

2024 EMPLOYEE

BENEFITS GUIDE

3/4 TIME AND 1/2 TIME





Benefits are an integral part of the overall compensation package provided by the City of Grand Junction. Within this Benefits Guide you will find important benefit information available for the 2024 plan year (January 1 – December 31, 2024). Please take a moment to review them and determine which plans are best for you and your family.

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BENEFITS ELIGIBILITY

1/2 and 3/4 time employees (and their eligible dependents) can participate in the City's benefits outlined in this guide. The following benefits will begin on the first day of the month following your date of hire:

- Medical
- Dental
- Vision
- Health Savings Account (HSA)/Flexible Spending Accounts (FSA)
- Voluntary Life insurance is available on the first day of your 6th month after completing 5 full months of continuous service
- Short-Term Disability is available after 12 months and 1,250 hours worked

The EAP program is available to employees on their first day of employment.

Many of the plans offer coverage for eligible dependents which include:

- Your legally married spouse
- Your registered domestic partner (RDP) and/or their children, where applicable by state law
- Your biological children, step-children, adopted children or children for whom you have legal custody are covered up to age 26, and disabled children age 26 or older who meet certain criteria

ENROLLMENT

You may sign up for benefits or change your benefit elections at the following times:

- Within 30 days of your initial eligibility date (as a newly hired employee)
- During the annual benefits open enrollment period
- Within 30 days of experiencing a qualifying life event

The City of Grand Junction allows you to pay your portion of the medical, dental and vision plan costs, on a pre-tax or post-tax basis. The choices you make at this time will remain the same through December 31, 2024. If you do not enroll on time, you will not have benefit coverage (except for City-paid benefits).

CHANGING YOUR BENEFITS DURING THE YEAR

If you experience a qualifying life event, you may update your benefit elections consistent with your life event. To request a benefits change, notify Human Resources within 30 days of the qualifying life event and provide required documentation. Change requests submitted after 30 days cannot be accepted.

Qualifying life events include, but are not limited to:

- Marriage, divorce, or legal separation
- Birth or adoption of an eligible child
- Death of your spouse or covered child
- Change in your spouse's work status that affects his or her benefits
- Change in your child's eligibility for benefits
- Qualified Medical Child Support Order

Your 2024 Open Enrollment Checklist

- **Read this Benefits Guide carefully for details on the benefit plans**
- **Employees can make benefit changes during open enrollment for the 2024 plan year by logging into your HR Portal. When you enroll, you will be required to enter a Social Security number (SSN) for all covered dependents**
- **Verify your beneficiary designations are up to date for Life Insurance, Accidental Death & Dismemberment (AD&D) Insurance, and retirement plans on an annual basis**
- **Open Enrollment is active, meaning that you must actively review and enroll in your benefits, including; Health Care Flexible Spending Accounts (FSA/LPFSA), Dependent Care FSA (DCFSA) and Health Savings Account (HSA)**

MEDICAL INSURANCE

CIGNA MEDICAL INSURANCE PLAN

The City of Grand Junction offers two (2) medical plan options through Cigna. The OAP Plus Copay and the OAP HDHP plans offer in and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a Cigna in-network provider. Find a Cigna in-network provider by visiting my.cigna.com.

The table below summarizes the key features of the medical plans. The coinsurance amounts reflect the percentage you pay after the deductible is met.

SUMMARY OF COVERED BENEFITS	OPEN ACCESS PLUS (OAP) COPAY PLAN		OPEN ACCESS PLUS (OAP) HIGH DEDUCTIBLE HEALTH PLAN	
	In-Network	Out-of-Network	In-Network	Out-of-Network
PLAN YEAR DEDUCTIBLE <i>Individual/Family</i>	\$750/\$1,500	\$4,000/\$8,000	\$4,000 / \$8,000	\$9,000 / \$18,000
OUT-OF-POCKET MAX <i>Individual/Family</i>	\$3,500 / \$7,000	\$12,000 / \$24,000	\$6,650 / \$13,300	\$12,000 / \$24,000
PREVENTIVE CARE	No charge	50% after ded.	No charge	50% after ded.
PHYSICIAN SERVICES <i>PCP</i> <i>Specialist</i> <i>Virtual Care (MDLive)</i> <i>Urgent Care</i>	\$15 copay \$30 copay \$15/\$30 copay \$50 copay	50% after ded. 50% after ded. N/A 50% after ded.	0% after ded. 0% after ded. 0% after ded. 0% after ded.	50% after ded. 50% after ded. N/A 50% after ded.
HOSPITAL SERVICES <i>Inpatient</i> <i>Outpatient</i>	20% after ded. 20% after ded.	50% after ded. 50% after ded.	0% after ded. 0% after ded.	50% after ded. 50% after ded.
EMERGENCY ROOM	\$150 copay	\$150 copay	0% after ded.	0% after ded.
CHIROPRACTIC CARE	\$15 copay	50% after ded.	0% after ded.	50% after ded.
PRESCRIPTION DRUGS <i>Retail</i> <i>Tier 1</i> <i>Tier 2</i> <i>Tier 3</i> <i>Tier 4 (up to 30 days)</i>	\$15 \$40 \$55 20% to max \$150	Not Covered	20% after deductible	Not Covered
PRESCRIPTION DRUGS <i>Mail Order (up to 90-day supply)</i> <i>Tier 1</i> <i>Tier 2</i> <i>Tier 3</i> <i>Tier 4 (up to 30 days)</i>	\$38 \$100 \$138 20% to max of \$150	Not Covered	20% after deductible	Not Covered

If you enroll one or more family members, each family member must meet their individual deductible. Plan deductible counts toward your out-of-pocket maximum. 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. 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.

