

Employee Benefit Summary

Full Time and Executive Employee Benefits
2023



Welcome

City of Grand Junction Core Values:

Leading the way with...

1. Continuous improvement

Working together to be the best by challenging the status quo.

2. Collaborative partnerships

We work together using all areas of expertise to achieve a common goal.

3. Exemplary service

We excel at fulfilling the needs of our community through thoughtful interactions.

Eligibility

You may enroll your eligible family members under certain plans you choose for yourself. Eligible family members include:

- Your legally married spouse
- Your registered domestic partner (RDP) and/or their children, where applicable by state law
- Children who are your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply); Disabled children age 26 or older who meet certain criteria may continue on your health coverage

When Coverage Begins

- **New Hires:** You must complete the enrollment process within 30 days of your date of hire. If you enroll on time, coverage is effective on the first of the month following your date of hire.

If you fail to enroll on time, you will **NOT** have benefits coverage (except for City-paid benefits).

- **Open Enrollment:** Changes made during Open Enrollment are effective January 1 - December 31, 2023.

Choose Carefully

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a qualified life event during the year. Qualified Life Events include:

- Marriage or divorce
- Birth or adoption of a child
- Child reaching the maximum age limit
- Death of a spouse, registered domestic partner, or child
- You lose coverage under your spouse's/registered domestic partner's plan
- You gain or lose access to state coverage under Medicaid or CHIP

Making Changes

To make changes to your benefit elections, you must contact Human Resources within 30 days of the qualified life event (including newborns). Be prepared to show documentation of the event such as a marriage license, birth certificate or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

Required Information—When you enroll, you will be required to enter a Social Security number (SSN) for all covered dependents. The Affordable Care Act (ACA), otherwise known as health care reform, requires the City to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.

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Medical Plans

We are proud to offer you a choice between two different medical plans that provide comprehensive medical and prescription drug coverage. The plans also offer many resources and tools to help you maintain a healthy lifestyle. The following is a brief description of each plan.

Cigna Open Access Plus (OAP) Co-pay Plan

This plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you receive care within the network. The calendar-year deductible must be met before certain services are covered.

Cigna Open Access Plus (OAP) High Deductible Health Plan

Like the previously mentioned plan, the High-Deductible Health Plan (HDHP) gives you the freedom to seek care from the provider of your choice. You will maximize your benefits and reduce your out-of-pocket costs if you receive care within the network. In addition, the HDHP comes with a health savings account (HSA) that allows you to save pre-tax dollars¹ to pay for any qualified health care expenses as defined by the IRS, including most out-of-pocket medical, prescription drug, dental and vision expenses. For a complete list of qualified health care expenses, visit www.irs.gov/pub/irs-pdf/p502.pdf.

Health Savings Account (HSA)

Enrollment in the City's High Deductible Health Plan (HDHP) requires participation in a Medical Health Savings Account (HSA) through Home Loan Bank. You will contribute to your HSA through pre-tax payroll deductions to help offset your annual deductible and pay for qualified health care expenses. In addition to what you contribute, the City will contribute **\$750** annually to your HSA if you enroll in employee-only coverage and **\$1,500** annually if you enroll yourself and one or more family members (\$750 will be funded at the beginning of the year, then again in July).

To be eligible for the HSA, you cannot be covered through Medicare Part A or Part B or TRICARE programs. See the HDHP plan document for full details.

HSA Contribution Limit	2023
Employee Only	\$3,850
Family (employee + 1 or more)	\$7,750
Catch-up (age 55+)	\$1,000

Important: Your contributions, in addition to the City's contributions, may not exceed the annual IRS limits listed above. Your HSA is yours for life. The money is yours to spend or save, regardless of whether you change health plans², retire or leave the City. There is no "use it or lose it" rule. Your account grows tax free over time as you continue to roll over unused dollars from year to year. You decide how or if you want to spend your HSA funds. You can use them to pay for you and your dependents' doctor visits, prescriptions, braces, glasses - even laser vision correction surgery.

¹ Tax free under federal tax law; state taxation rules may apply

² You must be enrolled in a qualified health plan to contribute to an HSA.

Cigna MDLIVE Virtual Care

MDLIVE virtual care is available for Cigna members. Life is demanding. It's hard to find time to take care of yourself and your family members as it is, never mind when one of you isn't feeling well. That's why your health plan through Cigna includes access to minor medical and behavioral/mental health virtual care. Whether it's late at night and your doctor or therapist isn't available or you just don't have the time or energy to leave the house, you can:

- Access care from anywhere via video or phone.
- Get minor medical virtual care 24/7/365 – even on weekends and holidays.
- Schedule a behavioral/mental health virtual care appointment online in minutes.
- Connect with quality board-certified doctors and pediatricians as well as licensed counselors and psychiatrists.
- Have a prescription sent directly to your local pharmacy, if appropriate.

To connect with an MDLIVE virtual provider, visit myCigna.com, locate the "Talk to a doctor or nurse 24/7" callout and click "Connect Now." Or Call MDLIVE 24/7 at 888.726.3171. The cost of a virtual visit is \$15 on the copay plan and up to \$55 on the HDHP.

To locate a Cigna Behavioral Health provider, visit myCigna.com, go to "Find Care & Costs" and enter "Virtual counselor" under "Doctor by Type," or call the number on the back of your Cigna ID card 24/7. The cost of a virtual behavioral health visit is \$30 on the copay plan. For those enrolled on the HDHP, the cost of service would vary by the level of provider. The options / pricing would be disclosed through the portal or mobile app prior to scheduling the service.

