

2027 EMPLOYEE BENEFITS GUIDE

3/4 TIME & 1/2 TIME

INTRODUCTION & TABLE OF CONTENTS

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 information on the benefits available to you for the 2027 plan year (January 1 – December 31, 2027). Please take a moment to review the benefits the City of Grand Junction offers to determine which plans are best for you.

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HOW TO ENROLL

1 Login to **GJ Cloud**, Select the **Benefits** tile, then **Enroll Now**

2 Select **Enroll in Benefits that Matter to You**, then select **Edit** in the Employee Benefits tile.

3 Choose **Enroll** or **Waive** for each benefit, then **Continue**

4 Review your elections and select **Submit** on the **Review & Submit** page

5 Print or download your **Benefits Summary** for your records

Note: Detailed GJ Cloud enrollment instructions are available on the Benefits page on CityWeb.

Even if you are not making changes, confirm that your benefit elections and dependent information are correct. IRS and plan rules generally do not allow benefit changes during the year unless you experience a Qualifying Life Event (QLE). For more information about QLEs, see Page 3 of this guide.

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:

The following benefits will begin on the first day of the month following your date of hire (or as noted below):

- Medical
- Dental
- Vision
- Health Savings Account (HSA)
- Flexible Spending Accounts (FSA)
- Life and AD&D Insurance
- Elected voluntary benefits
- Access to the Sage Health & Wellness Center

Benefits effective as of date of hire:

- Employee Assistance Program (EAP)
- Deferred Compensation 457 contributions (if elected)

Benefits effective after 12 months of employment and 1,250 hours worked:

- Short-Term Disability (STD)
- Family Medical Leave (FMLA)

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

- Your legally married spouse
- Your common-law-spouse, registered domestic partner (RDP), and/or their dependent 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, 2027. 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 2027 Open Enrollment Checklist

- Read this Benefits Guide carefully for details on the benefit plans.
- Employees can make benefit changes during open enrollment for the 2027 plan year by logging into GJ Cloud.
- Review your beneficiary designations annually to ensure they are up to date. Life insurance beneficiaries can be updated through GJ Cloud, while retirement plan beneficiaries must be updated directly through the Empower or FPPA website, as applicable.
- 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).

SAGE HEALTH & WELLNESS CENTER

The Sage Health and Wellness Center offers employees and their families easy access to primary healthcare services, massage and physical therapy, and behavioral health counseling. The Sage Health and Wellness Center can be your first stop for treating illnesses and injuries, as well as providing preventive care, routine physicals, health coaching, chronic condition management, and more. All care is kept confidential, and clinicians strictly adhere to HIPAA standards and regulations.

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.

Scheduling Is Easy

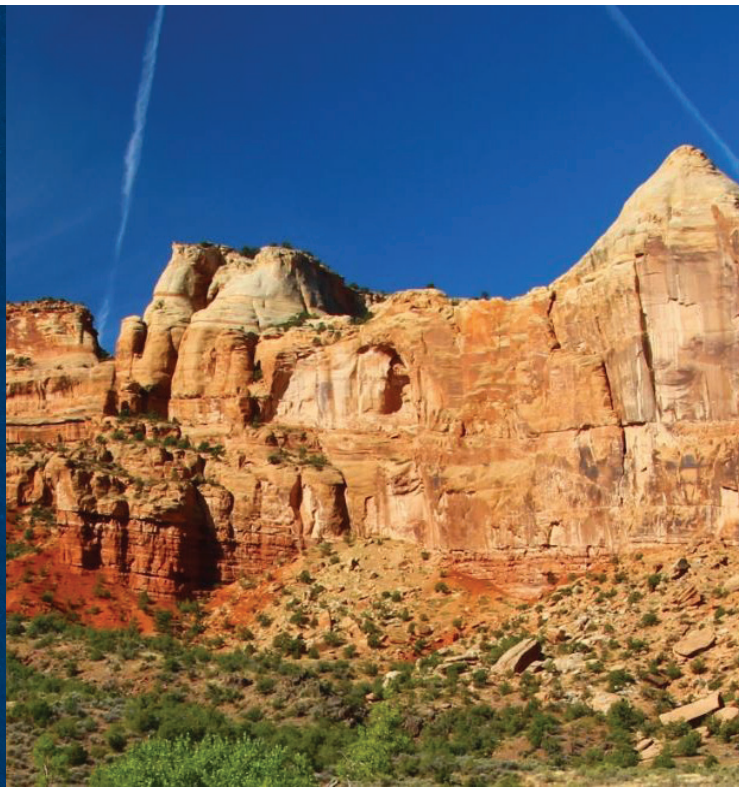
Appointments are available Monday through Friday. Book online at my.marathon-health.com, scan the QR code to open the Marathon Health patient portal, or call the center directly at (970) 628-0012. Visit the website for current hours of operation.

Meet Your Care Team

The Sage Health & Wellness Center offers a range of services under one roof:

- **Physician Assistant**
- **Physical Therapist**
- **Licensed Professional Counselor**
- **Medical Massage Therapist**
- **Medical Assistant**

Sage Health & Wellness Center
2525 N 8th Street Suite 106
Grand Junction, CO 81501
(970) 628-0012
my.marathon-health.com





KNOW WHERE TO GO

The right place to get care depends on how serious your situation is. The emergency room is the most expensive option, so save it for true emergencies. If you have an emergency, call 911 or go to the nearest emergency room. For everything else, these options can save you time and money.

Least Expensive → **Most Expensive**

Sage Health & Wellness Center

Sage is available to employees and their covered dependents and is your most convenient and affordable option for care. Same-day and next-day appointments are often available, and you can manage your care, message providers, and schedule appointments online 24/7.

Visit Sage for:

- Preventive care
- Sick visits
- Annual physicals, including back-to-school and sports physicals
- Mental health screenings
- Chronic condition management
- Blood draws and other lab services

Your Primary Care Provider (PCP)

Your PCP office is usually open during regular business hours and is a great resource for routine care that doesn't need immediate attention.

Visit your doctor for:

- Preventive care
- Height, weight, and blood pressure checks
- Annual flu shots and other immunizations
- Non-emergency illnesses
- Coughs or flu symptoms that last more than a few days
- Minor cuts that may need a few stitches

Virtual or Urgent Care

Cigna MDLive connects you with a provider by phone or video 24/7/365. It's a convenient option for non-emergency illnesses when you can't get to a clinic.
Urgent care centers are generally open evenings and weekends and are your best alternative to the ER when your regular provider or Sage isn't available. Walk-ins are welcome, but booking ahead may shorten your wait.

