



**CITY OF GRAND JUNCTION  
2008 EMPLOYEE  
BENEFITS OVERVIEW  
Part-Time Employees**

Part-time employees of the City of Grand Junction (consistently scheduled to work a minimum of 20 hours per week for 12 consecutive months) are eligible to receive compensation in a number of ways for the work they do. In addition to their paycheck, the following benefit programs represent a significant contribution toward their total compensation package with the City:

<b>Health Insurance</b>	The City provides a health plan to help pay doctor and hospital bills for employees and family members. Coverage may include you, your spouse and any unmarried dependent children up to the age of 25 years old who are either financially dependent on subscriber or subscriber's spouse OR reside at the same legal residence as the subscribers or subscriber's spouse.
<b>Retiree Health Insurance</b>	Provides health insurance at a reasonable cost for employees who retire between the ages of 50 and 65, and for their spouse and dependents, by allowing them to pre-fund a portion of the premium to ensure coverage under the City group rates during retirement.
<b>Dental Insurance</b>	The City offers dental and orthodontic coverage.
<b>Life Insurance</b>	Part-time employees may elect to purchase life insurance for themselves and family members through this voluntary life insurance program.
<b>Deferred Compensation</b>	A way to save money for retirement on a pre-tax basis.
<b>Pre-tax Premiums</b>	This tax-saving advantage allows employees to pay for medical and dental plan premiums with tax-free dollars.
<b>Parks &amp; Recreation Discounts</b>	The City of Grand Junction Parks and Recreation Department offers discounts to City employees and their families for aquatic facilities, golf courses, and the activity center.
<b>Wellness Benefits</b>	Provides education and tools to help you become a more knowledgeable healthcare consumer.
<b>Tuition Reimbursement</b>	We encourage our employees to continue their professional development.
<b>Health Clubs</b>	Crossroads Fitness Center offers City employees and their family members corporate club rates. Club dues for Crossroads Fitness Center can be payroll deducted.
<b>Flexible Spending Accounts</b>	Allows employees to pay for health care and dependent care expenses with pre-tax dollars.
<b>Paid Time Off</b>	The flexibility of Paid Time Off (PTO) lets you set your own priorities. Use PTO for any number of events in your busy life.
<b>Credit Union</b>	Offers checking and savings accounts, loans, mortgages, etc.

**HEALTH INSURANCE**

Health insurance is effective the first day of the month following date of hire or the first day of active employment when it coincides with the first day of the month. Coverage may include you, your spouse and any unmarried dependent children up to the age of 25 years old who are either financially dependent on subscriber or subscriber’s spouse OR reside at the same legal residence as subscriber or subscriber’s spouse. The City pays 85% of the premium on the C1 Plan and 90% of the HDHP 3250/100 which includes a \$500 matching Health Savings account contribution.

- **C1:** Under this plan you and any dependents that you enroll must elect a Primary Care Physician (PCP). Your co-payment costs are \$15 for each office visit to your Primary Care Physician (PCP) and \$30 for each office visit to any other participating provider. (These co-payments do not count toward your annual maximum out of pocket.) The maximum out-of-pocket expense for an individual is \$2,000 and \$4,000 for a family. (See plan description for additional plan information and co-payments.)
- **Rx:** Your co-pay for a 31-day supply prescription through a retail pharmacy is \$10 on generic, \$30 on preferred brand name and \$50 on non-preferred brand name prescription drugs.
- **HDHP \$3250/100%:** Under this plan you and any dependents that you enroll must elect a Primary Care Physician (PCP). The annual deductible for an individual is \$3,250 and \$6,000 for a family. (See plan description for additional plan information and co-payments.) Approved prescription drugs will be 100% covered after the annual deductible is met.

**2008 HEALTH INSURANCE PREMIUMS**

**¾ TIME EMPLOYEES**

The City currently pays 63.75% of the C1 premium.