Medical Plans (Cont'd)

Key Medical Benefits	Open Access Plus (OAP) Copay Plan	
	In-Network	Out-of-Network ¹
Deductible (per calendar year)		
Individual / Family	\$750 / \$1,500	\$4,000 / \$8,000
Out-of-Pocket Maximum (per calendar year)		
Individual / Family	\$3,500 / \$7,000	\$12,000 / \$24,000
Covered Services		
Office Visits (physician/specialist)	\$15 / \$30 co-pay	50% after deductible
Routine Preventive Care	No charge	50% after deductible
Outpatient Diagnostic (lab/X-ray)	20% after deductible	50% after deductible
Chiropractic (20 Visits)	\$15 co-pay	50% after deductible
Ambulance	20% after deductible	20% after deductible
Emergency Room	\$150 co-pay	\$150 co-pay
Urgent Care Facility	\$50 co-pay	50% after deductible
Inpatient Mental Health	20% after deductible	50% after deductible
Outpatient Mental Health –Physician's Office	\$30 co-pay	50% after deductible
Inpatient Hospital Stay	20% after deductible	50% after deductible
Outpatient Surgery	20% after deductible	50% after deductible
Prescription Drugs (Tier 1/ Tier 2/ Tier 3/ Tier 4)		
Retail Pharmacy (30-day supply)	\$15 / \$40 / \$55 / 20% to max \$150	Not Covered
Mail Order (90-day supply)	\$38 / \$100 / \$138 / Not Covered	Not Covered

Coinsurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.

[Refer to the 2023 Cigna Benefit Summary for the detailed schedule of benefits.](#)

1. If you use an out-of-network provider, you are subject to a separate deductible/out-of-pocket maximum and you will be responsible for any charges above the maximum allowed amount.
2. If you enroll one or more family members, each family member must meet their individual deductible.
3. Plan deductible counts towards your out-of-pocket maximum.
4. After each eligible family member meets their individual out-of-pocket maximum, the plan will pay 100% of their covered expenses. Or, after the family out-of-pocket maximum has been met, the plan will pay 100% of each eligible family member's covered expenses.



Medical Plans (Cont'd)

Key Medical Benefits	Open Access Plus (OAP) High Deductible Health Plan	
	In-Network	Out-of-Network ¹
Deductible (per calendar year)		
Individual / Family	\$4,000 / \$8,000	\$9,000 / \$18,000
Out-of-Pocket Maximum (per calendar year)		
Individual / Family	\$6,650 / \$13,300	\$12,000 / \$24,000
City Contribution to your Health Savings Account (HSA)		
\$750 annually if you enroll in employee-only coverage and \$1,500 annually if you enroll yourself and one or more family members (\$750 will be funded at the beginning of the year, then again in July)		
Individual / Family	\$750 / \$1,500	
Covered Services		
Office Visits (physician/specialist)	0% after deductible	50% after deductible
Routine Preventive Care	No charge	50% after deductible
Outpatient Diagnostic (lab/X-ray)	0% after deductible	50% after deductible
Chiropractic (20 Visits)	0% after deductible	50% after deductible
Ambulance	0% after deductible	0% after deductible
Emergency Room	0% after deductible	0% after deductible
Urgent Care Facility	0% after deductible	50% after deductible
Inpatient Mental Health	0% after deductible	50% after deductible
Outpatient Mental Health	0% after deductible	50% after deductible
Inpatient Hospital Stay	0% after deductible	50% after deductible
Outpatient Surgery	0% after deductible	50% after deductible
Prescription Drugs (Tier 1/ Tier 2/ Tier 3/ Tier 4)		
Retail Pharmacy (30-day supply)	20% after deductible	Not covered
Mail Order (90-day supply)	20% after deductible (Tier 4 Not covered)	Not Covered

Coinsurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.

To be eligible for the HSA, you cannot be covered through Medicare Part A or Part B or TRICARE programs. See the HDHP plan document for full details.

Refer to the 2023 Cigna Benefit Summary for the detailed schedule of benefits.

1. If you use an out-of-network provider, you are subject to a separate deductible/out-of-pocket maximum and you will be responsible for any charges above the maximum allowed amount.
2. If you enroll one or more family members, each family member must meet their individual deductible.
3. Plan deductible counts towards your out-of-pocket maximum.
4. After each eligible family member meets their individual out-of-pocket maximum, the plan will pay 100% of their covered expenses. Or,



Sage Health & Wellness Center

Eligibility and Cost

Services are available to all City employees, retirees, and dependents age two and older covered by a City health plan.

Preventive services, such as health assessments and health coaching, are provided at **no cost to all eligible members**. Acute care visits are available **free of charge** to those not on a high deductible health plan. Members on a high deductible health plan will be required to pay a \$25 fee.

Privacy

The care you receive by Marathon Health is confidential and protected by state and federal law.

The following is a representative list of services available:



Prevention

Health Screenings

- Annual Exams
- Blood pressure
- Body mass index
- Cholesterol
- Glucose

Health Coaching

- Nutrition
- Physical activity
- Tobacco cessation
- Stress management
- Weight loss

Chronic Condition Coaching

- Arthritis
- Asthma
- COPD
- Depression
- Diabetes
- Heart health
- Low back pain
- Sleep apnea
- Educational offerings



Sick Visits

- Bronchitis
- Common Cold
- Constipation
- Cough
- Diarrhea
- Eye infections
- Headache
- Joint pain
- Nausea and vomiting
- Nosebleed
- Sinus infections
- Skin infections
- Strep throat



Lab Services

Blood work and lab tests processed at the center include hemoglobin A1C, lipid panel, glucose, rapid strep, mono, urinalysis, oxygen saturation, and pregnancy. Additional lab tests can also be drawn and sent to an outside lab for processing.