Visit urgent care for:

- Muscle sprains or strains
- Back pain
- Skin infections
- Sore throat
- Small cuts
- Stomach issues such as nausea or vomiting

Emergency Room (ER)

The ER is for serious or life-threatening situations that need immediate care.

If you're experiencing any of the following, call 911 or go to the ER right away:

- Chest pain
- Shortness of breath
- Major burns
- Severe injuries
- Heavy or uncontrolled bleeding
- Loss of consciousness

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 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 *Individual/Family*	$750/$1,500	$4,000/$8,000	$4,000 / $8,000	$9,000 / $18,000
OUT-OF-POCKET MAX *Individual/Family*	$6,650 / $13,300	$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 *PCP* *Specialist* *Virtual Care (MDLive)*	 $15 copay $30 copay $15/$30 copay	 50% after ded. 50% after ded. N/A	 20% after ded. 20% after ded. 20% after ded.	 50% after ded. 50% after ded. N/A
HOSPITAL SERVICES *Inpatient* *Outpatient*	 20% after ded. 20% after ded.	 50% after ded. 50% after ded.	 20% after ded. 20% after ded.	 50% after ded. 50% after ded.
URGENT CARE	$30 copay	50% after ded.	20% after ded.	50% after ded.
EMERGENCY ROOM	$300 copay	$300 copay	20% after ded.	20% after ded.
CHIROPRACTIC CARE	$15 copay	50% after ded.	20% after ded.	50% after ded.
PRESCRIPTION DRUGS *Retail* *Tier 1* *Tier 2* *Tier 3* *Tier 4 (up to 30 days)*	 $15 $40 $55 20% to max $150	Not Covered	20% after ded.	Not Covered
PRESCRIPTION DRUGS *Mail Order (up to 90-day supply)* *Tier 1* *Tier 2* *Tier 3* *Tier 4 (up to 30 days)*	 $38 $100 $138 20% to max of $150	Not Covered	20% after ded.	Not Covered

If you cover family members, each person must meet their own individual deductible. Copays do not count toward the deductible, but both copays and deductible payments count toward the out-of-pocket maximum. The plan pays 100% of a family member's covered expenses once they reach their individual out-of-pocket maximum, or once the family reaches the family out-of-pocket maximum, whichever comes first. Out-of-network providers have a separate deductible and out-of-pocket maximum, and you are responsible for any charges above the maximum allowed amount.

MYCIGNA

Life gets busy, and managing your health shouldn't add to it. The myCigna app keeps your plan information organized and easy to reach from your phone or tablet, so you can take care of the details on your schedule, whether you're at home, at work, or on the go. It's a simple way to stay on top of your coverage and make informed decisions about your care. Use the myCigna app to:

- View, text, or email ID card information (physical ID cards are mailed only upon request)
- Access virtual care directly from your phone or tablet
- Manage and track claims
- Find in-network doctors and compare cost and quality information
- Review your coverage
- Track your account balances and deductibles
- Order your prescriptions from Express Scripts Pharmacy (a Cigna Healthcare company), sign up for home delivery, and view your prescription order history
- Compare prescription drug prices at retail and home delivery pharmacies

Access myCigna in the way that works for you:

- my.Cigna.com
- Live chat
- Phone: 800-244-6224

Download the myCigna App on your mobile device.

GET IT ON Google Play

Download on the App Store

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 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

ONE GUIDE

After enrollment, the support continues for Cigna customers.

Let's face it, understanding and using your health plan isn't always easy. The Cigna One Guide team is ready and waiting to help. It's the highest level of personal support available. Use the myCigna app (or call the number on the back of your ID card) to be connected with a representative who will guide you, help you save money and stay healthy.

Cigna One Guide service provides personalized assistance to help you:

- Understand your plan & coverages
- Find an in-network health care provider, lab or urgent care center
- Connect with health coaches, pharmacists and more
- Help schedule your annual check-up and other appointments
- Receive support for your complex health situations
- Get cost estimates to avoid surprises



MEDICAL INSURANCE

In addition to medical and prescription drug coverage, Cigna offers a wide range of programs for you and your enrolled dependents. Services range from mental health programs, support during pregnancy, musculoskeletal services, and diabetes management tools. More details on each program can also be found on the benefits page of CityWeb.

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

Visit my.Cigna.com or call MDLIVE at (888) 726-3171 when you need virtual care.

WOMENS HEALTH

Pomelo Care: A virtual care program supporting fertility, maternity & menopause health. You'll get 24/7 virtual care that delivers continuous, personalized clinical care for women. Visit pomelocare.com/cigna-benefit to get started.

HEALTH RESOURCES

Healthy Rewards: When it comes to making the most of your benefits with your budget, Healthy Rewards are here to help. Discover deep discounts from trusted brands on a wide variety of products and services designed to support your health goals and enhance your well-being. There are programs for fitness, exercise, nutrition, and hearing and vision care. To learn more about discounts on gym memberships, hearing aids or LASIK visit discoverhealthyrewards.sites.cigna.com.

LIFESTYLE MANAGEMENT PROGRAMS

Weight Management: While weight loss medications are not covered under our medical plan or through the Sage Health & Wellness Clinic, you may qualify for reduced pricing directly through the manufacturer if eligibility requirements are met.

Visit NovoCare at novocare.com/obesity/home.html or Lilly Direct at lilly.com/lillydirect/ for more information, or consult your primary care provider for additional weight management resources.

Nutritional Counseling: Berry Street is a nationwide team of registered dietitians who help people build healthier habits, manage medical conditions, and feel their best. We offer virtual visits and nutrition plans tailored to your goals. Specialist programs for weight-management, diabetes, heart health, women's health, kidney disease, GI conditions, and more.

Tobacco Cessation: Get the help you need to finally quit tobacco. Create a personal quit plan and get the support you need along with free over-the-counter nicotine replacement therapy. Call the number on the back of your Cigna ID card or visit my.Cigna.com to get started.

Stress Management: Get help lowering your stress levels and raising your happiness levels. Learn what causes stress in your life and develop a personal stress management plan. Call the number on the back of your Cigna ID card or visit my.Cigna.com to get started.

