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:

<table>
<thead>
<tr>
<th>Health Insurance</th>
<th>The City of Fruita pays 95% of the Colorado Employer Benefit Trust premium for the employee, their spouse, and any dependent children up to age 26.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental Insurance</td>
<td>The City of Fruita pays 100% of the Delta Dental insurance premium for the employee, their spouse, and any dependent children up to age 26 to help with dental needs.</td>
</tr>
<tr>
<td>Vision Insurance</td>
<td>City employees have the option to pay for vision insurance by payroll deduction on a pre-tax basis.</td>
</tr>
<tr>
<td>Life Insurance</td>
<td>The City of Fruita provides $20,000 life insurance for each employee. Life insurance amount reduces at age 65 and older. City employees have the option to pay for additional life insurance by payroll deduction on an after-tax basis.</td>
</tr>
<tr>
<td>Flexible Spending Account</td>
<td>City employees have the option to pay for healthcare and dependent care expenses with pre-tax dollars.</td>
</tr>
<tr>
<td>Retirement Program</td>
<td>The City of Fruita contributes 4.5% of the employee's annual wage to a 401(a)-retirement plan.</td>
</tr>
<tr>
<td>Deferred Compensation Plan</td>
<td>City employees have the option to contribute pre-tax dollars to a 457-retirement plan.</td>
</tr>
<tr>
<td>Roth IRA</td>
<td>City employees have the option to contribute after-tax dollars to a Roth IRA retirement plan.</td>
</tr>
<tr>
<td>Employee Assistance Program</td>
<td>Confidential short-term counseling for employees and their family members. This benefit is fully paid by the City.</td>
</tr>
<tr>
<td>AFLAC Insurance</td>
<td>City employees have the option to pay for supplemental insurance by payroll deduction on a pre-tax basis.</td>
</tr>
</tbody>
</table>

1 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 2/3/2020.
<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Monthly Premium Paid by the City of Fruita</th>
<th>Annual Cost Paid by the City of Fruita</th>
<th>Monthly Employee Cost</th>
<th>Bi-Weekly Employee Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$669.00</td>
<td>$8,028.00</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$1,295.80</td>
<td>$15,549.60</td>
<td>$68.20</td>
<td>$34.10</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$1,197.95</td>
<td>$14,375.40</td>
<td>$63.05</td>
<td>$31.53</td>
</tr>
<tr>
<td>Family</td>
<td>$1,554.20</td>
<td>$18,650.40</td>
<td>$81.80</td>
<td>$40.90</td>
</tr>
</tbody>
</table>

**Plan Highlights:**

**Annual Deductible:**
- $1,500 Individual
- $4,500 Family Aggregate

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

**Out of Pocket Maximum**
- $4,000 individual (PPO)
- $8,000 individual (Non-PPO)
- $8,000 Family (PPO)
- $16,000 (Non-PPO)

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

**Routine Office Visit Designated PCP:** $40 Copay/Visit

**Any other participating provider:** $40 Copay/Visit

**Prescription Drugs:**
- $20 generic, $40 preferred brand name, $60 on non-preferred prescription drugs

*Please note that the above is an overview and specifics are outlined in the Colorado Employer Benefit Trust Plan Summary.*

*1 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 2/3/2020.*
# Dental Insurance
## Delta Dental

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Monthly Premium Paid by the City of Fruita</th>
<th>Annual Cost Paid by the City of Fruita</th>
<th>Employee Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$33.00</td>
<td>$396.00</td>
<td>$0</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$68.00</td>
<td>$816.00</td>
<td>$0</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$62.00</td>
<td>$744.00</td>
<td>$0</td>
</tr>
<tr>
<td>Family</td>
<td>$105.00</td>
<td>$1,260.00</td>
<td>$0</td>
</tr>
</tbody>
</table>

**Plan Highlights:**

**Annual Deductible:**
- No deductible for Preventative Services
- $50 individual deductible for Basic & Major Services
- $150 family deductible for Basic and Major Services

**Annual Maximum Coverage:**
- $1,500 per person

**Preventative Services:**
- (Cleaning, Exams, X-rays)
  - No deductible, 100% covered for eligible expenses.

**Basic Services:**
- (Fillings, Extractions, Oral Surgery, Periodontics, Endodontic)
  - Deductible applies. Covered 80%.

**Major Services:**
- (Crowns, Dentures)
  - Deductible applies. Covered 50%.

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

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Page 3 of 10
Employees may elect to enroll in vision insurance coverage. Premiums are paid by payroll deduction and are deducted on a pre-tax basis.

