

2017 Benefit Summary



Benefits Overview

The Town of Superior is proud to offer a comprehensive benefits package to eligible employees. The complete benefits package is briefly summarized in this booklet.

Depending on the coverage you select, you may share the costs of some benefits (medical, dental and vision), and the Town provides other benefits at no cost to you (life, accidental death & dismemberment, short term disability, long term disability, employee assistance program and Eco Pass, patient advocacy).

Benefit Plans Offered

- » Medical, Dental & Vision
- » Life Insurance
- » Accidental Death & Dismemberment (AD&D) Insurance
- » Voluntary Life and AD&D
- » Short Term Disability Insurance (STD)
- » Long Term Disability Insurance (LTD)
- » Flexible Spending Account (FSA)
- » Employee Assistance Program (EAP)
- » Patient Advocacy
- » Wellness Reimbursement
- » Retirement
- » EcoPass
- » Vacation, Medical, and Holiday Leave

Eligibility

You and your dependents are eligible for Town of Superior benefits on the first of the month following your date of hire. Employees who work 30 hours or more per week are eligible for Medical, Dental & Vision Coverage. Employees who work 24 hours or more per week are eligible for Dental & Vision Coverage.

Eligible dependents are your spouse, children under age 26, or disabled dependents of any age.

Elections made now will remain until the next open enrollment unless you or your family members experience a qualifying event. If you experience a qualifying event, you must contact HR within 30 days



This document is an outline of the coverage proposed by the carrier(s), based on information provided by the Town of Superior. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

The intent of this document is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed to the Town's Administrative Services Manager.

Medical Benefits

Administered by Anthem through the County Health Pool

Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. A little prevention usually goes a long way—especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health. Small problems can potentially develop into large expenses. By identifying the problems early, often they can be treated at little cost.

Comprehensive healthcare also provides peace of mind. In case of an illness or injury, you and your family are covered with an excellent medical plan through Town of Superior.

The Town offers you a choice of PPO Plan A or HDHP Plan 2500. If you use in-network providers, your costs will be less.

Medical Benefits				
	PPO Plan A		HDHP 2500	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Lifetime Benefit Maximum	Unlimited			
Annual Deductible	\$0/Individual \$0/Family	\$2,000/Individual \$6,000/Family	\$2,500/Individual \$5,000/Family	\$5,000/Individual \$10,000/Family
Annual Out-of-Pocket Maximum	\$3,500/Individual \$9,000/Family	\$8,000/Individual \$24,000/Family	\$5,000/Individual \$6,850 Family	\$10,000/Individual \$20,000/Family
Coinsurance	20%	40%	20%	40%
Doctor's Office				
Office Visit	\$25 copay + 20% coinsurance for other services	40% coinsurance	20% coinsurance	40% coinsurance
Wellness Care (routine exams, x-rays/tests, immunizations, well baby)	100% covered	40% coinsurance not subject to deductible	100% covered	40% coinsurance not subject to deductible
Prescription Drugs				
PPO Plan A Only - Outpatient prescription drugs are subject to a \$50/deductible per person. Once satisfied, then services are subject to the copayment.				
Tier 1 - Generic Drug (30-day supply)	\$10 or 10% coinsurance- whichever is higher	Not Covered	20% coinsurance	Not Covered
Tier 2 - Preferred Drug (30-day supply)	\$25 or 20% coinsurance- whichever is higher	Not Covered	20% coinsurance	Not Covered
Tier 3 - Non-Preferred Drug (30-day supply)	\$35 or 40% coinsurance- whichever is higher	Not Covered	20% coinsurance	Not Covered
Mail Order - Generic Drug (90-day supply)	\$25/prescription	Not Covered	20% coinsurance	Not Covered
Mail Order - Preferred Drug (90-day supply)	\$60/prescription	Not Covered	20% coinsurance	Not Covered
Mail Order - Non-Preferred Drug (90-day supply)	\$115/prescription	Not Covered	20% coinsurance	Not Covered
Hospital Services				
Emergency Room	\$150/visit +20% coinsurance	\$150/visit +20% coinsurance	20% coinsurance	40% coinsurance
Inpatient	\$350 adm fee + 20% coinsurance	\$1,500 adm fee + 40% coinsurance	20% coinsurance	40% coinsurance