FAMILY PLANNING SUPPORT

Healthy Pregnancies Healthy Babies: Designed to help you and your baby stay healthy during your pregnancy and in the days and weeks after your baby's birth. Cigna's maternity specialists have nursing experience and are available to support you during your whole pregnancy. Enroll on my.Cigna.com, call 800-615-2906 or on the Cigna Healthy Pregnancy app.

Infertility Benefits: If you or your partner receive an infertility diagnosis, you will have access to Cigna's fertility benefit plan. You will have access to testing to determine the cause of infertility, treatment to restore fertility, and access artificial insemination/IUI/IVF. Call the number on the back of your Cigna ID card to learn more.

MUSCULOSKELETAL RESOURCES

Airrosti Remote Recovery: If you are dealing with muscle & joint pain, Airrosti provides effective care that you can access from the convenience of home. You will receive an orthopedic evaluation, a recovery kit (mailed to your home), a personalized recovery plan and ongoing support from a physical therapy provider. All Airrosti providers are in-network with Cigna. For more information visit Airrosti.com/remoterecovery or call 855-913-0845.

Cigna Pathwell Bone & Joint: If you have joint pain, it can affect everything. Whether the pain just started or you're ready for surgery, the team will help guide you to the right care. You'll work one-on-one with a Cigna Healthcare Care Advocate who has clinical expertise in spine, knee, hip and shoulder pain. They'll help you understand your options and create a personalized plan based on your goals. For more information visit connectedcare.cigna.com/login/landing or call 877-505-5875.

DIABETES SUPPORT

Omada: A free Diabetes Prevention Program for those who are at risk for Type 2 diabetes or heart disease who are accepted in the program. Participant will be paired with a chronic disease prevention health coach, receive evidence-based curriculum, access to a support group, goals and a wireless smart scale. To get started, visit go.omadahealth.com/omadaforcigna.

PRESCRIPTION DRUG INFORMATION

Cigna 90 Now

Cigna 90 Now empowers customers to decide where they fill their 30- and 90-day maintenance medications, allowing them to choose the pharmacy and pharmacist care team that best meets their needs.

Customers can select from two networks for 30- and 90-day prescriptions, with CVS Pharmacy or Walgreens as the primary retail options. Walgreens is the designated anchor pharmacy, but customers have the flexibility to switch anchors once per year. To view or change your pharmacy network visit my.Cigna.com or on the myCigna app.

90-day Supply for Maintenance Medications

A 90-day supply for maintenance medication can be filled at any in-network pharmacy for two times the retail copay.

Cigna's home delivery pharmacy is a convenient option if you're taking a medication on a regular basis to treat an ongoing health condition. You can fill your medication with a 90-day supply with automatic refills and flexible payment options. Log in to my.Cigna.com to move your prescription(s) electronically or call 800-835-3784, they'll contact your doctor's office to help transfer your prescription. If you have a new prescription, ask your doctor to send it to Express Scripts electronically or by fax.

Price a Medication Tool

Prescription drug costs can vary between pharmacies. The Price a Medication tool will allow you to compare costs of your medications depending on where and how you'd like to fill it. Compare the price of your medication at retail pharmacies and through Express Scripts. See which medications your plan covers, find lower-cost alternatives and see costs for a 30- and 90-day supply. Log in to your myCigna app or my.Cigna.com.

Pathwell Specialty

If you take a specialty medication to treat a complex medical condition, this program will make it more affordable and easier to manage. Receive personalized support from a Cigna Pathwell Care Manager, who has a strong understanding of your condition, the specialty medication(s) you're receiving, and your insurance benefits. They'll take care of everything for you, so you can focus on your health and well-being. To talk with a Cigna Specialty Care Manager, call 877-505-3681 or go to pathwellspecialty.sites.cigna.com.



WELLNESS PROGRAM



The City of Grand Junction is committed to fostering a strong wellness culture that promotes the health and well-being of our employees and their families. By participating, you can earn up to $540 annually in medical premium discounts while also benefiting from a wide range of wellness initiatives, challenges, activities, and classes designed for you and your family. It's easy to participate through the Marathon Health portal, where you can easily self-report your progress. Additionally, you can save by completing your biometric screening at the Sage Health & Wellness Center.

To participate in the Wellness Incentive Program, log in to the Marathon Health portal at my.marathon-health.com/login. The City provides two options to complete the program:

OPTION ONE	OPTION TWO
Earn a $25 monthly medical insurance premium discount by completing the following wellness activities: • Biometric Screening • Health History & Risk Assessment (HHRA) available through the Marathon Health portal • Comprehensive Health Review (CHR) - Complete a follow-up appointment at Sage Health & Wellness Center or with your PCP	Earn a $45 monthly medical insurance premium discount by completing the following wellness activities: • Complete all Option ONE activities • Complete and self-report five additional well-being activities from the following categories: • Financial • Career • Social • Overall Well-being • Behavioral/Mental health *Please be sure to update the Marathon Health portal upon completion to earn credits.*

The Wellness Incentive Program runs from January 9 – November 30, 2027. All program requirements for the 2028 plan year must be completed by November 30, 2027. For new employees hired during the year, after you complete the activities in the Marathon Health portal, email wellness@gjcity.org to start receiving your medical insurance premium discount.

BEHAVIORAL HEALTH RESOURCES

The City of Grand Junction is dedicated to supporting you and your family through life's challenges. That's why we offer a variety of behavioral & mental health resources. See below to learn about these resources or visit the Benefits page on CityWeb.

CITY-PROVIDED RESOURCES

RESOURCE	WHAT IT OFFERS	WHO'S ELIGIBLE	How to Access
SAGE HEALTH & WELLNESS CENTER	On-site Licensed Professional Counselor; in-person or virtual appointments	Employees and dependents (ages 12+) enrolled in a Cigna medical plan	Visit the Marathon Health portal at my.marathon-health.com or call 970-628-0012.
ALLONE HEALTH EAP	Free, confidential counseling: up to six sessions per family member per year	All employees and their household members	Visit allonehealth.com/portal or call 800-451-1834. See page 19 of the benefits guide.

CIGNA BEHAVIORAL HEALTH PROGRAMS

The following programs are available to employees and their covered dependents enrolled in a City medical plan. Access all of these programs via the myCigna app, myCigna.com or call 800-244-6224.