MYCIGNA

CHOOSE A PLAN WITH CONFIDENCE - Cigna can help!

USE THE CIGNA PRE-ENROLLMENT LINE! CALL 888-806-5042 TODAY.

A Cigna representative is available and will guide you during open enrollment to:

- Easily understand the basics of YOUR health coverage
- Identify the types of health plans available to you that best meet the needs of you and your family
- Check if doctors are in-network to help avoid unnecessary costs
- Get answers on any other questions you may have about the plans or provider networks available to you through the City of Grand Junction

After enrollment, the support continues for Cigna customers.

Cigna customer service will be there to guide you through the complexities of the health care system, and help you avoid costly missteps. Our goal is a simpler health care journey for you and your family.

Cigna One Guide service provides personalized assistance to help you:

- Resolve health care issues
- Save time and money
- Get the most out of your plan
- Find hospitals and health care providers in your plan's network
- Get cost estimates and avoid surprise expenses
- Understand your bills

PREVENTIVE CARE

The Cigna medical plans and the Sage Health and Wellness Center cover in-network preventive care at 100%. This includes routine screenings and checkups, as well as counseling to prevent illness, disease, or other health problems. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam. Learn more about preventive care at my.cigna.com.

You won't have to pay anything - no deductible, no copay, or coinsurance - for preventive services when you get them from a health care provider in the Cigna network, and the main purpose of your visit is to get preventive care.

90-DAY SUPPLY FOR MAINTENANCE MEDICATIONS

A 90-day supply for maintenance medication can be filled at any Walgreens Pharmacy for two times the retail copay. Employees may also use ExpressScripts mail order pharmacy for 90-day prescriptions.

CIGNA VIRTUAL CARE (MDLIVE)

Cigna provides access to virtual services through MDLive. The cost is the same as a PCP copay for CoPay Plan members. For HDHP members, the cost is subject to your deductible and coinsurance. You can connect with a board-certified doctor via secure video chat or phone 24/7/365. Services are available for minor, non-life-threatening conditions. Examples of some conditions that would be appropriate for telehealth consultations are:

- Sore throat
- Headache
- Stomach ache
- Behavioral Health
- Fever
- Cold and Flu
- Allergies
- Rash
- Acne
- UTI's and more!

Access myCigna in the way that s most convenient for you:

 my.cigna.com or the myCigna app

 Live chat

 Phone

Download the myCigna app from the app store or call 888-806-5094 to speak with a Cigna representative today.

SAGE HEALTH & WELLNESS CENTER

The City of Grand Junction partners with Marathon Health to provide a Health & Wellness Center. The Sage Health and Wellness Center provides employees and their families convenient access to primary healthcare services and mental health counseling. The Sage Health and Wellness Center can be your first stop for illnesses and injuries, as well as preventive care, routine physicals, health coaching, chronic condition management and more.

Eligibility

Services are available to all full-time and benefit eligible part-time employees and their dependents (ages two and older). You must be enrolled in one of the City's medical plans in order to take advantage of the Sage Health & Wellness Center. If you are enrolled in the CoPay plan there is no fee for visits at the Sage Health & Wellness Center. Due to IRS regulations, if you are enrolled in the High Deductible Health Plan (HDHP), you will pay \$25 per visit for non-preventive care.

Schedule an appointment online at marathon-health.com/portal/ or call the center directly at 970-628-0012.



Health and Wellness
CENTER

Visit Sage Health and Wellness Center:
2525 N 8th Street Suite 102 | Grand Junction, CO 81501

Health/Medical Hours:

- Monday: 7:00 a.m.—3:30 p.m.
- Tuesday: 8:30 a.m. - 5:00 p.m.
- Wednesday: 7:00 a.m. - 3:30 p.m.
- Thursday: 8:30 a.m. - 5:00 p.m.
- Friday: 7:00 a.m. - 3:30 p.m.

Behavioral Health Hours:

- Monday: Closed
- Tuesday: 8:00 a.m. - 6:30 p.m.
- Wednesday: Closed
- Thursday: 9:00 a.m. - 7:30 p.m.
- Friday: Closed



DO YOU HAVE A SINUS INFECTION, RASH OR PINK EYE?

Select the most cost-effective & time-saving option

Go to Sage Health & Wellness Center
(with same day/walk-in option)

Cost with CoPay Plan:
\$0 office visit

Cost with High Deductible Health Plan:
\$25 office visit



Receive your medication at no cost to you!

Go home,
rest and
start feeling
better!



Go to your Primary Care Doctor
(2-3 day average appointment wait time)

Cost with Copay Plan:
\$15

Cost with High Deductible Health Plan:
\$125 office visit (average office visit fee)



Go to the pharmacy to pick up
your medication (likely will
experience long wait times)

Prescription Cost CoPay Plan:
\$15 - \$40

Prescription Cost High Deductible Health Plan:
20% after you meet \$4,000 deductible



WELLNESS PROGRAM

The City of Grand Junction envisions a thriving wellness culture that supports the health and 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 2024/2025 medical premiums by participating in the 2024 Wellness Incentive Program. Log in to the Marathon portal at my.marathon-health.com/login or call 866-434-3255. The City provides two options to complete the program:

OPTION ONE	OPTION TWO
<p>\$25 Medical Insurance Premium discount each month by completing these physical activities:</p> <ul style="list-style-type: none">• Biometric Screening• Health History & Risk Assessment (HHRA), located on the Marathon Health portal• Follow Up Appointment/Comprehensive Health Review (CHR) at Sage Health & Wellness Center or with your PCP	<p>\$45 Medical Insurance Premium discount each month by completing:</p> <ul style="list-style-type: none">• Option ONE activities• Complete five additional well-being activities in the following categories:<ul style="list-style-type: none">• Financial• Career• Social• Overall Well-being• Mental

The Wellness Incentive Program runs from January 10 - November 30, 2024. All program requirements must be completed by November 30th, 2024. For new employees, once you complete the activities in the Marathon portal, send an email to wellness@gjcity.org so you can start receiving your medical premium discount.



