

CITY OF COLORADO SPRINGS

YOUR EMPLOYEE BENEFITS GUIDE

2014

CITY OF COLORADO SPRINGS BENEFIT PROGRAMS

The City of Colorado Springs provides a comprehensive and competitive Benefit Program. We are proud to offer this extensive selection of benefits to meet the needs of our employee and their families at the lowest price possible.

Because our medical plan is “self-funded” we have no insurance companies that raise our rates. The money that you contribute from your paycheck and the amount that the City contributes goes into a health care trust fund. The trust fund is used to pay claims and administration costs. The City hires Ameriben to process our claims for us and Anthem Blue Cross Blue Shield to provide us with the largest local and national network of doctors and hospitals and also provides the best discounts to our plan and employees.

Help us keep all of our rates low. You can do things like:

- Participate in the wellness program to reduce risk factors and stay healthy.
- Choose quality doctors and hospitals carefully and thoughtfully – check to make sure the doctor and hospital you select are the best quality for the service you need.
- Communicate with your health care provider – ask questions, share concerns, and negotiate costs.
- Choose the best facility for the need you have – can you use the City Employee Medical Clinic, a doctor office or urgent care instead of the emergency room? Emergency rooms are a high cost to you and the plan – use if you truly have an emergency.
- Check out the hospitals in the area to determine which has the highest quality and lowest cost for your procedure – don’t just go to your “favorite” hospital. Make an informed choice.
- Choose the City Pharmacy – the more employees that use our pharmacy, the more we all save.
- Use the online tools available on the Benefits & Wellness website to help you save money.

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OVERVIEW

The benefits offered by the City of Colorado Springs are designed to provide a comprehensive benefits package for you and your eligible dependents. We encourage you to evaluate and elect benefits that best suit your personal health care needs. The best way for all of us to bend the rising trend of health care costs is to become more informed consumers and to use our benefits wisely. The City of Colorado Springs continues to evaluate and balance the rising cost of health care while providing our employees with a variety of benefit options. This benefits guide highlights many benefit options available to you.

Your City of Colorado Springs benefits for 2014 include:

- Medical Coverage
 - On-Site Employee Medical Clinic
 - On-Site Employee Pharmacy
- Dental Coverage
- Vision Coverage
- Flexible Spending Accounts
 - Health Care Spending Account
 - Dependent Care Spending Account
- Vacation Buy
- Basic and AD&D Life Insurance
- Voluntary Life Insurance
- Short Term & Long Term Disability
- Long Term Care
- Employee Assistance Program
- Employee Recognition Program
- Wellness Program
- Tuition Reimbursement
- Alternate work arrangements - Flexible Schedules & Telecommuting
- Parking Subsidy (depending on worksite location)
- Paid Time Off
 - Vacation
 - Sick
 - Holidays
 - Personal Day

ELIGIBILITY

All regular, probationary, and special employees scheduled to work 20 hours or more each week may participate in the City of Colorado Springs' Benefit Programs unless otherwise noted. Employees who elect coverage for themselves are eligible to elect coverage for their eligible spouse and eligible dependents.

Employees in hourly classifications are not eligible for benefits.

You will be required to provide proof of dependent eligibility to enroll them in benefits.

Coverage begins the first of the month after your date of hire if required forms are submitted within the deadline.

QUALIFYING EVENTS

Due to IRS regulations, once you have made your elections for 2014, you cannot change your benefits until the next annual enrollment period. The only exception is if you have a qualified change in family status. Election changes must be consistent with your status change.

Qualifying Events:

- Marriage, legal separation, or divorce
- Change in civil union status
- Birth or adoption of a child
- Change in employment status for you or your spouse
- Change in a dependent's benefits eligibility (e.g., a dependent child exceeding maximum age for coverage)
- A significant change in the cost or coverage of your spouse's benefits
- Change in place of residence causing a loss of eligibility (i.e. moving outside of the service area)
- Change in the cost of a dependent care (only for the dependent care FSA)
- Loss of a dependent (death)

To change your benefits, you must notify Benefits & Wellness in writing by completing and submitting a Benefits Change Form and providing documentation of the qualifying event within 30 days of the event.

MEDICAL INSURANCE

The City offers two self-funded medical plans: The Premier Plan and the Advantage Plan with a Health Reimbursement Account (HRA) component. Both plans feature an in-network and out-of-network benefit. The medical plans give you the option to pay your premiums with pre-tax dollars. Anthem Blue Cross Blue Shield is our PPO Network for both plans. AmeriBen is the medical claims administrator.

Employees and their eligible dependents that are enrolled in the City medical plans may also use the City Employee Medical Clinic (CEMC) located on the first floor of the City Administration Building and the City Employee Pharmacy located on the lower level of the City Administration Building. There is a \$15 co-pay for office visits at the CEMC. Wellness Visits are \$0 co-pay at the CEMC.

