YOUR EMPLOYEE Benefits

2020 - EXECUTIVE BENEFITS

CITY OF Grand Junction COLORADO
Eligibility

Executive employees are eligible for all benefits outlined in this summary. Employees eligible for Medical, Dental and Vision may elect to cover a spouse, and/or children who are under 26 years of age.

The definition of Spouse includes: legally married spouse, common-law spouse, or qualified same-gender domestic partner (signed affidavit required for common-law or domestic partner).

Child(ren) includes: natural-born children, adopted children, step-children and children for whom the employee or spouse has legal guardianship up through the end of the month in which they turn 26 years of age. To qualify for coverage, children are not required to be enrolled in an educational institution, be unmarried, be supported by their parent, or reside with the parent/employee.

For new employees, most coverages are effective on the first day of the month coincident with or following the hire date, and terminate on the last day of the month following separation. All voluntary benefits are eligible for continuation, except for dependent day care flexible spending account. Detailed information will be provided to eligible individuals upon separation from service. Open enrollment takes place in the fall of each year. You will be enrolled in the Cigna corresponding plan similar to the plan you are enrolled in today. If you want to make a change, you need to complete an enrollment form. The effective date for these changes is January 1st of the upcoming year.

Mid-Year Changes

After a plan year (January 1 through December 31) has started, employees may not change their benefit elections except under certain life status change events deemed as exceptions. This does not apply to all insurance enrollment changes, i.e. Health Savings Account. Please contact Human Resources as soon as possible and no later than 30 days after the event for detailed discussion of your event and related enrollment possibilities. Allowable changes must be made within 30 days of the life status change event.

Qualifying Status Change Events

If you have a qualifying life event, you can make certain benefit changes within 30 days of the event. If you do not submit your election revisions within 30 days following the event, your next opportunity to make a change will occur during the Open Enrollment period. Examples of qualifying life events include:

- Marriage, divorce or death of a spouse
- Birth, adoption or death of a child
- Change in employment status for you or your spouse (example: layoff, change in hours)
- Change in dependent’s eligibility status (example: a child exceeding the maximum age for coverage)
- A significant change in the cost or coverage of your spouse’s benefits (example: spouse open enrollment)
- Change in place of residence causing a loss of eligibility (example: moving outside of a plan’s service area)
- Change in the cost of dependent care (only for the Dependent Care Spending Account)
Your Benefits

You choose the coverage that is right for you and your family under the following plans. Your choices include:

- Medical/Pharmacy (New Plan Administrator - Cigna)
- Health Center (Sage Health & Wellness Center)
- Voluntary Vision Plan (VSP)
- Health Savings Account (Home Loan)
- TeleHealth
- Dental (Delta Dental of Colorado)
- Flexible Spending Accounts (24 Hour Flex)
- 401 (a) Retirement Account and 457 Deferred Compensation (ICMA-RC)
- FPPA Disability, Defined Benefit and Hybrid Retirement (Sworn Fire only)
- Additional Retirement Saving Options (ICMA-RC)
- Group Life and AD&D (Voya)
- Voluntary Additional Life and AD&D Insurance (VOYA)
- Short-Term Disability (City of Grand Junction)
- Long-Term Disability Insurance (Voya)
- Life Insurance with Long Term Care (Trustmark Solutions & HUB)
- Accident Insurance & Critical Illness (Aflac)
- Identity Theft Protection (LifeLock)
- Additional Employee Benefits and Discounts
Cigna
Group # 3342872

CLASSIC HEALTH PLAN (OAPN1)  

<table>
<thead>
<tr>
<th>NETWORK:</th>
<th>In-Network</th>
<th>In-Network Tier 1</th>
<th>In-Network Tier 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Must select an In-Network Provider</td>
<td>St. Mary’s or Colorado Canyons Hospital</td>
<td>All Other In Network Hospitals (Open Access Plus Network)</td>
<td></td>
</tr>
<tr>
<td>Calendar Year Deductible:</td>
<td>$1,000 Individual $2,000 Family</td>
<td>$500 Individual $1,000 Family</td>
<td>$2,000 Individual $4,000 Family</td>
</tr>
<tr>
<td>Coinsurance Split: (Plan Pays/You Pay)</td>
<td>80% / 20%</td>
<td>75% / 25%</td>
<td>60% / 40%</td>
</tr>
<tr>
<td>Calendar Year Out-of-Pocket Max:</td>
<td>$3,500 Individual $7,000 Family</td>
<td>$3,500 Individual $7,000 Family</td>
<td></td>
</tr>
<tr>
<td>Physician Office Visit:</td>
<td>$20 copay</td>
<td>$15 copay</td>
<td>$15 copay</td>
</tr>
<tr>
<td>Specialist Office Visit:</td>
<td>$40 copay</td>
<td>$30 copay</td>
<td>$30 copay</td>
</tr>
<tr>
<td>Child Preventive Services (Birth - 12):</td>
<td>100% covered, no deductible</td>
<td>100% covered, no deductible</td>
<td>100% covered, no deductible</td>
</tr>
<tr>
<td>Adult Preventive Services (Age 13+):</td>
<td>100% covered, no deductible</td>
<td>100% covered, no deductible</td>
<td>100% covered, no deductible</td>
</tr>
<tr>
<td>Mammograms, Pap Smear, Prostate Screening:</td>
<td>100% covered, no deductible</td>
<td>100% covered, no deductible</td>
<td>100% covered, no deductible</td>
</tr>
<tr>
<td>Immunizations:</td>
<td>100% covered, no deductible</td>
<td>100% covered, no deductible</td>
<td>100% covered, no deductible</td>
</tr>
<tr>
<td>Colorectal Cancer Screening:</td>
<td>100% covered, no deductible</td>
<td>100% covered, no deductible</td>
<td>100% covered, no deductible</td>
</tr>
<tr>
<td>Outpatient Lab Services:</td>
<td>20% after deductible is met $15 Copay</td>
<td>40% after deductible is met</td>
<td></td>
</tr>
<tr>
<td>X-Rays:</td>
<td>20% after deductible is met $30 Copay</td>
<td>40% after deductible is met</td>
<td></td>
</tr>
<tr>
<td>Scans - MRI/CAT/PET:</td>
<td>20% after deductible is met 25% after deductible is met $30 Copay</td>
<td>40% after deductible is met</td>
<td></td>
</tr>
<tr>
<td>Hospital - Inpatient &amp; Outpatient Services:</td>
<td>20% after deductible is met 25% after deductible is met $30 Copay</td>
<td>40% after deductible is met</td>
<td></td>
</tr>
<tr>
<td>Urgent Care:</td>
<td>20% after deductible is met $50 copay</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency Room:</td>
<td>20% after deductible is met $150 copay, then 25% after Tier 1 deductible is met</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ambulance:</td>
<td>20% after deductible is met 25% after deductible is met Covered as Tier 1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Short-Term Rehab (includes PT/OT/SP/Chiro - 60 days max, Chiro is 20 days):</td>
<td>$20 copay $15 copay</td>
<td>$15 copay</td>
<td></td>
</tr>
<tr>
<td>Direct Access to Back Pain Management Program (BPMP) providers for treatment of back pain:</td>
<td>BPMP Provider: $20 copay</td>
<td>$15 copay</td>
<td>$15 copay</td>
</tr>
</tbody>
</table>

