

EMPLOYEE BENEFITS GUIDE



Photo Credit: Garfield County Communications Department



Garfield County

Your 2024 Benefit Options

Effective January 1, 2024 - December 31, 2024

Summary of benefits: refer to carrier materials for full details.

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Dear County Colleague,

Garfield County is committed to the health and wellness of its employees and their families. We are also committed to educating our employees in managing their personal well-being and health care options.

We understand the important role benefits play in the lives of you and your family. This Benefit Guide is designed to help our employees understand the available benefit options and make wise decisions. It offers an overview of the County's benefits including eligibility, election periods, and costs. For a complete description of each plan, please refer to the complete plan documents available on the County intranet, on the provider websites, or contact the County's HR Benefits Administrator.

The County has designed a Wellness Program that works together with the County insurance sponsored CEBT Marathon Health and Wellness Centers to help us be the healthiest we can be.

A wide variety of other benefits are outlined in this document. If you have questions, the Human Resources Department is a resource for you, and we are happy to help.

As you prepare to enroll:

- Consider your benefit coverage needs for the upcoming year. For example, is your family financially protected if you can't work due to an accident or illness?
- Consider other available coverage.
- Gather information you'll need. If you are covering dependents, you will need their dates of birth and Social Security numbers. In addition, you will need to provide legal documentation verifying their eligibility – such as a marriage license or birth certificate.

Getting the most value from your benefits depends on how well you understand your plans and how you choose to use them. Be sure to read this entire guide for important information about your benefit options.

Sincerely,

Garfield County Human Resources Department

Notice: The employee benefit programs described in the Benefit Guide are for the 2024 Plan Year from January 1, 2024 through December 31, 2024. The information in this Guide is a summary of Garfield County's benefits, and every attempt has been made to ensure its accuracy. It does not include all the terms, coverage, exclusions, limitations, and conditions for the actual plan document and employee policy language. The policies and plan documents must be read for those details. These plans available upon request. If there is any inconsistency between the information in this Guide and the County's formal plans, program, policies or contracts, or any subsequent change in such plan, programs, policies or contracts, the actual Plan Documents of each benefit program will govern. If you wish to review the plan documents or have questions regarding specific issues or plan provisions, you should consult the Garfield County employee intranet for such information.

Garfield County's Total Compensation Philosophy

Your Benefits & Compensation Working Together

A Commitment to the mission of providing exceptional services to the citizens of Garfield County is at the heart of everything we do here in Garfield County. Our employees are passionate about public service, and every employee plays an essential role in making Garfield County a vibrant place to live and work. Our employees enable Garfield County to deliver the exceptional services our citizens expect. Your Total Compensation Package is a well-rounded mix of pay and benefits, and includes competitive compensation and benefits options, employer contributions to retirement and spending accounts to support your physical and financial wellness, and the promotion of a workplace culture that promotes learning and development. We encourage you to view Garfield County's Total Compensation Philosophy Statement by visiting the County's employee intranet pages or reaching out to Human Resources.

Example Total Compensation Package

*Dollar amounts will vary based on employee compensation and benefits participation.

Example Garfield County Contributions for 2024

Employee Gross Pay	\$50,000
Family HDHP 3500 Coverage	+ \$29,772
Health Savings Account	+ \$1,800
401a County 5% Match	+ \$2,500

Total = \$84,072

Additional Total Compensation elements include the full suite of Garfield County's perks and benefits.

Photo Credit: Garfield County Communications Department; Senior Programs & Department of Human Services Staff



Benefits Eligibility & Enrollment

Eligibility

Your eligibility for benefits is determined by your employment status and the hours per week that you work. Many of the benefit coverages begin on the first of the month following your date of hire. Elections made now will remain until the next open enrollment unless you or your family members experience a qualifying event.

Benefits Eligibility									
Hours Scheduled to work	Medical, Dental, & Vision	Spending Accounts	Life & AD&D	Disability	Employee Assistance Program	Voluntary Accident & Critical Illness	401a/547b	Vacation (prorated for less than full-time)	Sick Time (prorated for less than full-time)
Full-Time 30+ hrs. per week	X	X	X	X	X	X	X	X	X
Part-Time 20-29 hrs. per week					X			X	X
Elected Officials	X	X	X		X	X	X		

Eligible dependents may be added to your coverage.

(Documentation must be provided)

- ▶ Your legal spouse (documentation of marriage, civil union, common-law or other legal union).
- ▶ Your children up to the age of 26 (this includes children in your legal custody, adoption, and stepchildren).
- ▶ Your children over the age of 26 who are considered disabled and are unmarried.

Benefits Enrollment

Opportunities to elect or change benefits.

It is important to choose your benefits carefully because there are limited opportunities to change your benefits once you have elected them. If you do need to change them, these are the opportunities you have:

- ▶ Within the first 30 days of full-time employment with the County as a new hire or re-hire. Most benefit elections are effective the first of the month following your date of hire or upon full-time eligibility.
- ▶ During the Annual Open Enrollment period. During this time, any newly elected benefits or changes made to existing benefits are effective on January 1st of the following year.
- ▶ During the year if you have a Qualifying Life Event. Due to IRS regulations, you must make changes **within 30 days** of the event and provide the required supporting documentation within 45 days from the date of the event.

Examples of a qualifying life event

✓ Legal Marriage	✓ Divorce	✓ Death	✓ Birth or Adoption
✓ Child Support Order	✓ Enrollment into Medicare	✓ Work Status Change for Spouse	✓ Change in Child's Eligibility

How to enroll in your benefits

During annual open enrollment, as a new hire, or as an employee with a qualifying life event, many of your benefits can be selected online. You can elect or make changes to your Medical Plan, Vision & Dental Plans, and Voluntary Life Insurance online at <https://cebt.org/online-community>. Enrollment in additional voluntary benefits and the County's retirement program require paper-based enrollments and are available upon request. Enrollment forms are also available on the County's intranet Human Resources page.