2014 MEDICAL PLAN COMPARISON CHART

Type of service	Premier Plan		Advantage Plan	
	In-Network Benefit	Out-of-Network Benefit	In-Network Benefit	Out-of-Network Benefit
Lifetime maximum	unlimited		unlimited	
Annual deductible ⁽¹⁾	\$300 Individual \$900 Family	\$1,250 Individual \$2,500 Family	\$1,500 Individual \$3,000 Family	\$4500 Individual \$9000 Family
Coinsurance ⁽¹⁾	Plan pays 75%	Plan pays 60%	Plan pays 80%	Plan pays 60%
Annual out-of-pocket maximum (OPM)/ Coinsurance ⁽¹⁾	\$2,000 Individual \$6,000 Family	\$4,050 Individual \$12,150 Family	\$3,000 Individual \$6,000 Family	\$9,000 Individual \$18,000 Family
Office visits to physician/health care practitioner	\$30 co-pay for PCP; \$40 co-pay for specialist.	Subject to deductible and coinsurance	Subject to deductible and coinsurance.	
Urgent care For minor episodic care at urgent care facility, not for routine care.	\$30 co-pay; diagnostic and surgical coinsurance applies.	\$60 co-pay; diagnostic and surgical coinsurance applies.	Subject to deductible and coinsurance	
Emergency room visits	\$150 co-pay; If admitted to the hospital, emergency room co-pay is waived and the diagnostic and surgical coinsurance for hospital costs will apply. Not subject to the Plan Year deductible.		Subject to deductible and coinsurance at in-network rate if an emergency.	
Diagnostic services	Plan pays first \$50 per plan year, and then reverts to deductible and coinsurance.	Subject to deductible and coinsurance	Subject to deductible and coinsurance.	
Inpatient hospital services	Subject to deductible and coinsurance			
Outpatient surgery	Coinsurance applies; plus \$150 co-pay if performed in an ambulatory surgical facility.	Subject to deductible and coinsurance	Subject to deductible and coinsurance.	
Wellness benefit ⁽²⁾ Services include, but not limited to, well baby care, annual physicals.	100% covered – not subject to deductible	Coinsurance only; deductible waived	100% covered – not subject to deductible	Coinsurance only; deductible waived
Alternative medicine Acupuncture, massage therapy, nutritionist, chiropractic services, homeopathic, naturopathic and foot care (not otherwise eligible under the plan) services.	Plan Pays 50% of each claim up to an annual family maximum of \$1000 (not subject to the deductible).			
Inpatient mental health Pre-certification is required for all plans.	Subject to deductible and coinsurance			
Outpatient mental health	\$30 office co-pay.	Subject to deductible and coinsurance.	Subject to deductible and coinsurance.	
Hearing Exams for adults, children, and newborns ⁽³⁾	Plan Pays 100%	60% Subject to deductible	Plan Pays 100%	Subject to deductible and coinsurance.

Notes:

- (1) The OPM and coinsurance are accounted for **separately** for in-network and out-of-network services.
- (2) Services for the in-network Wellness Benefit are covered at 100%.
- (3) Services for the in-network Hearing Exam benefit for adults and children are covered at 100% under the Wellness Benefit if provided by an in-network specialist or Certified Audiologist. The in-network, inpatient Hearing Exam for newborns is covered at 100% under the Well Child Wellness program.
A list of Participating Providers for our medical plans is available online at www.myameriben.com or www.anthem.com.

This summary is not intended to include all benefit plan details. Refer to the official Plan Document for additional details. If a discrepancy exists between this document and the Plan Document, the Plan Document will govern.

PRESCRIPTION PROGRAM

Employees and their eligible dependents enrolled in the City medical plans can fill their prescriptions at the **City Employee Pharmacy**. In addition, you and your eligible dependents can fill your prescriptions through one of the MaxorPlus participating network pharmacies. To save money, you will want to fill your prescription at the City Employee Pharmacy.

Maxor provides services relating to specialty injectables, specialty drugs, and certain respiratory therapies through its subsidiary, IVSolutions. This Specialty Injectable and Specialty Drug Program will benefit you, the patient; while at the same time help contain the costs of expensive medications. IVSolutions will be working in conjunction with members of the City Employee Pharmacy to fill medications through this program. If you have any questions, please call 1-800-658-6046 to speak with an IVSolutions Customer Service Representative. More information can be found at www.cityemployeepharmacy.com.