PRESCRIPTION DRUGS

Mail Order (31 day supply): Mail Order: 2 times retail copay

- Generic Brand (Tier 1): $15 copay $15 copay
- Preferred Brand (Tier 2): $40 copay $40 copay
- Non-Preferred Brand (Tier 3): $55 copay $55 copay
- Specialty (Tier 4): 20% to a max of $150 20% to a max of $150

Mail Order (90 day except Specialty): 2x copay 2.5x retail copay
<table>
<thead>
<tr>
<th>TIERED HOSPITAL (OAP1)</th>
<th>TIERED HOSPITAL HDHPQ HSA 4000/5500 (OAP2)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Out-of-Network</strong></td>
<td><strong>In-Network Tier 1</strong></td>
</tr>
<tr>
<td>$4,000 Individual</td>
<td>$4,000 Individual</td>
</tr>
<tr>
<td>$8,000 Family</td>
<td>$8,000 Family</td>
</tr>
<tr>
<td>40% / 60%</td>
<td>100% / 0%</td>
</tr>
<tr>
<td>$12,000 Individual</td>
<td>$6,650 Individual</td>
</tr>
<tr>
<td>$24,000 Family</td>
<td>$13,300 Family</td>
</tr>
<tr>
<td><strong>Out-of-Network providers</strong></td>
<td><strong>In-Network Tier 2</strong></td>
</tr>
<tr>
<td>$4,000 Individual</td>
<td>$5,500 Individual</td>
</tr>
<tr>
<td>$8,000 Family</td>
<td>$11,000 Family</td>
</tr>
<tr>
<td>40% / 60%</td>
<td>100% / 0%</td>
</tr>
<tr>
<td>$12,000 Individual</td>
<td>$6,650 Individual</td>
</tr>
<tr>
<td>$24,000 Family</td>
<td>$13,300 Family</td>
</tr>
<tr>
<td><strong>Out-of-Network providers</strong></td>
<td><strong>Out-of-Network providers</strong></td>
</tr>
<tr>
<td>$9,000 Individual</td>
<td>$11,000 Family</td>
</tr>
<tr>
<td>$18,000 Family</td>
<td>$13,300 Family</td>
</tr>
<tr>
<td>50% / 50%</td>
<td>100% / 0%</td>
</tr>
<tr>
<td>$12,000 Individual</td>
<td>$6,650 Individual</td>
</tr>
<tr>
<td>$24,000 Family</td>
<td>$13,300 Family</td>
</tr>
</tbody>
</table>

- **Monument Health Network (St. Mary's or Colorado Canyons Hospital)**
- **All Other In Network Hospitals (Open Access Plus Network)**

### Coverage Details:

- **Birth - Age 12:** 100% covered, no deductible
- **Age 13+:** Not Covered

- **Out-of-Network providers**

- **Not covered**
  - 0% after deductible is met
  - 0% after Tier 1 deductible is met
  - 0% after deductible is met
  - 0% after Tier 1 deductible is met
  - 0% after deductible is met
  - 0% after Tier 1 deductible is met
  - 0% after deductible is met
  - 0% after Tier 1 deductible is met

### Network Providers:

- **St. Mary's or Colorado Canyons**
- **All Other In Network Hospitals**

### Deductibles:

- **Calendar Year Deductible:**
  - $2,000 Individual
  - $4,000 Family
  - $5,500 Individual
  - $11,000 Family

### Coinsurance Split:

- **0% after deductible is met**
- **20% after deductible is met**
- **40% after deductible is met**
- **60% after deductible is met**
- **50% after deductible is met**
- **0% after Tier 1 deductible is met**
- **50% after Tier 1 deductible is met**

### Other Terms:

- **Network Tier 1:**
  - 100% covered, no deductible
  - 0% after deductible is met

- **Network Tier 2:**
  - 100% covered, no deductible
  - 0% after deductible is met

### Additional Coverage:

- **Colorectal Cancer Screening:**
  - 100% covered, no deductible

- **Adult Preventive Services (Age 13+):**
  - 100% covered, no deductible

- **Child Preventive Services (Birth - Age 12):**
  - 100% covered, no deductible

- **Ambulance Services:**
  - 100% covered, no deductible

- **Hospital Services:**
  - 100% covered, no deductible

- **Outpatient Lab Services:**
  - 100% covered, no deductible

- **Immunizations:**
  - 100% covered, no deductible

- **Screening:**
  - 100% covered, no deductible

- **BPMP Provider:**
  - 20% after deductible is met
### 2020 Health Insurance Rates