HEALTH SAVINGS ACCOUNT (HSA)

An HSA is a personal savings account that you can use to pay for out-of-pocket health care expenses with pre-tax dollars. The City's HSA is available through Home Loan State Bank hlsb.com.

REQUIREMENTS

- Must be enrolled in the OAP High-Deductible Health Plan
- Must contribute a minimum of \$750 annually

The City of Grand Junction will contribute money into your HSA TWICE per plan year. The first contribution will be made at the beginning of the year and the second contribution will be made in July.

- If you enrolled in Employee only, the City will contribute \$750 annually
- If you enrolled in Employee +1 or more dependents, the City will contribute \$1500 annually

TRIPLE-TAX ADVANTAGE

- Pre-tax contributions, if applicable, reduce your taxable income
- Tax-deferred earnings (including interest earned)
- Tax-free distributions for qualifying medical expenses

2024 IRS HSA CONTRIBUTION MAX

(including the City's contributions)

- Employee only: \$4,150
- Employee +1 or more dependents: \$8,300
- Employees age 55+ by 12/31/2024 may contribute an additional \$1,000 to their HSA

HSA ELIGIBILITY

- You are not covered by a non-HSA plan, Health Care FSA, or health reimbursement arrangement
- You are not eligible to be claimed as a dependent on someone else's tax return
- You are not enrolled in Medicare or TRICARE for Life
- You have not received Veterans Administration Health Benefits in the last three months

PAYING FOR QUALIFIED MEDICAL EXPENSES

You can use your accrued HSA funds for eligible expenses for yourself, your spouse and eligible dependents even if they are not covered on your OAP High Deductible Health Plan.

ELIGIBLE EXPENSES

Eligible expenses include deductibles, office visits, dental expenses, eye exams, prescriptions, eye surgery, and hearing aids. Keep all your receipts in case you have to verify the eligibility of an expense.

A complete list of eligible expenses can be found at:

irs.gov/pub/irs-pdf/p502.pdf.

ACCESSING YOUR HSA FUNDS

Two easy ways to access your HSA money:

- Checks (\$10 discount off your 1st box of checks)
- Debit card (Free for first year, then \$5 annual fee per year following)

AN HSA IS AN INDIVIDUALLY-OWNED ACCOUNT

- You own and administer your HSA even if you change health plans, retire, or change your place of work
- There is no "use it or lose it" rule
- You can change your contribution amount throughout the year

If you open an account through an institution other than Home Loan State Bank, the City of Grand Junction cannot deduct pre-tax contributions from your paycheck; you will need to make post-tax contributions directly to the institution and take an "above the line" deduction on your federal income tax filing for any amounts you contribute to your HSA.

IMPORTANT:

If you fund an HSA, you cannot contribute pre-tax dollars to the traditional health care flexible spending account. If your spouse participates in a health care FSA, you are not eligible to contribute to an HSA. The IRS prohibits the funding of both account types within a single household.

FLEXIBLE SPENDING ACCOUNTS (FSA)

The City of Grand Junction offers three Flexible Spending Account (FSA) options; the Health Care FSA, Limited Purpose Health Care FSA and the Dependent Care FSA. All allow you to pay for eligible expenses with pre-tax dollars.

The FSAs are administered by Rocky Mountain Reserve. Log in to your account at rockymountainreserve.com to view account balance(s), calculate tax savings, view eligible expenses, download forms, view transaction history, and more.

HOW DOES AN FSA WORK?

1. Choose how much to contribute:
 - 2024 Health Care FSA or Limited-Purpose Health Care FSA - \$120 to \$3,050
 - 2024 Dependent Care FSA - up to \$5,000 if married and file a joint tax return, a single tax return or head of household tax return. If married and file separate tax returns each may elect up to \$2,500.
2. Your annual election will be divided evenly on a pre-tax basis from 26 paychecks per year.
3. You will receive a debit card from Rocky Mountain Reserve which can be used for eligible FSA expenses.
4. If you do not use your debit card, submit a claim form, bill or itemized receipt. Keep all your receipts in case Rocky Mountain Reserve requires you to verify the eligibility of a purchase.

DEPENDENT CARE FSA

The Dependent Care FSA allows you to set aside money from your paycheck on a pre-tax basis for day care expenses. Eligible Dependents:

- Children under 13 years of age
- Child over 13, Spouse or Elderly Parent residing in your house who is physically or mentally unable to care for themselves

Eligible Expenses:

- Before and after school care
- Day Care Centers (must hold Federal Tax ID#)
- Summer Day Camps
- In home babysitting (income must be reported by your care provider)
- Pre-School/Nursery School

HEALTH CARE FSA *(not available if you fund an HSA)*

The Health Care FSA allows you to set aside money from your paycheck on a pre-tax basis to pay for eligible out-of-pocket expenses, such as deductibles and copays. You can also spend FSA funds on prescription medications, hearing aids, therapy and more. The FSA Store fsastore.com also carries FSA-eligible products to purchase.

