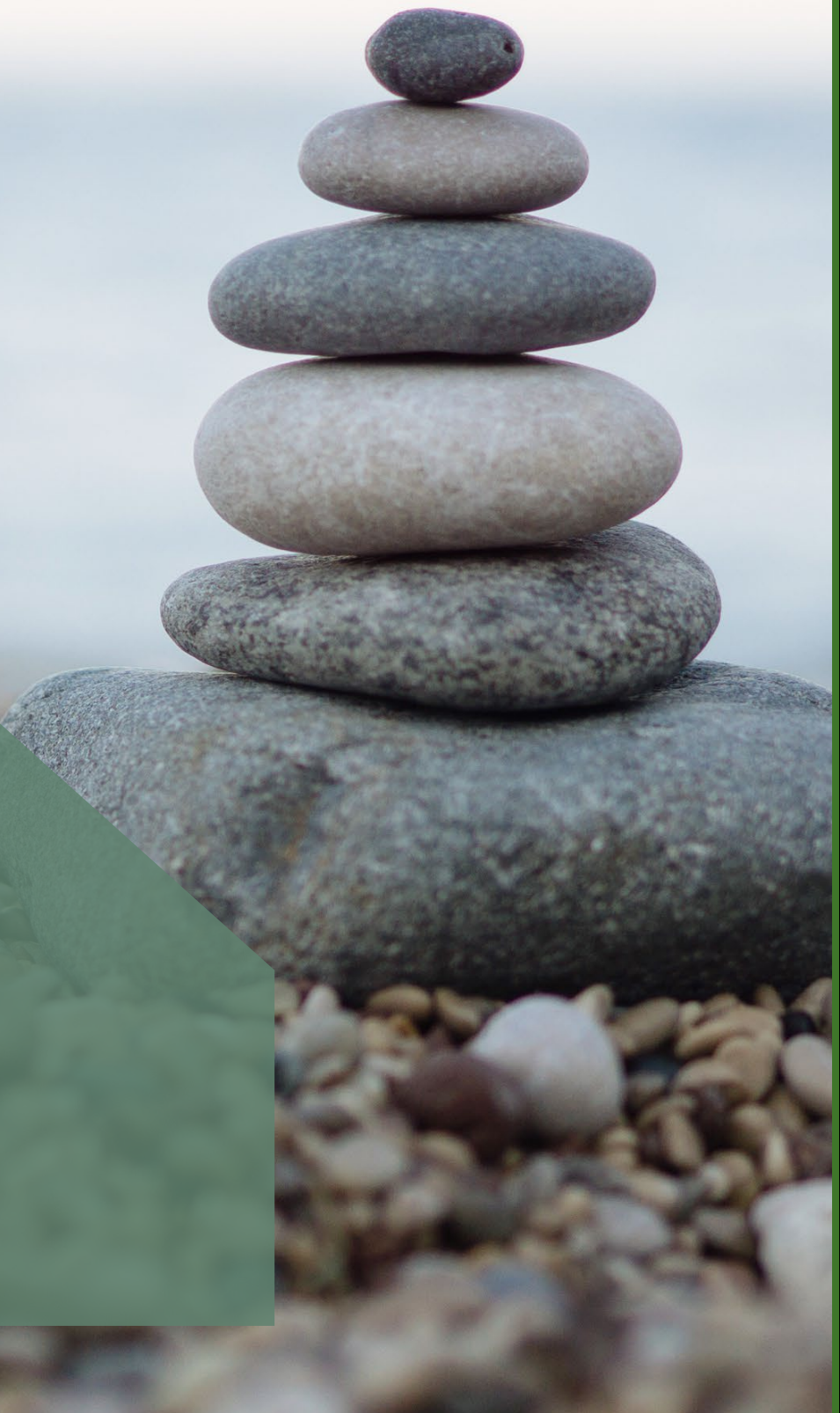


# Employee Benefits 2023



**FREMONT  
SANITATION  
DISTRICT**



## Summary of Benefits

- Medical/Dental/Vision Insurance
- TeleHealth
- Additional Voluntary Health Benefits
- Wellness Program
- (FSA) Flexible Spending – Health & Daycare
- Group Life & AD&D
- Voluntary Additional Life and AD&D
- Short-Term Disability
- Long-Term Disability
- Employee Assistance Program
- Colorado PERA Retirement
- Voluntary 401(K) (Roth)
- & 457(b) (Roth) Retirement Plans
- Identity Theft Protection
- Holidays
- Vacation Leave
- Sick Leave
- Shared Sick Leave
- Parental Leave
- Personal Leave
- Military Leave
- Compassionate Leave
- Emergency Sick Leave (Colorado Healthy Families & Workplaces Act)
- Educational Leave
- Jury Duty
- On Call Pay
- Overtime Pay
- Shift Differential Pay
- Holiday Pay
- Merit Pay
- Longevity Pay
- Safety Award
- Worker's Compensation
- Employee Fund

# Welcome!

Fremont Sanitation District is proud to provide a comprehensive benefit program to all full-time employees.