**Without Wellness Credit**

<table>
<thead>
<tr>
<th>Plan</th>
<th>Employee Only</th>
<th>Employee + 1 dependent</th>
<th>Employee + 2 or more dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Monthly Premium</strong></td>
<td><strong>City Pays Monthly</strong></td>
<td><strong>Employee Pays Monthly</strong></td>
<td><strong>Employee per 24 pay period</strong></td>
</tr>
<tr>
<td>OAPN1 Classic Health</td>
<td>$712.78</td>
<td>$560.74</td>
<td>$152.04</td>
</tr>
<tr>
<td>OAP2 Tiered Hospital HDHPQ</td>
<td>$509.12</td>
<td>$435.03</td>
<td>$74.09</td>
</tr>
<tr>
<td>OAP1 Tiered Hospital 500/2000</td>
<td>$647.03</td>
<td>$509.02</td>
<td>$138.01</td>
</tr>
</tbody>
</table>

**Calculations are estimated. Rounding differences may occur once premiums are uploaded to the payroll system.**

### Brought to you by the City of Grand Junction Sage Health & Wellness Center

The City of Grand Junction Wellness Center opened in April 2019. The center is staffed with a physician assistant or nurse practitioner, medical assistant, behavioral health counselor, and is managed by Marathon Health. Services include preventive and sick care as well as health coaching and chronic condition coaching. Hours for the center are:

- Health/Medical hours: Mon/Thu 7 am to 3:30 pm, Tue 9:30 am to 6 pm, Wed closed, Fri 7 am to 1:00 pm.
- Behavioral Health hours: Tue 9:30 am to 1:30 pm, Wed 9:30 am to 6 pm, Thu 7 am to 3:30 pm, Mon/Fri closed.

Services are available to all full-time and part-time employees, as well as their dependents ages two and older on the City’s health plan. Retirees and their covered dependents on the Retiree Health Plan are also eligible for services at the center. There is no fee for City of Grand Junction employees and eligible dependents enrolled in the City’s OAPN1 Classic Plan or OAP1 Tiered Hospital 500/2000 plan. A $25 fee per visit will be charged to participants on the City’s OAP2 Tiered Hospital HDHPQ plan.

Once you are eligible to utilize the health center, you will receive welcome information and further details about the center. Eligible members may schedule an appointment online at my.marathon-health.com, or by calling the health center directly at 970-628-0012.
City of Grand Junction Wellness Program Powered by Marathon Health

The City of Grand Junction envisions a thriving wellness culture that supports the well-being of our employees and their families. This vision is fully supported by the City Manager and Department Director team who encourage all employees to participate in the City’s wellness program. The City’s program offers a variety of annual wellness initiatives, challenges, activities, and classes designed to provide employees and family members with the tools and inspiration needed to achieve individual goals.

SUPPORT YOU RECEIVE

- **Screening**: A private biometric screening with a health professional to get a current view of your health.
- **Health Risk Assessment**: A confidential questionnaire that assesses your physical, emotional and social health and how your lifestyle habits affect your overall well-being.
- **Online Well-Being Plan**: A personalized plan to help you reach your healthy best; includes personalized recommendations and focus areas to keep you motivated and on track.
- **Personalized Digital Coaching**: Award-winning digital coaching programs that are individualized for you.
- **Online Tools and Education**: Information on fitness, nutrition, stress management and many other topics keeping you "in the know" concerning you and your family's health.
- **Back Pain Management Program (BPMP)**: Created to promote outpatient physical therapy while strengthening the overall health of your back.

<table>
<thead>
<tr>
<th>Focused Wellness Initiatives</th>
<th>Employee Discounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physical Activity</td>
<td>Crossroads Fitness Wellness Program</td>
</tr>
<tr>
<td>Healthy Eating Habits</td>
<td>Crossroads Fitness offers employees and their family members corporate club rates</td>
</tr>
<tr>
<td>Financial Wellness</td>
<td>Mesa Fitness</td>
</tr>
<tr>
<td>Tobacco Cessation</td>
<td>Grand Valley Climbing</td>
</tr>
<tr>
<td>Emotional Wellness</td>
<td>Yoga-V</td>
</tr>
<tr>
<td>Medical Self-Care</td>
<td></td>
</tr>
</tbody>
</table>

**Health Rewards**: In 2020, eligible employee's enrolled in the City's Health Plan, will see a $25 Per Month Wellness Credit reflected on their pay summary. *(Future premium reductions will be dependent on continued good health practices or improvements and will require requalification every year.)*

**Information Resources:**

Visit CityWeb

Ann Guevara, Wellness Coordinator

(970) 244-1553
Dental

Staying healthy includes quality dental care for you and your family. The City of Grand Junction’s dental plan allows you to use an extensive network of providers and offers flexibility based upon where you choose to access care. On the Delta Dental PPO plus Premier plan, you may visit any licensed dentist, but you will receive the greatest out-of-pocket savings if you see a Delta Dental PPO dentist. If you see a dentist that is not contracted with Delta Dental, a provider may bill you for the difference between the amount allowed by Delta Dental and the fee the dentist charges for that service. It’s always a good idea to request a pre-treatment estimate from the service provider. This will provide you with a summary and cost estimate for all charges and what portion of the charges will be your personal responsibility. To find an in-network provider and much more, visit deltadentalco.com or call 303-741-9305.

**Delta Dental of Colorado**
*Policy Effective Date: 01/01/2020 - 12/31/2020*  
*Group # 11871*

<table>
<thead>
<tr>
<th>PPO plus Premier Network</th>
<th>In Network</th>
<th>Non Network (You will be responsible for all non-standard rates)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar Year Deductible (applies to Endodontics, Periodontics, Oral Surgery and Major Services):</td>
<td></td>
<td>$25 Individual $75 Family</td>
</tr>
<tr>
<td>Calendar Year Maximum:</td>
<td></td>
<td>$5,000 Per Member</td>
</tr>
</tbody>
</table>

**Covered Services:**

**Diagnostic and Preventive**
- Oral Evaluation - 2 evaluations in a 12 month period
- Bitewing X-rays - 2 sets in a 12 month period
- Full Mouth X-Rays - 1 in a 36 month period
- Fluoride Treatments - 2 treatments in a 12 month period to age 16
- Space Maintainers - For premature loss of baby teeth to age 14
- Sealants - 1 per tooth in 36 months to age 15

**Basic Services**
- Fillings - Once per tooth in a 12-month period
- Oral Surgery - General Anesthesia is a benefit only with covered oral surgery
- Endodontics/Periodontics - Surgical Periodontal covered once in a 36-month period
- Occlusal Guards/ Night Guards - Once in a 60-month period

**Major Services**
- Crowns - Once per tooth in a 36-month period, not a benefit under age 12
- Implants - Once per tooth in a 60-month period, not a benefit under age 16
- Dentures, Partial, Bridges - Once in a 60-month period

**TMJ**
$1,000 lifetime maximum

**Orthodontics**
Per Eligible Dependent - $5,000 Lifetime Max  
For covered children to age 26
Vision

The City of Grand Junction offers vision coverage in order to help you pay for your routine vision services and supplies. You can elect vision coverage for yourself and your eligible dependents. You can see any vision provider you choose, but you will enjoy significant savings when you use a VSP provider. You may visit the online directory at www.vsp.com or call 800-877-7195 for more information.