<b>C1:</b>	<b>Monthly Premium</b>	<b>City Share</b>	<b>Employee Share</b>	<b>Per Pay Period</b>
Employee	359.09	228.75	130.34	60.16
Employee + 1 Dependent	718.18	457.49	260.69	120.32
Employee + 2 or more Dependents	951.59	606.17	345.42	159.42

<b>HDHP \$3250/100%</b>	<b>Monthly Premium</b>	<b>City Share</b>	<b>Employee Share</b>	<b>Per Pay Period</b>
Employee	\$ 288.78	\$ 183.96	\$ 104.82	\$ 48.38
Employee + 1 Dependent	\$ 577.56	\$ 367.91	\$ 209.65	\$ 96.76
Employee + 2 or more Dependents	\$ 765.27	\$ 487.48	\$ 277.79	\$ 128.21

**½ TIME EMPLOYEES**

The City currently pays 42.5% of the C1 premium.

<b>C1:</b>	<b>Monthly Premium</b>	<b>City Share</b>	<b>Employee Share</b>	<b>Per Pay Period</b>
Employee	359.09	152.62	206.47	95.29
Employee + 1 Dependent	718.18	305.23	412.95	190.59
Employee + 2 or more Dependents	951.59	404.43	547.16	252.54

<b>HDHP \$3250/100%</b>	<b>Monthly Premium</b>	<b>City Share</b>	<b>Employee Share</b>	<b>Per Pay Period</b>
Employee	\$ 288.78	\$ 122.74	\$ 166.04	\$ 76.63
Employee + 1 Dependent	\$ 577.56	\$ 245.47	\$ 332.09	\$ 153.27
Employee + 2 or more Dependents	\$ 765.27	\$ 325.24	\$ 440.03	\$ 203.09

**RETIREE HEALTH INSURANCE**

All eligible employees who have City health coverage will contribute **\$15.20 per pay period** as a payroll deduction for retiree health insurance coverage. This plan pre-funds a portion of health insurance premiums for health insurance coverage between the ages of 50 and 65.

## **DELTA DENTAL INSURANCE**

Employees may cover themselves and family members effective the first of the month following date of hire or the first day of active employment when it coincides with the first day of the month. Coverage may include you, your spouse and any unmarried dependent children up to the age of 25 years old and who are either financially dependent on subscriber or subscriber's spouse OR reside at the same legal residence as subscriber or subscriber's spouse. The dental plan pays for covered dental expenses up to an annual maximum of \$1,500 per individual per calendar year.

### **2008 DELTA DENTAL INSURANCE PREMIUMS**

#### **$\frac{3}{4}$ TIME EMPLOYEES**

City pays 45% of monthly premium.

	<b>Monthly Premium</b>	<b>City Share</b>	<b>Employee Monthly</b>	<b>Per Pay Period</b>
Employee	\$ 40.34	\$ 18.16	\$ 22.18	\$ 10.23
Employee + Spouse	\$ 70.88	\$ 31.90	\$ 38.98	\$ 17.99
Employee + Child(ren)	\$ 95.30	\$ 42.90	\$ 52.41	\$ 24.19
Employee + Spouse/Children	\$125.87	\$ 56.65	\$ 69.22	\$ 31.95

#### **$\frac{1}{2}$ TIME EMPLOYEES**

City pays 30% of monthly premium.

	<b>Monthly Premium</b>	<b>City Share</b>	<b>Employee Share</b>	<b>Per Pay Period</b>
Employee	\$ 40.34	\$ 12.12	\$ 28.24	\$ 13.03
Employee + Spouse	\$ 70.88	\$ 21.28	\$ 49.62	\$ 22.89
Employee + Child(ren)	\$ 95.30	\$ 28.60	\$ 66.72	\$ 30.79
Employee + Spouse/Children	\$125.87	\$ 37.77	\$ 88.11	\$ 40.66

## **LIFE INSURANCE (The Standard Insurance)**

Part-time employees may elect to purchase additional life insurance for themselves and family members through The Standard Insurance.

## **DEFERRED COMPENSATION – 457 PLAN**

Under the City's Deferred Compensation Plan with ICMA, employees can defer taxes on the money they save and on all the interest they earn. Employees may contribute up to \$15,000 per year in the plan on a pre-tax basis. They may also qualify for making additional contributions if age 50 or more. Unlike other benefits, employees may enroll in this plan at any time during the year.

## **ROTH IRA**

If eligible to contribute, your contributions are made in after-tax dollars, meaning you've already paid taxes on the funds. And, if you meet certain requirements, the money you take out at retirement will be free from federal taxes. Roth IRAs can be a good choice if you have many years until retirement or if you plan to pass your IRA on to your heirs who also get the benefit of tax-free income. Contact ICMA-RC at 866-749-5174.