Behavioral Health Counseling

- Anxiety
- Depression
- Eating disorders
- Grief
- PTSD
- Relationship issues
- Self-image
- Stress
- Substance Abuse

Sage Health & Wellness Center

2525 N 8th St., Ste. 102
Grand Junction, CO 81501
970-628-0012
my.marathon-health.com

Clinical Hours:
M/W/F 7 am - 3:30pm
T/Th 8:30 am-5 pm

Behavioral Health Hours:
Tue 8am - 6:30pm
Thu 9am - 7:30pm

Dental Plans

Delta Dental DPPO: This plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the Delta Dental PPO plus Premier network.

Key Dental Benefits	Delta Dental DPPO plus Premier	
	PPO or Premier Provider	Out-of-Network ¹
Deductible (per calendar year)		
Individual / Family	\$25 / \$75	\$25 / \$75
Benefit Maximum (per calendar year; Preventive, Basic, and Major Services combined)		
Per Individual	\$5,000	\$5,000
Covered Services		
Preventive Services	No charge	No charge
Basic Services	20% after deductible	20% after deductible
Major Services	50% after deductible	50% after deductible
Orthodontia (Up to age 26; \$5,000 lifetime max)	50% after deductible	50% after deductible

Coinsurance percentages shown in the above chart represent what the member is responsible for paying.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

PPO Provider: Payment is based on the PPO dentist's allowable fee, or the actual fee charged, whichever is less.

Premier Provider: Payment is based on the Premier Maximum Plan Allowance (MPA), or the fee actually charged, whichever is less.

Non-Participating Dentist: Payment is based on the Premier Maximum Plan Allowance (MPA), or the fee actually charged, whichever is less. Members are responsible for the difference between the Premier Maximum Plan Allowance (MPA) and the full fee charged by the dentist. You will receive the best benefit by choosing a PPO dentist.



Vision Plan

The **Vision Service Provider (VSP)** vision plan gives you the freedom to seek care from the vision provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the **Vision Service Provider (VSP)** network.

Key Vision Benefits	In-Network	Out-of-Network Reimbursement
Exam (once every 12 months)	\$10	Up to \$45
Materials Co-pay	\$25	N/A
Lenses (once every 12 months)		
Single Vision	No charge after materials copay	Up to \$30
Bifocal		Up to \$50
Trifocal		Up to \$65
Frames (once every 12 months)	Covered up to \$200	Up to \$70
Contact Lenses (once every 12 months; in lieu of glasses)	Up to \$60 copay; Covered up to \$180	Up to \$105

VSP does not mail insurance cards.
Cigna does NOT cover eye exams.

Flexible Spending Accounts

We provide all full-time employees with an opportunity to participate in up to two different flexible spending accounts (FSAs) administered through Rocky Mountain Reserve. (formerly Alerus). FSAs allow you to set aside a portion of your income, before taxes, to pay for qualified health care and/or dependent care expenses. Because that portion of your income is not taxed, you pay less in Federal income, Social Security and Medicare taxes.

Medical Health Care FSA

For 2023, you may contribute anywhere from \$120 to \$2,850 to cover qualified health care expenses incurred by you, your spouse and your children up to age 26. Some qualified expenses include:

- Coinsurance
- Copayments
- Deductibles
- Prescriptions
- Dental treatment
- Orthodontia
- Eye exams/eyeglasses
- Lasik eye surgery

For a complete list of eligible expenses, visit www.irs.gov/pub/irs-pdf/p502.pdf.

Limited-Purpose Medical Health Care FSA (for HSA participants)

If you enroll in the HDHP HSA medical plan, you may only participate in a limited-purpose Health Care FSA. This type of FSA allows you to be reimbursed for eligible dental, orthodontia and vision expenses while preserving your HSA funds for eligible medical expenses. For 2023, you may contribute anywhere from \$120 to \$2,850 to cover qualified health care expenses incurred by you, your spouse and your children up to age 26.

Dependent Care FSA

For 2023, you may contribute anywhere from \$120 to \$5,000 (per family) to cover eligible dependent care expenses (\$2,500 if you and your spouse file separate tax returns). Some qualified expenses include:

- Care of a dependent child under the age of 13 by babysitters, nursery schools, pre-school or daycare centers
- Care of a household member who is physically or mentally incapable of caring for him/herself and qualifies as your federal tax dependent

For a complete list of eligible expenses, visit www.irs.gov/pub/irs-pdf/p503.pdf.

FSA Rules

YOU MUST ENROLL EACH YEAR TO PARTICIPATE

Because FSAs can give you a significant tax advantage, they must be administered according to specific IRS rules:

Medical Health Care FSA: Unused funds will NOT be returned to you or carried over to the following year.

Dependent Care FSA: Unused funds will NOT be returned to you or carried over to the following year.

You can incur expenses through March 15, 2024, and must file claims by March 31, 2024.

TRANSITION FROM FSA TO HSA

If you wish to transition to an HSA, you must deplete all funds in your FSA before you can contribute or receive the City HSA contribution.