PROGRAM	FOCUS	FORMAT
CIGNA MDLIVE	Therapy, diagnosis, treatment, and prescriptions	Video visits with a therapist or psychiatrist
MONUMENT	Alcohol treatment (sobriety or moderation goals)	Online therapy, moderated support groups, and medication options
HEADSPACE	Anxiety, depression, and daily stress	Certified coach by text plus app programs; a therapist or psychiatrist can be added within days
TALKSPACE	Anxiety, depression, and stress	Licensed therapists by live video and private text; psychiatry available
MERU HEALTH	Depression, burnout, and anxiety	App-based therapy with daily support from licensed clinicians
SONDERMIND	General therapy	Virtual or in-person; matched to a therapist based on your needs
BRIGHTLINE	Kids and teens: sleep, separation anxiety, and disruptive behavior	Virtual support for kids, teens, and parents
NOCD	Treatment for obsessive-compulsive disorder (OCD)	Video therapy sessions led by therapists who specialize in exposure and response prevention (ERP)
IPREVAIL	Boost your mood and improve your mental health	24/7 on-demand coaching and a tailored program after a short assessment

LOCAL & NATIONAL RESOURCES

RESOURCE	PURPOSE	AVAILABILITY	Contact
988 COLORADO CRISIS SERVICES & MENTAL HEALTH LINE	Immediate support for anyone with mental health or substance use concerns. 988 is free and confidential.	24/7/365	Call 988, Text 988 or visit 988colorado.com
211 COMMUNITY RESOURCES	Find vital services such as emergency shelter, food, utility assistance, childcare, healthcare and more.	Monday - Friday	Call 211 or visit 211colorado.org
NATIONAL DOMESTIC VIOLENCE HOTLINE	Help for survivors, concerned friends and family, and abusive partners seeking change.	24/7/365	Call 1-800-799-SAFE (7233), text START to 88788, or chat at thehotline.org
PRIMEHEALTH+ (formerly Marillac)	Licensed Professional Counselors, Licensed Clinical Social Workers, and Psychiatric Nurse Practitioners	Monday - Friday	Call 970-200-1600 or visit primehealthplus.org
National Alliance on Mental Illness (NAMI)	Provides free advocacy, education & support for people with mental illnesses.	Monday - Friday	Call 303-321-3104 or visit namicolorado.org

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 High-Deductible Health Plan (HDHP)
- Must contribute a minimum of $750 annually. Your contributions are deducted from your paychecks throughout the year (26 pay periods), and you can change your contribution amount as long as your annual total stays at or above $750.

CITY CONTRIBUTIONS

The City of Grand Junction contributes to your HSA based on your HDHP coverage level:

- Employee Only: The City makes one deposit of $750 per year in January.
- Employee + 1/Family: The City makes two deposits per year, in January and July, for a total of $1,500.

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

2027 IRS HSA CONTRIBUTION MAX

(including the City's contributions)

- Employee only: $4,500
- Employee +1 or more dependents: $9,000
- Employees age 55+ by 12/31/2027 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 High Deductible Health Plan (HDHP).

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.



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:
   - Healthcare/Limited Purpose FSA: For the 2027 plan year, you can contribute $120 to $3,500. Please note: The $3,500 maximum is pending IRS announcement.
   - Dependent Care FSA: For the 2027 benefit year, you can contribute up to $7,500 if married filing jointly, single or head of household. If married filing separately, each spouse may contribute up to $3,750.
2. Your annual election(s) will be divided evenly, on a pre-tax basis, across 26 paychecks per year (or the remaining paychecks if you are hired mid-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 childcare 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
- Daycare Centers and licensed in-home daycare
- Day Camps
- Preschool and Pre-K

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 Health Care FSA in order to open up and contribute to an HSA bank account.

You can incur expenses through March 15, 2028, and must file claims by March 31, 2028 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: www.irs.gov/forms-pubs/about-publication-502.

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 *(including endodontic and periodontic treatment)*	20% after deductible
MAJOR SERVICES	50% after deductible
ORTHODONTIA SERVICES *(Up to age 26)*	50% after deductible
ORTHODONTIA LIFETIME MAX	$5,000

You can ask your provider to submit a pre-determination estimate. Delta Dental will review the treatment plan and tell your provider how much you would be responsible for so you will have a clear understanding of cost prior to treatment.

Scan this QR Code to download the Delta Dental mobile app.

Delta Dental Mobile App features include:

- Mobile ID Card
- Search Providers
- Estimate Dental Costs
- Save your Preferred Provider for Quick Access
- Review Claims

Comparing Network Providers

PPO Dentist - Payment is based on the PPO dentist's allowable fee, or the actual fee charged, whichever is less. You will receive the most amount of savings by choosing a PPO dentist.

Premier Dentist - 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 non-participating Maximum Plan Allowance. Members are responsible for the difference between the non-participating MPA and the full fee charge by the dentist.

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.

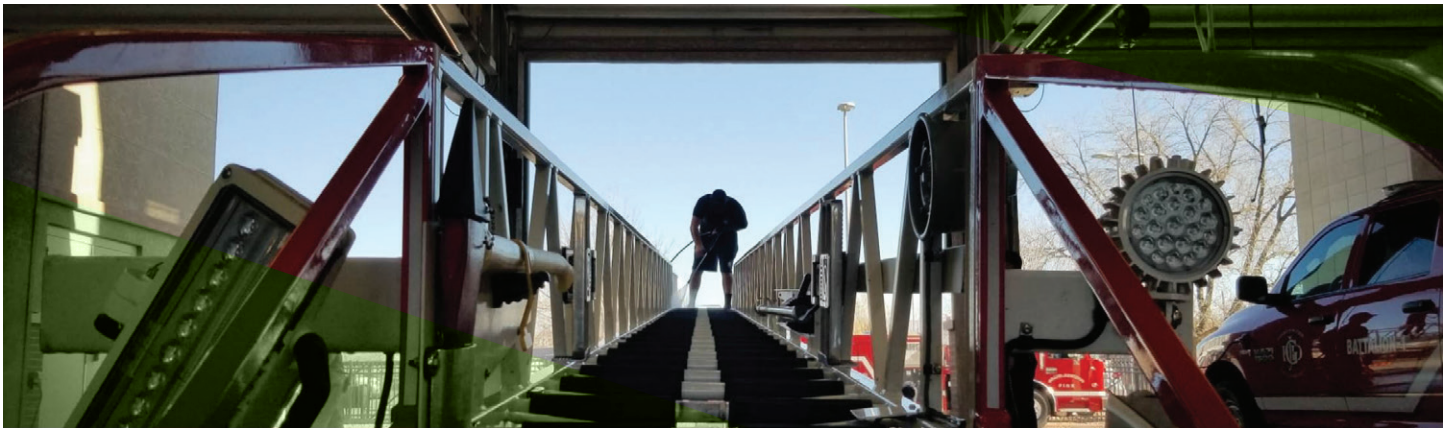
	VSP VISION **In-Network VSP Choice: Benefits available every 12 months unless otherwise noted.**
EYE EXAM	$10 copay
PRESCRIPTION GLASSES	$25 copay
LENSES	Included with prescription glasses copay
FRAMES	$225 frame allowance + 20% savings on the amount over the allowance $275 Featured Frame Brands allowance Copay included with prescription glasses copay
LENS ENHANCEMENTS	Standard progressive lenses: $0 copay Premium progressive lenses: $95 - $105 copay Custom progressive lenses: $150 - $175 copay
CONTACT LENSES *(In lieu of glasses)*	$200 allowance for contacts and contact lens exam (fitting and evaluation) Up to $60 copay
VSP LIGHTCARE	$225 allowance for ready-made non-prescription sunglasses or blue light filtering glasses, in lieu of prescription glasses or contacts $25 copay
ESSENTIAL MEDICAL EYE CARE	Retinal imaging for member with diabetes covered-in-full. Additional exams & services to treat immediate issues (pink eye, changes in vision, glaucoma, diabetic eye disease and more). $20 per exam, available as needed