LIMITED-PURPOSE 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.

Note: If a member moves from a Healthcare FSA to a HDHP/HSA plan, any unused funds will need to be moved into a limited purpose Healthcare FSA in order to open up and contribute to an HSA bank account.

You can incur expenses through March 15, 2025, and must file claims by March 31, 2025 on either Healthcare FSA plan. Unused funds will NOT be returned to you or carried over to the following year.

A complete list of eligible expenses can be found at: irs.gov/pub/irs-pdf/p502.pdf.

Things to consider before contributing to an FSA:

- Be sure to fund the accounts wisely as the IRS requires you to forfeit any unused funds left in your account at the end of the year
- You cannot take income tax deductions for expenses you pay with your FSA(s)
- You cannot stop or change your FSA contribution(s) during the plan year unless you experience a qualifying life event

DENTAL INSURANCE

DENTAL INSURANCE PLAN

The City of Grand Junction offers a dental insurance plan through Delta Dental. This plan allows you the freedom to choose any provider. However, you will pay the least amount out-of-pocket when you choose a Delta Dental PPO provider. Delta Dental Premier providers are also in-network, guaranteeing no balance billing. However, the cost for service may be higher than the PPO plan. Locate a Delta Dental network provider at www.deltadentalco.com.

The benefit chart below shows the amounts that you would pay for services as a Delta Dental member.

	In-Network / Out-of-Network
	PPO NETWORK / PREMIER NETWORK
PLAN YEAR DEDUCTIBLE	\$25 individual / \$75 family
PLAN YEAR BENEFIT MAX	\$5,000
PREVENTIVE CARE	No charge
BASIC SERVICES <i>(including endodontic and periodontic treatment)</i>	20% after deductible
MAJOR SERVICES	50% after deductible
ORTHODONTIA SERVICES <i>(Up to age 26)</i>	50% after deductible
ORTHODONTIA LIFETIME MAX	\$5,000

Open Enrollment: Employees who do not enroll in the dental plan when first eligible must wait to enroll during a subsequent annual enrollment period. Refer to the official plan documents for additional details about coverage and exclusions.

SAVINGS EXAMPLE FOR A MAJOR PROCEDURE

	Estimated Charge	Maximum Allowed Fees	Percentage Paid by Delta Dental	Amount Delta Dental Pays	Amount Dentist can Balance-Bill	Total Amount You Pay	Your Total Cost Savings
PPO NETWORK	\$1,200	\$850	50%	\$425	\$0	\$425	\$350
PREMIER NETWORK	\$1,200	\$975	50%	\$487.50	\$0	\$487.50	\$225
OUT-OF-NETWORK	\$1,200	\$700	50%	\$350	\$0	\$850	\$0

Note: Payment examples above are for illustration purposes only. Example assumes deductible has been met.



VISION INSURANCE PLAN

The City of Grand Junction offers vision insurance through Vision Service Plan (VSP). You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a Choice Network provider. If you choose a non-network provider, you may be responsible for paying in full at the time of service and submitting a claim to VSP for reimbursement. Locate a VSP network provider at www.vsp.com. The table below summarizes the key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions. **Note:** The Cigna medical plans do not cover an eye exam.

	In-Network (Choice)	Out-of-Network
VSP VISION		
EYE EXAM (Every 12 months)	\$10 copay	Reimbursement up to \$45
MATERIALS COPAY (prescription glasses)	\$25 copay	N/A
LENSES (Every 12 months)	Included with prescription glasses copay	Reimbursement between \$30-\$65
FRAMES (Every 12 months)	\$225 retail frame allowance + 20% off balance Included with prescription glasses copay	Reimbursement up to \$70
CONTACT LENSES (Once every 12 months; in lieu of glasses)	\$200 elective contact lens allowance exam: up to \$60 copay	Reimbursements up to \$105
LASER CORRECTION	Discounts available	N/A

NEW BENEFITS IN 2024!

Lightcare: You now have access to LightCare with VSP. Even if you don't wear prescription glasses, an annual eye exam is an easy cost-effective way to take care of your eyes and overall health. You can also use the frame and lens benefit to get non-prescription sunglasses or blue-light filtering glasses from your VSP network doctor.

Enhanced Featured Frame: You now have an additional \$50 to spend on featured Frame Brands. You can find a VSP Premier Edge location that carries a wide selection of Featured Frame Brands at www.vsp.com.

TruHearing: TruHearing can save you up to 60% on a pair of hearing aids, dependents and family members are eligible too. TruHearing provides you with one year of follow-up visits for fittings, adjustments & cleanings, a 60-day trial, a three-year warranty for repairs and more! Learn more at truhearing.com/vsp or call 877-396-7194 with questions.