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Monthly Employee Cost</th>
<th>Bi-Weekly Employee Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$11.00</td>
<td>$5.50</td>
</tr>
<tr>
<td>Employee + One</td>
<td>$15.00</td>
<td>$7.50</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$14.00</td>
<td>$7.00</td>
</tr>
<tr>
<td>Family</td>
<td>$25.00</td>
<td>$12.50</td>
</tr>
</tbody>
</table>

**Plan Highlights:**

**Vision Exam:** $10 Co-Pay – One Exam Every 12 Months

**Prescription Glasses:** Lenses – One Every 12 Months (included in prescription glasses). Frames – One Every 12 Months - $175 Allowance

**Contacts:** $175 allowance by contacts and 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.

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City Paid:

The City of Fruita provides $20,000 life insurance for each employee. When an employee reached a certain age, life insurance amounts are reduced as follows:

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>65 through 69</td>
<td>40%</td>
</tr>
<tr>
<td>70 through 74</td>
<td>65%</td>
</tr>
<tr>
<td>75 through 79</td>
<td>75%</td>
</tr>
<tr>
<td>80 and over</td>
<td>80%</td>
</tr>
</tbody>
</table>

Voluntary Life:

City employees who want to supplement their group life insurance benefit may purchase life insurance for yourself and your dependents through “The Standard.” Premiums are paid by the employee through payroll deduction on an after-tax basis.

Life insurance can be purchased in increments of $10,000 up to a maximum of $500,000. If enrolled when initially eligible, employee coverage is guaranteed without evidence of insurability for up to $150,000, spouses are guaranteed for up to $30,000 and children are guaranteed up to $20,000.

The coverage for your spouse cannot exceed 50 percent of your Additional Life coverage and the coverage amount for your child(ren) cannot exceed 100 percent of your additional life coverage.

Employee coverage amounts reduce by age as follows:

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>65 through 69</td>
<td>35%</td>
</tr>
<tr>
<td>70 through 74</td>
<td>50%</td>
</tr>
<tr>
<td>75 and over</td>
<td>65%</td>
</tr>
</tbody>
</table>

Spouse coverage amounts reduce by age as follows:

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>65 through 69</td>
<td>35%</td>
</tr>
<tr>
<td>70 through 74</td>
<td>50%</td>
</tr>
<tr>
<td>75 and over</td>
<td>65%</td>
</tr>
</tbody>
</table>

Interested? Contact Human Resources for enrollment information and cost.

\[In case of conflict between this summary and the actual provisions of the insurance plans, the provisions of the plans will govern the employee’s rights and benefits.\]

401 (a) Plan for City Employees (except for Sworn Police Officers)

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:

<table>
<thead>
<tr>
<th>Months of Service</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>At the end of 3 years of service</td>
<td>50%</td>
</tr>
<tr>
<td>At the end of 4 years of service</td>
<td>75%</td>
</tr>
<tr>
<td>At the end of 5 years of service</td>
<td>100%</td>
</tr>
</tbody>
</table>

Retirement Plan – Sworn Police Officers

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:

<table>
<thead>
<tr>
<th>Police Officer Months of Service</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>At the end of 2 years of service</td>
<td>20%</td>
</tr>
<tr>
<td>At the end of 3 years of service</td>
<td>40%</td>
</tr>
<tr>
<td>At the end of 4 years of service</td>
<td>60%</td>
</tr>
<tr>
<td>At the end of 5 years of service</td>
<td>100%</td>
</tr>
</tbody>
</table>

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

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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.

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.

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 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. Contact Human Resources for further information on the flex spending account provisions.

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1. 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.

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.

Community Center Passes

All full-time City of Fruita employees may enjoy the benefit of a free membership or a reduction in the pass rate if the employee purchases a couple or family pass (the value of the pass is a taxable benefit). All part-time and seasonal employees who are scheduled to work a minimum of at least “one shift” per pay period are also eligible.

To activate your membership, please contact Guest Services at the Fruita Community Center at (970) 858-0360. This membership will continue as long as you are a City employee.

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HOLIDAY LEAVE:

Holidays observed by the City of Fruita:

- New Year’s Day, January 1st
- President’s Day, third Monday of February
- Good Friday
- Memorial Day, last Monday in May
- Independence Day, July 4th
- Labor Day, first Monday of September
- Veteran’s Day
- Thanksgiving Day, fourth Thursday of November
- Day after Thanksgiving, fourth Friday of November
- Christmas Day, December 25th
- Discretionary, 1 per year

Please note if the Holiday lands on Saturday, the day off will be on Friday. If the Holiday lands on Sunday, the day off will be on Monday.

VACATION LEAVE (Non-Exempt Employees):

<table>
<thead>
<tr>
<th>Months of Service</th>
<th>Accrual Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st day of employment through 36 months</td>
<td>8 Hours Per Month</td>
</tr>
<tr>
<td>36 months through 96 months</td>
<td>10 Hours Per Month</td>
</tr>
<tr>
<td>96 months through 144 months</td>
<td>12 Hours Per Month</td>
</tr>
<tr>
<td>144 months and up</td>
<td>14 Hours Per month</td>
</tr>
</tbody>
</table>

1 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 2/3/2020.
VACATION LEAVE – (Exempt Employees):

<table>
<thead>
<tr>
<th>Months of Service</th>
<th>Accrual Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st day of employment through 96 months</td>
<td>10 Hours Per Month</td>
</tr>
<tr>
<td>96 months through 144 months</td>
<td>12 Hours Per Month</td>
</tr>
<tr>
<td>144 months and up</td>
<td>14 Hours Per month</td>
</tr>
</tbody>
</table>

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.

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 St. Mary’s Occupational Medicine located at 2686 Patterson Road, Grand Junction, (970) 298-2001.

1 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 2/3/2020.