ADDITIONAL VSP BENEFITS

Lightcare: You 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 Feature Frame: 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

The premiums for medical, dental, and vision coverage are listed below. Premiums may be deducted from your paycheck on a pre-tax or post-tax basis, depending on your elections. Slight rounding differences may apply.

Please Note: City employees receive 26 paychecks per year. In the two months each year with three paydays, medical, dental, and vision premiums are deducted from the first two paychecks only. No premiums are withheld from the third paycheck.

Medical - 3/4 Time Employees				
Copay Plan	**Total Premium** (Monthly)	**City Pays** (Monthly)	**Employee Pays** (Monthly)	**Employee Pays** (per 24 pay periods)
Employee Only	$1,509.46	$1,209.54	$299.92	$149.96
Employee + 1	$3,014.77	$2,415.73	$599.04	$299.52
Family	$3,993.14	$3,199.70	$793.44	$396.72
High Deductible Health Plan	**Total Premium** (Monthly)	**City Pays** (Monthly)	**Employee Pays** (Monthly)	**Employee Pays** (per 24 pay periods)
Employee Only	$1,154.24	$967.35	$186.89	$93.45
Employee + 1	$2,305.23	$1,932.01	$373.22	$186.61
Family	$3,053.37	$2,559.01	$494.36	$247.18

Dental - 3/4 Time Employees				
	Total Premium (Monthly)	**City Pays** (Monthly)	**Employee Pays** (Monthly)	**Employee Pays** (per 24 pay periods)
Employee Only	$42.02	$24.40	$17.62	$8.81
Employee + 1	$77.33	$44.90	$32.43	$16.22
Family	$128.80	$74.70	$54.10	$27.05

Vision - 3/4 Time Employees				
	Total Premium (Monthly)	**City Pays** (Monthly)	**Employee Pays** (Monthly)	**Employee Pays** (per 24 pay periods)
Employee Only	$7.94	$4.64	$3.30	$1.65
Employee + 1	$13.54	$7.92	$5.62	$2.81
Family	$21.58	$12.70	$8.88	$4.44



MEDICAL, DENTAL AND VISION PREMIUMS - 1/2 TIME

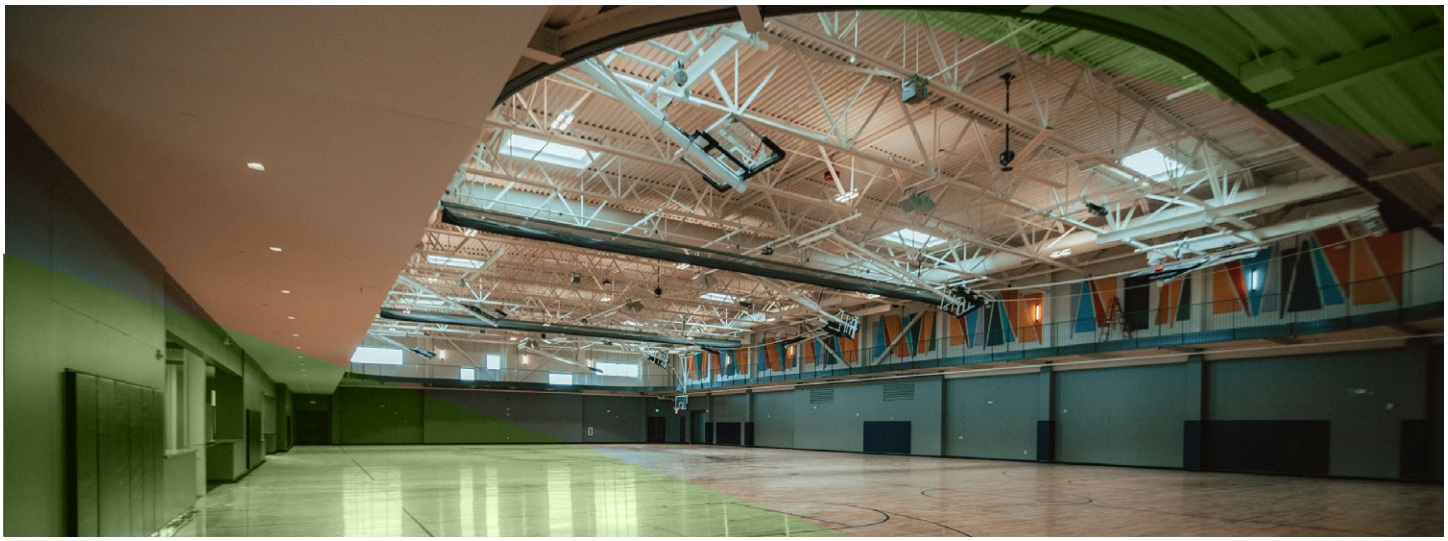
The premiums for medical, dental, and vision coverage are listed below. Premiums may be deducted from your paycheck on a pre-tax or post-tax basis, depending on your elections. Slight rounding differences may apply.