We are here to help!

Contact Human Resources to help you enroll and make the benefit selections that are right for you and your family. All new hires will participate in a new hire benefits orientation on their first day of employment to learn more about the benefits and to receive enrollment support. If you need assistance getting access to the CEBT portal, or just want to learn more about your options, Human Resources is here to help you.

When are my benefits effective and who pays the cost?

While many of your benefits will begin upon your date of hire, others begin the first of the month following your date of hire. The below chart illustrates the effective date of the benefit and who is responsible for paying the premium for the benefit. While Garfield County pays the cost of many of your benefits, you will share in the costs of other benefits.

Benefit Plan	Effective Date	Enrollment Responsibility	Cost
	H = Hire date 1 st = 1 st of the month following hire date	E = Enrollment required A = Automatic enrollment	C = County paid S = Shared expense EE = Employee paid
Medical	1 st	E	C
Medical Buy-up	1 st	E	S
Dental	1 st	E	C
Vision	1 st	E	C
Vision Buy-up	1 st	E	S
Life	1 st	A	C
Additional Life	1 st	E	EE
Flexible & Dependent Care Spending Account	H	E	EE
Health Savings Account	1 st	E	EE
Optional Critical Illness & Accident Coverage	1 st	E	EE
CRA Retirement 401a	H	A	S
Deferred Compensation 457b	H	E	EE
Short- & Long-Term Disability	1 st	A	C
Employee Assistance Program (EAP)	H	A	C



Medical and Pharmacy Plans

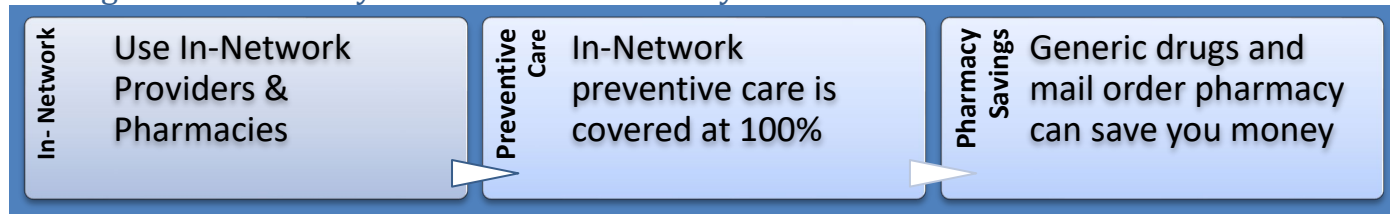
Administered by Colorado Employer Benefit Trust (CEBT)

Garfield County offers you a choice of three PPO (PPO3, PPO4 & PPO5) medical plans and a High Deductible Health Plan (HDHP3500) through CEBT. Colorado Employer Benefit Trust (CEBT) is a multiple employer trust for public institutions providing employee benefits. To learn more visit www.cebt.org. The medical network for the medical plans is the **UMR/United Healthcare Network**. All the medical options include coverage for prescription drug coverage through the **CVS Caremark** Pharmacy Benefit Network. To select the plan that best suits you (and your family), you should consider the key differences between the plans and how the plan covers services throughout the year. You will receive a Medical Insurance card from UMR and Prescription Benefit card from CVS Caremark.

Understanding how the Medical Plans work

PPO Medical Plan	<p>1: Your Co-pay You pay a co-pay for office visits and pharmacy.</p> <p>2: Your deductible You pay out-of-pocket for other medical services until you reach your deductible</p>	<p>3: Your coverage Once your deductible is met, you and the plan share the cost of covered medical and pharmacy expenses with coinsurance. The plan will pay a percentage of each eligible expense, and you will pay the rest.</p>	<p>4: Your Out-of-Pocket Maximum When you reach your out-of-pocket maximum, the plan pays 100% of covered medical and pharmacy expenses for the rest of the plan year. Your deductible and coinsurance apply toward the out-of-pocket maximum.</p>
HDHP Medical Plan with Health Savings Account	<p>1: Your deductible You pay out-of-pocket for most medical and pharmacy expenses until you reach the deductible. You can pay for these expenses from your Health Savings Account (HSA).</p>	<p>2: Your coverage Once your deductible is met, you and the plan share the cost of covered medical and pharmacy expenses with coinsurance. The plan will pay a percentage of each eligible expense, and you will pay the rest.</p>	<p>3: Your Out-of-Pocket Maximum When you reach your out-of-pocket maximum, the plan pays 100% of covered medical and pharmacy expenses for the rest of the plan year. Your deductible and coinsurance apply toward the out-of-pocket maximum.</p>
Embedded Deductible	<p>All medical plans for 2024 have embedded deductibles:</p> <ul style="list-style-type: none"> Under an embedded approach, each person only needs to meet the individual deductible and out-of-pocket maximum before the plan begins paying its share for that individual. (And, once two or more family members meet the family limits, the plan begins paying its share for all covered family members.) 		