Medical Benefits				
	PPO Plan A		HDHP 2500	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Outpatient Surgery	\$250 + 20% coinsurance	\$1,500 + 40% coinsurance	20% coinsurance	40% coinsurance
Ambulance Service	\$500 trip ground 20% coinsurance air	\$500 trip ground 20% coinsurance air	20% coinsurance	40% coinsurance
Mental Health Services				
Inpatient Services	\$350 adm fee + 20% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance
Outpatient Services	\$25 office visit or 20% coinsurance for op facility	40% coinsurance	20% coinsurance	40% coinsurance
Substance Abuse Services				
Inpatient Services	\$350 adm fee + 20% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance
Outpatient Services	\$25 office visit or 20% coinsurance for op facility	40% coinsurance	20% coinsurance	40% coinsurance
Other Services				
Maternity Services	\$25 office visit copay	40% coinsurance	20% coinsurance	40% coinsurance
All other maternity hospital/ physician	20% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance
Home Health Care	\$25 visit + 20% coinsurance	Not Covered	20% coinsurance	Not Covered
Rehabilitation/Habilitation Services	\$25 visit + 20% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance
Durable Medical Equipment	20% coinsurance	Not Covered	20% coinsurance	Not Covered
Hospice	20% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance



Employee Contributions for Benefits

Medical Option 1:

Medical Coverage PPO Plan A (\$0 Deductible)	Total Premium Per Month	Cost to Employee Per Month
Employee (100%)	\$814.00	\$0
Employee + one (90%)	\$1,526.00	\$152.60
Employee + two or more (85%)	\$1,874.00	\$281.10

Medical Option2:

Medical Coverage HDHP 2500 (\$2,500 Indiv./ \$5,000 Family Deductible)	Total Premium Per Month	Cost to Employee Per Month	Town Monthly Contribution to Health Savings Account
Employee (100%)	\$552.00	\$0	\$166.67
Employee + one (90%)	\$1,033.00	\$103.30	\$333.34
Employee + two or more (85%)	\$1,271.00	\$190.65	\$333.34

Full-time employees have the option to receive \$200 per month in lieu of medical benefits, if they are able to provide proof of medical coverage.

Dental and Vision:

Dental Coverage	Total Premium Per Month	Cost to Employee Per Month
Employee (100%)	\$31.60	\$0.00
Employee + one (90%)	\$63.10	\$6.31
Employee + two or more (85%)	\$82.05	\$12.31
Vision Coverage	Total Premium Per Month	Cost to Employee Per Month
Employee (100%)	\$5.70	\$0.00
Employee + one (90%)	\$11.35	\$1.13
Employee + two or more (85%)	\$14.75	\$2.21

Dental Benefits

Administered by Anthem through the County Health Pool

Good oral care enhances overall physical health, appearance and mental well-being. Problems with the teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with the Town of Superior dental benefit plan.

Dental Plan Benefits	
Annual Deductible	\$50 per person; Max of 3 x \$50
Annual Benefit Maximum	\$1,500
Preventive Dental Services (cleanings, exams, x-rays)	100%; no deductible
Basic Dental Services (fillings, root canal therapy, oral surgery)	80%
Major Dental Services (extractions, crowns, inlays, onlays, bridges, dentures, repairs)	50%
Orthodontia Services (covered to age 19)	50% to \$1,000 lifetime maximum



Vision Benefits

Administered by VSP through the County Health Pool

Regular eye examinations can not only determine your need for corrective eyewear but also may detect general health problems in their earliest stages. Protection for the eyes should be a major concern to everyone.

Your coverage from a VSP doctor

	In-Network	Non-Network Reimbursement
Eye Exam — once every 12 months	\$15 copay; covered in full	Up to \$35
Lenses — once every 12 months		
Single Vision Lenses	\$15 copay; covered in full	Up to \$25
Lined Bifocal Lenses	\$15 copay; covered in full	Up to \$40
Lined Trifocal Lenses	\$15 copay; covered in full	Up to \$55
Lenticular Lenses	\$15 copay; covered in full	Up to \$60
Frames — once every 24 months	Up to \$120 – No copayment	Up to \$45
Contact Lenses — once every 12 months if you elect contacts instead of lenses/frames	Up to \$120 – No copayment	Up to \$45



No need for an ID card. To take advantage of your VSP vision benefit, simply contact a VSP provider and let them know you have VSP coverage—they handle the paperwork for you.

Life and Accidental Death & Dismemberment Insurance

Insured by Mutual of Omaha

Life Insurance

Life insurance provides financial security for the people who depend on you. Your beneficiaries will receive a lump sum payment if you die while employed by The Town of Superior. The Town provides basic life insurance of 2x your annual salary up to \$350,000 at no cost to you. In addition, each employee has \$10,000 of life insurance through the County Health Pool.

Accidental Death and Dismemberment (AD&D) Insurance

Accidental Death and Dismemberment (AD&D) insurance provides payment to you or your beneficiaries if you lose a limb or die in an accident. Town of Superior provides AD&D coverage equal to the amount of life insurance in force on your life through Mutual of Omaha. This coverage is in addition to your company-paid life insurance described above.

Long Term Disability Insurance

Long Term Disability insurance provides payment to you of 66-2/3% of your salary up to \$7,500 per month (after an elimination period of 90 calendar days) if you become disabled and are not able to work. This coverage is provided to you at no cost by Town of Superior.