Flexible Spending Accounts

Eligible Expenses



Common Eligible Medical Expenses:

- Eyeglasses, eye exams, sunglasses (prescription)
- Over-the-counter drugs
- Menstrual care products
- Eye surgery
- Fertility enhancement
- HMO expenses
- Hearing aids, batteries, and exams
- Hospital services
- Immunizations, vaccines, flu shots
- Laboratory fees
- LASIK eye surgery
- Medicines (prescribed)
- Obstetric services
- Optometrist
- Orthodontia
- Prescription drugs
- Psychiatric care
- Psychologist
- Speech therapy
- Stop smoking programs
- Surgery/operations
- Therapy
- Vasectomy
- Wheelchair
- X-rays

Dual Purpose Expenses That Potentially Qualify:

The expense must be for a specific medical reason and be accompanied by a **prescription**.

- Massage therapy
- Vitamins
- Supplements
- Herbal supplements
- Natural medicines
- Aromatherapy
- Weight-loss program
- Health club dues



Ineligible Expenses:

- Cosmetic surgery
- Long term care
- Hair transplant/re-growth
- Maternity clothes
- Nutritional supplements
- Personal use items: such as toiletries, cotton swabs, toothbrush, toothpaste, facial care, shampoo
- Teeth whitening
- Drunk driving classes

Health Care Reform & Over-the-Counter Items:

Over-the-Counter Medicine and Drugs **do not** require a prescription to be eligible for reimbursement under the plan.

- Allergy medications
- Antacids
- Anti-diarrhea medicine
- Bug-bite medication
- Cold medicine
- Cough drops and throat lozenges
- Diaper rash ointments
- Hemorrhoid medication
- Incontinence supplies
- Laxatives
- Muscle/joint pain products/rubs
- Nicotine medications, gum, patch-es
- Pain relievers
- Sinus medications, nasal sprays, nasal strips
- Sleep aids
- Wart removal medication



These are only examples and this list is not all-inclusive -- it only provides some of the more common expenses. Additional information is available in IRS Publication 502 and on our website: <https://www.rockymountainreserve.com>

Over-The-Counter Items:

- Band-aids/bandages
- Cold/hot packs for injuries
- Condoms
- Contact lens solutions
- Diabetic supplies
- First aid kits
- Medical alert bracelets/necklaces
- Pregnancy test kits
- Thermometers

Dependent Care Eligible Expenses:

- A dependent receiving care must be a child under the age of 13, or a tax dependent unable to provide for their own care, who resides with you. The care must be necessary for you or your spouse to be gainfully employed or to go to school. Care may be provided by anyone other than your spouse or your children under the age of 19. Expenses for schooling, kindergarten, over-night care, and nursing homes are not reimbursable. **See IRS Publication 503.**
- The maximum you can elect, in a calendar year, is equal to the smallest of the following:
 - \$5,000 – Married and filing federal taxes jointly or a single parent
 - \$2,500 – Married and filing separate federal tax return
- The amount contributed year-to-date, is available for reimbursement.

Wellness Program

The City of Grand Junction envisions a thriving wellness culture that supports the well-being of our employees and their families. This vision is fully supported by the City Manager and Department Director team who encourage all employees to participate in the City's wellness program. The City's program offers a variety of annual wellness initiatives, challenges, activities, and classes designed to provide employees and family members with the tools and inspiration needed to achieve individual wellness goals.

Health Rewards

Earn discounts on your 2024 health insurance premiums by participating in the 2023 Wellness Incentive Program. The City provides two options to complete the program as shown on the flyer below.

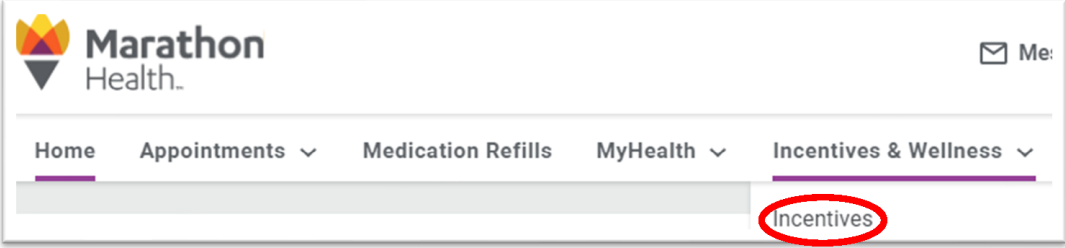
The Wellness Incentive Program runs from January, 10th 2023 – November 30th, 2023. Maximum discount is \$45/month. All program requirements must be completed by November 30th, 2023.

City Of Grand Junction Wellness Program: *Getting Started*

Welcome to the City of Grand Junction – we are so glad you have joined the team! Here is information on how you can participate in the 2023 Wellness Incentive Program and reduce your monthly health insurance premium.

Our Wellness Incentive Program is managed through the Marathon e-portal. To get started, you must sign up for an account (<https://my.marathon-health.com/login> or see the enclosed card for a QR code to scan). If you need assistance with this step, please call Marathon's Help Line at (866)-434-3255.

Once you are logged in to the Marathon e-portal, click on the "Incentives and Wellness" tab at the top, then "Incentives."



You will now see the "2023 Grand Junction Incentive Program" with an explanation of the program:


Physical: Complete the three mandatory elements (biometric screening, health risk assessment, and a follow-up visit at the Sage Health and Wellness Center or with your physician) to earn three points and **\$25/month off** your health insurance premium.

Additional Activities: In addition to the "Physical" activities above, complete the following categories to earn five additional points and increase your reward to **\$45/month off** your health insurance premium.