2014 PRESCRIPTION COVERAGE

Pharmacy	Tier	Type of Prescription	Cost
City Employee Pharmacy	1 st Tier	Generic	\$ 8.00 co-pay (30 day supply) \$20.00 co-pay (90 day supply)
	2 nd Tier	Preferred Brand	\$30.00 co-pay (30 day supply) Mail Order \$60.00 co-pay (90 day supply)
	3 rd Tier	Non-Preferred Brand	\$50.00 co-pay (30 day supply) Mail Order \$100.00 co-pay (90 day supply)
Specialty Pharmacy	4 th Tier	Preferred Chronic Injectables and other Specialty Drugs	\$ 100.00 (30 day supply) \$200.00 (90 day supply)
Specialty Pharmacy	5 th Tier	Non-Preferred Chronic Injectables and other Specialty Drugs	\$150.00 (30 day supply) \$300.00 (90 day supply)
Chronic Injectables and Specialty Drugs: \$2,500 out-of-pocket maximum per member, per year.			
		Diabetic Supplies	Covered at 100% (no co-pay) if obtained through the City Employee Pharmacy Program and you are participating in the Diabetes Ten City Challenge or can provide documentation that you are being case managed. (Maximum 90-day supply) If supplies are obtained through a MaxorPlus Retail Network Pharmacy or if you are not participating in the Diabetes Ten City Challenge or cannot provide documentation that you are being case managed, then the regular retail co-pay will apply.
MaxorPlus Retail Network Pharmacies	1 st Tier	Generic	\$20.00 (30 day supply)
	2 nd Tier	Preferred Brand	\$50.00 (30 day supply)
	3 rd Tier	Non-Preferred Brand	\$75.00 (30 day supply)
	4 th Tier	Preferred/Non-Preferred Chronic Injectables	N/A
Maintenance Prescription Fills (For a complete listing of participating pharmacies go to the Preferred Provider Information on the Clinic and Pharmacy information section of the Benefits and Wellness website.)	Plan participants will progressively pay higher co-pays for maintenance prescriptions that are filled at a MaxorPlus Retail Network Pharmacy versus the City Employee Pharmacy. Maintenance Rx filled at any MaxorPlus Retail Network Pharmacy: <ul style="list-style-type: none"> • First fill: member pays the normal co-pay • Second fill: member pays double the co-pay • Third and subsequent fills: member pays 100% of the retail cost for a maintenance Rx 		

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WELLNESS PROGRAM – REACH YOUR PEAK (RYP)

Benefit eligible employees are eligible to participate in the Wellness Program as of the first of the month after their hire date.

The City of Colorado Springs is pleased to offer employees the Reach Your Peak 3 Step Wellness Program. Employees have the opportunity to participate in a variety of fun and exciting healthy activities while earning points that translate into valuable rewards. Health Screens and an on-line Personal Health Assessment are included in the program. Employees can access details about the program at www.HealthyRoads.com. Benefit eligible employees may earn a wellness incentive each year for meeting the program requirements.



ASPENPOINTE DEPRESSION CARE MANAGEMENT (DCM)

This program is available to all employees and their dependents enrolled in the City medical plans.

DCM is a clinically proven way to provide better quality and more effective treatment for depression. There is no cost to participate in the AspenPointe program. However, you may be referred to health care professionals who offer treatment programs with some cost, i.e. medication, or doctor visit co-pays. AspenPointe determines if a member is eligible for DCM based on one, or a combination, of the following factors:

- Health Screening/Health Risk Appraisal
- Antidepressant prescription claims information
- Depression diagnosis medical claims information

If you are interested in learning more about this program, please call AspenPointe at (719) 572-6133.

HEALTH MANAGEMENT PROGRAM

This program is managed by AmeriBen. It is designed to help participants with chronic conditions, who are enrolled in a City medical plan, manage their condition more effectively through education and counseling. The Health Management information that is obtained is confidential and participation is voluntary.

For additional information please contact AmeriBen Compass Medical Management at 1-800-388-3193.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

This free and confidential program is available to all benefit eligible employees and their eligible dependents. EAP is a professional and completely confidential counseling service designed to help employees and dependents resolve personal and/or work-related issues such as marital, chemical dependency, stress and emotional problems. The Wellness Option provides counseling for physical health problems. EAP provides up to six assessment counseling visits for each problem area each year at no charge (up to 18 visits per year). The employee medical plan may help cover additional treatment if needed. You can call Profile EAP at (719) 634-1825 any hour of the day or night.



DENTAL INSURANCE

The City offers two Delta dental plans with different options: Delta Hi-Option PPO Dental Plan and Delta Standard DPO Dental Plan. All of these options pay 100% for cleanings, oral exams and x-rays if you use network providers. Please refer to the current year Dental Plan Comparison and Rate Chart and/or the Delta Dental Plan Document for more information.

DELTA DENTAL COVERAGE PLAN CHART

The provider panel can change without notice. Employees are responsible for verifying that their provider is part of the network before obtaining services. To verify, contact the provider directly or visit the Delta Dental website at www.deltadental.com.