Please Note: City employees receive 26 paychecks per year. In the two months each year with three paydays, medical, dental, and vision premiums are deducted from the first two paychecks only. No premiums are withheld from the third paycheck.

Medical - 1/2 Time Employees				
Copay Plan	**Total Premium** (Monthly)	**City Pays** (Monthly)	**Employee Pays** (Monthly)	**Employee Pays** (per 24 pay periods)
Employee Only	$1,509.46	$754.73	$754.73	$377.37
Employee + 1	$3,014.77	$1,507.39	$1,507.39	$753.69
Family	$3,993.14	$1,996.57	$1,996.57	$998.29
High Deductible Health Plan	**Total Premium** (Monthly)	**City Pays** (Monthly)	**Employee Pays** (Monthly)	**Employee Pays** (per 24 pay periods)
Employee Only	$1,154.24	$577.12	$577.12	$288.56
Employee + 1	$2,305.23	$1,152.62	$1,152.62	$576.31
Family	$3,053.37	$1,526.69	$1,526.69	$763.34

Dental - 1/2 Time Employees				
	Total Premium (Monthly)	**City Pays** (Monthly)	**Employee Pays** (Monthly)	**Employee Pays** (per 24 pay periods)
Employee Only	$42.02	$16.40	$25.62	$12.81
Employee + 1	$77.33	$30.20	$47.13	$23.57
Family	$128.80	$50.30	$78.50	$39.25

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	$21.58	$8.42	$13.16	$6.58



LIFE, AD&D, AND DISABILITY INSURANCE

VOLUNTARY LIFE AND AD&D INSURANCE

The City of Grand Junction provides you the option to purchase additional 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 increasing your election amount over $20,000 and/or electing more coverage than your guaranteed issue amount from initial enrollment. Evidence of Insurability is required if enrolling for the first time outside of your new hire window.

- **Employee:** $10,000 increments up to $500,000 not to exceed five times your annual salary
  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.



SHORT-TERM DISABILITY (STD)

The City of Grand Junction provides Short-Term Disability to employees after 12 months and 1,250 hours of actively working. STD is designed to help you meet your financial needs if you become unable to work due to an illness or injury, or need to care for a family member.

- **Benefit:** 100% of weekly pay
- **Benefit Begins:** 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



RETIREMENT BENEFITS

The City of Grand Junction offers employees tax-deferred retirement savings plans to support long-term financial security. Enrollment in a 401(A) plan is automatic and based on your job classification with the City.

457 PLAN

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

The City will contribute a maximum of 1% if you contribute a minimum of 2% in the 457(B) pre-tax plan. The maximum contribution to the 457 plan in 2027 is $25,500. If you are age 50 or older, you may contribute an additional $8,500 to your account. Participants aged 60-63 are eligible for an increased catch-up contribution of $11,750 in 2027.

Benefits of the 457 Plan:

- Pre-tax contributions you make reduce your taxable income for the year.
- Future withdrawals with after-tax Roth contributions may be tax-free
- Unlike other retirement accounts, you don't have to qualify for an exception to avoid the 10% IRS penalty tax on withdrawals of your contributions and associated earnings before age 59 1/2.
- You may enroll, increase or decrease these deductions at any time throughout the year.

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. You may elect to dis-enroll from this program during Open Enrollment but you cannot re-enroll. This program provides access to the City's medical, dental and vision plans to qualified members between the ages of 55-65 or when they become Medicare eligible, whichever comes first after leaving the City.



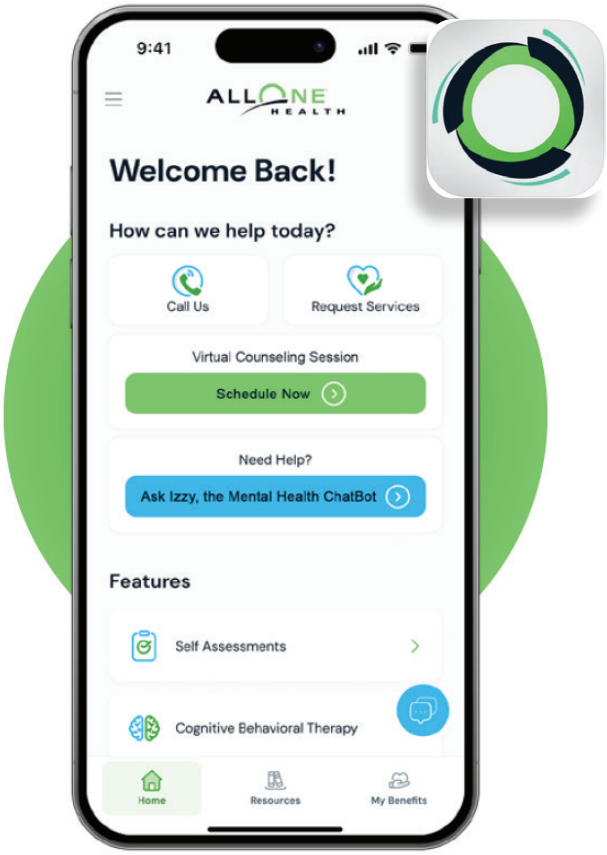
EMPLOYEE ASSISTANCE PROGRAM (EAP)

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

All full-time 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



AllOne Health Mobile App features include:

Virtual Counseling Made Easy

- Self-schedule virtual counseling sessions directly through the app.

Izzy, Your AI Mental Health Navigator

- Receive guidance and personalized support in real time.

On-Demand Self-Help Resources

- Explore self-guided therapy (iCBT), articles, videos, assessments, and tools.

Real Human Support

- 24/7 live assistance is always just a tap away when you want to speak to someone.

How It Works

1. **Download the AllOne Health App** from the Apple App Store or Google Play Store.
2. **Sign Up** using your existing member portal access code. You'll still have access to the member portal. However, the new AllOne Health App makes accessing care and requesting support easier and more convenient.
3. **Start Exploring –** Book sessions, chat with Izzy, and discover resources that support your whole health.

Check out your EAP online resources at www.allonehealth.com/portal. 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.

ALLONE HEALTH

Contact your EAP by telephone at 800-451-1834, or on the web at www.allonehealth.com/portal.