This benefits summary is designed as a resource to help you review your benefit choices and serves as a summary of the various programs offered to you as an employee of the Fremont Sanitation District.

It does not provide a full description of all benefits nor is it a guarantee of benefits. In addition, please reference the Fremont Sanitation District's (FSD) Personnel Policies for specific guidance related to the programs contained in this guide. The FSD Personnel Policies supersede any information contained herein.

If you have any questions or require additional information, please contact Human Resources.

*Sincerely,  
Brian Rupp, District Manager*

## Insurance Benefit(s) Eligibility and Changes

**When does coverage begin?** Employees are eligible for coverage on the first day of the month following date of hire for medical, dental, vision, life, disability, and Flexible Spending Account (FSA) benefits.

**Who can enroll as a dependent in our benefit plan?** Your legal spouse • children under age 26 • unmarried children of any age if totally disabled and claimed as a dependent on your federal income tax return (documentation of handicapped status must be provided) • dependent for which you have legal guardianship or custody (legal documentation will be required).

**Who cannot enroll as a dependent in our benefit plan?** Grandchildren, nieces, nephews, or other children who do not meet specifications listed above • Common law spouses (same or opposite sex) • Ex-spouses, unless required via court order (documentation required) • parents, stepparents, grandparents, aunts, uncles, or other relatives who are not qualified legal dependents (even if they live in your house).

**How do I enroll for benefits?** **Open Enrollment** for each plan year will usually take place during the month of December, with all changes effective January 1 of the following year.

**When can I make changes to my benefits?** Any changes to the coverage can only be made during the annual **Open Enrollment** period unless an employee experiences a **Qualifying Life Event**. Some common qualifying life event changes include: *marriage, divorce, legal separation • birth or adoption • death of a spouse, child, or other qualified dependent • change in your or your spouse's work status that affects your benefits or an eligible dependent's benefits • change in health coverage due to your spouse's annual Open Enrollment period • change in eligibility for you or a dependent for Medicaid or Medicare • receipt of a Qualified Child Support Order or other court order.*

To make benefit changes due to a Qualifying Life Event you must:

- ✓ Notify Human Resources **within 30 days** of the date of the qualifying event
- ✓ Provide proof of your qualifying event, and
- ✓ Complete and submit your enrollment form to the HR Dept.



## Keeping Your Benefits When Eligibility Changes

While the District hopes you stay with us for a long time, circumstances may change your employment with the District. **COBRA** (Consolidated Omnibus Budget Reconciliation Act) allows for continuation of health coverage and gives employees and their families the option to choose to continue group health benefits (medical/vision/dental) for limited periods of time in the event of voluntary or involuntary job loss with the District, reduction in hours worked, transition between jobs, death, divorce, and other life events. Qualified individuals will be required to pay 100% of the insurance premium plus a 2% administrative fee.

### **When do District benefits terminate when my employment changes with the District?**

Medical, vision, dental benefits terminate on the last day of the month of your last day of work. In addition, district paid life and disability benefits will also terminate on the last day of the month of your last day of work.

If you are enrolled in voluntary insurance benefits (additional life, disability, accident, critical illness, hospital, etc.) these benefits may be convertible and/or portable. You will need to follow-up with your insurance representative for your conversion rights.

In addition, if you are enrolled in 401k / 457(b) plans (including Roth), you will need to contact Empower or Nationwide to discuss options.

### **How does COBRA work?**

Your COBRA notice is mailed to you from the District once your termination is processed. You should receive it at your home within 15-20 days after termination and it will include specific information related to continuing coverage.

*As an additional option, you may be able to get coverage through the **Health Insurance Marketplace** (at [www.healthcare.gov](http://www.healthcare.gov) or call 1-800-318-2596) that costs less than COBRA continuation coverage.*

## Medical/Dental/Vision Insurance

**Medical/Dental/Vision insurance premiums are bundled into one premium and employee deductions occur twice each month.** The Employee-only premium is paid 95% by District. Employees who participate in the voluntary FSD Wellness Program have 100% of the Employee-Only premium paid. Those employees who elect for dependent coverage receive 65% of the dependent premium paid by the District.

