FRUITA
COLORADO

City of Fruita
2020 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:

Health Insurance	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.
Dental Insurance	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.
Vision Insurance	City employees have the option to pay for vision insurance by payroll deduction on a pre-tax basis.
Life Insurance	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.
Flexible Spending Account	City employees have the option to pay for healthcare and dependent care expenses with pre-tax dollars.
Retirement Program	The City of Fruita contributes 4.5% of the employee's annual wage to a 401(a)-retirement plan.
Deferred Compensation Plan	City employees have the option to contribute pre-tax dollars to a 457-retirement plan.
Roth IRA	City employees have the option to contribute after-tax dollars to a Roth IRA retirement plan.
Employee Assistance Program	Confidential short-term counseling for employees and their family members. This benefit is fully paid by the City.
AFLAC Insurance	City employees have the option to pay for supplemental insurance by payroll deduction on a pre-tax basis.

[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.

Health Insurance
Colorado Employer Benefit Trust (CEBT)
PPO4 Plan

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	$669.00	$8,028.00	$0	$0
Employee + Spouse	$1,295.80	$15,549.60	$68.20	$34.10
Employee + Child(ren)	$1,197.95	$14,375.40	$63.05	$31.53
Family	$1,554.20	$18,650.40	$81.80	$40.90

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.

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Dental Insurance
Delta Dental

Coverage Level	Monthly Premium Paid by the City of Fruita	Annual Cost Paid by the City of Fruita	Employee Cost
Employee Only	$33.00	$396.00	$0
Employee + Spouse	$68.00	$816.00	$0
Employee + Child(ren)	$62.00	$744.00	$0
Family	$105.00	$1,260.00	$0

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

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

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

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Vision Insurance
VSP

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	$11.00	$5.50
Employee + One	$15.00	$7.50
Employee + Child(ren)	$14.00	$7.00
Family	$25.00	$12.50

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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Life Insurance
City Paid & Voluntary

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:

Age	65 through 69	40%
	70 through 74	65%
	75 through 79	75%
	80 and over	80%

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:

Age	65 through 69	35%
	70 through 74	50%
	75 and over	65%

Spouse coverage amounts reduce by age as follows:

Age	65 through 69	35%
	70 through 74	50%
	75 and over	65%

Interested? Contact Human Resources for enrollment information and cost.

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Revised 2/3/2020.

Retirement
ICMA Plans

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:

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%

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:

Police Officer 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.

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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 $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 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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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 L EAVE:

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*):

Months of Service	Accrual Monthly
1st 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

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VACATION LEAVE – (*Exempt Employees*):

Months of Service	Accrual Monthly
1st 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.

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.

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