Short Term Disability Insurance

Short Term Disability insurance provides payment to you of 66-2/3% of your salary up to \$1,600 per week (after an elimination period of 7 calendar days) if you become disabled and are not able to work. This coverage is provided to you at no cost by Town of Superior.

Voluntary Life and AD&D Insurance

Insured by Mutual of Omaha

You may purchase life and AD&D insurance in addition to the company provided coverage. You may also purchase life and AD&D insurance for your dependents if you purchase additional coverage for yourself. You are guaranteed coverage up to \$50,000 and up to \$25,000 for your spouse without answering medical questions if you enroll when you are first eligible.

Employee— Up to five times your salary in increments of \$10,000; \$250,000 maximum amount

Spouse— Up to \$50,000 in increments of \$5,000; in no event shall a dependent's life insurance benefit be more than 50% of the employee's life insurance benefit

Children— Up to \$10,000 in increments of \$1,000; in no event shall a dependent's life insurance benefit be more than 50% of the employee's life insurance benefit

Flexible Spending Account (FSA)

Administered by WageWorks

You can save money on your healthcare and/or dependent day care expenses with an FSA. You set aside funds each pay period on a pretax basis and use them tax-free for qualified expenses. You pay no federal income or Social Security taxes on your contributions to an FSA. (That's where the savings comes in.) Your FSA contributions are deducted from your paycheck before taxes are withheld, so you save on income taxes and have more disposable income.

Healthcare Spending Limit \$2,550

Dependent Care Spending Limit \$5,000

Employee Assistance Program (EAP)

Administered by Anthem

An employee assistance programs (EAP) is an employee benefit program that helps employee assist with personal problems and/or work-related problems that may impact their job performance, health, mentally and emotionally well-being. It is paid at 100% for all employees by Town of Superior.

Toll-free, 24/7 telephone consultation and referral services.

Five face-to-face counseling visits per issue per year offered to employees and household members.

Patient Advocacy

Administered by Health Advocate

Health Advocate is a service provided by Town of Superior at no cost to you. With Health Advocate you have confidential, unlimited access to a Personal Health Advocate who can help you and your eligible family members resolve healthcare and insurance-related issues—all through a single toll-free number.

Wellness Reimbursement Plan

Administered by the Town of Superior

The Town provides reimbursement of 50% of expenses up to \$1,300 for the current plan year. For the purpose of this plan, Wellness is defined as a healthy balance of the mind-body and spirit that results in an overall feeling of well-being. Therefore, wellness expenses would include items related to: Nutrition, Exercise, Health Care, and Stress Management. The Wellness Reimbursement Plan is designed for all eligible employees and their immediate family members. The purpose of this plan is to assists employees' behavior in order to achieve better health, to optimize an already good state of health and to reduce health risks. The Town will not reimburse any expenses for material goods (i.e. exercise equipment) which could be resold to a third party.

Retirement

Administered by VALIC

401(a)

The Town provides retirement benefits to full-time employees by contributing 15% of the employee salary to a 401 (a) Money Purchasing Plan. This contribution is not deducted from the employee salary but instead is a benefit in addition to the employee salary. The account is administered through VALIC Retirement. The Town is exempt from Social Security and does not contribute to the program. New regular employees will vest at the rate of 20% from the date of hire, 40% after 1 year, 60% after 2 years, 80% after 3 years, and 100% after 4 years. Part-time employees contribute to Social Security and do not participate in the 401 (a) Money Purchasing Plan

Deferred Compensation

As an employee of a public agency, you may also elect to enroll in one or both of the available Deferred Compensation plans. Employees may enroll in a 457 (b) which allows employees to defer a fixed amount of tax-free wages into a retirement annuity administered through VALIC Retirement. Employees may also enroll in a Roth 457 (b) which allows employees to defer a fixed amount of after-tax wages into a retirement annuity administered through VALIC Retirement.

ECO Pass

The Town provides an EcoPass to all regular employees. EcoPass is an annual employer-sponsored pass providing employees unlimited rides on bus and rail, including the Flatiron Flyer. The Guaranteed Ride Home® is included with the EcoPass program and guarantees to employees a free taxi ride home from the office in the event of unplanned schedule changes, illness or other urgent situations. It provides peace of mind to those who choose an alternative mode of transportation to the office.

Holidays	
New Year's Day	Monday, January 2
Martin Luther King Jr. Day	Monday, January 16
President's Day	Monday, February 20
Memorial Day	Monday, May 29
Independence Day	Tuesday, July 4
Labor Day	Monday, September 4
Veteran's Day	Friday, November 10
Thanksgiving Day	Thursday, November 23
Day After Thanksgiving	Friday, November 24
Christmas Eve	Monday, December 25
Christmas Day	Tuesday, December 26

Additionally, a floating holiday is allowed to be taken at a time chosen by the employee. The floating holiday must be used during the benefit calendar year or it is forfeited. It must be used as a full day and cannot be taken in increments less than 8 hours.