Employee Bi-Weekly Deductions							
Employee Only		Employee + Spouse		Employee + Children		Employee + Family	
w/o wellness credit	w/wellness credit	w/o wellness credit	w/wellness credit	w/o wellness credit	w/wellness credit	w/o wellness credit	w/wellness credit
<b>\$ 26.39</b>	<b>\$ 0</b>	<b>\$ 236.01</b>	<b>\$ 209.62</b>	<b>\$ 202.14</b>	<b>\$ 175.72</b>	<b>\$ 413.76</b>	<b>\$ 387.37</b>

There are 24 deductions in a plan year.

### Medical

The Fremont Sanitation District offers coverage through Cigna Health Open Access Plus Plan. Employees pay a \$20 copay for in-network Physician visit and a \$40 copay for an in-network Specialist. Certain other services are covered at 100% after the deductible is reached. Out-of-network services are subject to a higher deductible, cost more, and you may have to file your benefit claims yourself or pay for services and wait for reimbursement from Cigna.

#### Benefits effective January 1, 2023

Services	Cost	Services	Cost
Physician Visit	\$20 copay	Urgent Care	\$75 copay
Specialist Visit	\$40 copay	Emergency Room Co-pay	\$250/visit
Deductible (Individual / Family)	\$500/\$1500	Out-of-pocket Maximum (Individual/Family)	\$1500/\$4500
Preventive Care	No charge	Prescription Drugs - Retail 30 Day - Generic - Preferred - Non-preferred	\$20 copay \$50 copay \$50 copay
Mental Health Outpatient	\$20 copay	Prescription Drugs - Mail Order 90 Day - Generic - Preferred - Non-preferred	\$50 copay \$125 copay \$125 copay

*For a complete detail of covered services, please refer to the Cigna Summary of Benefits & Coverage.*



## **Medical** (cont.)

Additional benefits associated with your Cigna Health plan:

- **myCigna.com:** register to manage and track claims; find doctors & medical services; manage & track your health information; see cost estimates for medical procedures; compare quality of care ratings for doctors and hospitals; access a variety of health & wellness tools and resources; **print ID cards.**
- **myCigna Mobile App:** provides many of the features found on the website and much more.
- **Cigna Telehealth:** Cigna provides access to **two** telehealth services- **Amwell and MDLIVE.** This allows you to get the care you need- including most prescriptions (when appropriate) for a wide range of **minor** conditions. You can connect with a board-certified doctor via video chat or phone, without leaving your office or home. Register for Telehealth visits on myCigna.com
- **Healthy Rewards:** Cigna Healthy Rewards provides discounts of up to 60% on various wellness programs and services, ranging from Weight Management and Nutrition, to Vision and Hearing Care. To learn more about these and other Healthy Rewards Programs, visit myCigna.com and click on Wellness.
- **Omada-Diabetes Prevention Program:** a digital lifestyle program that inspires healthy habits through technology and support programs. The goal is to help you accomplish the changes that matter most in the areas of eating, activity, stress, and sleep. The program is available at no additional cost if you or your covered adult dependents are enrolled in the company medical plan, are at risk for diabetes or heart disease, and are accepted into the program.
- **Active & Fit Direct Program:** Cigna members and any dependents over the age of 18 are eligible to join the Active and Fit gym membership network. Start by logging in to myCigna.com > Wellness> Exercise> scroll down to Healthy Rewards> Gym memberships> Start Saving or go to [activeandfitdirect.com](https://www.activeandfitdirect.com) to enroll. Memberships are \$28 per month (plus a \$28 enrollment fee) which allows you access to multiple local gyms in the Active & Fit network.
- **Cigna 90Now Program:** Retail drugs for a 30-day supply may be obtained In-Network at a wide range of pharmacies across the nation. Prescriptions for a 90-day supply will be available at select network pharmacies or Cigna Home Delivery.



## **Dental**

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings, and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery. The following chart outlines the dental benefits we offer.