Vision Service Providers
Policy Effective Date: 01/01/2020 - 12/31/2020
Group # 30088051

<table>
<thead>
<tr>
<th>VSP Choice Network</th>
<th>In Network</th>
<th>Non Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eye Exam:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Every 12 months</td>
<td>$10 copay</td>
<td>Up to $45 reimbursement</td>
</tr>
<tr>
<td>Prescription Glasses:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Single vision, lined bifocal, and lined trifocal lenses)</td>
<td>$25</td>
<td>Varies</td>
</tr>
<tr>
<td>• Every 12 months</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Frames: |            | Up to $70 reimbursement |
|• Every 12 months | $130 allowance for a wide selection of frames | $150 allowance for featured frame brands |
|            | $20% savings on the amount over your allowance | |

| Contact Lenses: |            | Up to $105 reimbursement |
|• Every 12 months (in lieu of a complete pair of prescription eyeglasses) | $130 allowance for contacts and contact lens exam (fitting and evaluation) | Up to $60 copay for contact lens exam (fitting and evaluation) |

2020 Vision Rates

<table>
<thead>
<tr>
<th>2020 Contributions</th>
<th>Monthly</th>
<th>Per 24 Pay Periods</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only:</td>
<td>$7.94</td>
<td>$3.97</td>
</tr>
<tr>
<td>Employee + 1 Dependent:</td>
<td>$13.54</td>
<td>$6.77</td>
</tr>
<tr>
<td>Employee and Children:</td>
<td>$13.82</td>
<td>$6.91</td>
</tr>
<tr>
<td>Employee and Family:</td>
<td>$22.26</td>
<td>$11.13</td>
</tr>
</tbody>
</table>

2020 Dental Rates

<table>
<thead>
<tr>
<th>2020 Contributions</th>
<th>Total Monthly Premium</th>
<th>City Pays Monthly</th>
<th>Employee Pays Monthly</th>
<th>Employee Per 24 Pay Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only:</td>
<td>$42.95</td>
<td>$42.95</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Employee + 1 Dependent:</td>
<td>$75.46</td>
<td>$75.46</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Employee and Children:</td>
<td>$101.46</td>
<td>$101.46</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Employee and Family:</td>
<td>$134.01</td>
<td>$134.01</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>
High Deductible Health Plan (HDHP) & Health Savings Account

Enrollment in the City’s High Deductible Health Plan (HDHP) requires participation in the Home Loan Health Savings Account. This account helps you pay for eligible medical, dental, vision and pharmacy expenses not covered by the insurance plan. Any interest you earn is tax free and you own the account so you can decide when and how you want to use it. The HSA can be funded with your pre-tax contributions up to the maximum contribution limits indicated in the table below. To calculate the members pre-tax maximum contributions, you must net out the city’s contributions. Accounts are portable post-employment.

IRS Maximum Contribution Limits

<table>
<thead>
<tr>
<th>Tiers</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$3,550</td>
</tr>
<tr>
<td>Employee + 1 or more</td>
<td>$7,100</td>
</tr>
<tr>
<td>Catch-up (age 55+)*</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

City Contribution

The City will contribute $750 annually for individuals and $1,500 for all other tiers to supplement your own contributions as you work to make your account grow. City funding occurs with the first $750 deposit between January and June, and the second $750 double/family participation contribution is funded mid-year. Employees with double/family participation hired mid-year receive $750.

Annual Contribution Limits

It is important to note that your contributions, when combined with those contributed by the City, may not exceed the IRS annual maximum.

Administration

- Health Savings Accounts are owned by the employee regardless of where the funding comes from.
- Appropriate distribution of funds is the sole responsibility of the employee.
- Contributions can be employee money, employer money or any combination.
- Contributions can be a lump sum or made monthly, funded up front or in arrears.

Questions?


For account questions, please contact Home Loan State Bank at 970-243-6600 or visit [www.hlsb.com](http://www.hlsb.com)

Getting to know your HSA

To be eligible for contributions to the HSA, the IRS requires that you must be enrolled in a qualified High Deductible Health Plan (HDHP) (The City’s OAP2 Tiered Hospital HDHPQ Plan is a qualified medical plan).

- For an expense to be eligible for reimbursement, the HSA must be open prior to the expense occurring, and you must have money available in your account.
- You may contribute the annual maximum in a calendar year, regardless of when coverage begins, as long as you are covered for the next calendar year.
- Interest earned on contributions is tax deferred.
- Distributions from an HSA for qualified health care expenses are not taxable.
- There are no time limits for reimbursements.
- Over-the-Counter Drugs are reimbursable through your HSA plan with a prescription.
- Vision and Dental are qualified health care expenses.
- Unused funds roll over each year.
- Distributions made for other than qualified health care expenses are subject to income tax and a 20% penalty.
- Anyone covered under Medicare, Tricare, or who is active military cannot contribute.
- Anyone covered under FSA/MERP/HRAs, or a non-HDHP policy cannot contribute.
- Cannot be claimed as a dependent on another person’s tax return.
Additional HSA Important Information

Transition from General Purpose Health FSA to HSA
If you have an election for Health FSA benefits that is in effect on the last day of a Plan Year, you cannot elect HSA Benefits or otherwise make contributions to an HSA until the full balance is depleted. You may enroll in the City’s HDHPQ plan effective January 1st but will need to “spend down” the full FSA account to $0 in order to make HSA contributions (or receive City contributions). Expenses incurred prior to your HSA being established are not considered qualified.

