



**CITY OF GRAND JUNCTION
2007 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:

Health Insurance	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 subscriber's spouse.
Dental Insurance	The City offers dental and orthodontic coverage.
Retiree Health Insurance	Provides health insurance at a reasonable cost for employees who retire between the age 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.
Pre-tax Premiums	This tax-saving advantage allows employees to pay for medical and dental plan premiums with tax-free dollars.
Flexible Spending Accounts	Allows employees to pay for health care and dependent care expenses with pre-tax dollars.
Deferred Compensation	A way to save money for retirement on a pre-tax basis.
Life Insurance	Part-time employees may elect to purchase life insurance on themselves and family members through this voluntary life insurance program.
Credit Union	Offers checking and savings accounts, loans, mortgages, etc.
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.

HEALTH CARE OPTIONS

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 and 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 for full-time employees on the C1 Plan; this percentage is prorated based on your classification. The monthly premium amount includes a premium surcharge designed to recover plan utilization expenses from the period between 2004 through 2006. Our plans suffered from numerous employee illnesses and injuries that resulted in retroactive supplemental payments of \$1.2 million. A portion of these costs will be allocated to employees in the form of a supplemental charge to each employee’s share of premium.

C1: Under this plan 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 copayments.) You and any dependents that you enroll must elect a Primary Care Physician (PCP).

- **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.

2007 HEALTH INSURANCE ESTIMATED PREMIUMS

¾ TIME EMPLOYEES

The City currently pays 63.75% of the C1 premium.

C1:	Monthly Premium	City Share	Employee Share	Per Pay Period
Employee	341.02	217.23	123.79	57.14
Employee + 1 Dependent	682.09	434.50	247.59	114.28
Employee + 2 or more Dependents	971.98	580.30	330.68	152.62

½ TIME EMPLOYEES

The City currently pays 42.5% of the C1 premium.

C1:	Monthly Premium	City Share	Employee Share	Per Pay Period
Employee	341.02	144.94	196.08	90.49
Employee + 1 Dependent	682.09	289.89	392.20	181.01
Employee + 2 or more Dependents	910.98	387.17	523.81	241.75

RETIREE HEALTH INSURANCE

All eligible employees who have City health coverage will contribute **\$13.56 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 are either financially dependent on subscriber or subscriber's spouse OR reside at the same legal residence as subscriber or subscribers' spouse. The dental plan pays for covered dental expenses up to an annual maximum of \$1,500 per individual per calendar year.

2007 DELTA DENTAL ESTIMATED INSURANCE PREMIUMS

3/4 TIME EMPLOYEES

City pays 45% of monthly premium.

	Monthly Premium	City Share	Employee Monthly	Per Pay Period
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

1/2 TIME EMPLOYEES

City pays 30% of monthly premium.

	Monthly Premium	City Share	Employee Share	Per Pay Period
Employee	\$ 40.34	\$ 12.12	\$ 28.22	\$ 14.11
Employee + Spouse	\$ 70.88	\$ 21.28	\$ 49.60	\$ 24.80
Employee + Child(ren)	\$ 95.30	\$ 28.60	\$ 66.70	\$ 33.35
Employee + Spouse/Children	\$125.87	\$ 37.77	\$ 88.10	\$ 44.05

LIFE INSURANCE (The Standard Insurance)

Part-time employees may elect to purchase additional life insurance on 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.

FLEXIBLE SPENDING ACCOUNTS

Employees may elect to participate in two different spending accounts within 30 days of their hire date or every January 1st 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:

	Holiday	Day Observed Year 2007		Holiday	Day Observed Year 2007
1	New Year's Day	Monday, Jan. 1, 2007	6	Veterans Day	Monday, Nov. 12, 2007
2	Washington's Birthday	Monday, Feb. 19, 2007	7	Thanksgiving Day	Thursday, Nov. 22, 2007
3	Memorial Day	Monday, May 28, 2007	8	Day after Thanksgiving	Friday, Nov. 23, 2007
4	Independence Day	Wednesday, July 4, 2007	9	Christmas Day	Tuesday, Dec. 25, 2007
5	Labor Day	Monday, Sept. 3, 2007			

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 designated providers in order to be reimbursed under workers' compensation.

If the injury is an **emergency** the employee would report 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
Located at 910 Main Street,
Grand Junction, CO 81501
Phone: 970-243-1370**