Making the most out of your Medical & Pharmacy Plan



Medical & Pharmacy Coverage

This comparison of coverage is intended only as a general description for the principal features of the benefit plans. If there are questions about a particular benefit or the coverage tier, please refer to the full plan documents for specific coverage details. For a full Summary of Coverage and Benefits Visit: <https://cebt.org/resources/benefit-booklets>

CEBT PPO Health Plan Medical Benefits Comparison

Medical Base Plan	PPO3	PPO4	PPO5
Office Visit (Primary Specialty)	\$35 Copay \$35 Copay	\$40 Copay \$40 Copay	\$45 Copay \$45 Copay
Deductible (Single Family)	\$1,000 \$2,000 Embedded	\$1,500 \$3,000 Embedded	\$2,500 \$5,000 Embedded
Coinsurance (In Out)	20% In *40% Out	20% In *40% Out	20% In *40% Out
Out of Pocket Single (In Out)	\$3,000 \$6,000	\$4,000 \$8,000	\$4,500 \$9,000
Out of Pocket Family (In Out)	\$6,000 \$12,000	\$8,000 \$16,000	\$9,000 \$18,000
Inpatient Hospital	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
Outpatient Hospital	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
Rx Retail	Generic \$20 Preferred \$40 Non-Preferred \$60	Generic \$20 Preferred \$40 Non-Preferred \$60	Generic \$20 Preferred \$40 Non-Preferred \$60
Rx Mail Order	2 X Copay	2 X Copay	2 X Copay
Preventative Visit	Covered 100%	Covered 100%	Covered 100%
Chiropractic	\$35 Copay 20 Visits per year	*\$40 Copay 20 Visits per year	*\$45 Copay 20 Visits per year
Teladoc	Covered 100%	Covered 100%	Covered 100%
Telehealth	\$35 Copay	\$40 Copay	\$45 Copay
Advanced Imaging	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
X-ray	\$35 Copay office setting Outpatient setting Deductible + 20% to OOP Max	\$40 Copay office setting Outpatient setting Deductible + 20% to OOP Max	\$45 Copay office setting Outpatient setting Deductible + 20% to OOP Max
Lab	\$35 Copay	\$40 Copay	\$45 Copay
Urgent Care	\$75 Copay	\$75 Copay	\$75 Copay
Emergency Care	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max

CEBT High Deductible (HDHP) Health Plan Medical Benefits Comparison

Medical Base Plan	HDHP3500
Office Visit (Primary Specialty)	Deductible + 20% to OOP Max
Deductible (Single Family)	\$3,500 \$7,000 Embedded
Coinsurance (In Out)	20% In *40% Out
Out of Pocket Single (In Out)	\$5,000 \$10,000
Out of Pocket Family (In Out)	\$10,000 \$20,000 Embedded
Inpatient Hospital	Deductible + 20% to OOP Max
Outpatient Hospital	Deductible + 20% to OOP Max
Rx Retail	Deductible then: Generic \$20 Preferred \$40 Non-Preferred \$60
Rx Mail Order	2 X Copay
Preventative Visit	Covered 100%
Chiropractic	*Deductible + 20% to OOP Max 20 Visits per year
Teladoc	Covered 100%
Telehealth	Deductible + 20% to OOP Max
Advanced Imaging	Deductible + 20% to OOP Max
X-Ray	Deductible + 20% to OOP Max
Lab	Deductible + 20% to OOP Max
Urgent Care	Deductible + 20% to OOP Max
Emergency Care	Deductible + 20% to OOP Max



Photo Credit: Garfield County Communications Department

All 2024 CEBT Health Plans:

NOTE: Mail order provides a 90-day supply. Retail provides a 30-day supply.

*Charges are subject to Usual & Customary (U&C) charges. Refer to plan documents for details.

Embedded – Under this deductible definition, any single member of a family doesn't have to meet the full family deductible for the after-deductible benefits to kick in. Once they meet the individual deductible, plan benefits will start to pay.

Family Deductible: Combines individual and family deductible. When a family member has a health care expense, the money paid toward the individual deductible is also credited toward the family deductible.

Employee Contributions for Medical & Pharmacy Benefits

To support our employees and their families in 2024, Garfield County is paying 100% of the premiums for employees and their dependents who enroll in the PPO5 & HDHP3500 Medical Plans. Employees who require lower out of pocket costs for medical expenses may choose the PPO3 or PPO4 Buy-Up option with a biweekly contribution. The County covers 95% of the premium for employees and their dependents for the PPO4, and 90% of the premium for employees and their dependents for the PPO3. The premium for the PPO3 & PPO4 Buy-Up, the amount that you pay for your coverage, is deducted from your paycheck on a pre-tax basis. Premium deductions are taken 24 pay periods annually, from the first two paychecks each month.

Benefit Plan	Biweekly Contribution	
	Employee	County
PPO 3		
Employee	\$59.00	\$545.00
Employee + Spouse	\$138.00	\$1,275.50
Employee + Child(ren)	\$129.00	\$1,199.50
Family	\$153.00	\$1,417.50
PPO 4		
Employee	\$29.00	\$545.00
Employee + Spouse	\$67.50	\$1,275.50
Employee + Child(ren)	\$62.50	\$1,199.50
Family	\$74.50	\$1,417.50
PPO 5		
Employee	\$0.00	\$545.00
Employee + Spouse	\$0.00	\$1,275.50
Employee + Child(ren)	\$0.00	\$1,199.50
Family	\$0.00	\$1,417.50
HDHP3500		
Employee	\$0.00	\$476.00
Employee + Spouse	\$0.00	\$1,116.50
Employee + Child(ren)	\$0.00	\$1,049.50
Family	\$0.00	\$1,240.50

Tax Disclaimer

For federal income tax purposes for non-tax dependents, the employee's share of the medical and vision buy-up premiums related to a non-tax dependent must be deducted from an employee's pay on an after-tax basis. The difference between employee only coverage rates and the rate with the non-tax dependent is added to the employee's gross income and taxed as imputed income. Please contact your financial/tax advisor about your tax implications.

Dental Plan – CEBT Dental Plan A

Administered by Colorado Employer Benefit Trust (CEBT) through Delta Dental

Proper dental care is an investment in your overall wellness. All employees and covered dependents are eligible to be enrolled in the county dental plan through CEBT & Delta Dental.

