



ARAPAHOE COUNTY DEPARTMENT OF HUMAN RESOURCES

BENEFIT SUMMARY

2017



ARAPAHOE COUNTY
COLORADO'S FIRST



Our goal at Arapahoe County is to provide you with a benefit program designed to give you flexibility and choice, allowing you to personalize your benefits to suit your needs and the needs of your dependents. This summary briefly explains some of the benefits offered; please refer to the 2017 Benefits Guide for more details. Benefits are subject to change at any time with or without notice.

BENEFIT ELIGIBILITY

Eligibility is on a Plan by Plan basis but generally Full-time regular employees and part-time regular employees are eligible for all benefits no later than the first of the month coinciding with or following thirty (30) days of service. Elections for Benefits must be made by within 31 days of becoming eligible. Premiums are deducted on a biweekly basis from paychecks.

MEDICAL PLAN COVERAGE – KAISER PERMANENTE

Kaiser Permanente is the sole medical carrier for Arapahoe County. Employees have the choice of three medical plans. Employees may elect to waive medical coverage, as long as they have qualified medical coverage elsewhere.

Deductible HMO

- In-Network only. Deductible of \$2,000 for employee only and \$4,000 for employee plus one or more
- Health Reimbursement Account that helps pay the cost of the deductible; reimburses the second 50% of the deductible
- Out of Pocket Maximum is \$5,000 for employee only and \$10,000 for employee plus one or more
- Lowest biweekly premium

Traditional HMO

- In-Network only. No deductible.
- Out of Pocket Maximum is \$3,000 for employee only and \$6,000 for employee plus one or more
- Higher biweekly premium

Triple Option

- In-Network or Out-of-Network option enables employees to obtain services from the doctor or facility of their choosing.
- In- Network deductible of \$800 for employee only and \$1,600 for employee plus one or more; Out-of-Network deductible of \$1,200 for employee only and \$2,400 for employee plus one or more. Deductibles must be met separately.
- In-Network out of pocket maximum is \$3,350 for employee only and \$6,700 for employee plus one or more; Out-of-Network out of pocket maximum is \$7,200 for employee only and \$20,400 for employee plus one or more. Out of pocket maximums must be met separately.
- Highest biweekly premium

EMPLOYEE ASSISTANCE PROGRAM – ACI SPECIALITY BENEFITS

This plan can help you find solutions to the everyday challenges of work and home as well as for more serious issues involving emotional and physical well-being. The County pays for the cost of this coverage.



DENTAL PLAN COVERAGE – DELTA DENTAL OF COLORADO

Dental insurance is offered through the Delta Dental Premier Plan. Preventive services are 100% covered, basic services are 80% covered and major services are 50% covered. There is a \$50 annual deductible for basic and major services. The annual maximum benefit is \$1,500. There is an additional \$1,500 lifetime orthodontia benefit for each dependent under age 19.

VISION INSURANCE – VSP

Vision benefits provide discounted vision exams, frames, lenses and contacts through a nationwide network of member doctors.

WELLNESS – ARAPAHOE COUNTY AND KAISER PERMENENTE

Arapahoe County has an organized wellness program. Working on Wellness (WOW), was created to support employees in their efforts to live a healthy lifestyle by providing onsite wellness activities and programs.

FLEXIBLE SPENDING ACCOUNTS (FSA) – 24HOURFLEX +

Employees may elect to have pre-tax money deducted from their paychecks to cover out-of-pocket medical, dental, vision, pharmacy/dependent care/mass transit/expenses. All Plans offer a convenient debit card for purchases; however, not all daycares accept debit payments.

- Healthcare Flexible Spending maximum annual benefit of \$2,500.
- Dependent Flexible Spending maximum annual benefit of \$5,000 per family.
- Transit Flexible Spending maximum monthly benefit of \$255.

LIFE INSURANCE

Employees are covered for one and one-half times their annual salary in Basic Life and Accidental Death & Dismemberment (AD&D) insurance, up to a maximum of \$200,000 for full-time employees and a maximum of \$100,000 for part-time employees. The County pays the cost of this coverage. Optional Supplemental Term Life AD&D insurance is available to employees, their spouse or civil union partner and eligible children. Premiums are paid entirely by the employee through payroll deduction on an after tax basis.

LONG TERM DISABILITY (LTD) – RELIANCE STANDARD +

LTD pays 60% of salary following a sixty-day waiting period if an employee is disabled as determined by the LTD policy. The County pays the cost of this coverage.

SHORT TERM DISABILITY (STD) – RELIANCE STANDARD

STD is an optional benefit. The elimination period is 14 days. STD pays 60% of weekly salary up to \$1,154 per week. The employee pays the cost of this coverage on an after tax basis.

ARAPAHOE COUNTY RETIREMENT PLAN – LEW QUIGLEY +

The Arapahoe County Retirement Plan is a mandatory defined benefit program designed to help employees establish a source of income for their retirement years. Through the plan, regular full-time and job share employees set aside 8% of their monthly salary on a pretax basis, and the County matches their contribution. Retirement eligibility is determined by age and years of service. Contributions to the Arapahoe County Retirement Plan begin with the check representing your first full pay period. Employees of Arapahoe County also contribute to Social Security.



457 DEFERRED COMPENSATION PLAN– ICMA-RC

The 457 Deferred Compensation plan is a voluntary supplemental retirement plan in which employees may defer up to \$18,000 per year on a pre-tax basis. Deferred income is deposited into the employee's account and invested according to options selected by the employee. This plan accepts rollovers from 401K, IRA and 403b plans. This plan also has a loan provision.

SICK TIME OFF

Full-time employees earn 8 hours per month. Part-time employees earn sick time off each month based on the number hours worked. Unused sick time may be carried over to the following calendar year up to a maximum of 480 hours.

VACATION

Full-time employees with less than 5 years of service earn 8 hours per month. An increase in vacation accrual occurs when an employee reaches 5 years of service, 10 years of service and 15 years of service. Part-time employees earn vacation each month based on the number of paid hours worked. Unused vacation time may be carried over to the following calendar year up to a maximum of 120 hours.

PAID HOLIDAYS

Arapahoe County recognizes 11 holidays. In addition, employees are eligible for one floating holiday after six months of service.

TUITION REIMBURSEMENT +

When fiscally practical, the Board of County Commissioners may authorize funding for employees to participate in formal job-related academic courses. Reimbursement is available for approved job-related courses pending successful completion of the course, up to a maximum of \$1200/year, plus the cost of associated books.

ARAPAHOE REWARDS

Arapahoe Rewards allows employees access to hundreds of discounts on products and services. Additionally, employees have the opportunity to enroll in a Legal Plan, providing access to legal services through a network of participating plan attorneys and/or access to Home and Auto Insurance. Both the Legal Plan and the Home and Auto Plans are offered with payroll deductions and at the employees cost.

+ Employees classified as Temporary Grant Funded with Benefits are not eligible for this benefit.



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*Enhancing your quality of life through
exceptional delivery of services and
efficient use of public funds.*

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