Vacation	
Initial Year of Service	Accumulate 0.83 days per month
Years of Service 1 – 3	10 days per year
Years of Service 4 – 7	15 days per year
Years of Service 8 and Thereafter	20 days per year

Up to twenty (20) days vacation may be carried forward from one year to the next unless a greater accumulation is authorized by the Town Manager and in the Town Manager's case, authorized by the Mayor.

Medical Leave

Medical leave shall be granted, on a reasonable basis, up to 12 days per year. Medical leave shall include sick days and office leave for medical, dental and vision appointments. Medical leave may also be used to attend to immediate family. In addition, employees are entitled to funeral leave, which is up to 3 days for immediate family members, and 1 day for extended family members. The Town Manager shall have the discretion to grant additional leave deemed appropriate.

Health Savings Accounts

A health savings account (HSA) is an account funded to help you save for future medical expenses. There are certain advantages to putting money into these accounts, including favorable tax treatment.

Who Can Have an HSA?

- Have medical coverage under the Town's High Deductible Health Plan (HDHP 2500)
- Have no other health coverage (certain types of insurance, such as specific injury or accident, disability, dental care, vision care or long-term care, are permitted)
- Are not enrolled in Medicare
- Cannot be claimed as a dependent on someone else's tax return
- Cannot have a full healthcare FSA

What happens with a High Deductible Health Plan?

- HDHP has no copays (office visits or prescription drugs)
- All covered services go toward the deductible including office visits (except well visits) and prescriptions
- Office Visits and prescriptions will be charged at carrier negotiated discounted retail prices
- If more than one person covered, deductible becomes family with all family members' covered services going toward one family deductible

HSA Contributions

- Contributions to your HSA can be made by you, the Town or both. However, the total contributions are limited annually (Single coverage at \$3,400 /Family coverage at \$6,750)
- Individuals ages 55 and older can also make additional "catch-up" contributions of up to \$1,000 annually
- The Town allows you to make your HSA contributions as tax-free salary reduction (form must be completed)
- Alternatively, you can deduct the contributions (even if you do not itemize deductions) when completing your federal income tax return
- Contributions to the account must stop once you are enrolled in Medicare. However, you can still use your HSA funds to pay for medical expenses tax-free
- An HSA provides you triple tax savings with tax deductions when you contribute to your account, tax-free earnings through investment and tax-free withdrawals for qualified medical expenses

Using Your HSA

- You can use money in your HSA to pay for any qualified medical expense permitted under federal tax law.
- Expenses include most medical care and services, dental and vision care
- Generally, you cannot use your HSA to pay for medical insurance premiums, except specific instances.
- You can use your HSA to pay for medical expenses for yourself, your spouse or your dependent children, even if your dependents are not covered by your HDHP
- Any amounts used for purposes other than to pay for qualified medical expenses are taxable as income and subject to an additional 20 percent penalty
- There are no time limits for reimbursements
- HSA debit card provided for convenient use or reimbursements can be obtained through a bank transfer

Administration of Your HSA

- HSA's are owned by the employee regardless of where funding comes from
- Appropriate distribution of funds is the sole responsibility of the employee
- HSA must be set up by you with UMB (the Town's HSA bank)
- Accounts are completely portable, meaning you can keep your HSA even if you change jobs, change your medical coverage, become unemployed, move to another state or change your marital status
- Interest earned on contributions is tax deferred
- Funds remain in the account from year to year, just like an IRA. There are no "use it or lose it" rules for HSAs

Contact Information

If you have specific questions about a benefit plan, please contact the administrator listed below, or the Town's Administrative Services Manager.

Benefit	Administrator	Phone	Group #
Medical	Anthem	(800) 698-0087	Town of Superior
Dental	Anthem	(800) 627-0004	Town of Superior
Vision	VSP	(800) 877-7195	Town of Superior
Life and AD&D Insurance	Mutual of Omaha	(800) 775-8805	GLUG-406C
Short-Term Disability	Mutual of Omaha	(800) 877-5176	GUG-406C
Long-Term Disability	Mutual of Omaha	(800) 877-5176	GLTD-406C
Voluntary Life	Mutual of Omaha	(800) 775-8805	GVTL-406C
Flexible Spending Account	WageWorks	(877) 924-3967	Town of Superior
Employee Assistance Program	Anthem	(800) 865-1044	Town of Superior
Patient Advocacy	Health Advocate	(866) 695-8622	Town of Superior
Wellness Reimbursement	Town of Superior	(303)-499-3675 ext. 124	N/A
Retirement	VALIC	(720)-565-3520	N/A
Eco Pass	Town of Superior	(303)-499-3675 ext. 135	N/A



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