



## 2016 Summit County Government Employee Benefits Summary

*This Benefit Summary is intended to be an overview of the County benefit programs available to regular full-time and regular part-time year-round employees. Benefits may be subject to eligibility requirements and are subject to change. Please contact Human Resources for the specific Summary Plan Descriptions and for the most up to date details at 970-453-3405.*

### RETIREMENT PROGRAMS

#### CRISP

Summit County Government does not participate in Social Security. The County Retirement Income Security Program (CRISP) is Summit County's Social Security replacement plan and a 401a program. The CRISP Social Security replacement plan is 100% Employer Funded.

Regular full-time and regular part-time Summit County Government employees are not subject to Social Security deductions. The County will make a contribution based on 13.45% of your base salary, 11.4% of which will be placed in a retirement account that allows for self-direction into your choice of many investment options. You can monitor and change your account by phone or on the CRISP website. The remaining contribution of 2.05% provides life insurance, long term disability coverage, and coverage for accidental death & dismemberment.

PERIOD OF SERVICE	% OF ACCOUNT VESTED
Less than 6 months	0%
6 months up to 1 year	50.0%
1 year up to 2 years	67.5%
2 years up to 3 years	75.0%
3 years up to 4 years	87.5%
4 years and over	100.0%

*Under certain situations, CRISP distributions are available at age 55 without penalty.*

#### Colorado County Officials & Employees Retirement Association (CCOERA) 401(a)

All regular full-time and regular part-time Summit County employees have a mandatory participation in the Colorado County Officials' and Employees' Retirement Association (CCOERA) retirement program after one year of continuous employment. The employee has a mandatory contribution of 3% of their base salary, which is matched by the County (3%). Contributions are pre-tax; taxes are due upon withdrawal. This retirement investment is also self-directed into your choice of a wide variety of funds. There is a five year vesting schedule that begins **after** the employees completes one (1) year of continuous employment (total of 6 years).

<b>AFTER COMPLETION OF:</b>	<b>% OF ACCOUNT VESTED</b>
2 years of employment	20%
3 years of employment	40%
4 years of employment	60%
5 years of employment	80%
6 years of employment	100%

**CCOERA 457(b)  
Deferred Compensation Plan (Employer Funded)**

All regular full-time and regular part-time Summit County employees are enrolled in a Summit County Employer Funded CCOERA 457 deferred compensation plan of .6% that starts at date of hire.

**CCOERA 457(b) Deferred Compensation Plan (Optional)**

In addition to the previously mentioned retirement plans, there is a CCOERA 457 Deferred Compensation plan that is a voluntary supplemental retirement savings plan, which is available immediately. The employee decides how much to contribute (specific % or \$ amount) and the contributions can be made pre-tax and/or after-tax (ROTH). Employee decides how to invest those contributions. The 2016 maximum limits are \$18,000, Age 50 or better, \$24,000.

**INSURANCE PROVIDED BY SUMMIT COUNTY GOVERNMENT**

The following guidelines apply to regular full-time and regular part-time Summit County Government employees on the first of the month following 30 days of service.

**Comprehensive Medical/Dental/Vision Plan**

Health coverage is available through pre-tax deductions at single, 2-party and family rates. The Employee Benefit plan combines with an annual voluntary Wellness Reimbursement Account (WRA) to provide coverage for medical, dental and vision benefits, and prescriptions. Health coverage is also available for domestic partner and common law marriage relationships. The County also provides an on-site primary miCare clinic available to employees and their dependants who participate in the County’s medical plan. The miCare Clinic is staffed with qualified healthcare professionals, including a physician and nurse at no cost to employees or their dependents.

**2016 Medical/Delta Dental/VSP Vision Premiums (per paycheck)**

	<b>Full-Time</b>	<b>Part-Time</b>
<b>Single:</b>	\$47.46	\$87.80
<b>2 party:</b>	\$97.29	\$180.36
<b>Family:</b>	\$155.44	\$287.14
<b>Deductible per Year:</b>	\$1,500 individual \$3,000 family max	

**Once deductible is met:** 80% plan payment  
20% patient co-pay  
(See medical plan book for Rx co-pays and other information)

<b>Dental Only Premium</b>	
Single	\$14.98
2 Party	\$25.21
Family	\$38.19
<i>Premium per paycheck</i>	

<b>Vision Only Premium</b>	
Single	\$2.68
2 Party	\$4.41
Family	\$7.10
<i>Premium per paycheck</i>	

### **Flexible Spending**

The Flexible Spending Accounts (FSA) are available to provide pre-tax deductions for medical and dependent-care services.