Qualified Expenses
HSAs enable you to pay for the following qualified health care expenses on a tax-free basis:

- COBRA premiums
- Qualified long-term care insurance and expenses
- Health insurance premiums when receiving unemployment compensation
- Medicare/retiree health insurance premiums (excluding Medicare Supplement/Medigap insurance premiums)

Triple Tax Advantage
1. You contribute pre-tax funds through payroll deductions, meaning the money comes out of your paycheck before federal income tax is calculated. This, in turn, reduces the amount of taxable income, so less tax is withheld from your paycheck.
2. Funds grow tax-free, and unused funds roll over year to year.
3. You can withdraw funds tax-free to pay for qualified health care expenses now and in the future—even in retirement.

Control
You own and control the money in your HSA. You decide how you want to spend it or if you want to spend it. You can use it to pay for doctor’s visits, prescriptions, braces, glasses—even laser vision correction surgery.

Investment Opportunities
Once you reach and maintain a minimum threshold, you can make investments to help your money grow tax-free.

Savings Potential
There is no “use it or lose it” rule. Your account grows over time as you continue to roll over unused dollars from year to year.

Portability
Your HSA is yours for life. The money is yours to spend or save, regardless of whether you change health plans,* retire or leave the company.

*You must be enrolled in a qualified health plan to contribute to an HSA.
Flexible Spending Accounts (FSA)
The City of Grand Junction offers two types of Flexible Spending Accounts (FSA): healthcare and Dependent Care. Under IRS regulations, you must re-enroll in the Flexible Spending Account(s) each year. These plans allow employees to set aside pre-tax money from their paychecks to pay for eligible out-of-pocket expenses for healthcare and dependent day care. Because the money put into these accounts is not considered taxable, employees save by paying less Federal, State and FICA taxes. Depending on personal circumstances, these plans can mean a significant tax savings. 24HourFlex is the City's plan administrator.

Health Care Flexible Spending Account (FSA)
Contribute anywhere from $120 up to $2,700 per household (per calendar year) for reimbursement of health-related expenses you may need to pay for out of pocket. Expenses can be incurred from January 1, 2020 to March 15, 2021 as long as you are an active participant in the plan. You have access to your full plan year election amount of Health Care FSA funds immediately.

Examples of Eligible Expenses
- Copays, coinsurance and deductibles
- Dental and orthodontia expenses
- Contact lenses, eyeglasses, vision surgery
- Hearing aids
- Chiropractic care
- Over-the-counter medications, with a prescription


Limited Purpose Health Care FSA (LPFSA)
If you enroll in the HDHPQ medical plan, you have the option of electing a Limited Purpose Health Care FSA. Under the Limited Purpose Health Care FSA you can be reimbursed for dental and vision expenses you may need to pay for out of pocket. Contribute anywhere from $120 up to $2,700 per household (per calendar year). Expenses can be incurred from January 1, 2020 to March 15, 2021 as long as you are an active participant in the plan. You have access to your full plan year election amount of LPFSA funds immediately. For further details please refer to the Summary Plan Description.

Dependent Care Flexible Spending Account (DCA)
Contribute anywhere from $120 up to $5,000 per household (per calendar year) toward out of pocket dependent day care expenses for children under age 13 and disabled dependents of any age. Expenses can be incurred from January 1, 2020 to March 15, 2021 as long as you are an active participant in the plan. Dependent care expenses are only reimbursable up to what has been deducted from payroll and deposited to your account.

Examples of Eligible Expenses
- Licensed day care centers for children and disabled dependents*
- Costs for family or adult day care facilities*
- Babysitters outside or inside your home while you are working*
- Day camp expenses (but not overnight camp)*  *Must provide tax ID# or SSN


Use It or Lose It!
IRS regulations require that expenses must be incurred between January 1, 2020 to March 15, 2021 and submitted for reimbursement by March 31, 2021. Plan carefully prior to participation in order to avoid forfeitures of contributions. Changes to elections mid-year cannot be made without a Qualified Life Event (QLE). For further details, please refer to the Summary Plan Description.
Short-Term Disability
Short-Term Disability (STD) coverage replaces 75% of your income in the event you are unable to work due to an accident or illness. All full-time employees become covered on the first day of the month following six months of actively working their full-time employment schedule. Short-Term Disability benefits are limited to a maximum of 448 hours (627.2 hours for designated Fire personnel) in a rolling 12 month period of time.

Long-Term Disability
The City provides full-time employees Long-Term Disability (LTD). If eligible, LTD pays 60% of your monthly salary to a maximum of $6,000, benefits become payable the later of 90 days or on the date short-term disability payments end. Voya is the City’s plan administrator.

Group (Basic) Life and Accidental Death & Dismemberment (AD&D)
Life Insurance is a very important part of good financial planning to help prevent loved ones from facing financial hardships related to an untimely death. AD&D insurance pays benefits in the event of loss of life, limb or sight due to an accident. The City of Grand Junction provides full-time employees with Basic Life/AD&D insurance as a 100% employer paid benefit effective the first day of your sixth month of full-time employment. All eligible employees are provided 1x annual earnings up to $150,000 of Life Insurance and 1X annual earnings plus $50,000 up to $200,000 for Accidental Death & Dismemberment Insurance. Coverage reduces to 65% at age 65, 50% at age 70 and to 35% at age 75. Please review the insurance certificate for full disclosure. Please review the Voya Reliastar Life Insurance Company insurance certificate for full disclosure.

In addition to the employer-paid benefit, eligible employees can elect to add basic life insurance for your dependent(s) to this policy. The cost of this additional benefit is $0.80 per month and will provide $5,000 coverage for a spouse and $2,000 per dependent child.

You may change your beneficiaries at any time by completing a change form and submitting it to Human Resources.

WAITING PERIOD: For employees in an eligible group on or before January 1, 2020: First of the month coincident with or next following 5 months of continuous active employment. For employees entering an eligible group after January 1, 2020: First of the month coincident with or next following 5 months of continuous employment.