Co-Pays/Deductibles	Delta Hi-Option PPO (Premier Plan) Policy #1512 ⁽¹⁾	Delta Standard-Option PPO (PPO Plan) Policy #1844	
Annual Maximum Benefit	\$1,500 per individual	\$1,500 per individual	
Calendar Year Deductibles		In-Network	Out-of-Network
• Per Person	\$50	\$50	\$50
• Per Family	\$100	\$150	\$150
Routine Dentistry ⁽²⁾			^{(5) (6)}
• Cleaning	100%	100%	80%
• Oral Exams	100%	100%	80%
• X-Rays	100%	100%	80%
• Sealants ⁽³⁾	100%	100%	80%
Basic Dentistry ^{(4) (6)}			⁽⁵⁾
• Fillings	80%	70%	50%
• Extraction	80%	70%	50%
• Root Planning/Quadrant	80%	70%	50%
Major Dentistry ⁽⁶⁾			⁽⁵⁾
• Crown (full cast)	50%	50%	50%
• Denture repair	50%	50%	50%
• Bridge	50%	50%	50%
Orthodontia			
• Orthodontic Benefit	50%	50%	
• Lifetime Maximum	\$2,000	\$2,000	

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Notes:

- (1) Employee and plan receive discounted contract pricing if a PPO In-Network provider is utilized.
- (2) Deductible does not apply to routine dentistry services.
- (3) Sealants for permanent teeth for children through age 14 are a covered benefit on all plans as a routine dentistry service.
- (4) Resin or Composite filling will be covered at the same benefit as amalgam filling.
- (5) The plan pays this portion of the Maximum Plan Allowance (MPA) for services as established by Delta Dental. If the dentist charges more than the MPA, the member is responsible for the additional costs. Using a Non-Participating provider may result in additional out-of-pocket expenses.
- (6) The deductible applies to these services.
 - The plan will pay 50% coinsurance for one occlusal mouth guard per lifetime to prevent grinding.
 - Over-the-counter (OTC) mouth guards will be excluded under the Dental Plan.
 - The coinsurance will apply towards the Annual Plan Maximum.

If you are on the Delta Standard Option (PPO) plan and you choose a Delta Premier dentist, the Premier dentist will be considered out-of-network and benefits will be paid as listed on the out-of-network payment schedule above.

VISION INSURANCE

The City offers one vision plan option. This plan provides coverage once per plan year for routine eye exams, frames, lenses and contact lenses and provides other services such as Member preferred pricing on contact lenses and direct delivery to the home. Please refer to the current year Plan Summary and Rate Chart and/or Vision Plan Document for more information, or call VSP at 1-800-877-7195.

Note: You are not eligible for eyeglasses and contact lenses in the same benefit period. Although this plan does offer limited out-of-network benefits, coverage is much better if you use a VSP provider.

VSP VISION BENEFITS SUMMARY

Benefit	Description	Copay	Frequency
Your Coverage with a VSP Doctor			
WellVision Exam	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness 	\$10	Every calendar year
Prescription Glasses			
Frame	<ul style="list-style-type: none"> \$175 allowance for a wide selection of frames 20% off amount over your allowance 	\$15	Every calendar year
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children 	\$10	Every calendar year
Lens Options	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average 20-25% off other lens options 	\$55 \$95 - \$105 \$150 - \$175	Every calendar year
Contacts (instead of glasses)	<ul style="list-style-type: none"> \$175 allowance for contacts: copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$60	Every calendar year
Diabetic Eyecare Plus Program	<ul style="list-style-type: none"> Services related to type 1 and type 2 diabetes: ask your VSP doctor for details 	\$20	As needed
Extra Savings and Discounts	Glasses and Sunglasses <ul style="list-style-type: none"> 20% off additional glasses and sunglasses, including lens options, from any VSP doctor within 12 months of your last WellVision Exam. 		
	Laser Vision Correction <ul style="list-style-type: none"> Average 15% off the regular price or 5% off the promotional price: discounts only available from contracted facilities 		
Your Coverage with Other Providers			
Visit vsp.com for details, if you plan to see a provider other than a VSP doctor.			
Exam..... up to \$45 Single Vision Lenses up to \$30 Lined Trifocal Lenses..up to \$65 Contacts ..up to \$105 Frame ... up to \$70 Lined Bifocal Lenses up to \$50 Progressive Lensesup to \$50			
VSP guarantees coverage from VSP doctors only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail.			

CITY OF COLORADO SPRINGS 2014 BENEFIT RATE MONTHLY CHART PLAN COSTS

For City Full-Time Civilian, Sworn and 3/4 Time Employees
Employees regularly scheduled to work 30 or more hours weekly

Key: EE Only = Employee Only; EE/SP = Employee + Spouse; EE/CH = Employee + Child(ren); EE/Family = Employee + Family

Premier Medical Plan Rates - Monthly

Level of Coverage	Total Plan Cost	Employer Share	Employee Share
EE Only	\$487	\$380	\$107
EE/Sp	\$987	\$697	\$290
EE/Ch	\$939	\$664	\$275
EE/Family	\$1,423	\$1,006	\$417
		Non Taxable/Taxable*	PreTax/PostTax*
EE + Civil Union Sp	\$987	\$380/\$317	\$107/\$183
EE + Civil Union Child(ren)	\$939	\$380/\$284	\$107/\$168
EE + Civil Union Sp + Ch	\$1,423	\$380/\$626	\$107/\$310