- **Financial**
 - Example activities: meet with your financial advisor, take a financial planning class or listen to a podcast, or develop a family budget.
- **Career**
 - Example activities: complete on-the-job training, read a professional development book, or take a class on communication.
- **Social**
 - Example activities: volunteer or provide community service, participate in a community event, take a class at a local venue, go to a sports game, or participate in a departmental wellness challenge.
- **Overall Well-being**
 - Example activities: participate in a health coaching session, be tobacco-free or complete a smoking cessation course, complete a preventative exam, get a vaccination or massage, take a yoga class.
- **Mental**
 - Example activities: complete a behavioral coaching appointment, practice mindfulness, start a journal, take a drive in the mountains, or complete a self-care activity.

Scroll down the page to "Incentive Program Goals" and start logging your activities. Once you have completed the activities, please send an email to wellness@gjcity.org so you can start earning your reward!

Questions? Please contact your wellness coordinator at wellness@gjcity.org or call (970) 244-1561.



Life and AD&D Insurance

Life/AD&D Insurance

Life Insurance provides your named beneficiary(ies) with a benefit in the event of your death.

Accidental Death and Dismemberment (AD&D) Insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot, or eye). In the event that your death occurs due to a covered accident, both the Life and the AD&D benefit would be payable.

Coverage reduces to 65% at age 65, 50% at age 70 and to 35% at age 75.

Employee Basic Life/AD&D (City paid)

This benefit is provided at **NO COST** to you. You are eligible on the first day of your 6th month of employment.

IRC Section 79 provides an exclusion for the first \$50,000 of group term life insurance coverage under a policy carried directly or indirectly by an employer. There are no tax consequences if the total amount of such policies do not exceed \$50,000. The imputed cost of coverage in excess of \$50,000 must be reported as income using the IRS Premium Table, and are subject to Social Security and Medicare taxes.

Life Benefit Amount	1 times your annual earnings, up to a \$150,000 maximum
AD&D Benefit Amount	1 times your annual earnings plus an additional \$50,000, up to a \$200,000 maximum

Supplemental Life (Employee paid)

If you determine you need more than the basic coverage, you may purchase additional coverage for yourself and your eligible family members.

	Benefit Option	Guaranteed Issue*
Employee	\$10,000 increments; minimum of \$10,000 up to \$500,000, not to exceed 5x your salary	\$180,000
Spouse/RDP	\$5,000 increments; minimum of \$10,000 up to \$500,000 (not to exceed your additional life coverage)	\$30,000
Child(ren)	Under age 26 - \$2,000 increments; up to \$10,000	\$10,000

Disability Insurance

Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

You are covered under Disability on the first day of the month following twelve (12) months of actively working.

Short-Term Disability (STD)

Provided at NO COST to you.

Benefit Percentage	100%
When Benefits Begin	After 80 hours of absence from work (112 hours for designated Fire personnel)
Maximum Benefit Duration	400 hours (560 hours for designated Fire personnel) in a rolling 12 month period of time

Dependent Basic Life (Employee and City paid)

This benefit is provided at \$1.60 per month. The City will pay \$0.80 per month of this coverage on your behalf. Your dependents are eligible on the first day of your 6th month of employment.

Spouse Benefit Amount	\$5,000
Child Benefit Amount	\$2,000 per dependent child

Supplemental AD&D (Employee paid)

If you determine you need more than the basic coverage, you may purchase additional coverage for yourself and your eligible family members.

	Benefit Option	Guaranteed Issue*
Employee	\$10,000 increments; minimum of \$10,000 up to \$500,000	\$180,000
Spouse/RDP	\$5,000 increments; minimum of \$10,000 up to \$500,000 (not to exceed your additional life coverage)	\$30,000
Child(ren)	Under age 26 - \$2,000 increments; up to \$10,000	\$10,000

*During your initial eligibility period only, you can receive coverage up to the Guaranteed Issue amounts without having to provide Evidence of Insurability (EOI, or information about your health). Coverage amounts that require EOI will not be effective unless approved by the insurance carrier.

Long-Term Disability (LTD)

Provided at NO COST to you.

Benefit Percentage	60%
Monthly Benefit Maximum	\$6,000
When Benefits Begin	The later of your 84th day of disability or the day your STD benefit runs out
Maximum Benefit Duration	Social Security Retirement Age

Employee Assistance Program (EAP)

Life is full of challenges, and sometimes balancing it is difficult. The City is proud to provide a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The employee assistance program (EAP) is provided at **NO COST** to you through **Triad EAP**.

The EAP can help with the following issues, among others:

- Mental health
- Relationships or marital conflicts
- Child and eldercare
- Substance abuse
- Grief and loss
- Legal or financial issues

EAP Benefits

- Assistance for you and your household members
- Up to six in-person sessions with a counselor per issue, per year, per individual
- Unlimited toll-free phone access and online resources

Website: www.triadeap.com

Username: gj

Password: eap

Phone: 970-242-9536

Toll Free: 1-877-679-1100



Voluntary Benefits

To access forms for any Voluntary benefits, go to CityWeb or contact benefits@gjcity.org.

Accident Insurance

Provided through Aflac, accident insurance can soften the financial impact of an accidental injury by paying a benefit to you to help cover the unexpected out-of-pocket costs related to treating your injuries.

Critical Illness

Did you know that the average total out-of-pocket cost related to treating a critical illness is over \$7,000¹? With Aflac critical illness insurance, you'll receive a lump-sum benefit if you are diagnosed with a covered condition that you can use however you would like, including to help pay for: treatment (e.g. experimental), prescriptions, travel, increased living expenses, and more.