ACCIDENT INSURANCE

The City of Grand Junction provides you with the option to purchase voluntary accident insurance through Aflac. Aflac's accident insurance will 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.

Aflac will provide you a $50 payment for health screening tests conducted while your coverage is active. This benefit is available once per calendar year for both the covered employee and their spouse (not applicable to dependent children). It applies only to health screening tests performed as part of preventive care, including tests and diagnostic procedures ordered during routine exams such as annual physicals, biometric screenings, colonoscopies, eye exams, and more. For more details and to access the claim form, visit the CityWeb Benefits page.

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



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 the plan summary posted on CityWeb.

CRITICAL ILLNESS INSURANCE

Covered Illness	Initial Occurrence Benefit Amount (% amount pertains to principal sum)	Reoccurrence Benefit Amount
CANCER *(Internal or Invasive)*	100%	If you're diagnosed with the same Critical Illness again, you can receive a benefit for the second diagnosis, if it comes at least six months after the first. Cancer diagnoses are subject to the cancer diagnosis limitation.
HEART ATTACK *(Myocardial Infarction)*	100%	
STROKE *(ISCHEMIC OR HEMORRHAGIC)*	100%	
MAJOR ORGAN TRANSPLANT *(25% of this benefit is payable for insureds placed on a transplant list for a major organ transplant)*	100%	
KIDNEY FAILURE *(End-Stage Renal Failure)*	100%	
BONE MARROW TRANSPLANT *(STEM CELL TRANSPLANT)*	100%	
SUDDEN CARDIAC ARREST	100%	
SEVERE BURN*	100%	
PARALYSIS**	100%	
COMA**	100%	
LOSS OF SPEECH / SIGHT / HEARING**	100%	
NON-INVASIVE CANCER	25%	
CORONARY ARTERY BYPASS SURGERY	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.



VOLUNTARY BENEFITS

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 Essential	**Employee Pays** (per 24 pay periods)
Employee Only	$4.25
Family	$8.49
LifeLock Benefit Premier	**Employee Pays** (per 24 pay periods)
Employee Only	$7.00
Family	$13.99

This policy also includes home title monitoring, checking/savings account application alerts, bank account takeover alerts, and improved credit monitoring. Norton device security now covers up to 5 devices or 10 devices for family coverage and up to 50 GB of cloud backup.

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.

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 accrue paid time off (PTO) according to the schedule below. PTO can be used for vacation or illness. For more details about carryover limits and payout if you leave the City, see the City's Personnel Policy Manual on CityWeb.

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

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	5.846	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.

2027 CITY-OBSERVED HOLIDAYS

New Year's Day	Jan 1
Martin Luther King Jr. Day	Jan 18
Presidents' Day	Feb 15
Memorial Day	May 31
Juneteenth	June 19
Independence Day (Observed)	July 5
Labor Day	Sept 6
Veteran's Day	Nov 11
Thanksgiving Day	Nov 25
Day after Thanksgiving	Nov 26
Christmas Day	Dec 24

- City offices will be closed according to this schedule. For employees in 24/7 operations, holiday pay will be applied on the actual holiday rather than the City's observed holiday.
- Non-exempt employees required to work on a holiday will receive holiday pay at their regular base rate, in addition to compensation for hours worked.
- Fire personnel working a holiday as part of their regularly scheduled shift will receive holiday pay at their base rate up to a maximum of 11.2 hours.

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
- Long-Term Disability Leave

COLORADO FAMILY AND MEDICAL LEAVE INSURANCE PROGRAM (FAMLI)

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.

COMMUNITY RECREATION CENTER (CRC)

The Community Recreation Center (CRC) is a landmark 107,000-square-foot public facility designed to serve residents of all ages, abilities, and interests. Built as a destination for recreation, wellness, learning, and community connection, the CRC features five pools, a three-court gymnasium, a climbing wall, an indoor track, expansive fitness areas, and more. All full-time City employees qualify for resident rates, regardless of home address, and receive 20% off annual memberships. For more information and group class schedules, visit www.gjcity.org, email GJCRC@gjcity.org or call (970) 254-3866.

CITY OF GRAND JUNCTION'S CHILD CARE FACILITY

The City offers early childhood education services for infants, toddlers, and preschool-age children of City employees, including grandchildren. Using an evidence-based curriculum, the program offers a nurturing environment where children can learn, explore and thrive. The center is located at 545 25 1/2 Road and is open Monday through Friday. Rates and availability change, so contact the center at (970) 254-3817 or childcare@gjcity.org for current details.

WORK-RELATED INJURIES

If you're injured on the job, report the incident within 24 hours, regardless of severity. For non-emergency injuries, you must get care from one of the City's designated medical providers listed below. If you choose a provider that isn't on the list, you may be responsible for all medical costs. To have your medical bills authorized under workers' compensation, complete and return the Employee Report of Injury form and the Designated Provider List to Human Resources. Find the most current provider list and report of injury form on CityWeb.

In an emergency, go to the nearest emergency room, then arrange any follow-up care through a designated medical provider. If you're injured while traveling outside Mesa County on City business, you may be treated by a qualified physician nearby. When you return, schedule follow-up care with a designated medical provider.

DESIGNATED MEDICAL PROVIDERS

PROVIDER	HOURS	ADDRESS	Phone
GRAND VALLEY OCCUPATIONAL MEDICINE	Monday–Friday: 7 a.m. to 5 p.m.	2020 N. 12th St., Grand Junction, CO 81501	(970) 256-6490
ST. MARY'S OCCUPATIONAL MEDICINE	Monday–Thursday: 8 a.m. to 4 p.m.	2686 Patterson Road, Entrance 41, Grand Junction, CO 81506	(970) 298-2001
FAMILY HEALTH WEST	Monday–Friday: 8 a.m. to 5 p.m.	2237 Redlands Parkway, Grand Junction, CO 81507	(970) 858-9894
COMMUNITY CARE OF THE GRAND VALLEY	Monday–Saturday: 8 a.m. to 8 p.m. Sunday: noon to 4 p.m.	1060 Orchard Ave., Suite N, Grand Junction, CO 81501	(970) 256-6345

CONTACTS

CONTACT	ADDRESS	PHONE
HUMAN RESOURCES	250 N. Fifth St., Grand Junction, CO 81501	(970) 256-4024
CIRSA (workers' compensation claims administrator)	3665 Cherry Creek North Drive, Denver, CO 80209	(800) 228-7136

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 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 are eligible for a free Grand Valley Transit (GVT) pass! Simply visit the GVT transfer station and bring your Employee ID badge or a recent paystub to receive your annual pass.