REHIRE: If your employment ends and you are rehired within 30 days, your previous work while in an eligible group will apply toward the waiting period.

Voluntary Life and AD&D Insurance
Employees can purchase the following additional Life and AD&D insurance (The premium for employee and spouse coverage is based upon the individual's age each year on January 1.) Please see the VOYA Reliastar Life Insurance Company certificate for more information on rates and how to calculate premiums.

- **Self:** Up to 5x annual earnings or $500,000, whichever is less. The guarantee issue amount is $180,000.*
- **Spouse:** Up to 100% of their voluntary coverage amount, up to a maximum of $500,000. The guarantee issue amount is $30,000.*
- **Child(ren):** Up to 100% of their voluntary coverage amount, up to a maximum of $10,000 per dependent.

Employees may also choose voluntary/additional AD&D insurance at a rate of $0.03 per $1,000 of coverage for employee, spouse and children in $10,000 units for employees up to a maximum of $50,000, $5,000 units for spouses up to a maximum of $50,000 and $2,000 units for dependents up to a maximum of $10,000. To get AD&D for your spouse and/or child(ren), you must have AD&D coverage in the same amount or more for yourself.

* Guarantee Issue Amount - refers to the amount of coverage that can be obtained without going through any medical underwriting processes.
Life Insurance—Continued
IRC Section 79 provides an exclusion for the first $50,000 of a group term life insurance coverage provided under a policy carried directly or indirectly by an employer. There are no tax consequences if the total amount of such policies do not exceed $50,000. The imputed cost of coverage in excess of $50,000 must be reported as income, using the IRS Premium Table, and are subject to Social Security and Medicare taxes.

Back Pain Management Program (BPMP)
The City of Grand Junction offers a comprehensive Back Pain Management Program (BPMP). The BPMP provides low-cost access to select Physical Therapists who can help diagnose and treat your condition, while working to strengthen the overall health of your back. This is a benefit in addition to the physical therapy benefit provided through your health plan. Starting treatment is easy, all you need is your current Cigna Member ID.

To get started contact:
SOAR Physical Therapy at 970-263-4079 | 2497 Power Rd. Unit 10, Grand Junction, CO 81507
- or -
Olsson Physical Therapy at 970-256-0868 | 403 Kennedy Ave. Suite 3, Grand Junction, CO 81501

Telehealth
The City of Grand Junction’s Telehealth benefit provides all full-time benefited employees access to three national companies (Teladoc, Health Advocate, eDocAmerica) together in one package that gives you and your family 24/7 access to U.S. Board Certified physicians and personal Health Advocates to help you save time and money.

TELADOC
The City of Grand Junction is pleased to offer you Teladoc. Teladoc allows you to resolve many of your medical issues—anytime day or night—through the convenience of phone and online video consultations, all for a $0 consult fee. Teladoc allows unlimited calls to local doctors, who can diagnose many common ailments and provide a prescription that allows you to get well quickly.

HEALTH ADVOCATE
A Personal Health Advocate is available to you and your covered dependents at no cost. Your Personal Health Advocate is a trained professional, typically a Registered Nurse, who understands the ins and outs of the health care system and how to navigate through it. The Personal Health Advocate helps you and your covered dependents coordinate care among doctors and medical institutions in various ways. Your Personal Health Advocate can also help you translate benefits information, clarify medical conditions and treatment options, resolve claims and billing issues, negotiate payments, provide cost estimates, locate qualified providers, secure second opinions, schedule appointments, arrange for specialized treatments, research elder care and more. Health Advocate is a confidential service available 24 hours a day, 7 days a week and is available to your immediate family (including parents and in-laws).

eDocAMERICA
Doctors Online provides 24/7 access to web-based answers to medical questions from an expert team of board-certified physicians, psychologists, pharmacists, dentists, dietitians, and fitness trainers. (Other services include physician-written weekly Health Tips, two Health Risk Assessments, a 3D Video Library with access to 250+ medical topics.)

Funeral Planning & Concierge Services
You have the support of Voya’s team of professionals ready to assist with funeral planning for you and eligible family members.
**Travel Assistance**

When traveling more than 100 miles from home, Voya Travel Assistance offers enhanced security for your leisure and business trips. You and your dependents can take advantage of four types of services: pre-trip information, emergency personal services, medical assistance services and emergency transportation services.

**Other Employer Provided Benefits**

**Employee Assistance Program** - TRIAD EAP offers 6 visits per issue, per year, of free counseling and other services for you and your family members. Visit CityWeb for more details and contact information.

**Mesa County Home Program** - City employees who are first time home buyers may be eligible to receive a $1,000 matching grant through Workforce Home Benefit to help cover costs associated with buying a home. This is an employer-paid benefit.

**Employee Assistance Foundation (EAF)** - Funded through tax preferred employee contributions, the Foundation was established to help current city employees or retirees in times of death, illness, financial hardship or catastrophe. Contributions may be deductible on individual tax returns given that EAF is a 501(c)(3) tax exempt charity.

**Grand Valley Transit** - City of Grand Junction employees can get a free Grand Valley Transit (GVT) pass so they can ride the GVT busses for free! If you are interested in getting a GVT pass, please go to the GVT Downtown Pass Office located at 525 S. 6th Street, First Floor, Grand Junction, CO 81501. You will need to bring your City of Grand Junction Employee ID badge with you to GVT in order to obtain a pass. The Downtown GVT office is open Monday through Saturday from 5:00 a.m. to 8:30 p.m. If you have additional questions, GVT can be reached at 970-256-7433. You can also visit their website at https://gvt.mesacounty.us/# or contact them via email at grandvalleytransit@mesacounty.us.
Voluntary Benefits and Services

529 College Savings Plan - Through Collegelnvest the City offers employees access to a 529 College Savings plan. As a Colorado resident, every dollar you contribute to a 529 plan can be deducted from your Colorado State taxable income.

Employee Service Program - Employees are eligible to receive service awards for their years of service in five year increments.

Credit Union - City employees are eligible to join the Grand Junction Federal Credit Union.