LifeLock

Identity theft has been the top consumer complaint filed with the FTC for 15 years straight. Victims spend an exorbitant amount of time and money dealing with the repercussions of identity theft. LifeLock provides employees and their families peace of mind by monitoring your identity from every angle, not just your Social Security number, but also credit cards, bank accounts and even social media accounts.

Trustmark Life with Long-Term Care

Provides a life and long-term care benefit that can be paid as a death benefit, living benefit or a combination of both.



Pet Insurance

We've selected PetPartners to be your partner in pet protection. Pet insurance reimburses you for a portion of the cost for accidents and illnesses throughout your pet's life.

1. MetLife Accident and Critical Illness Impact Study, October 2013
2. Costs for Hospital Stays in the United States, 2011. HCUP Statistical Brief #168. December 2013. Agency for Healthcare Research and Quality, Rockville, MD.
3. National Hospital Discharge Survey: 2010

City of Grand Junction's Child Care Facility

545 25 1/2 Road
Grand Junction, CO 81505
(970) 254-3817

Email: childcare@gjcity.org

Operating Hours: 6:30 a.m.—6:30 p.m., Monday—Friday

Infants (6 weeks—18 months) - \$49 per day

Toddlers (12 months & Walking—36 months) - \$44 per day

Pre-Schools (2 1/2 years & potty trained—6 years) - \$38 per day

Additional Benefits and Discounts

Mesa County Home Program

City employees who are first time home buyers may be eligible to receive a \$1,000 matching grant to help cover costs associated with buying a home. This is an employer-paid benefit.

Employee Assistance Foundation (EAF)

Funded through tax deferred employee contributions, the Foundation was established to help current City employees or retirees in times of death, illness, financial hardship or catastrophe. Contributions may be deducted on individual tax returns, as EAF is a 501(c)(3) tax exempt charity.

Grand Valley Transit

City employees can get a free Grand Valley Transit (GVT) pass so they can ride GVT busses for free! Obtain your pass at the City of Grand Junction Human Resources Office. You will need to bring your Employee ID badge to obtain a pass.

HR Dept: 250 N. 5th St., Ste 208

Grand Junction, CO 81501

Hours of Operation: Monday - Friday, 8am-12pm or 1-5pm

Phone: 970-244-1512

Website: www.gjcity.org

Email: hr@gjcity.org

Travel Assistance

When traveling more than 100 miles from home, Voya Travel Assistance offers enhanced security for your leisure and business trips. You and your dependents can take advantage of four types of services: pre-trip information, emergency personal services, medical assistance services and emergency transportation services. You and your family are eligible on the first day of your 6th month of employment.

Phone (US): 800-859-2821

Phone (Worldwide): 202-296-8355

Website: <https://eservices.europassistance-usa.com/sites/Voya>

Group ID: N1VOY

Activation Code: 140623

Funeral Planning Assistance

Funeral Planning Assistance, provided by Everest, provides information you need to make the most informed decisions about all funeral related issues and then assists to put those wishes into action. Everest offers both pre-planning and at-need services or near the time of need. Online planning tools help you and your loved ones prepare for the future. At-need services include price negotiation assistance and communicating the family's wishes to the funeral home. You are eligible on the first day of your 6th month of employment.

Phone: 800-913-8318

Website: everestfuneral.com/voya

529 College Savings Plan

Through Collegenest, the City offers access to a 529 College Savings plan. As a Colorado resident, every dollar you contribute to a 529 plan can be deducted from your Colorado State taxable income.

Credit Union

City employees are eligible to join the Grand Junction Federal Credit Union.

Employee Service Program

Employees are eligible to receive service awards for every five years of employment with the City.

Discounts

- Crossroads Fitness (Wellness Program and Corporate Club Rates)
- Grand Junction Parks and Recreation (Aquatics & Golf pass)
- Yoga - V
- Verizon Wireless
- Discounted Movie Tickets for Regal Cinemas

Discount Marketplace



Enjoy discounts on a variety of products and categories by logging into gjcity.benefithub.com.

- Travel
- Entertainment
- Restaurants
- And more....



Retirement Benefits

401(A)

Full-time General Employees - Participants in this plan will be fully vested after completing five years of service. The mandatory contribution of 6% is made on a pre-tax basis and is matched by the City.

Executive Employees - Participants in this plan will be fully vested on their first day of employment. The mandatory contribution of 9% is made on a pre-tax basis and is matched by the City. Additional after-tax contributions may be made into this plan, up to a total maximum contribution of 25% of your compensation.

Full-time Sworn Police Employees - Participants are eligible for enrollment in the MissionSquare plan on the first day of employment. Employees will be fully vested in the benefit after completing five years of service. The mandatory contribution of 10.65% is made on a pre-tax basis and is matched by the City.

If you are unsure about how to invest your retirement contributions, meet with a MissionSquare representative and take advantage of many programs offered. MissionSquare representatives also offer education programs and assistance with financial planning.

Deferred Compensation - 457 Plan

The MissionSquare 457 Plan is a voluntary retirement plan. Deferred compensation is a way for you to set aside money via payroll deductions on a pre-tax basis to save for retirement. The City does not match your 457 plan contribution. You may enroll, increase, or decrease these tax deferred deductions at any time. Currently there is no penalty for an eligible withdrawal.

The max contribution into the 457 plan is \$22,500. 457(b)s have unique catch-up contribution rules, so consult with your plan administrator if you are interested in putting more in your 457(b).

There is a catch-up provision if you are 55 or older of an additional \$6,500.