Visit: 525 S. 6th Street, Grand Junction, CO 81501
Website: mesacounty.us/gvt
Phone: 970-256-7433 (RIDE)

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. Contact Voya Travel Assistance 24 hours a day, 365 days a year for: Emergency Medical Transport, Medical Assistance, Travel Assistance, and Security Assistance Services.

From anywhere in the world: +1 (317) 659-5841
Visit Online and Register: imglobal.com/member
Enter Referral Code: VOYATRAVEL

SMARTDOLLAR
This free financial wellness benefit can help you spend less, save more, and get out of debt for good. You'll learn how to handle financial emergencies, change your spending habits, and ease money anxiety. Along the way, you'll have access to the EveryDollar budgeting app and free tax filing through SmartTax.

Visit: smartdollar.com/enroll/cityofgrandjunctionco8722

MICROSOFT WORKPLACE DISCOUNT PROGRAM
Enjoy the full benefits of Microsoft 365 to get advanced security, more cloud storage, and premium apps with AI, designed to help you achieve the extraordinary. Microsoft 365 Family and Personal annual subscriptions are 30% off for Workplace Discount Program eligible customers. Plus, the discount continues for as long as you maintain recurring billing.

Visit: https://www.microsoft.com/en-us/workplace-discount-program
Sign Up - Enter a valid work email address & validate your eligibility via the verification link that is sent
Sign In - Use your personal Microsoft Account and link for savings
Shop – Save 30% on select Microsoft 365 subscriptions

529 COLLEGE SAVINGS PLAN
The City offers access to a 529 College Savings Plan through CollegeInvest. As a Colorado resident, every dollar you contribute can be deducted from your Colorado State taxable income. If you open a new account, you'll receive a free $50 Kickstart Bonus. Parents with children born on or after January 1, 2020, are eligible for the First Step Program, which includes a free $100 gift contribution to your child's CollegeInvest College Savings Account.

Website: collegeinvest.org

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/

PRIMEHEALTH+ (FORMERLY MARILLAC HEALTH)
PrimeHealth+ offers comprehensive primary care, medical, dental, and behavioral health services to all Mesa County residents, regardless of income or insurance status. Sliding-scale fees are available based on income. All City employees are welcome to access PrimeHealth+ clinics in Grand Junction.

Visit: Primehealthplus.org
Phone: (970) 200-1600

DELL EMPLOYEE PURCHASE PROGRAM
Dell has partnered with the City of Grand Junction to offer employees exclusive discounts on Dell, Dell Pro & Dell Pro Max devices. For additional info, visit the link below.

Visit: https://www.dell.com/en-us/lp/dellmember
Step 1 – Select 'Sign-in or Create an Account'
Step 2 – Register for Dell Rewards by clicking the Dell Rewards box when you create your My Account
Step 3 – Verify your employee status with a valid work email address
Step 4 – Your member discount will be automatically applied to applicable items; you will see the discount applied once get to your Dell.com cart

APPLE STORE FOR GOVERNMENT
Apple provides a powerful, flexible platform that helps government agencies do more for their communities. iPhones, iPads, Mac computers, and Apple Watches are thoughtfully designed for security, accessibility, and sustainability, delivering advanced features to enhance performance and usability.

Visit: www.apple.com/government and select 'Contact us' to take the next step. Apple professionals can help you find the best solution for you!

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 106 Grand Junction, CO 81501	970-628-0012	my.marathon-health.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	rockymountainreserve.com
Health Savings Account (HSA)	Home Loan State Bank	970-243-6600	hlsb.com
Life, AD&D Insurance Long Term Disability	Voya Financial Plan #695718	800-955-7736	voya.com
Life with Long Term Care	Trustmark	800-514-3446	TrustmarkVB.com
Empower	457 Plan: #582902-01	800-551-4218	EmpowerMyRetirement.com
Employee Assistance Program (EAP)	AllOne Health EAP	800-451-1834	allonehealth.com/portal 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	800-956-2495	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/

CHOOSING THE RIGHT CARE

Save time and money by using urgent care or virtual care for non-emergency illnesses and injuries. These options offer lower out-of-pocket costs, shorter wait times, and convenient care when your primary care provider isn't available. Reserve the emergency room for serious or life-threatening conditions that need immediate medical attention.

Type of Care	Where To Go	Use For	Hours	Phone
Primary care	Sage Health & Wellness Center	Routine, preventive, and ongoing care	Mon.–Fri.	(970) 628-0012
Virtual care	Cigna MDLive	Non-emergency care by phone or video	24/7	(888) 726-3171
Urgent care	AFC Urgent Care	Non-emergency illnesses and injuries	7 days	(970) 841-1886
Urgent care	Primary Care Partners Docs on Call	Non-emergency illnesses and injuries	7 days	(970) 255-1576
Urgent care	Community Care of the Grand Valley	Non-emergency illnesses and injuries	7 days	(970) 644-3740
Urgent care	Cedar Point Urgent Care	Non-emergency illnesses and injuries	Mon.–Sat.	(970) 523-3544
Urgent care	Rocky Mountain Orthopedics	Non-emergency orthopedic care for knees, elbows, feet and ankles, shoulders, neck, and back	Mon.–Sat.	(970) 242-3535
Emergency Room	Nearest emergency room	Serious or life-threatening conditions: chest pain, seizures, difficulty breathing, stroke symptoms, severe head injury, uncontrolled bleeding, or loss of consciousness	24/7	Call 911

Disclaimer: This document is designed to provide basic information regarding benefit plans and programs available to eligible employees. This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the "plan documentation") for the various benefit plans and programs. Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee, or for any other individual. The provisions of the applicable plan documentation will govern the determination of any individual's rights under any employee benefit plan or program. Your employer reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.

Important Notices: Benefits and compensation information will be provided electronically unless an employee submits a written request to hr@gjcity.org to receive these materials by mail. For questions or additional information regarding HIPAA, Protected Health Information (PHI), or electronic Protected Health Information (ePHI), please contact Human Resources.

Click below to see:

New Hire Notices | Mid-Year Enrollment Notices | Annual Notices

Visit the Benefits page on CityWeb anytime to find the 2027 Benefits Guide and details on all related programs.

CITY OF Grand Junction COLORADO