Prevention First PPO and Premier Networks only	Diagnostic and Preventive services do not count against the annual maximum when you see a PPO or Premier provider for all services.
Right Start 4 Kids PPO and Premier Networks Only	Covers children up to their 13th birthday at 100% with no deductible (for the same services outlined in the plan, up to the annual maximum benefit, and subject to limitations and exclusions). The child must see a Delta Dental PPO or Premier provider to receive the 100% coinsurance. If an out-of-network provider is seen, the adult coinsurance levels will apply. Orthodontics is not covered at 100% but at the plan's listed coinsurance.

COVERED SERVICES	DENTAL A
Annual Max	\$2,000
Deductible (Single Family)	\$50 \$150
Preventative Services	Covered at 100% routine exams & cleanings 2 times per cal year, bitewing x-rays once per cal year, full mouth x-rays eligible once in a 5-year period
Basic Services	Covered at 80% emergency treatment, space maintainers, simple extractions, anesthesia and restorative fillings, oral surgery, endodontics, periodontics, root canal
Major Services	Covered at 50% crowns, partial or full dentures, implants
Orthodontia Services	Covered at 50% with lifetime max of \$2,000. Includes adults and dependent children through age 26

NETWORK INFORMATION	You are enrolled in a Delta Dental PPO plus Premier plan. You and your family members may visit any licensed dentist but will enjoy the greatest out-of-pocket savings if you see a Delta Dental PPO dentist. There are three levels of dentists to choose from.
PPO Dentist	Payment is based on the PPO dentist's allowable fee, or the actual fee charged, whichever is less.
Premier Dentist	Payment is based on the Premier Maximum Plan Allowance (MPA), or the fee actually charged, whichever is less.
Non-Participating Dentist	Payment is based on the non-participating Maximum Plan Allowance. Members are responsible for the difference between the non-participating MPA and the full fee charged by the dentist.

Employee Contributions for Dental Benefits

Benefit Plan	Per Paycheck Contribution	
	Employee	County
Dental A		
Employee	\$0.00	\$21.00
Employee + Spouse	\$0.00	\$42.00
Employee + Child(ren)	\$0.00	\$47.00
Family	\$0.00	\$62.00

Vision Plan – Vision Plans A (UMR) & C (VSP)

Administered by Colorado Employer Benefit Trust (CEBT) through UMR & VSP

Garfield County offers a choice of two vision plans: Vision A, the Base Plan through UMR, and Vision C, the Buy-up Plan through VSP. Employees and their covered dependents who are on medical insurance can enroll in the base plan vision insurance. Employees who choose to buy up will have the premium deducted on a pre-tax basis. Vision insurance cards are NOT issued. Providers will look you up through your UMR Card for the Base Plan and your SSN for the VSP Buy-up.

Your coverage options

	CEBT Plan A through UMR (Base Plan)	CEBT Plan C through VSP (Buy-Up Plan)
Network	No Network	VSP
Benefit Frequency	<ul style="list-style-type: none"> Exam eligible once every calendar year. Lenses and Frames eligible every two calendar years. 	<ul style="list-style-type: none"> Exam, Lenses & Frames eligible every 12 months
Eye Exam	\$75 Allowance	\$10 copay
Lenses		
<ul style="list-style-type: none"> Single Vision 	\$75 Allowance	\$10 copay
<ul style="list-style-type: none"> Bifocal 	\$100 Allowance	\$10 copay
<ul style="list-style-type: none"> Trifocal 	\$150 Allowance	\$10 copay
<ul style="list-style-type: none"> Lenticular 	\$125 Allowance	\$10 copay
Frames	\$150 Allowance	\$175 Allowance
Contacts	\$150 Allowance	\$175 Allowance

Extra Savings (For Vision Plan C)	Glasses & Sunglasses
	Extra \$20 to spend on featured frame brands. Go to vsp.com/offers for details.
	20% savings on additional glasses and sunglasses, including lens enhancement, from any VSP provider within 12 months of your last WellVision Exam.
	Routine Retinal Screening
	No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam.
	Laser Vision Correction
	Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities.

Employee Contributions for Vision Benefits

Benefit Plan	Monthly	
	Employee	County

Vision – Base Plan

Employee	\$0.00	\$5.00
Employee + Spouse	\$0.00	\$10.00
Employee + Child(ren)	\$0.00	\$11.00
Family	\$0.00	\$14.00

Vision – Buy-up Plan

Employee	\$5.00	\$5.00
Employee + Spouse	\$4.00	\$10.00
Employee + Child(ren)	\$2.00	\$11.00
Family	\$9.00	\$14.00

Life and Accidental Death & Dismemberment Insurance

Insured through The Standard/CEBT

Basic Life Insurance

Life insurance provides financial security for the people who depend on you. Your beneficiaries will receive a lump sum payment if you die while employed by Garfield County. The county provides basic term life insurance of \$50,000 at no cost to you. Employees are automatically enrolled.

As your age increases, the amount of life insurance coverage is reduced as follows: age 65/40%, age 70/65%, age 75/75%, age 80/80%.

Basic Accidental Death & Dismemberment (AD&D) Insurance

Accidental Death & Dismemberment (AD&D) insurance provides payment to you or your beneficiaries if you lose a limb or die in an accident. Garfield County provides AD&D coverage of up to \$50,000 at no cost to you (at the same level of your basic life insurance). This coverage is in addition to your county paid life insurance.

Voluntary Additional and Dependent life Insurance and AD&D Insurance

Insured through The Standard/CEBT

In addition to basic life insurance, employees may elect to purchase additional life insurance coverage. Employees may buy additional life insurance from a minimum of \$10,000 up to a maximum of \$500,000 in increments of \$10,000. If purchased within 30 days of hire, employees can elect additional life insurance up to \$150,000 guaranteed issue, without providing a Medical History Statement (also called an EOI, or evidence of insurability). Completion of a Medical History Statement and physical exam are required if enrolling more than 30 days from date of hire. If employees elect any amount of additional life insurance, then they can also elect additional life coverage for a spouse in the amount of 50% of the employee coverage (up to \$30,000 is guaranteed issue), or for eligible children in the amount of \$20,000 per child.