MEDICAL, DENTAL AND VISION PREMIUMS - 3/4 TIME

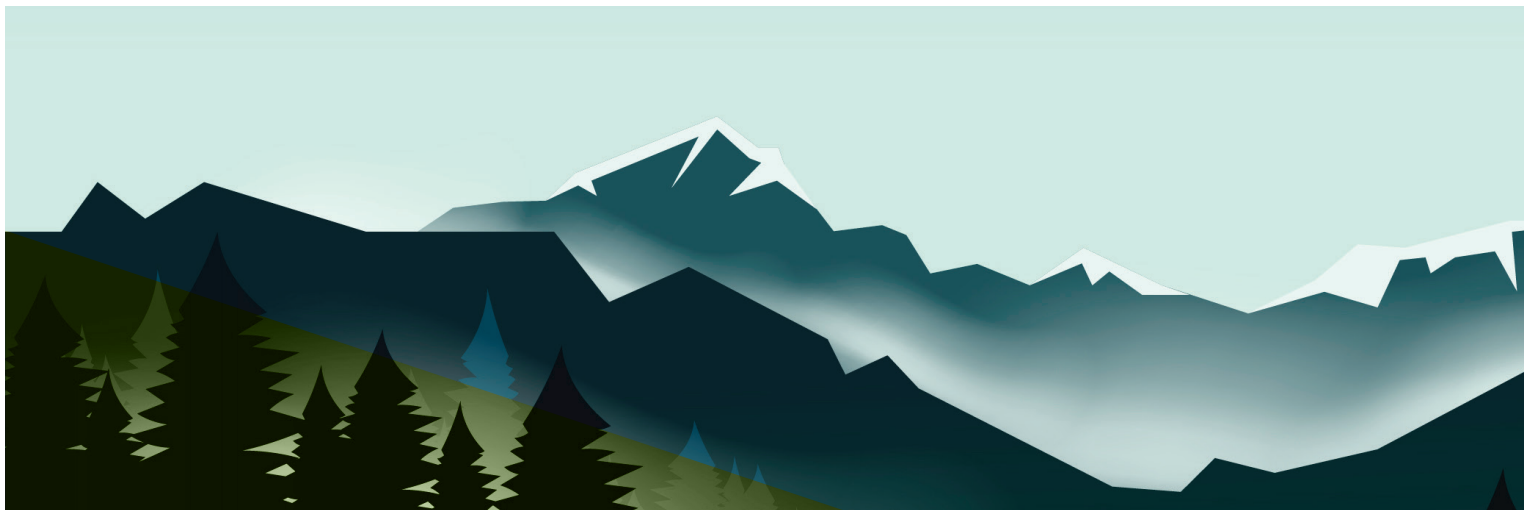
Listed below are the premiums for medical, dental and vision insurance. Premiums are deducted from your paycheck on a pre- or post-tax basis.

Medical - 3/4 Time Employees				
Copay Plan	Total Premium (Monthly)	City Pays (Monthly)	Employee Pays (Monthly)	Employee Pays (per 24 pay periods)
Employee Only	\$846.42	\$665.88	\$180.54	\$90.27
Employee + 1	\$1,690.51	\$1,329.92	\$360.59	\$180.29
Family	\$2,239.12	\$1,761.52	\$477.60	\$238.80
High Deductible Health Plan	Total Premium (Monthly)	City Pays (Monthly)	Employee Pays (Monthly)	Employee Pays (per 24 pay periods)
Employee Only	\$647.23	\$534.77	\$112.46	\$56.23
Employee + 1	\$1,292.64	\$1,068.04	\$224.60	\$112.30
Family	\$1,712.15	\$1,414.65	\$297.50	\$148.75

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

Dental - 3/4 Time Employees				
	Total Premium (Monthly)	City Pays (Monthly)	Employee Pays (Monthly)	Employee Pays (per 24 pay periods)
Employee Only	\$42.95	\$25.13	\$17.82	\$8.91
Employee + 1	\$75.46	\$44.14	\$31.32	\$15.66
Family	\$134.01	\$78.40	\$55.61	\$27.81

Vision - 3/4 Time Employees				
	Total Premium (Monthly)	City Pays (Monthly)	Employee Pays (Monthly)	Employee Pays (per 24 pay periods)
Employee Only	\$7.94	\$4.65	\$3.29	\$1.65
Employee + 1	\$13.54	\$7.92	\$5.62	\$2.81
Family	\$22.26	\$13.02	\$9.24	\$4.62



MEDICAL, DENTAL AND VISION PREMIUMS - 1/2 TIME

Medical - 1/2 Time Employees				
Copay Plan	Total Premium (Monthly)	City Pays (Monthly)	Employee Pays (Monthly)	Employee Pays (per 24 pay periods)
Employee Only	\$846.42	\$423.21	\$423.21	\$211.61
Employee + 1	\$1,690.51	\$845.26	\$845.25	\$422.63
Family	\$2,239.12	\$1,119.56	\$1,119.56	\$559.78
High Deductible Health Plan	Total Premium (Monthly)	City Pays (Monthly)	Employee Pays (Monthly)	Employee Pays (per 24 pay periods)
Employee Only	\$647.23	\$323.62	\$323.61	\$161.81
Employee + 1	\$1,292.64	\$646.32	\$646.32	\$323.16
Family	\$1,712.15	\$856.08	\$856.07	\$428.04

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

Dental - 1/2 Time Employees				
	Total Premium (Monthly)	City Pays (Monthly)	Employee Pays (Monthly)	Employee Pays (per 24 pay periods)
Employee Only	\$42.95	\$16.75	\$26.20	\$13.10
Employee + 1	\$75.46	\$29.43	\$46.03	\$23.02
Family	\$134.01	\$52.26	\$81.75	\$40.88

Vision - 1/2 Time Employees				
	Total Premium (Monthly)	City Pays (Monthly)	Employee Pays (Monthly)	Employee Pays (per 24 pay periods)
Employee Only	\$7.94	\$3.10	\$4.84	\$2.42
Employee + 1	\$13.54	\$5.28	\$8.26	\$4.13
Family	\$22.26	\$8.68	\$13.58	\$6.79



VOLUNTARY LIFE AND AD&D INSURANCE

VOLUNTARY LIFE AND AD&D INSURANCE

The City of Grand Junction provides you the option to purchase Voluntary Life and AD&D insurance for yourself, your spouse, and your dependent children through Voya. You must purchase voluntary coverage for yourself in order to purchase coverage for your spouse and/or dependents. Benefits will reduce to 65% at age 65, 50% at age 70, and to 35% at age 75.