Advantage Plan - with HRA - Monthly

Level of Coverage	Total Plan Cost	Employer Share	Employee Share	Annual HRA Funding (Employer Only)
EE Only	\$405	\$380	\$25	\$500
EE/Sp	\$821	\$697	\$124	\$750
EE/Ch	\$781	\$664	\$117	\$750
EE/Family	\$1,184	\$1,006	\$178	\$750
		Non Taxable/Taxable*	PreTax/PostTax*	
EE + Civil Union Sp	\$821	\$380/\$317	\$25/\$99	\$750
EE + Civil Union Child(ren)	\$781	\$380/\$284	\$25/\$92	\$750
EE + Civil Union Sp + Ch	\$1,184	\$380/\$626	\$25/\$153	\$750

Delta Hi-Option PPO Dental Plan Rates - Monthly

Level of Coverage	Total Plan Cost	Employer Share	Employee Share
EE Only	\$42	\$30	\$12
EE/Sp	\$95	\$35	\$60
EE/Ch	\$76	\$35	\$41
EE/Family	\$118	\$35	\$83
		NonTaxable/Taxable*	PreTax/PostTax*
EE + Civil Union Sp	\$95	\$30/\$5	\$12/\$48
EE + Civil Union Child(ren)	\$76	\$30/\$5	\$12/\$29
EE + Civil Union Sp + Ch	\$118	\$30/\$5	\$12/\$71

Delta Standard Option PPO Dental Rates - Monthly

Level of Coverage	Total Plan Cost	Employer Share	Employee Share
EE Only	\$30	\$30	\$0
EE/Sp	\$69	\$35	\$34
EE/Ch	\$55	\$35	\$20
EE/Family	\$86	\$35	\$51
		NonTaxable/Taxable*	PreTax/PostTax*
EE + Civil Union Sp	\$69	\$30/\$5	\$0/\$34
EE + Civil Union Child(ren)	\$55	\$30/\$5	\$0/\$20
EE + Civil Union Sp + Ch	\$86	\$30/\$5	\$0/\$51

Vision Service Plan Rates - Monthly

Level of Coverage	Total Plan Cost	Employer Share	Employee Share
EE Only	\$7.58	\$0	\$7.58
EE + SP	\$15.16	\$0	\$15.16
EE + CH	\$16.23	\$0	\$16.23
EE + FM	\$25.93	\$0	\$25.93
		NonTaxable/Taxable*	PreTax/PostTax*
EE + Civil Union Sp	\$7.58	\$0	\$7.58/\$7.58
EE + Civil Union Child(ren)	\$8.65	\$0	\$7.58/\$8.65
EE + Civil Union Sp + Ch	\$18.35	\$0	\$7.58/\$18.35

*Civil Union Costs: Add the PreTax and PostTax amounts together to get the total cost per month.

BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

The City of Colorado Springs pays for coverage equal to one and one-half times your annual salary through Aetna US Healthcare. The maximum coverage amount for any employee is \$500,000. Please refer to the life insurance information on the Benefits & Wellness website for further details.

VOLUNTARY TERM LIFE (VTL) INSURANCE

The City of Colorado Springs offers Voluntary Term Life (VTL) insurance coverage through Aetna US Healthcare for you and your family at group term rates. Term life insurance does increase periodically based on the participant's age. This plan offers a guaranteed issue amount of \$200,000 for the employee; \$50,000 for the spouse; and, \$25,000 for child(ren) for newly hired employees. Employees can elect to purchase VTL insurance for themselves and/or eligible dependents and are not required to purchase coverage for themselves before purchasing dependent coverage. Coverage is available in \$25,000 increments up to \$500,000 for the employee and \$250,000 for spouse. For child(ren) VTL is available in \$5,000 increments up to \$25,000.

FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts (FSA) are a great cost savings tool to help with common medical and/or dependent care expenses not covered by your insurance. You can elect a portion of your pay to be deducted, on a pre-tax basis, from each paycheck to use for reimbursements of qualified out-of-pocket expenses throughout the plan year.



HEALTH CARE SPENDING ACCOUNT

A Health FSA allows you to allocate money on a pre-tax basis to reimburse yourself for qualified medical, dental and vision expenses for you and your family. Qualified expenses include anything from co-pays, deductibles, prescriptions and much more. Up to \$500 may be rolled over to the following year if you do not incur sufficient eligible expenses for reimbursements.

Minimum Annual Deposit: \$120
Maximum Annual Deposit: \$2,500

DEPENDENT DAY CARE ACCOUNT

A Dependent Day Care FSA allows you to allocate money on a pre-tax basis to reimburse yourself for dependent care services. Remember, there is a "use it or lose it" rule with Dependent Day Care accounts, so any contributions remaining in your account that cannot be applied toward current year dependent day care expenses are not refundable.