## **PARKS & RECREATION DISCOUNTS**

City employees are eligible for employee discounts on golf, pool and Bookcliff Activity Center passes. For more information please contact Human Resources or visit:

<http://cityweb.ci.grandjct.co.us/DPTs-DIVs-SECs/Parks/Images/Employeebenefits.pdf>

## **WELLNESS BENEFITS**

City employees are eligible for a variety of programs. For more information, please contact Human Resources.

## **TUITION REIMBURSEMENT**

City employees are eligible for tuition reimbursement. For more information, please contact Human Resources.

## **HEALTH CLUBS**

Crossroads Fitness Center offers City employees and their family members corporate club rates. Club dues for Crossroads Fitness Center can be payroll deducted by contacting Crossroads Fitness Center and completing their membership application and payroll deduction form. For rates and additional information, please call 241-7800.

## **FLEXIBLE SPENDING ACCOUNTS**

Employees may elect to participate in two different spending accounts within 30 days of their hire date or every January 1<sup>st</sup> thereafter.

- **Health Care Spending Account** allows you to receive tax-free reimbursements for medical expenses you pay for out of your pocket, such as medical deductibles or co-payments, vision exams, eyeglasses, prescriptions, over-the-counter products, etc.
- **Day Care Spending Account** reimburses you for day care costs to care for a child or elderly parent while you work.

By deducting pre-tax money from your paycheck for these accounts, you can pay for these expenses with tax-free dollars. In exchange for the tax advantage, the IRS does place some restrictions on the spending accounts.

## **PAID TIME OFF**

Employees accrue the following amount of general leave to be used for vacations, illnesses, and paid holidays. There is no waiting period for a new employee to use their Paid Time Off (PTO).

### **Reg. Part-time Employees 20 – 29 hrs. per week**

Years of Service	Bi-Weekly Accrual Hours	Annual Accrual Days
1 thru 5	4.615	15
6 thru 10	5.077	16.5
11 thru 15	5.539	18
16 or more	6.000	19.5

### **Reg. Part-time Employees 30 – 37 hrs. per week**

Years of Service	Bi-Weekly Accrual Hours	Annual Accrual Days
1 thru 5	6.923	22.5
6 thru 10	7.615	24.75
11 thru 15	8.308	27
16 or more	9.000	29.25

### ***Most City offices observe the following as holidays:***

	<b>Holiday</b>	<b>Day Observed Year 2008</b>		<b>Holiday</b>	<b>Day Observed Year 2008</b>
1	New Year's Day	Tuesday, Jan. 1, 2008	6	Veterans Day	Tuesday, Nov. 11, 2008
2	Washington's Birthday	Monday, Feb. 18, 2008	7	Thanksgiving Day	Thursday, Nov. 27, 2008
3	Memorial Day	Monday, May 26, 2008	8	Day after Thanksgiving	Friday, Nov. 28, 2008
4	Independence Day	Friday, July 4, 2008	9	Christmas Day	Thursday, Dec. 25, 2008
5	Labor Day	Monday, Sept. 1, 2008			

## **WORKERS' COMPENSATION**

City employees are covered under workers' compensation for on-the-job injury or illness. An employee must report an injury immediately to his/her supervisor. The employee's injury or illness must be treated by one of the City's designated providers in order to be reimbursed under workers' compensation.

If the injury is an **emergency** the employee would go to:

**Community Hospital Emergency Room**  
2021 N. 12th Street  
Grand Junction, CO 81501  
(970) 242-0920

For a **non-emergency** needing medical attention, an appointment would be made with the City physicians:

**Dr. Pasterz, Dr. Bowman and Dr. Hadley Family Medical**  
3198 F Road  
Grand Junction, CO 81504  
(970) 434-4891

## **CREDIT UNION**

City employees are eligible to join the Grand Junction Federal Credit Union. Services include: savings accounts, checking accounts, IRA savings accounts and certificates, automatic transfers, **direct deposits**, payroll deductions, loans, wire transfers, debit cards, money orders, travelers checks, and much more.

**Grand Junction Federal Credit Union**  
910 Main Street  
Grand Junction, CO 81501  
Phone: 970-243-1370