During open enrollment, if you are currently enrolled in an amount under the guaranteed issue amount, you can increase your policy up to \$20,000 without the having to submit EOI, if you don't exceed the guaranteed issue

Additional life insurance coverage policies for employees and dependents are paid for entirely by the employee in after-tax deductions. The premium rates are based on age and tobacco use (except for the dependent children policies mentioned above). For detailed information and premium rates please refer to the CEBT Voluntary Life Booklet https://cebt.org/application/files/6116/4631/7619/New_Vol_Life_Booklet.pdf.

Photo Credit: Garfield County Communications Department



Disability Insurance

Insured by VOYA

The County covers 100% of the costs of the Short-Term & Long-Term Disability Insurance programs. This important benefit can help provide income protection should you become disabled due to a non-work related injury or illness. You are automatically enrolled in these benefits, and they are effective on the first of the month after your hire date.

Short-Term Disability

Short-Term Disability provides partial wage replacement if you are unable to work due to injury or illness. After 14 consecutive calendar days of disability (called the "waiting period"), your short-term disability payments will begin. The benefit pays 60% of your weekly pre-disability earnings to a weekly maximum of \$1,500. Benefit length is determined based on diagnosis with the maximum benefit period being 26 weeks. Once Voya has determined your disability status, the County will pay the benefit amount in your paycheck.

Long-Term Disability

If you are partially or totally disabled for more than 180 days, the Long-Term Disability pays 60% of your monthly pre-disability earnings up to a monthly maximum of \$6,000. The Long-Term Disability plan is insured by VOYA and benefits are paid to you directly from VOYA.

Supplemental Accident & Critical Illness Insurance

Insured through Allstate

Supplemental accident and critical illness insurance policies through Allstate offer cash benefits for specific covered accidents or covered critical illnesses. These optional policies are offered to full-time employees and are effective the first of the month following hire. Additionally, this coverage is transferable if you change jobs. Accident and Critical Illness brochures with coverage, limitations & exclusions are available during new hire orientation, at any time on the Garfield County Intranet Human Resources pages, or upon request. Employees pay 100% of the premium on a pre-tax basis.

Supplemental Allstate Policies Employee Cost

Accident						
	Total Semi-monthly Premium					
Employee	\$8.90					
Employee + Spouse	\$15.39					
Employee + Child(ren)	\$19.33					
Family	\$24.12					
Critical Illness Basic						
Age	18-29	30-39	40-49	50-59	60-64	65+
Semi-monthly Premiums \$10,000 Basic Benefit						
Non-Tobacco						
Employee + Child(ren)	\$1.81	\$3.71	\$7.37	\$12.90	\$17.50	\$27.09
Family	\$3.01	\$5.90	\$11.50	\$19.94	\$26.92	\$41.46
Tobacco						
Employee + Child(ren)	\$2.21	\$5.01	\$10.98	\$19.78	\$26.90	\$41.12
Family	\$3.61	\$7.88	\$16.92	\$30.26	\$41.04	\$62.52
Semi-monthly Premiums \$20,000 Basic Benefit						
Non-Tobacco						
Employee + Child(ren)	\$3.04	\$6.71	\$13.83	\$24.66	\$33.65	\$52.52
Family	\$4.84	\$10.42	\$21.20	\$37.55	\$51.14	\$79.60
Tobacco						
Employee + Child(ren)	\$3.83	\$9.33	\$21.06	\$38.41	\$52.48	\$80.58
Family	\$6.02	\$14.35	\$32.03	\$58.18	\$79.38	\$121.70

Flexible Spending Accounts (FSA)

Administered by Rocky Mountain Reserve (RMR)

Pre-Tax Dollars for Medical, Dental, Vision or Dependent Care Expenses

With a Flexible Spending Account (FSA, LPFSA, & DCA), employees can set aside money on a pre-tax basis to pay for out-of-pocket medical, dental, vision, or dependent care expenses. Money will go farther as taxes are not paid on these dollars; participants in FSAs or DCAs typically save 25% to 40% in taxes. Garfield County offers flexible spending accounts through Rocky Mountain Reserve (RMR).

Use it or lose it

It's a good idea to be conservative when electing to contribute to an FSA. The IRS only allows **\$610*** of unclaimed funds in 2023 to carryover to 2024. Unclaimed funds not carried over are forfeited after March 31st. There is no carryover for DCA Accounts in 2024.

Types of Flexible Spending Accounts

- ▶ **Health (Medical) Flexible Spending Account (FSA).** Enrolling in the Health Care FSA allows you to have your entire pledge amount for the plan year available for use on qualified expenses on the day your plan starts even though your contributions towards the pledge are spread out over the Calendar year. This account is available for employees who are enrolled in a PPO plan.
- ▶ **Limited Purpose Flexible Spending Account (LPFSA).** Enrolling in the LPFSA allows you to have your entire pledge amount available in the same manner as the Health FSA. This account is only available for employees who are enrolled in the HDHP3 plan and who are contributing to a Health Savings Account. You may rollover unused funds up to \$610 from a Health FSA to your Limited Purpose FSA to be eligible for a Health Savings Account.
- ▶ **Dependent Care Account (DCA).** Enrolling in a DCA allows you to contribute a portion of your paycheck towards qualified dependent care expenses. Unlike the FSA only the amount contributed year-to-date is available for reimbursement.