Minimum Annual Deposit: \$120
Maximum Annual Deposit: \$5,000

FSA FUND AVAILABILITY

HEALTH FSA

Your full annual election is available to you on January 1st of the plan year.

DEPENDENT DAY CARE FSA

Unlike the Health FSA, the entire elected amount is not available on the first day of the plan year, but rather as contributions are received and services have been provided.



You have until March 31 of the following year to submit claims for reimbursements.

More information can be found on the Benefits & Wellness website.

SHORT TERM DISABILITY (STD)

This plan offers income replacement for non-work related injuries or illnesses only. Benefits begin after seven days or when sick leave is exhausted, whichever is greater. Benefit income is 60% of an employee's basic weekly earnings, but will not exceed \$750 per week. Benefits are reduced by any amounts payable from other income sources. Short Term disability premiums are paid on an after tax basis and are based on current age, salary and class. Premiums will be adjusted with changes in pay or vesting during the year. The City continues collecting premiums from the employee while the employee is receiving STD benefits.

Please refer to the Plan Comparison and Rate Chart on the Benefits & Wellness website for basic information. Please review the STD Plan Document for more detailed information about STD benefits.

LONG TERM DISABILITY (LTD)

This plan offers income replacement for work related or non-work related injuries or illnesses. The LTD program will pay the lesser of 60% of covered monthly earnings (rounded to the nearest dollar) received immediately prior to the commencement of disability or your Maximum Disability Benefit. The Maximum Disability Benefit is \$7,500 per month (minimum benefit is \$50). Your benefit will be reduced by any amounts payable to you from other income sources. Long-term disability premiums are paid on an after tax basis and are based on current age, salary and class. Premiums will be adjusted with changes in pay or vesting during the year.

Please refer to the Plan Comparison and Rate Chart on the Benefits and Wellness website for basic information. Please review the LTD Plan Document for more detailed information about LTD benefits.

LONG TERM CARE (LTC)

You and your legal spouse are eligible for LTC insurance. Your and your spouse's parents and grandparents, natural, adoptive or step, are also eligible for LTC insurance.

This plan is designed to provide financial assistance in the event that you lose at least two activities of daily living. These are defined as bathing, dressing, toileting, transferring, continence, or feeding that would result in you or a family member needing care in a long term care facility, at home or another similar place. Insurance for long term care pays you a monthly payment for loss of functional capacity or cognitive impairment.

Under the LTC benefit, you can choose from different plans as well as select inflation protection. Your premium depends on your age when you enter the plan, which plan you elect, and, if you elect the inflation protection option. For additional information please contact Benefits & Wellness to request a Long Term Care Enrollment Packet.



RETIREMENT

CIVILIAN PENSION PLAN (PERA)

Instead of participating in the Social Security System, the City and its Civilian Employees and Elected Officials are members of the State of Colorado pension system that is administered under State law by the Public Employees' Retirement Association (PERA). Participation is mandatory for eligible employees. To fund future pension benefits, employees contribute 8% of PERA-includable salary to their account, and the City contributes 13.7% (to include AED & SAED) of the same earnings to the local government division.

PERA is a defined benefit plan, and your retirement income is based upon your age, your years of service, and your three years of Highest Average Salary (HAS). Additional information about PERA benefits is available through PERA at 1-800-759-7372, www.copera.org.

The Colorado PERA retirement plan is a hybrid defined benefit plan. It is designed to attract and retain employees who are interested in working in Colorado PERA-covered employment for a large part of their careers, while providing greater portability for shorter careers than a traditional defined benefit plan.

Over the years, Colorado PERA has worked with the State Legislature and others to address issues such as portability, cost-of-living adjustments, and overall improvement of the benefits Colorado PERA members receive. These changes have made the Colorado PERA defined benefit plan more flexible and portable. Colorado PERA members and the State of Colorado benefit from a conservative yet innovative approach to public pension management.

Colorado PERA is a traditional defined benefit pension plan with many added features, providing members and retirees with a comprehensive benefit package that includes the following:

Lifetime retirement benefits

- Good portability provisions
- Comprehensive disability and survivor benefits
- Tax-deferred interest on member contributions
- Annual cost-of-living increases in retirement benefits

