2.31	\$5.15	\$7.98
Family	\$22.01	\$18.03	\$3.98	\$8.49	\$13.00



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 #: 00610377
Medical Customer Service: 1-866-494-2111
Website: www.mycigna.com

Dental Group #: 0610377
Dental Customer Service: 1-800-244-6224
Website: www.mycigna.com

VSP

Group #: 30055031
Vision Provider Network: VSP Choice
Customer Service: 1-800-877-7195
Website: www.vsp.com

ROCKY MOUNTAIN RESERVE – FSA

Customer Service: 1-888-722-1223
Website: www.rockymountainreserve.com

LINCOLN FINANCIAL GROUP

Group Life and AD&D Group #: 010236113
Group Short Term Disability Group #: 010236115
Group Long Term Disability Group #: 010236114
Customer Service: 800-423-2765
Website: www.lincolffinancial.com

ONEAMERICA

401(a): G39113
457(b): G39113
Customer Service: 1-800-249-6269
Website: www.cocoinvest4thefuture.com