Examples of Covered Expenses

- ▶ Health Flexible Spending Account (FSA), FSA dollars may be used to pay for eligible health care expenses, including medical, dental, and pharmacy.
- ▶ Limited Purpose Flexible Spending Account (LPFSA), LPFSA dollars may only be used for vision and dental expenses only.
- ▶ Dependent Care FSA (DCA), DCA dollars may be used for day care, babysitter fees, day camps, and more. A dependent receiving care must be a child under the age of 13, or a tax dependent unable to provide for their own care, who resides with you.

2023* IRS Contribution Limits:

Health FSA/LPFSA Max: \$3,050

Dependent Care (unless married filing separately) Max: \$5,000

Dependent Care (if married filing separately) Max: \$2,500

Dependent Care Minimum Contribution: \$10.00

The IRS determines eligible expenses. For a more complete list of eligible expenses visit <https://www.rockymountainreserve.com/whats-covered>.

Debit Card, Reimbursements, & Receipts

Pay for expenses with an FSA, LPFSA, or DCA Debit Card. By using the Debit Card you do not have to wait for reimbursement. There are restrictions on which merchant codes are accepted. You must save all of your receipts, which should include the date of service, name of provider, dollar amount, and a description of the purchased service or product. You can also submit claims through the mobile application (search RMR Benefits in your app store) or submit claims through a web portal.

*IRS Limits for 2024 have not yet been released.



Photo Credit: Garfield County Communications Department

Health Savings Account (HSA)

Administered by Rocky Mountain Reserves (RMR)

A Health Savings Account (HSA) is a savings account that is paired with the HDHP3500 medical plan. It allows you to make tax-free contributions to a savings account to pay for current and future medical expenses for you and your dependents. The participant is responsible for all HSA IRS rule compliance and eligibility.

Start it:

- Contributions to the HSA are tax-free for you – whether they come from you or Garfield County. For 2024, the County will contribute **\$1,800** to your HSA. This contribution is the same regardless of your enrollment tier, and is provided to help you start an HSA and begin saving money for future medical expenses.

IRS 2024 Contribution Limits:

Self only coverage: **\$4,150**

Family coverage: **\$8,300**

Age 55+: Additional **\$1,000**

Build & Grow it:

- All of the money in your HSA is yours (including the County contribution) even if you leave your job, change medical plans, or retire.
- Your HSA is an individually owned account, and you determine how much you would like to contribute per pay period, and when to use the money to pay for out-of-pocket medical expenses.
- Money in your HSA can grow over time. Money rolls over from year to year, and there is no forfeiture (use it or lose it) of your funds. Additionally, you can invest your HSA dollars once you have enough funds in your account. HSA funds may earn interest and can be invested in mutual funds. Earnings in the account are tax free.
- You can change your paycheck contribution amount monthly without a qualifying life event.

Use it:

- HSAs may be used to pay for eligible medical expenses of the participant, spouse or dependents.
- Eligible expenses include doctor's office visits, prescription drugs, eyecare, eyeglasses and over the counter items.
- Only eligible medical expenses can be reimbursed under the plan. Eligible expenses are defined by the IRS. For a more information on eligible expenses go to <https://rockymountainreserve.com>.

HSA Eligibility

- Must be enrolled in the County's HDHP3 health plan
- NOT covered by any other health plan including a general health FSA. You must have a zero balance in your FSA or carryover up to \$610 into a LPFSA.
- NOT enrolled in Medicare
- Cannot be claimed as a dependent on someone else's tax return.

Debit Card, Reimbursements, & Receipts

Pay for expenses with an HSA Debit Card. By using the Debit Card, you do not have to wait for reimbursement. There are restrictions on which merchant codes are accepted. You should save all of your receipts in case of IRS audit. You can also submit claims through the mobile application (search RMR Benefits in your app store) or submit claims through a web portal.

Retirement Benefits – 401a and 457b Plans

Administered by Colorado Retirement Association (CRA)

The County contracts with the Colorado Retirement Association (CRA) to manage retirement dollars. CRA is a non-profit association that is not owned or controlled by any bank, insurance company, mutual fund company, or any other financial institution. The CRA Retirement Plan (401(a)) and the CRA Deferred Compensation Plans (457(b)) are Self-Directed savings plans. You may choose how your retirement savings are invested. For more information, please see www.cra-online.org or speak with the CRA representative.



401(a) Plan

All regular full-time employees are required to participate in the county's retirement program. Employees initially contribute 5% of their gross earnings pre-tax to the 401(a)-retirement account and Garfield County matches this amount. After 10 years of service, the employee contribution and the County's matched amount increases to 6%. The County contributions are fully vested at five years of credited service.

457(b) – Deferred Compensation Plan

The Deferred Compensation Plan 457(b) is a voluntary retirement savings program offered by the County that allows you to make additional retirement contributions on a pre-tax or post-tax (Roth option) basis. Contributions to a 457(b) plan are not matched by the County. The plan is designed to supplement the County's 401(a) plan and provide additional financial and retirement planning options. You may enroll, increase, or decrease your contributions to this plan at any time.

Employee Assistance Program (EAP)

Provided through Triad/AllOne Health

Your 24/7/365 Employee Assistance Program can help you reduce stress, improve health, and make life easier by connecting you to the right information, resources, and referrals.

All services are free, confidential, and available to you and your family members. This includes access to short-term counseling and the wide range of services listed below:

- | | |
|---------------------------------|--|
| ✓ <i>Mental Health Sessions</i> | ✓ <i>Work-Life Resources & Referrals</i> |
| ✓ <i>Life Coaching</i> | ✓ <i>Personal Assistant</i> |
| ✓ <i>Financial Consultation</i> | ✓ <i>Legal Consultation</i> |

Getting Connected Is Easy!

1. Visit www.triadeap.com and click on "Log In to the Member Portal."
2. Register to create a new account using your company code: **cebt**.
3. A confirmation email will be sent to complete the process.

