



# City of Fruita

## 2016 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:

<b><u>Health Insurance</u></b>	The City of Fruita pays 95% of the Rocky Mountain VISTA 3000 Plan premium for the employee, their spouse, and any dependent children up to age 26.
<b><u>Dental Insurance</u></b>	The City of Fruita pays 100% of the Assurant dental insurance premium for the employee, their spouse, and any dependent children up to age 26 to help with dental needs.
<b><u>Vision Insurance</u></b>	City employees have the option to pay for vision insurance by payroll deduction on a pre-tax basis.
<b><u>Flexible Spending Account</u></b>	City employees have the option to pay for health-care and dependent care expenses with pre-tax dollars.
<b><u>Retirement Program</u></b>	The City of Fruita contributes 4.5% of the employee's annual wage to a 401(a) retirement plan.
<b><u>Deferred Compensation Plan</u></b>	City employees have the option to contribute pre-tax dollars to a 457 retirement plan.
<b><u>Roth IRA</u></b>	City employees have the option to contribute after-tax dollars to a Roth IRA retirement plan.
<b><u>Employee Assistance Program</u></b>	Confidential short-term counseling for employees and their family members. This benefit is fully paid by the City.
<b><u>AFLAC Insurance</u></b>	City employees have the option to pay for supplemental insurance by payroll deduction on a pre-tax basis.
<b><u>Bank of the West, Fruita</u></b>	Offers checking, savings accounts, loans, and mortgages, etc. for City employees

<sup>1</sup> *In 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.*

<b>Health Insurance</b> <b>Rocky Mountain Health Plans</b> <b>VISTA 3000 Plan</b>
---

Coverage Level	Monthly Premium Paid by the City of Fruita	Annual Cost Paid by the City of Fruita	Monthly Employee Cost	Bi-Weekly Employee Cost
Employee Only	\$566.90	\$6,802.80	\$0	\$0
Employee + 1	\$1,077.10	\$12,925.20	\$56.69	\$28.35
Family	\$1,502.27	\$17,089.92	\$75.11	\$37.36

**Plan Highlights:**

Annual Deductible: \$3,000 Individual  
\$6,000 Family Aggregate

*Note: Deductible does not apply to preventative services and most co-pays.*

Out of Pocket Maximum \$6,350 individual, \$12,700 family

*Note: The annual deductible and physician co-pays count towards the annual out-of-pocket maximum amounts.*

Routine Office Visit Designated PCP: \$25 Copay/Visit  
 Any other participating provider: \$40 Copay/Visit  
 Prescription Drugs: \$15 generic, \$60 preferred brand name, \$75 on non-preferred prescription drugs

**Please note that the above is an overview and specifics are outlined in the Rocky Mountain Health Plans VISTA 3000 booklet.**

<sup>1</sup>In 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.

<b>Dental Insurance</b> <b>Delta Dental</b>
--

Coverage Level	Monthly Premium Paid by the City of Fruita	Annual Cost Paid by the City of Fruita	Employee Cost
Employee Only	\$37.16	\$445.92	\$0
Employee + Spouse	\$63.76	\$765.12	\$0
Employee + Child(ren)	\$64.20	\$770.40	\$0
Family	\$90.80	\$1,089.60	\$0

**Plan Highlights:**

Annual Deductible:	No deductible for Preventative Services \$50 individual deductible for Basic and Major Services \$150 family deductible for Basic and Major Services
Annual Maximum Coverage:	\$1,500 per person (Combination of in and out of network)
TMJ Lifetime	\$1,000 per person (Combination of in and out of network)
Preventative Services:	No deductible, 100% for eligible expenses
Basic Services:	90% coverage of eligible expenses (In Network PPO Dentist) 80% coverage of eligible expenses (In Network Premier Dentist) 80% coverage of eligible expenses (Out of Network)
Major Services:	60% coverage of eligible expenses (In Network PPO Dentist) 50% coverage of eligible expenses (In Network Premier Dentist) 50% coverage of eligible expenses (Out of Network)
TMJ:	60% coverage of eligible expenses (In Network PPO Dentist) 50% coverage of eligible expenses (In Network Premier Dentist) 50% coverage of eligible expenses (Out of Network) \$1,000 Lifetime Maximum Benefit

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

<sup>1</sup>*In 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.*

*Revised 7/26/2016*

<b>Vision Insurance VSP</b>
---------------------------------

Employees may elect to enroll in vision insurance coverage. Premiums are paid by payroll deduction and are deducted on a pre-tax basis.

Coverage Level	Monthly Employee Cost	Bi-Weekly Employee Cost
Employee Only	\$6.55	\$3.28
Employee + One	\$13.10	\$6.55
Family	\$17.35	\$8.68

**Plan Highlights:**

Well/Vision Exam: \$10 Co-Pay – One Exam Every 12 Months

Prescription Glasses: Frames: \$30 allowance for a wide selection of frames  
 \$50 allowance for featured frame brands  
 20% savings on the amount over your allowance  
 One Every 12 Months

Lenses: Single vision, lined bifocal and lined trifocal Lenses – One Every 12 Months – Included in Prescription Glasses.

Standard Progressive Lenses - \$55  
 Premium Progressive Lenses - \$95-105  
 Custom Progressive Lenses - \$150-\$175  
 Average Savings of 20-20% on other lens enhancements.

Contacts Instead of Glasses: \$130 allowance by contacts and contact lens exam (fitting and evaluation)  
 15% savings on a contact lens exam (fitting and evaluation)

One Every 12 Months.

**Please note that the above is an overview and specifics are outlined in the VSP Benefit Summary.**

<sup>1</sup>*In 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.*

## 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 Plans

The City contributes 4.5% of annual wages for full-time employees to a 401(a) retirement plan. Employees may not contribute to this specific plan. However, 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 12.5% to a Governmental Money Purchase Plan that is specific to sworn police personnel only. Note: Police officers do not contribute to Social Security taxes. The vesting schedule for this plan is as follows:

Months of Service	Percentage
At the end of 2 years of service	20%
At the end of 3 years of service	40%
At the end of 4 years of service	60%
At the end of 5 years of service	100%

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

<sup>1</sup>*In 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.*

**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 \$17,500 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.

**Roth IRA  
ICMA**

---

Employees may elect to contribute after-tax money through payroll deductions to the City sponsored ICMA Roth IRA Plan. Employees may contribute up to \$5,500 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, co-pays, deductibles, 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 your 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. Contact Human Resources for further information on the flex spending account provisions.

<sup>1</sup>*In 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.*

## 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.

## 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 – (Non-Exempt Employees):

Months of Service	Accrual Monthly
1 <sup>st</sup> 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

<sup>1</sup>In 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.

**VACATION LEAVE – (Exempt Employees):**

<b>Months of Service</b>	<b>Accrual Monthly</b>
1 <sup>st</sup> day of employment 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.**

<b>Worker's Compensation</b>
------------------------------

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.

<sup>1</sup>*In 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.*