Aflac Accident Insurance Plan - Provides benefits to help cover the costs associated with unexpected bills and help pay for emergency treatment, as well as for treatment-related transportation and lodging. This plan pays benefits regardless of any other insurance programs you have.

Aflac Critical Illness - A Critical Illness policy can make a big difference by providing lump sum cash benefits that allow policyholders to concentrate on healing. Protection includes coverage for Cancer and Heart Attack.

Trustmark Life with Long-Term Care - Provides a life and long-term care benefit that can be paid as a death benefit, living benefit or combination of both. Eligible employees can only enroll during the annual open enrollment period and applications must be received by November 30, 2019 for coverage in 2020.

LifeLock - Identity theft has been the top consumer complaint filed with the FTC for 15 years straight. Victims are spending an exorbitant amount of time and money dealing with it. Employees who have LifeLock have peace of mind at work and at home. LifeLock provides monitoring your identity from every angle, not just your Social Security number, credit cards and bank accounts. They ensure everything connected to you is safe, even your social media accounts.

Employee Discounts:
- Crossroads Fitness Wellness Program
- Crossroads Fitness offers employees and their family members corporate club rates
- Mesa Fitness
- Grand Valley Climbing
- Grand Junction Parks & Recreation
- Yoga –V
- Verizon Wireless
- Employee Computer Equipment Purchase Program through Dell MPP
- Microsoft Software Home Use Program and Employee Purchase Program
- Discounted Movie Tickets for Regal Cinemas
- Telluride Ski & Stay employee discount

Retirement Planning

Retirement Benefits - 401(A)

Executive employees Participants in this plan will be fully vested on their first day of employment. The employee's mandatory contribution of 9% is made on a pre-tax basis and is matched by the City. Additional after-tax contributions may be made to this plan up to a total maximum contribution of 25% of compensation. Pursuant to state statutes, the positions of Police Chief & Fire Chief have the option of participating in an alternative plan.

Full-time sworn police employees participate in the ICMA-RC plan on the first day of employment with the City, and will qualify for a fully vested benefit by completing five years of service. The employee’s mandatory contribution of 10.65% is made on a pre-tax basis and is matched by the City.
If you are unsure about how to invest your retirement contributions, take the time to meet with an ICMA-RC representative and take advantage of many of the different programs offered. We are fortunate to have ICMA-RC representatives visit the City of Grand Junction on a monthly basis and hold one-on-one meetings with employees to help you decide what the best options are for you as an individual. They offer educational programs to anyone from a new investor to those who are looking at retirement. ICMA-RC can assist you with financial planning or investment choices as well.

For more information view the ICMA-RC Schedule on CityWeb:
http://www.gjcity.org/contentassets/eaa3a47ebdbe4f5b99fb8ab53e249557/2019icmarcschedule.pdf

Deferred Compensation - 457 Plan
The ICMA-RC 457 Plan is a voluntary retirement plan. Deferred compensation is a way for you to set aside money via payroll deduction on a pre-tax basis to save for retirement. The City does not match your 457 plan contribution. You may enroll, increase, or decrease these tax deferred deductions at any time. Currently, there is no penalty for an eligible withdrawal.

Benefits of the 457 Plan:
- You reduce your current income taxes while investing for retirement.
- Your earnings accumulate tax-deferred.
- You may be allowed to make additional "catch-up" contributions if you are 50 or older or within three years of your normal retirement age and already contributing the maximum to your plan.

Max contribution is $19,000. Catch-up provision if 55 or older additional $6,000. (IRS could change these amounts for 2020)

Individual Retirement Account (IRA)
An ICMA-RC Individual Retirement Account, or IRA, is a special tax-advantaged account that allows you to build savings for your retirement. One of the primary benefits of an IRA is that your investment's earnings compound tax-deferred. Through ICMA-RC and Vantagepoint, you can decide which type of IRA works best for you. The Traditional IRA and Roth IRA can help you address both current and future financial needs, but they differ significantly in their tax treatment of contributions and distributions.

For 2020, the maximum you can contribute to all of your traditional and Roth IRAs is the smaller of $6,000 ($7,000 if you are 50 or older) or your taxable compensation for the year. The IRA contribution limit does not apply to: rollover contributions or qualified reservist repayments.

FPPA
Full-time sworn fire employees participate in the Statewide Defined Benefit Plan. For employees hired prior to 9/9/2018, a contribution of 14.5% is required. The City’s match is 8%. All sworn fire employees will have their 2.8% Death and Disability (D&D) contributions paid by the City for 2020. For employees hired on or after 9/9/2019 the mandatory contribution is 10.5% and the employer’s match is 8%.

Full-time sworn police employees FPPA D&D pay 1.4% for this benefit in 2020 and the City matches 1.4%.

Retiree Health Program
All eligible grandfathered employees participating in the Retiree Health Benefit will contribute $21.00 per pay period as a payroll deduction for the opportunity to continue participation in this benefit. This program provides access to qualified members between the ages of 55 and 65 after separating from the City.
Leave Programs

The City of Grand Junction provides all Federal and State mandated leaves. An abbreviated list of the leave programs available to employees includes:

- Bereavement Leave
- Paid Time Off
- Family and Medical Leave
- Military Leave

Paid Time Off (PTO)

Employees will accrue the following amount of general leave to be used for vacations, illness, and paid holidays. There is no waiting period for new employees to use their PTO once it is accrued.

<table>
<thead>
<tr>
<th>General Employees</th>
<th>Designated Fire Employees</th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Years of Service</strong></td>
<td><strong>Bi-Weekly Accrual Hours</strong></td>
</tr>
<tr>
<td>1 thru 5</td>
<td>9.538</td>
</tr>
<tr>
<td>6 thru 10</td>
<td>10.462</td>
</tr>
<tr>
<td>11 thru 15</td>
<td>11.385</td>
</tr>
<tr>
<td>16 or more</td>
<td>12.308</td>
</tr>
</tbody>
</table>

Please refer to the City of Grand Junction Personnel Policy Manual for the most up to date accrual rates.