Modern Health

In partnership with CEBT

New for 2024! Introducing Modern Health, a comprehensive and personalized mental healthcare platform offering self-guided, community-based, and one-on-one mental health support. Modern Health's global network of clinical therapists support a variety of mental health needs, such as depression, anxiety, and trauma. The new Modern Health benefit provides you with accessible, personalized mental health care that meets your needs where you are. This benefit provides 8 free therapy and 8 free coaching session. You can access one-on-one therapy (virtual/or in-person) where you can connect with a licensed therapist. (In addition to your Triad EAP benefit!) This benefit will be available in January of 2024.

Marathon Health & Wellness Centers

In partnership with CEBT



Marathon
Health™

Marathon Health is a CEBT partner who offers onsite health and wellness centers for employees. Marathon Health Center provides primary care and wellness services at a waived or reduced member copay which aids in better overall health and lower health care costs for employees.

Services

You and your covered dependents can access health care, health coaching, wellness programming, chronic condition management, occupational health, and pharmacy services through the CEBT/Marathon Health and Wellness Centers. If you are on a PPO plan, services provided at Marathon Health are covered at 100%. If you are on the HDHP3500 plan you will pay a \$45 dollar copay for sick visits. Preventative visits are covered at 100%.

Locations

There are several centers located throughout the state of Colorado and CEBT members are able to utilize any of the centers at any time. In Garfield County, we have two CEBT/Marathon Health and Wellness Centers. There is a center in Glenwood Springs in the US Bank building on Grand Avenue and a center in Rifle on the second floor of the Rib City building. There is also a center located in Gypsum.

Contact information

To schedule an appointment and learn more about what the Marathon Health Centers have to offer, call the following numbers:

- ▶ Glenwood Springs – 970-440-8087 – 1901 Grand Avenue, Suite #200
- ▶ Rifle – 970-440-8085 – 707 Wapiti Court, Suite #201
- ▶ Gypsum – 970-431-2871 – 35 Lindbergh Drive, Suite #110

Other available centers are in Greeley, Colorado Springs, and Loveland. These may be helpful if you are traveling or have children in college on the front-range and need medical assistance.

eHealth Portal

The eHealth Portal has a comprehensive array of services, resources and appointment scheduling opportunities. The Marathon eHealth portal is a secure and convenient tool to help you be an active participant in your health.

[Visit Marathon eHealth Portal](#)

- ✓ Make Appointments
- ✓ Send messages to your providers
- ✓ Complete your health questionnaires
- ✓ Track your health status and results
- ✓ Be active in your own health and healthcare

https://my.marathon-health.com/sign_in



Surgery Plus

In partnership with CEBT

SurgeryPlus provides you with access to excellent and affordable care for many planned surgical procedures. It's already included in your medical benefits at no additional cost to you. For PPO plans, there will be no cost for your surgery. For the HDHP 3500 plan, the cost of your surgery will be significantly reduced.



SurgeryPlus covers the most expensive costs associated with surgery, so you'll pay less for your procedure when you use your SurgeryPlus benefit.

Commonly Covered Procedures

- Spine
- Orthopedic
- Ear, Nose & Throat
- Cardiac
- Gynecology
- Gastrointestinal
- Spine & Ortho Injections

You deserve excellent and affordable care. Call to learn more at 855.200.6675 or visit [CEBT.SurgeryPlus.com](https://cebt.surgeryplus.com).

Omada

In partnership with CEBT

Omada supports weight loss, joint & muscle health, diabetes, and high blood pressure. Your Omada benefit provides 24/7 access to support from weekly lessons to an online community. You have access to tools you need to face health challenges head-on. You and your family members (18+ for prevention, diabetes, hypertension programs, 13+ for joint and muscle health) who are on a CEBT PPO medical plan can access all of the Omada programs for zero cost. If you are on the HDHP 3500 you may have a small fee for the Omada Joint and Muscle Health program.

Program includes:

- ✓ Dedicated health coach
- ✓ Smart devices, delivered to your door
- ✓ Long-term results through habit & behavior change
- ✓ Interactive weekly lessons
- ✓ Healthier lifestyle in 10 minutes a day | anywhere, anytime
- ✓ Dedicated licensed Physical Therapist

Get started today: <https://go.omadahealth.com/cebt>

Wellness Program

Garfield County is committed to helping you and your family be healthy and well. The County provides a Wellness Program through which you can get rewarded for activities like attending lunch and learns or other educational meetings, exercising, seeing a physician for wellness checks, and eating nutritious foods. The County offers a wellness incentive of up to \$250 dollars for participation in the wellness program. For more details on the Wellness Program, please contact Human Resources and/or view the Wellness Program information on the County's employee intranet pages.

Workers' Compensation Insurance

Workers' Compensation is a state-mandated insurance program that covers lost wages and medical treatment resulting from an employee's work-related injury or illness. It also covers services needed to help an employee recover and return to work. The County pays your Workers' Compensation Insurance premiums in accordance with the law. Garfield County contracts with CTSI (County Technical Services, Inc.) to provide Workers' Compensation insurance.

Social Security & Medicare

The County pays your Social Security & Medicare (FICA) taxes in accordance with the law. The Social Security tax rate is 12.4% and the Medicare tax rate is 2.9% of gross earnings. Half of the total tax of 15.3%, or 7.65%, is paid by the County, and you as the employee are responsible for paying the other 7.65%.

Garfield County Gym Access

Garfield County has two gym facilities in the Rifle area and County employees have access to both gyms for free. One is at the County Airport and the other is in the basement of the Rifle County Administration building. County gyms are available to employees only. For access to the gym facilities, please complete the necessary waivers on the County intranet and send them to Human Resources.

BenefitHub

BenefitHub is a discount program with discounts procured specifically for County employees and their families. The Garfield County BenefitHub comes preloaded with thousands of offers from brands you already buy. We have discounts on movie tickets, hotels, cell phone plans, electronics, cars, and more. Check out garfieldcounty.benefithub.com and let your HR Benefits Administrator know if you have questions or suggestions.