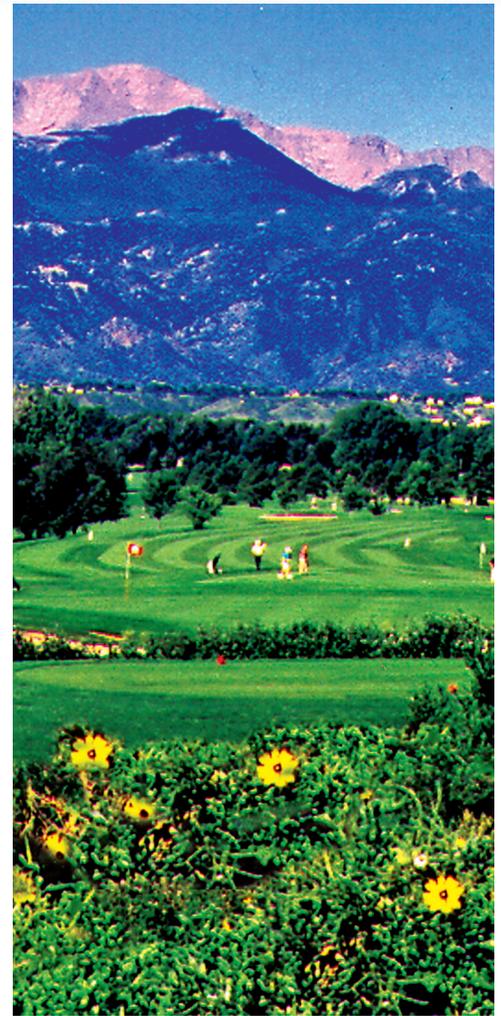
MEDICARE

The City and new employees must each contribute to the Federal Government's Medicare Program at a rate of 1.45% of gross annual earnings.

SWORN FIRE AND POLICE EMPLOYEES

Sworn (Fire and Police) employees to include the Fire Chief and Police Chief are members of the Statewide Defined Benefit Plan (SWDB) through the Fire and Police Pension Association (FPPA) of Colorado in lieu of Social Security. Participation is mandatory for eligible employees. To fund future pension benefits, employees contribute 8% of FPPA-includable salary and the City contributes 8% of the same earnings.

The following types of retirement are available under the SWDB plan: normal, early, vested or deferred. If a member terminates service before retirement eligibility, the member may qualify for a refund of contributions. Additional information about FPPA benefits is available through FPPA at 1-800-332-3772, www.fppaco.org.



ICMA ROTH IRA (VOLUNTARY)

- Jump-start your Savings with the Payroll Deduction Roth IRA!
- Earnings may be tax-free
- Flexible withdrawal options
- Start with any dollar amount
- Access to contributions at any time without penalties or taxes
- A great compliment to your supplemental retirement savings plan ICMA-RC's Payroll Roth IRA provides an easy way for you to save directly from your paycheck.

ICMA 457 PLANS (VOLUNTARY DEFERRED COMPENSATION)

All employees can participate

- A plan similar to a 401(k), but with less restrictions
- Voluntary participation
- Variety of investment choices
- Contributions and earnings are tax-deferred
- www.icmarc.org
- For additional information on the Roth IRA and Deferred Compensation Plan contact: Donald Eschbach, Retirement Plans Specialist, ICMA-RC, Phone: 1-866-749-5174, Email: deschbach@icmarc.org

PAID TIME OFF

VACATION

Civilian: New non-management employees accrue 3.38 hours per pay period and for new management employees accrue 4.615 hours per pay period. For additional vacation information, please review the Civilian Policies and Procedures manual available on the Human Resources website at www.springsgov.com.

Sworn: New Police and Fire Employees accrue 3.69 hours per pay period. New firefighters who work 24 hour shifts accrue 6.53 hours per pay period. Battalion Chiefs accrue an additional 3 shifts of vacation or an annual total of 264 hours. For more vacation leave information, please check the Sworn Policies and Procedures manual available on the Human Resources website at www.springsgov.com.

VACATION BUY

Benefit eligible employees may buy up to five additional vacation days, based upon their hourly rate of pay effective January 1 of each benefit year. The minimum purchase amount is eight hours for full-time employees. Eligible employees may purchase additional hours in one-hour increments up to forty hours.

SICK LEAVE

Civilian: Accrual begins upon employment. You may not take the current pay periods sick leave accrual, only what is in your sick leave bank from the previous pay period.

Full-time employees accrue 8 hours of sick leave per month up to a total accumulation of 1056 hours plus the current year. Part-time employees accrue a pro-rata share of the full-time accrual, based on actual hours worked within the pay period. Sick leave pay must be approved by your supervisor and is to be used solely in the event of you or your immediate family's illness or injury. Family sick leave is limited to 480 hours per calendar year.

For more sick leave information, please check the Civilian Policies and Procedures manual available on the Human Resources website at www.springsgov.com.

Sworn: Forty-hour regular and probationary employees shall accrue sick leave at the rate of 9.33 hours per month of continuous employment. Sick leave may be accrued to a maximum of 1056 hours, plus current year accrual. 24-hour employees accrue sick leave at the rate of 13.07 hours per month of continuous employment. For more sick leave information, please check the Sworn Policies and Procedures manual available on the Human Resources website at www.springsgov.com.

HOLIDAYS

City recognized holidays are:

- New Year's Day
- President's Day
- Labor Day
- Day after Thanksgiving
- Martin Luther King, Jr. Day
- Memorial Day
- Veteran's Day
- Christmas Day
- Independence Day
- Thanksgiving Day

Civilian Holidays: All benefit eligible employees will receive 8 hour paid holidays on these days.