You and your spouse may elect or increase coverage only during the annual open enrollment period provided you have not previously been declined for coverage. Evidence of Insurability is required if you are electing more than two benefit levels from your current coverage and/or electing more coverage than your guaranteed issue amount from initial enrollment. Evidence of Insurability is required if enrolling for the first time.

- **Employee:** \$10,000 increments up to \$500,000 not to exceed five times your annual salary on the life coverage
Guaranteed Issue: \$180,000
- **Spouse:** \$5,000 increments up to \$500,000 not to exceed 100% of employees approved amount
Guaranteed Issue: \$30,000
- **Dependent Children:** \$2,000 increments up to \$10,000. Employee must enroll in coverage in order to purchase coverage for dependent children up to age 26.



MISSIONSQUARE 457 PLAN

The 457(B) Deferred Compensation plan allows you to save and invest money for retirement with tax benefits. The 457(B) funds are withdrawn pre-tax via payroll deductions. You may enroll, increase, or decrease these tax deferred deductions at any time.

The maximum contribution to the 457 plan in 2024 is \$23,000. If you are age 50 or older, you may contribute an additional \$7,500 to your account.

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

MISSIONSQUARE ROTH IRA

A Roth IRA is an Individual Retirement Account to which you contribute after-tax dollars. While there are no immediate tax benefits, your contributions and earnings can grow tax-free. You can also withdraw the funds tax-free and penalty free after age 59½ and once the account has been open for five years. Roth IRA's have income limits based on how you file your taxes.

The 2024 maximum contribution is \$7,000 or \$7,500 if you are aged 50 or older. The IRA contribution limit does not apply to rollover contributions or qualified reservist payments.

RETIREE HEALTH PROGRAM

All eligible grandfathered employees participating in the Retiree Health Benefit will contribute \$29 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 eligible, whichever comes first, after leaving the City.



EMPLOYEE ASSISTANCE PROGRAM (EAP)

As your employer, we are interested in your total well-being, which is why we offer an Employee Assistance Program (EAP). Triad EAP, an AllOne Health Company provides assistance to help you manage problems before they adversely affect your personal life, health, and/or job performance.

All benefit-eligible employees and their household members are eligible for the EAP. This is a **free, strictly-confidential service** that includes telephonic and/or in-person counseling for up to six (6) visits per year, per household family member. In addition, six (6) life coaching sessions are now available to help you reach your personal and professional goals, manage life transitions and build balance.

Assistance is available to the following personal and work-life situations:

- Marital and family problems
- Work-related difficulties
- Emotional problems
- Life coaching
- Alcohol and substance abuse
- Domestic violence
- Health and wellness resources
- Personal assistant
- Legal and financial resources and counseling
- Child and eldercare services
- Parenting
- Medical advocacy
- Midlife and retirement counseling
- Managing people

Contact Triad EAP by telephone at 877-679-1100 or (970) 242-9536, or on the web at www.triadeap.com.

Check out your EAP online resources at www.triadeap.com.

Use the following information to login:

Company Code: GJ

You will then create your own username and password.

Access to these resources will allow you to register for online services as well as complete online requests for services.



ACCIDENT INSURANCE

The City of Grand Junction provides you with the option to purchase voluntary accident insurance through Aflac. Aflac's accident insurance will help provide support when life's most unexpected moments arrive. This will help pay bills that your medical insurance doesn't completely cover. Claim payments are made in flat amounts based on services required after an accident has happened.

In the chart below you will find some examples of services that are covered. For a full list of covered services, please see the plan summary posted on CityWeb.

ACCIDENT INSURANCE	
Coverage Amounts	Benefit Amounts
EMERGENCY ROOM OBSERVATION (within 7 days after the accident)	\$100 each 24 hour period
ACCIDENT FOLLOW-UP TREATMENT (max of 6/ accident, within 6 months after the accident provided initial treatment is within 7 days of the accident)	\$50
AMBULANCE (within 90 days after the accident)	\$200 Ground / \$1,000 Air
FRACTURES (once/accident within 90 days after the accident)	Range: \$240-\$6,000
DISLOCATIONS (once/accident within 90 days after the accident)	Range: \$160-\$2,000
BURNS (once/accident within 6 months after the accident)	Range: \$100-\$20,000
THERAPY (max of 6/accident, within 90 days after the accident provided initial treatment is within 7 days of the accident)	\$50
Hospitalization	
HOSPITAL ADMISSION (Once/accident within 6 months after the accident)	\$1,000 per confinement
HOSPITAL CONFINEMENT (max of 365 days/accident, within 6 months after the accident)	\$300 per day
HOSPITAL INTENSIVE CARE (max of 30 days/accident, within 6 months after the accident)	\$250 per day

ACCIDENT INSURANCE	EMPLOYEE (PER 24 PAY PERIODS)
EMPLOYEE	\$7.23
EMPLOYEE & SPOUSE	\$10.60
EMPLOYEE & CHILD(REN)	\$12.56
FAMILY	\$15.93



CRITICAL ILLNESS INSURANCE

The City of Grand Junction provides you with the option to purchase voluntary critical illness through Aflac. Critical Illness insurance provides a financial, lump-sum benefit upon diagnosis of a covered illness. These covered illnesses are typically very severe and likely to render the affected person incapable of working. Because of the financial strain these illnesses can place on an individual and families, critical illness insurance is designed to help you pay your mortgage, seek experimental treatment, or handle unexpected medical expenses. Claim payments are based on a percentage of the purchased amount.

