



City of Fruita 2010 Benefits Summary

Employees of the City of Fruita receive compensation in a number of ways. In addition, to their bi-weekly paycheck, The City of Fruita has established a benefit program for all full-time employees. This benefits program represents a significant contribution toward their annual compensation package with the City. The benefit program includes the following:

<u>Health Insurance</u>	The City of Fruita pays 95% of the Rocky Mountain Good Health 1500 Plan premium for the employee, their spouse, and any unmarried dependent children up to age 24 (some restrictions apply).
<u>Dental Insurance</u>	The City of Fruita pays 100% of the Assurant dental insurance premium to help with dental needs.
<u>Flexible Spending Account</u>	City employees have the option to pay for health-care and dependent care expenses with pre-tax dollars.
<u>Retirement Program</u>	The City of Fruita contributes 4.5% of the employee's annual wage to a 401(a) retirement plan.
<u>Deferred Compensation Plan</u>	City employees have the option to contribute pre-tax dollars to a 457 retirement plan.
<u>Employee Assistance Program</u>	Confidential short-term counseling for employees and their family members. This benefit is fully paid by the City.
<u>AFLAC Insurance</u>	City employees have the option to pay for supplemental insurance by payroll deduction on a pre-tax basis.
<u>Bank of the West, Fruita</u>	Offers checking, savings accounts, loans, and mortgages, etc. for City employees

¹In case of conflict between this summary and the actual provisions of the insurance plans, the provisions of the plans will govern the employee's rights and benefits.

Health Insurance Rocky Mountain Health Plans Good Health 1500 Plan

Coverage Level	Monthly Premium Paid by the City of Fruita	Annual Cost Paid by the City of Fruita	Monthly Employee Cost
Employee Only	\$402.68	\$4,832.16	\$0
Employee + 1	\$759.35	\$9,112.20	\$46.00
Family	\$1,006.09	\$12,073.08	\$61.00

Plan Highlights:

Annual Deductible: \$1,500 Individual
\$3,000 Family Aggregate

Out of Pocket Maximum \$3,500 individual, \$7,000 family
(does not include deductible)

Routine Office Visit Designated PCP: \$25 Copay/Visit
Any other participating provider: \$40 Copay/Visit
Prescription Drugs: \$15 generic, \$40 preferred brand name, \$55 on non-preferred prescription drugs

After the insured person pays \$5,000 in eligible expenses (or \$10,000 per family) this plan pays 100% of eligible expenses for the remainder of the calendar year.

Please note that the above is an overview and specifics are outlined in the Rocky Mountain Health Plans Good Health 1500 Plan booklet.

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Dental Insurance Assurant Employee Benefits
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Coverage Level	Monthly Premium Paid by the City of Fruita	Annual Cost Paid by the City of Fruita	Employee Cost
Employee Only	\$31.60	\$379.20	\$0
Employee + Spouse	\$60.32	\$723.84	\$0
Employee + Child(ren)	\$61.30	\$735.60	\$0
Family	\$90.02	\$1,080.24	\$0

Plan Highlights:

Annual Deductible: None

Annual Maximum Coverage: \$1,200 per person (Out Of Network)
\$1,700 per person (In Network)

Preventative Services: No deductible, 100% for eligible expenses

Basic Services: \$50 calendar year deductible, 3 per family
80% coverage of eligible expenses (In Network)
90% coverage of eligible expenses (Out of Network)

Major Services: \$50 calendar year deductible applies,
50% Coverage of eligible expenses (Out of Network)
60% Coverage of eligible expenses (In Network)

Please note that the above is an overview and specifics are outlined in the Assurant Dental booklet.

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**Employee Assistance Program
(EAP)**

The City of Fruita pays an annual fee of \$29.40 per City employee and their family for short-term personal counseling at three (3) visits per incident per year. The Employee Assistance Program also offers financial and legal counseling as well as ID Recovery services. This benefit is free with no cost to the employee. For an appointment, call TRIAD (970) 242-9536.

Note that the above is an overview.

**Retirement
ICMA 401(a) Plan**

The City contributes 4.5% of annual wages for full-time employees and part-time employees that work a minimum of 1,000 hours per calendar year to a 401(a) retirement plan. Employees may not contribute to this specific plan. Employees do have the ability to direct their investments. The vesting schedule is as follows:

Months of Service	Percentage
At the end of 3 years of service	50%
At the end of 4 years of service	75%
At the end of 5 years of service	100%

Sworn Police Officers receive a contribution of 8% to the FPPA Pension specific to Police and Fire personnel only. Note: Police officers do not contribute to Social Security taxes.

Please note that the above is an overview and specifics are listed in each retirement plan.

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457 Deferred Compensation Retirement Plan ICMA

Employees may elect to contribute pre-tax money through payroll deductions to the City sponsored ICMA 457 Retirement Plan. Employees may contribute up to \$15,000 per year and may also qualify for more if age 50 or over. Unlike other benefits, employees may enroll at any time during the year.

125 Flexible Spending Accounts

Employees may elect to participate in two different spending accounts when hired. Employees must determine the payroll deduction amount when enrolling in the plan as changes are not allowed until the next open enrollment period. Open enrollment is in December of each year.

Health Care Spending Account allows you to receive tax-free reimbursements for medical expenses, vision exams, eyeglasses, prescriptions, etc.

Dependent Care Spending Account reimburses you for dependent care costs to care for a child or elderly parent while you work.

By deducting pre-tax money from you paycheck to go into these accounts, you can pay for these expenses with tax-free dollars. In exchange for the tax advantage, the IRS does place some restrictions on the spending accounts.

AFLAC Insurance

Employees may elect to enroll in AFLAC Supplemental Insurance coverage. AFLAC offers several different options including but not limited to Disability, Accident and Cancer policies. Premiums are paid by payroll deduction and are deducted on a pre-tax basis.

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Employee Leave Benefits

HOLIDAY LEAVE:

Holidays observed by the City of Fruita:

New Year's Day	Labor Day
President's Day	Veteran's Day
Good Friday	Thanksgiving
Memorial Day	Friday Following Thanksgiving
Independence Day	Christmas Day
1 Discretionary Day Per Year	

VACATION LEAVE:

Months of Service	Accrual Monthly
1 st day of employment through 36 months	8 Hours Per Month
36 months through 96 months	10 Hours Per Month
96 months through 144 months	12 Hours Per Month
144 months and up	14 Hours Per month

SICK LEAVE:

Full-time employees accrue paid sick leave at the rate of 8 hours per month for an annual accrual of 96 hours.

The above information is a summary. For complete information on employee leave benefits, please refer to the Employee Handbook and/or contact Human Resources.

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Worker's Compensation

City employees are covered under CIRSA worker's compensation for on the job injury or illness. An employee must report an injury immediately to his/her supervisor. The employee's injury or illness must be treated by one of the City's designated providers in order to be reimbursed under worker's compensation. If the injury is an emergency needing urgent medical attention, the worker should be taken to a medical facility. If the injury is a non-emergency needing medical attention, the employee may elect to go to either Western Valley Family Practice Clinic located at 218 N. Plum in Fruita, 858-9894 or Western Medical Associates located at 1060 Orchard Avenue, Grand Junction, 241-7600.

PART-TIME EMPLOYEE BENEFITS

Year round, part-time employees are eligible for the following City benefits:

- **Holiday Pay on a pro-rated basis**
- **Flex Spending Accounts**
- **401(a) Retirement (must work at least 1,000 hours per calendar year)**
- **Employee Assistance Program**
- **Bank of the West Employee Membership**
- **Worker's Compensation**

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