Sworn employees and shift employees: Please refer to the Policy & Procedure Manual for details on how holidays are paid.

Personal Day:

Civilian: In addition to the observed holidays listed above, after six months of employment, employees are eligible for one 8 hour personal day each year.

Sworn: In addition to the observed holidays, after 12 months of Civil Service employment, all employees eligible for paid holidays shall receive one 8-hour personal day each year. When departments credit 88 hours of additional personal holiday credit time, 8 hours of the 88 constitutes the employee's personal day.

PARKING

City employees are eligible to receive a discounted monthly parking card once they obtain a parking space if they park at one of the City parking garages. There are three parking garages: one is located on the southwest corner of Nevada and Colorado Avenues (130 North Nevada) across the street from the City Administration Building, another is located near the City Bus Station at 127 East Kiowa Avenue. The third garage is located at 201 North Cascade.

CITY BUS SYSTEM

The City provides reduced bus fares to City employees who regularly ride City buses to and from work. A bus pass may be purchased at the Transit Administration Office, 1015 Transit Drive, Colorado Springs or through interoffice mail at MC 1449. Call Transit Services at (719) 385-5974 for additional information.

Note: This benefit is available only to employees who are not receiving a discounted parking card.

TUITION ASSISTANCE

The City of Colorado Springs educational assistance program provides financial support for job-related educational coursework. Regular employees are eligible to receive tuition reimbursement for up to two classes per semester for undergraduate or graduate classes.

This benefits guide is not intended to include all benefit details. It is an outline of coverage available and is not intended to be a legal contract. You will find general information in the applicable Benefit Plan Comparison and Rate Charts and even more detailed information in the Plan Document for each benefit option. These documents are available on-line at www.springsgov.com under Departments > Human Resources > Benefits and Wellness.

This summary is not intended to include all benefit plan details. Refer to the official Plan Documents for additional details. If a discrepancy exists between this document and the Plan Documents, the Plan Documents govern.

The benefit summaries inside apply to all City of Colorado Springs civilian, police and fire department employees, unless otherwise noted.

NOTE: ANNUAL APPROPRIATIONS REQUIREMENT: Other than those benefits specifically required by Federal or State law, the benefit plans provided by the City of Colorado Springs for employees are subject to annual review and budget appropriations by the City Council. The City and employee contribution toward the cost of the benefit plans as well as the benefit plan designs may be changed or discontinued altogether at City Council discretion. Specific details are available online at www.springsgov.com in the Policy and Procedures Manual (PPM) and on the Benefits and Wellness section of the website.

DIRECTORY

Benefit Plan	Vendor Name	Contact Information
Medical Insurance Group Number: 000COG834 Plan Codes: 834/332	Ameriben/Anthem Contracted Providers, Prior Authorization, Claims, and Benefits	www.myameriben.com (866) 955-1482
	Ameriben - COMPASS Disease Management, Case Management, and Prior Authorization	www.myameriben.com (800) 388-3193
	MaxorPlus Pharmacy Benefit Manager, Pharmacy ID Cards, and Contracted Providers	www.maxor.com (800) 687-0707 Auto refill line: (800) 573-6214
	City Employee Pharmacy Pharmacy	www.cityemployeepharmacy.com (719) 385-2261 Auto refill line: (800) 573-6214
	City Employee Medical Clinic Medical Services	For appointments: (719) 385-5841 Fax: (719) 385-5842
Dental Insurance	Delta Dental Plans Hi-Option (Premier) Plan # 1512 Standard Option (Preferred) Plan #1844	www.deltadentalco.com (800) 610-0201
Vision Insurance	Vision Service Plan (VSP) Policy # 12-061804-0021-0001	www.vsp.com (800) 877-7195
Life Insurance	AETNA U.S. HealthCare Policy / Control: 721111 10 001	www.aetna.com (800) 523-5065
Disability Insurance	CIGNA Short Term Disability Policy #LK7822 Long Term Disability Policy #LK7823	www.cigna.com (800) 362-4462 Claims: 800-781-2006
Long Term Care	UNUM Life Insurance Company of America Policy # 220508-001 (elections prior to 2008) Policy # 127251 (elections 2008 and forward)	www.unum.com (800) 227-4165
Flexible Spending Accounts (FSA) and Health Reimbursement Accounts (HRA)	Flores and Associates Health Care Spending Accounts Dependent Care Spending Accounts HRA - available to active employees enrolled in Advantage Plan	www.flores247.com (800) 532-3327 (claims) (800) 331-9610 (24 hour line)
Employee Assistance Program (EAP)	Profile EAP: Centura Health	www.ProfileEAP.org (800) 645-6571
AspenPointe – Depression Management Program	AspenPointe	www.aspenpointe.org (888) 845-2881
Retirement	Public Employees Retirement Assoc. (PERA)	www.copera.org (800) 759-7372
	Fire & Police Protective Assoc. (FPPA)	www.fppaco.org (800) 332-3772