- **Employee:** \$5,000 increments up to \$50,000
- **Spouse:** \$5,000 increments up to \$50,000, not to exceed employee's benefit amount
- **Dependent Children:** Covered at 50% of the employee's benefit amount at no additional charge

In the chart below you will find some examples of critical illnesses that are covered. For a full list of illnesses that are covered, and for cost details, please see plan summary posted on CityWeb.

CRITICAL ILLNESS INSURANCE		
Covered Illness	Initial Occurrence Benefit Amount (% amount pertains to principal sum)	Reoccurrence Benefit Amount
CANCER (<i>Internal or Invasive</i>)	100%	We will pay benefits for the same critical illness after the first when the two dates of diagnoses are separated by at least 6 consecutive months. Cancer diagnoses are subject to the cancer diagnosis limitation.
	100%	
	100%	
	100%	
	100%	
	100%	
	100%	
	100%	
	100%	
	100%	
	100%	
	25%	
	25%	

*This benefit is only payable for burns due to, caused by, and attributed to, a covered accident.
 **These benefits are payable for loss due to a covered underlying disease or a covered accident.



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.

LifeLock Identity Theft	
LifeLock Benefit Elite	Employee (per 24 pay periods)
Employee Only	\$4.25
Employee + Family	\$8.49
LifeLock Ultimate Plus	Employee (per 24 pay periods)
Employee Only	\$7.00
Employee + Family	\$13.99

TRUSTMARK UNIVERSAL LIFE INSURANCE WITH LONG-TERM CARE BENEFIT

Financial security even after a loss

Protecting your loved ones is one of life's greatest responsibilities. When a family loses someone, in addition to grief, survivors may suddenly be faced with costly expenses and debts, and even a loss of income. Universal Life can help. Whether you are married, a parent or single and starting out, Universal Life helps take care of the people important to you if tragedy happens. You can choose a benefit amount that provides the right protection for you. Universal Life insurance can mean those left behind can still pursue their own dreams, and help ensure that the ending of one story won't stop the beginning of another.

Solving the long-term care issue

At any point in your life, you may need long-term care services, which could cost hundreds of dollars per day. Universal Life includes a long-term care (LTC) benefit that can help pay for these services at any age.

Here's how it works: You can collect 4% of your Universal Life benefit per month for up to 25 months to help pay for long-term care services.

Flexible features available: If you collect a benefit for LTC, your full death benefit is still available for your beneficiaries, as much as doubling your benefit.

Universal Life sample rates

Sample ranges of monthly rates for employee-only, non-smoker coverage. Your exact rate may depend on additional features selected by you and/or by your employer.

Age at purchase	\$25,000 policy
30	from \$21.93 - \$27.17
40	from \$32.15 - \$40.91
50	from \$51.65 - \$66.91

Sample rates are shown for illustrative purposes only. Rates may vary by age, smoking status & state. An application must be completed to obtain coverage.

PET INSURANCE

If you're a pet parent, your fur babies are an important part of your family, bringing comfort, joy and unconditional love. In return, you do the best you can to take care of them. But pet care is expensive and veterinary costs continue to rise. We have selected PetPartners to be your partner in pet protection.

What's Covered

- Pre-existing conditions*
- Broken bones
- Diagnostics
- Surgery
- Prescription medication
- Alternative treatments**
- Toxin ingestion
- Digestive issues
- Behavioral issues**
- Cancer
- Hospitalization

Take the stress out of unexpected vet bills.

Pet insurance reimburses you for the cost of accidents and illnesses throughout your pet's life. Here's how it works:

1. Visit your vet (or any licensed vet or clinic)
2. Pay your vet then submit a claim
3. Get reimbursed for eligible expenses

* Pre-Existing condition coverage may require a 12 month waiting period.

** Eligible with optional Alternative & Behavioral Care rider.

PetPartners	
Accident Only	Employee Pays (per 24 pay periods)
Per Covered Pet	\$5.04

PetPartners	
Accident & Illness	Employee Pays (per 24 pay periods)
Cat age 0-10 (per cat)	\$11.64
Dog age 0-10 (per dog)	\$22.87

PAID TIME OFF (PTO)/HOLIDAY SCHEDULE

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.

3/4 Time Employees		
Years of Service	Bi-Weekly Accrual Hours	Annual Accrual Days
1-5 years	7.385	24
6-10 years	8.077	26.25
11-15 years	8.469	28.5
16-20 years	9.461	30.75
21 or more	10.154	33

30 hours of PTO will be awarded on date of hire.

1/2 Time Employees		
Years of Service	Bi-Weekly Accrual Hours	Annual Accrual Shifts
1-5 years	4.923	16
6-10 years	5.385	17.5
11-15 years	8.5846	19
16-20 years	6.308	20.5
21 or more	6.77	22

20 hours of PTO will be awarded on date of hire.

LEAVE PROGRAMS

Leave benefits allow employees to take time off from work. The City provides all Federal and State mandated leaves. Please refer to the Personnel Policy Manual for complete information on all leaves offered. Some of the leave programs available to employees include:

- Bereavement Leave
- Family Medical Leave
- Military Leave
- Short-Term Disability Leave

2024 HOLIDAY SCHEDULE

New Year's Day	Jan 1
Martin Luther King Jr. Day	Jan 15
President's Day	Feb 19
Memorial Day	May 27
Juneteenth	June 19
Independence Day	July 4
Labor Day	Sept 2
Veteran's Day	Nov 11
Thanksgiving Day	Nov 28
Day after Thanksgiving	Nov 29
Christmas Day	Dec 25

COLORADO FAMILY AND MEDICAL LEAVE INSURANCE PROGRAM (FAMLI)

Beginning January 1, 2024, paid family and medical leave benefits are available to most Colorado employees who earned at least \$2,500 over the previous year for work performed in Colorado.