Benefits of the 457 Plan:

- You reduce your current income taxes while investing for retirement
- Your earnings accumulate tax-deferred
- You may be allowed to make additional “catch-up” contributions if you are 50 or older or within three years of your normal retirement age and already contributing the maximum to your plan

Individual Retirement Account (IRA)

An MissionSquare Individual Retirement Account, or IRA, is a special tax-advantaged account that allows you to build savings for your retirement. One of the primary benefits of an IRA is that your investment earnings compound tax-deferred. Through MissionSquare and Vantagepoint, you can decide which type of IRA works best for you. The Traditional IRA and Roth IRA can help you address both current and future financial needs, but they differ significantly in their tax treatment of contributions and distributions.

For 2023, the maximum you can contribute to all of your traditional and Roth IRAs is the smaller of the \$6,500 (\$7,500 if you are 50 or older) or your taxable compensation for the year. The IRA contribution limit does not apply to rollover contributions or qualified reservist repayments.

FPPA

Full-time Sworn Fire Employees participate in the Statewide Defined Benefit Plan. For employees hired prior to September 9, 2018 a contribution of 16% is required, and the City will match 9.5%. All sworn fire employees will have 2.8% of the 3.4% Death and Disability (D&D) contributions paid by the City for the 2023 plan year. For employees hired on or after September 9, 2018 the mandatory contribution is 12% and the City will match 9.5%.

Full-time Sworn Police Employees participate in the Statewide Death and Disability plan and pay 1.7% for this benefit and the City will pay 1.7% of the benefit.

Retiree Health Program

All eligible grandfathered employees participating in the Retiree Health Benefit will contribute \$27 per pay period as a payroll deduction for the opportunity to continue participation in this benefit. This program provides access to qualified members between the ages of 55 and 65 or Medicare eligibility, whichever comes first, after leaving the City.

Leave Programs

The City provides all Federal and State mandated leaves. An abbreviated list of the leave programs available to employees include:

- Bereavement Leave
- Paid Time Off (PTO)
- Family and Medical Leave Act (FMLA)
 - Short-term Disability (STD) 1st 80 hours are PTO
 - Parental Leave
 - Military Leave
- Long-term Disability (LTD)

Paid Time Off (PTO)

Employees will accrue the following amount of general leave to use for vacations, illness, and paid holidays. There is no waiting period for new employees to use their PTO once it is accrued.

Please refer to the City's Personnel Policy Manual for the most up to date accrual rates.

General Employees

Years of Service	Bi-Weekly Accrual Hours	Annual Accrual Days
1 - 5 Years	9.846	32
6 - 10 Years	10.769	35
11 - 15 Years	11.692	38
16 - 20 Years	12.615	41
21 or More	13.539	44



Designated Fire Employees

Years of Service	Bi-Weekly Accrual Hours	Annual Accrual Shifts
1 - 5 Years	13.864	15
6 - 10 Years	15.138	16.4
11 - 15 Years	16.431	17.8
16 - 20 Years	17.723	19.2
21 or More	19.015	20.6

2023 Holiday Schedule

New Year's Day	Monday, January 2, 2023
Martin Luther King Jr. Day	Monday, January 16, 2023
President's Day	Monday, February 20, 2023
Memorial Day	Monday, May 29, 2023
Juneteenth	Monday, June 19, 2023
Independence Day	Tuesday, July 4, 2023
Labor Day	Monday, September 4, 2023
Veteran's Day	Friday, November 10, 2023
Thanksgiving Day	Thursday, November 23, 2023
Day After Thanksgiving	Friday, November 24, 2023
Christmas Day	Monday, December 25, 2023



Workers' Compensation

For non-emergency work related injuries requiring medical attention, employees are to obtain medical care through one of the City's designated occupational medical clinics, listed below. If you choose to seek your own medical care outside of the City's designated health care provider programs, you could be liable for all medical costs charged by a non-designated clinic.

An Employee Report of Injury Form and Designated Provider List must be provided to Human Resources in order for your medical bills to be authorized under Workers' Compensation Insurance. City policy requires all work-related incidents to be reported within 24 hours, regardless of severity.

Refer to CityWeb for the most up to date provider list and Employee Report of Injury form.

Occupational Clinics (Monday - Friday, 8:00 a.m. to 5:00 p.m. only)

Grand Valley Occupational Health

Ted Sofish MD MPH

2004 N 12th Street

Grand Junction, CO 81501

Phone: 970-256-6490

St. Mary's Occupational Health

Craig Stagg MD / James Harkreader, FNP

2686 Patterson Road, Entrance #41

Grand Junction, CO 81506

Phone: 970-298-2001

Additional Clinics with Evening and Weekend Hours (Call ahead to confirm hours)

Community Care of the Grand Valley

1060 Orchard, Suite N

Grand Junction, CO 81501

Phone: 970-256-6345

Western Valley Family Practice

2237 Redlands Parkway

Grand Junction, CO 81507

Phone: 970-243-1707

Note: In the case of an emergency situation, you should go to any physician or medical facility that is able to provide appropriate care. Once the emergency has resolved, follow-up care must be arranged through a designated medical provider. If you are away from Mesa County on City business at the time of injury, you can be treated by a qualified physician near your location. Once you return home, follow-up care must be scheduled with one of the designated providers, listed above.