### **Wellness Reimbursement Account (Voluntary)**

Wellness Reimbursement Account (WRA) is 100% funded by the County. It is money provided by the County for our employees to help offset out of pocket expenses. The amount the participant is allotted in their WRA is based on participation in the voluntary Health Risk Assessment, biometric screening and miCare follow up visit. Additional funds may be awarded by meeting or exceeding the goals for blood pressure, cholesterol, body mass index (BMI), and tobacco/nicotine use.

**Amount is based on Health Assessment results:** \$250—\$750 employee per year  
\$125—\$375 spouse per year

#### **WRA will reimburse for:**

- Deductibles/co-pays
- Qualified non-traditional medicine
- Dental (including major services)
- Vision
- Wellcare
- Prescription co-pays & OTC Drug expense

## **OTHER INSURANCE**

### **Life Insurance - Lincoln National Life**

Includes:

- Life insurance that totals 6x the employee's annual salary.
- Dependent life for dependents covered on the Summit County Government Health Plan.
- Long Term Disability and Accidental Death & Dismemberment.

### **Short/long term disability insurance is also provided to qualifying employees**

#### **Short Term Disability (STD)**

Summit County Government provides employees with the opportunity for income continuation in the event of major illness or non-job related injury which prevents an employee from working their normal job.

## Employee Assistance Program

MINES and Associates is the Plan Administrator for the Employee Assistance Program (EAP) program for Summit County Government. Employees and their household members are eligible for three free confidential counseling sessions per incident per year.

## HOUSING

### Transitional Housing

Summit County Government provides a short-term subsidized rental unit to employees. Rental may be single-room or full-unit and are subject to availability on a first come, first serve basis.

### Down Payment Assistance

All first-time Summit County home buyers who meet regular full-time employment requirements for nine months and are in good standing are eligible for a Down Payment Assistance loan. The lesser of 10% of your purchase price or \$30,000 is available for the purchase of a Summit County home. This program is subject to availability.

## PAID TIME OFF

Paid time off includes holiday, vacation, sick, and compensatory time off.

### Vacation

All regular full-time and regular part-time employees (prorated) are eligible for vacation accrued as follows:

<u>Years of Service</u>	<u>Bi-weekly accrual/annual accrual</u>	<u>Max accrual</u>
0—3 years	3.08 hours/80 hours	120 hours
3—5 years	4.62 hours/ 120 hours	160 hours
5—6 years	4.92 hours/ 128 hours	168 hours
6—7 years	5.23 hours/ 136 hours	176 hours
7—8 years	5.54 hours/ 144 hours	184 hours
8—9 years	5.85 hours/ 152 hours	192 hours
9 or more	6.16 hours/ 160 hours	200 hours

### Holiday

Holiday pay on each County observed holiday is limited to eight (8) hours for regular full-time employees. Regular part-time employees' holiday hours are prorated based on their basic work schedule. Both Priority and Non-priority holidays may be retained from year to year (with a maximum limit) and will be paid out at separation.

### Well Time Off

All regular full-time and regular part-time (prorated) employees using ten (10) hours or less sick time in the period January 1—June 30 and/or in the period July 1—December 31 may use eight (8) hours of sick leave as well time off.

### **Sick**

All regular full-time and regular part-time employees accrue sick time on a per pay period basis. Regular full-time employees accrue at a rate of 3.69 hours per pay period. Regular part-time employees accrue prorated based on their basic work schedule.

### **Compensatory time off**

Non-exempt employees are eligible for compensatory time off at 1.5 times the hours working in lieu of paid overtime when working over forty (40) hours in a week or eighty (80) hours in a two-week period for the 207(k) eligible employees of the Sheriff's Office.

## CONTACT INFORMATION

### EBMS

Customer Service—800.795.7772  
[www.ebms.com](http://www.ebms.com)

FLEX/HRA—866.857.8182

### miCare Appointment Asst.

Customer Service—866.888.8035  
[www.ebms.com](http://www.ebms.com)

### Delta Dental

Customer Service—800.610.0201  
<http://deltadental.com>

### VSP—Vision Care

Member services—800.877.7195  
<https://vsp.com>

### WellDyne RX—Prescriptions

Member Services 888.479.2000 Option 5  
[www.welldynernx.com](http://www.welldynernx.com)

### AFLAC

303.350.5181  
[www.aflac.com](http://www.aflac.com)

### CCOERA - The Retirement Association

1.800.352.0313  
[www.ccoera.org](http://www.ccoera.org)

### CRISP—Social Security Replacement

1.888.845.0640  
<https://www.yourbenefitsite.com/education/>

### Lincoln National Life

1.855.891.3684  
GuidanceResources.com (First-time user: Web ID = LifeKeys)

### Mines and Associates—Employee Assistance Program

1.800.873.7138  
[Www.MINESandAssociates.com](http://www.MINESandAssociates.com)