2020 Holiday Schedule

The following holidays are observed by the majority of City Offices:

<table>
<thead>
<tr>
<th>Holiday</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Year’s Day</td>
<td>Wednesday, January 1, 2020</td>
</tr>
<tr>
<td>Martin Luther King Jr. Day</td>
<td>Monday, January 20, 2020</td>
</tr>
<tr>
<td>President’s Day</td>
<td>Monday, February 17, 2020</td>
</tr>
<tr>
<td>Memorial Day</td>
<td>Monday, May 25, 2020</td>
</tr>
<tr>
<td>Independence Day</td>
<td>Friday, July 3, 2020</td>
</tr>
<tr>
<td>Labor Day</td>
<td>Monday, September 7, 2020</td>
</tr>
<tr>
<td>Veteran’s Day</td>
<td>Wednesday, November 11, 2020</td>
</tr>
<tr>
<td>Thanksgiving Day</td>
<td>Thursday, November 26, 2020</td>
</tr>
<tr>
<td>Day After Thanksgiving</td>
<td>Friday, November 27, 2020</td>
</tr>
<tr>
<td>Christmas Day</td>
<td>Friday, December 25, 2020</td>
</tr>
</tbody>
</table>
Workers’ Compensation

For non-emergency work related injuries requiring medical attention, employees are to obtain medical care through one of the City of Grand Junction’s designated occupational medical clinics, listed below. If you choose to seek your own medical care outside of the City of Grand Junction’s designated health care provider program, you could be liable for all medical costs charged by a non-designated clinic. Refer to the City of Grand Junction CityWeb for the most up to date provider list and Employee Report of Injury form.

Other Clinics: Monday – Friday, 8am – 5pm only

**Grand Valley Occupational Health** - Ted Sofish MD MPH - 2004 N 12th St., Grand Junction, CO - Phone: (970) 256-6490

**St. Mary’s Occupational Health** - Craig Stagg MD, Jim McLaughlin MD MPH, Erika Woodyard MD, 2686 Patterson Rd, Entrance #41, Grand Junction, CO - Phone (970) 244-2001

**Clinics: with evening and weekend hours - call ahead to confirm hours**

**Community Care of the Grand Valley** 1060 Orchard, Suite N., Grand Junction, CO - Phone: (970) 256-6345

**Western Valley Family Practice** 2237 Redlands Parkway, Grand Junction, CO - Phone (970) 243-1707

Note: In the case of an emergency situation, you should go to any physician or medical facility that is able to provide appropriate care. Once the emergency has resolved, follow-up care must be arranged through a designated medical provider. If you are away from Mesa County on City business at the time of the injury, you can be treated by a qualified physician near your location. Once you return home, follow-up care must be scheduled with one of the above designated providers.

The City of Grand Junction contact and the administrator responsible for Workers’ Compensation claims management (CIRSA) is listed here:

**Human Resources**
Erin Waite
250 North 5th Street
Grand Junction, CO 81501
Phone: 970-256-4024 and Fax: 970-256-4007

**CIRSA**
365 Cherry Creek North Drive
Denver, CO 80209
Phone: 303-757-5475

An Employee Report of Injury Form and Designated Provider List must be provided to Erin Waite (erinw@gjcity.org) in order for your medical bills to be authorized under Workers’ Compensation Insurance. City policy requires all work-related incidents to be reported within 24 hours regardless of severity.
<table>
<thead>
<tr>
<th>FOR QUESTIONS ABOUT…</th>
<th>CONTACT</th>
<th>PHONE #</th>
<th>WEB/E-MAIL</th>
</tr>
</thead>
</table>
| Medical              | Cigna Group # 3342872 | 800-244-6224 | General: www.cigna.com  
Cigna Members: www.mycigna.com |
| Mail Order Rx        | Cigna   | 800-835-3784 | www.mycigna.com |
| Dental               | Delta Dental of CO Group # 11871 | 303-741-9305 | www.deltadentalco.com |
| Vision               | VSP Group # 30088051 | 800-877-7195 | www.vsp.com |
| Flexible Spending Accounts (FSA) | 24HourFlex | 800-651-4855 | www.24hourflex.com |
| Health Savings Account (HSA) | Home Loan State Bank | 970-243-6600 | www.hlsb.com |
| Death & Disability   | Fire & Police Pension Association (FPPA) | 303-770-3772 | www.fppaco.org |
| FFPA Retirement      | Fire & Police Pension Association (FPPA) | 800-332-3772 | www.fppaco.org |
| ICMA-RC Retirement   | ICMARC 401(a): General Employee #106400  
SWORN Police #106401  
SWORN Fire #106402  
Executive #108141 | 866-749-5178 | www.icmarc.org |
| ICMA-RC Additional Retirement | ICMARC 457 - Plan #300064  
Roth IRA - Plan #705653  
Individual IRA - Plan #701487 | 866-749-5178 | www.icmarc.org |
| Employee Assistance Program | TRIAD EAP | 877-679-1100  
970-242-9536 | www.triadeap.com |
| Aflac                | Keanu Vela with HUB International Group #21885 | 720-207-2347 | keanu.vela@hubinternational.com  
www.aflac.com |
| Life with Long-Term Care | Trustmark | 800-514-3446 | www.trustmaksolutions.com |
| LifeLock             | Member Services | 800-607-9174 | www.lifelock.com |
| Telehealth/New Benefits (HUB1002AT) | Teladoc  
Member Services  
Health Advocate | 855-847-3627  
855-647-6767  
866-272-6009 | www.hubtelehealth.com |
| Health and Welfare Benefits | Shana Trujillo | 720-207-2354 | shana.trujillo@hubinternational.com |
| Sage Health & Wellness Center | 2525 N. 8th St. Suite 102  
Grand Junction, CO 81501 | 970-628-0012 | my.marathon-health.com |

Your Employee Benefits...at a Glance was created by: HUB International Insurance Services  
2000 S. Colorado Blvd, Tower 2, Suite 150  
Denver, CO 80222  
Telephone (303) 893 - 0300  
Fax (866) 243-0727  
www.hubinternational.com 

About This Brochure  
This is a custom brochure that provides only a highlight of the plans offered to you by your employer and in no way serves as the actual plan description or plan document for the plans. The plan documents will always govern the offered benefits that your employer provides for you. We reserve the right to modify any or all of these plans at any time.