Observed Holidays

The County observes specific holidays of one day or eight hours each for regular full-time employees and a pro-rated amount for part-time employees working 20 hours per week or more. Approved holidays for 2024:

- ❖ New Year's Day ~ Monday, January 1st
- ❖ President's Day ~ February, 19th
- ❖ Memorial Day ~ Monday, May 27th
- ❖ Independence Day ~ Thursday, July 4th
- ❖ Labor Day ~ Monday, September 2nd
- ❖ Veterans' Day ~ Monday, November 11th
- ❖ Thanksgiving Day ~ Thursday, November 28th
- ❖ Day After Thanksgiving ~ Friday, November 29th
- ❖ Day Before Christmas Eve ~ Monday, December 23th
- ❖ Christmas Eve Day ~ Tuesday, December 24th
- ❖ Christmas Day ~ Wednesday, December 25th

Days that are designated as County holidays are established by the Board of County Commissioners each year.

Vacation Time

Regular full-time and part-time employees (20+ hours/week) currently accrue vacation time after completing continuous service as described below:

Anniversary Dates	Hours Accrued Per Pay Period (For a 40 hours/week schedule)	Maximum Hours Allowed at 100% Value
Hire Date	4 hours per pay period 13 days per year	160 hours
2nd Anniversary	5.54 hours 18 days per year	200 hours
5th Anniversary	6.77 hours 22 days per year	280 hours
10th Anniversary	8.61 hours 28 days per year	360 hours

NOTE: Unused time can be rolled over to the max number of hours allowed. Regular, part-time employees (20+ hours/week), or employees who are not paid their full-time rate of pay in a particular pay period, will accrue vacation time on a prorated basis.

Sick Time

Regular full-time employees accrue 3.69 hours of sick time each pay period. Part-time employees working 20 hours per week or more will accrue sick time on a prorated basis. These hours accrue indefinitely and roll over from year to year. Sick time is to provide a source of income in the event of an accident, illness, or disability if needed.

Temporary and part-time employees working less than 20 hours per week on average, will accrue 1 hour of paid sick time for every 30 hours of work time up to 48 hours.

NOTE: Regular, part-time employees working 20 hours per week or more, or employees who are not paid their full-time rate of pay in a particular pay period will accrue sick time on a prorated basis.

Contact Information

If you have specific questions about a benefit plan, please contact the administrator listed below, or your local Human Resources department.

Benefit	Administrator	Phone	Website/Email
Medical	Colorado Employer Benefit Trust (CEBT)	800.332.1168	www.cebt.org
Flexible Spending Account	Rocky Mountain Reserve	888.722.1223	www.rockymountainreserve.com
Dental	Colorado Employer Benefit Trust (CEBT)	800.332.1168	www.cebt.org
Vision	Colorado Employer Benefit Trust	800.332.1168	www.cebt.org
Life and AD&D Insurance	Colorado Employer Benefit Trust (CEBT)	800.332.1168	www.cebt.org
Voluntary Life and AD&D Insurance	Colorado Employer Benefit Trust (CEBT)	800.332.1168	www.cebt.org
Short-Term Disability (STD)	Voya Financial	800.955.7736	www.voya.com
Long-Term Disability (LTD)	Voya Financial	800.955.7736	www.voya.com
Employee Assistance Program (EAP)	TRIAD	877.679.1100	www.triadeap.com
County Retirement Plan	Colorado Retirement Association (CRA)	800.352.0313	www.cra-online.org

Benefits Glossary

What is a premium?

The premium is the cost of maintaining your enrollment in the plan of your choice. For the County's plans, the PPO5 and the HDHP3500 premium is paid entirely by the County, so there is no premium cost to the employee or the employee's family for this plan. If an employee chooses to buy-up to one of the other plans, the additional premium for those plans is the responsibility of the employee.

What are copays?

Copayments or copays are fixed amounts you are expected to pay for covered health care services such as office visits, labs, prescription drugs, and other predetermined procedures as defined by the insurance plan. Once a copay has been paid, the insurance company pays the remaining costs. All copays count toward out-of-pocket maximums; however, copays do not go toward the deductible amount.

What is a Deductible?

The deductible is the specified amount you pay out-of-pocket before your health insurance plan begins paying for their portion of medical expenses. In other words, it's what you pay before the coinsurance kicks in.

What is coinsurance?

Coinsurance is the amount that you pay for covered medical services after you've satisfied any deductible required by your health insurance plan and before you hit

the max out-of-pocket. For Garfield County plans, the coinsurance pays 80% of the charge for a service rendered by a healthcare provider (you are responsible for the remaining 20%). The coinsurance on all medical insurance plans is 80/20. If you go out-of-network, the coinsurance on all medical plans is 60/40.

What is the Maximum Out-of-Pocket?

The Max Out-of-Pocket (or Out-of-Pocket Maximum) is the highest amount of medical expenses that you would be responsible for on your own in a calendar year. This amount includes deductibles, copays, prescription drugs and coinsurance amounts. The annual caps are set for individuals and for a family. The amounts differ for in and out-of-network expenses and heavily favor in-network care. Once the out-of-pocket maximum is met, the insurance covers additional costs at 100%.

What is Reasonable and Customary (R&C)?

Reasonable and Customary (R&C or Customary, Usual and Reasonable) is the maximum allowable fee as determined by the plan. The maximum allowable fee is set by comparing the service to a national database of fees. The database is adjusted to the locality where the service was performed. Benefits are payable up to any plan maximums on a customary, usual and reasonable basis. If a provider charges more than R&C, the insurance covers up to the customary amount and the employee is responsible for the amount over that set point.

Notes