The City of Grand Junction contact and the administrator responsible for Workers' Compensation claims management (CIRSA) are:

Human Resources

250 North 5th Street

Grand Junction, CO 81501

Phone: 970-256-4024

Fax: 970-256-4007

CIRSA

365 Cherry Creek North Drive

Denver, CO 80209

Phone: 303-757-5475



Cost of Benefits

Medical

Copay Plan	Total Monthly Premium	City Pays Monthly	Employee Pays Monthly	Employee (per 24 pay periods)
Employee Only	\$743.80	\$585.14	\$158.66	\$79.33
Employee + 1 dependent	\$1,485.55	\$1,168.67	\$316.88	\$158.44
Employee + 2 or more dependents	\$1,967.65	\$1,547.93	\$419.72	\$209.86
High Deductible Health Plan	Total Monthly Premium	City Pays Monthly	Employee Pays Monthly	Employee (per 24 pay periods)
Employee Only	\$568.76	\$469.94	\$98.82	\$49.41
Employee + 1 dependent	\$1,135.92	\$938.55	\$197.37	\$98.68
Employee + 2 or more dependents	\$1,504.57	\$1,243.15	\$261.42	\$130.71

Calculations are estimated. Rounding differences may occur once premiums are uploaded to the payroll system.

Dental*

	Total Monthly Premium	City Pays Monthly	Employee Pays Monthly	Employee (per 24 pay periods)
Employee Only	\$42.95	\$25.77	\$17.18	\$8.59
Employee + 1	\$75.46	\$45.28	\$30.18	\$15.09
Employee + Children	\$101.46	\$60.88	\$40.58	\$20.29
Employee + Family	\$134.01	\$80.41	\$53.60	\$26.80

Accident Insurance

	Total Monthly Premium	Employee (per 24 pay periods)
Employee Only	\$14.45	\$7.23
Employee + 1	\$21.19	\$10.59
Employee + Child(ren)	\$25.10	\$12.55
Employee + Family	\$31.84	\$15.92

Voluntary Vision

	Total Monthly Premium	Employee (per 24 pay periods)
Employee Only	\$7.94	\$3.97
Employee + 1	\$13.54	\$6.77
Employee + Children	\$13.82	\$6.91
Employee + Family	\$22.26	\$11.13

Identity Theft

LifeLock Benefit Elite	Total Monthly Premium	Employee (per 24 pay periods)
Employee Only	\$8.50	\$4.25
Employee + Family	\$16.98	\$8.49

LifeLock Ultimate Plus	Total Monthly Premium	Employee (per 24 pay periods)
Employee Only	\$14.00	\$7.00
Employee + Family	\$27.98	\$13.99

PetPartners

PetPartners	Total Monthly Premium	Employee (per 24 pay periods)
Accident Only	\$10.08	\$5.04

Accident & Illness	Total Monthly Premium	Employee (per 24 pay periods)
Cat (per cat)	\$23.27	\$11.64
Dog (per dog)	\$45.74	\$22.87

Supplemental Life & AD&D, Life with Long Term Care and Critical Illness

Rates are based on age and smoking status and can be requested through Human Resources.

* Executive Employees: Please reach out to HR for 2023 dental rates.

Contact Information

Coverage	Carrier	Phone #	Website/Email
Medical	Cigna Group # 3342872	(800) 244-6224	www.cigna.com www.mycigna.com
Mail Order Prescriptions	Cigna Group # 3342872	(800) 835-3784	www.mycigna.com
Sage Health & Wellness Center	2525 N. 8th Street, Suite 102 Grand Junction, CO 81501	(970) 628-0012	my.marathon-health.com
Virtual Care (Cigna Members Only)	Cigna MDLIVE Group # 3342872	(888) 726-3171	www.mycigna.com
Dental	Delta Dental of Colorado Group # 11871	(303) 741-9305	www.deltadentalco.com
Vision	Vision Service Plan (VSP) Group # 30088051	(800) 877-7195	www.vsp.com
Flexible Spending Accounts (FSAs)	Rocky Mtn Reserve (RMR) *New	(888) 722-1223	info@rmbenefits.com
Health Savings Account (HSA)	Home Loan State Bank	(970) 243-6600	www.hlsb.com
Life, AD&D Insurance Long Term Disability	Voya Financial Plan # 695718	(800) 955-7736	www.voya.com
Life with Long Term Care	Trustmark	(720) 207-2347 (800) 615-4943	www.trustmarksolutions.com
FPPA Disability	Fire & Police Pension Association (FPPA)	(303) 770-3772	www.fppaco.org
FPPA Retirement	Fire & Police Pension Association (FPPA)	(800) 332-3772	www.fppaco.org
MissionSquare Retirement	401(a): General Employee - #106400 SWORN Police - #106401 SWORN Fire - #106402 Executive - #108141 MissionSquare 457: #30064 Roth IRA: #705653 Individual IRA: #701487	(866) 749-5178	www.missionsq.org
Employee Assistance Program (EAP)	Triad EAP	(970) 242-9536 Toll free: (877) 679-1100	www.triadeap.com Username: gj Password: eap
Critical Illness Accident Insurance	Aflac Group # 21885	(800) 433-3036	www.aflacgroupinsurance.com
Identity Theft	LifeLock	(720) 207-2347 (800) 543-3562	www.memberportal.lifelock.com
Pet Insurance	Pet Partners	(720) 207-2347 (800) 543-3562	www.petpartners.com
City of Grand Junction Child Care	City of Grand Junction	(970) 254-3817	childcare@gjcity.org
Escalated Claim Support	Benefits	(970) 244-1551	benefits@gjcity.org
City of Grand Junction Discount Marketplace	Brown & Brown	(866) 664-4621	https://gjcity.benefithub.com/

DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. **Annual Notices:** ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The City will distribute all required notices annually.