The City of Grand Junction has exercised the right to opt-out of FAMLI, meaning that the City has declined to participate and will not make contributions to the program. However, even though the City is not participating in the program, employees may individually opt in to the program by contacting the FAMLI Division at CDLE_FAMLI_info@state.co.us or 866-263-2654.

Any City of Grand Junction employee who chooses to opt in to the program will be responsible to remit premiums directly to the State of Colorado. The City will not be deducting the premium from paychecks or handling any related reporting. See famli.colorado.gov for more information.

CITY OF GRAND JUNCTION'S CHILD CARE FACILITY

The City of Grand Junction is proud to offer early childhood educational services that utilize an evidence-based curriculum to help nurture growth and development. The childcare facility is available to City of Grand Junction employees children and grandchildren.

Infants - \$55 per day

Toddlers - \$50 per day

Pre-School - \$44-\$48 per day (Universal Pre-School Provider)

Operating Hours: 6:30 a.m.—6:30 p.m., Monday—Friday
545 25 1/2 Road Grand Junction, CO 81505

Phone: (970) 254-3817 | **Email:** childcare@gjcity.org

ADDITIONAL BENEFITS & 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.

Email: benefits@gjcity.org

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.

Email: benefits@gjcity.org

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.

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: gvt.mesacounty.us/

Email: hr@gjcity.org

SMARTDOLLAR

Learn how to get out of debt and reach your goals faster with a plan that actually works and the tools you need to put it into action. Create a free account today!

Visit: smardollar.com/enroll/cityofgrandjunctionco8722

529 COLLEGE SAVINGS PLAN

Through CollegenInvest, 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.

Website: collegeinvest.org

CREDIT UNION

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

Visit: grandjunctionfcu.org

EMPLOYEE SERVICE PROGRAM

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

DISCOUNTS

- Crossroads Fitness
- Burnalong
- Noom
- City Bikes
- Grand Junction Parks and Recreation
- Verizon Wireless
- Regal Cinemas

DISCOUNT MARKETPLACE

Enjoy discounts on a variety of products and categories by visiting the City of Grand Junction Benefit Hub.

- Travel
- Entertainment
- Restaurants and more....

Visit: gjcity.benefithub.com/
Enjoy the savings!

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 completed and returned 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: Joshua Fullmer, DO | Christopher Blair, FNP | Zaira Chaudhry, MD
2004 N 12th Street Grand Junction, CO 81501 | Phone: 970-256-6490

St. Mary's Occupational Health: James Harkreader, FNP | Spencer Olsen, MD
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 are:

Human Resources: 250 North 5th Street Grand Junction, CO 81501 | Phone: 970-256-4024 | Fax: 970-256-4007

CIRSA: 3665 Cherry Creek North Drive Denver, CO 80209 | Phone: 303-757-5475 or 800-228-7136



CONTACT INFORMATION

IF YOU HAVE ANY QUESTIONS REGARDING YOUR BENEFITS OR THE MATERIAL CONTAINED IN THIS GUIDE, PLEASE CONTACT HUMAN RESOURCES.

Phone: 970-244-1512 | **Email:** benefits@gjcity.org
Address: 250 N. 5th Street – 2nd Floor, Grand Junction, CO 81501

Coverage	Carrier	Phone Number	Website/Email
Medical	Cigna Group # 3342872	800-244-6224	cigna.com my.cigna.com
Mail Order Prescriptions	Express Scripts Group # 3342872	800-835-3784	my.cigna.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	my.cigna.com
Dental	Delta Dental of Colorado Group # 11871	303-741-9305	deltadentalco.com
Vision	Vision Service Plan (VSP) Group # 30088051	800-877-7195	vsp.com
Flexible Spending Accounts (FSAs)	Rocky Mtn Reserve (RMR)	888-722-1223	info@rmrbenefits.com
Health Savings Account (HSA)	Home Loan State Bank	970-243-6600	hlsb.com
Voluntary Life / AD&D Insurance	Voya Financial Plan #695718	800-955-7736	voya.com
Life with Long Term Care	Trustmark	800-514-3446	trustmarksolutions.com
FPPA Disability	Fire & Police Pension Association (FPPA)	303-770-3772	fppaco.org
FPPA Retirement	Fire & Police Pension Association (FPPA)	800-332-3772	fppaco.org
MissionSquare Retirement	401(a): General Employee - #106400 SWORN Police - #106401 SWORN Fire - #106402 Executive - #108141 MissionSquare 457: #300064 Roth IRA: #705653 Individual IRA: #701487	800-669-7400	missionsq.org
Employee Assistance Program (EAP)	Triad EAP	970-242-9536 Toll free: 877-679-1100	triadeap.com Company Code: GJ
Critical Illness Accident Insurance	Aflac Group # 21885	800-433-3036	mylogin.aflac.com
Identity Theft	LifeLock	800-543-3562	memberportal.lifelock.com
Pet Insurance	PetPartners	800-543-3562	portal.independenceamerican.com/login/
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	gjcity.benefithub.com/

Disclaimer: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage 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 Descriptions (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 of Grand Junction will distribute all required notices annually.

2024 Edition