Type of Service	Coverage
Preventive Services	Exams, cleanings, X-ray, fluoride, sealants, etc. 100%, No deductible
Deductible	Applies to basic and major services only— \$50 Individual/\$150 Family
Basic Services	Fillings, simple extractions, root canals, etc. 80% After deductible
Major Services	Crowns, dentures, bridges, etc. 50% After deductible
Annual Maximum	\$1000 (Calendar year)

**Orthodontia not covered.**

You can access [myCigna.com](https://myCigna.com) or the [myCigna app](#) to access plan details, oral health assessments and quizzes, viewing or printing ID card, and claim information



## **Vision**

Fremont Sanitation District's vision insurance entitles you to specific eye care benefits. Our policy covers routine eye exams and other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses.

If you seek the services of a provider listed in our Preferred Provider directory, your benefits include the following:

- Routine vision exams for a \$10 copay, once every 12 months
- Preferred pricing on a large selection of designer frames, lenses, and lens options.
- Materials copay of \$20, once every 12 months
- Frames allowance of \$130, once every 24 months
- OR contact lenses allowance up to \$130, once every 12 months

**To find a doctor in your area:** log onto [myCigna.com](https://myCigna.com)> go to your Cigna Vision coverage page and select "View Details"> select "Find a Cigna Vision Network Eye Care Professional" to search the Cigna Vision Directory.

**Healthy Rewards- Vision Network Savings Program:** when you see a Cigna Vision Network Eye Care Professional you can save 20% (or more) on additional frames and /or lenses, including lens options, with a valid prescription. This savings does not apply to contact lens materials. See your Cigna Vision Network Eye Care Professional for details.





## Additional Voluntary Health Benefits

The District partners with Aflac Insurance to offer employees the option to purchase additional health benefits. Insurance premiums are payroll deducted twice per month for a total of 24 deductions annually.

**Aflac Accident Insurance Plan** – Accidents happen. When a covered accident happens to you, this accident insurance policy pays you cash benefits to help with the unexpected medical and everyday expenses that begin to add up almost immediately.

**Aflac Cancer/Specified-Disease Insurance Plan** - Aflac's cancer/specified-disease insurance policy can help you and your family better cope financially if a positive diagnosis of cancer ever occurs.

**Aflac Critical Illness (Specified Health Event)**- An Aflac specified health event insurance policy is designed to help with the costs of treatment if you experience a covered health event.

**Aflac Hospital Confinement Indemnity** – Hospital stays are expensive. An Aflac hospital confinement indemnity insurance policy can help ease the financial burden of hospital stays by providing cash benefits.

To learn more, contact HR or contact Aflac agent, Jared Conley, @ [jared\\_conley@us.aflac.com](mailto:jared_conley@us.aflac.com) or (719) 565-9864.



## The Fremont Sanitation District Wellness Program

The Fremont Sanitation District supports the wellbeing of our employees and encourages all employees to participate in the District's wellness program administered by **Marquee Health**. The District's program offers a variety of annual wellness initiatives, challenges, activities, and classes designed to provide employees with the tools needed to achieve individual goals.

### SUPPORT YOU RECEIVE:

- **Biometric Screening:** a comprehensive biometric screening to provide you with a current view of your health.
- **Health Risk Assessment:** A confidential questionnaire that assess 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.
- **Unlimited Health Coaching:** Access to health educators, licensed behavioral health clinicians and financial advisors that provide personalized coaching through multiple channels: telephonic; in-person; email; web chat; text and video. For web chat and video consultation, Marquee offers scheduled sessions via the proprietary eConnect platform. Coaching is available in English and Spanish.
- **Customizable Wellness Portal:** Easy-to-use resources to stay on-track and form life-long healthy habits from training programs like UBreathe for tobacco cessation and UFuel for nutrition to eLearning modules, tutorials, discounted gym memberships, and communication center.
- **Year-Round Health Promotions**
- **"My Rewards" Platform** – A reward program designed to reward employee for healthy activities and behaviors through a points-based, on-line platform. Points will be accumulated for each activity and milestones will be established to earn rewards up to \$250 in gift cards.

**Wellness Credit:** Employees who participate in the annual biometric screening program receive 100% of the "Employee-Only" health insurance premium paid. For the 2023 plan year this is a benefit of **\$52.78** per month





## 2023 MY REWARDS ACTIVITY GUIDE



### Enroll Today!

1. Log in to [mymarqueehealth.com](http://mymarqueehealth.com) with your personal username and password
2. New users will select 'Register for a new account' and enter the code 'fremont' to create a personal profile
3. Complete the registration process using your company email
4. Select the 'Rewards' tab at the top of the page to enroll in the 2023 program

The My Rewards program is offered to all employees. After you're enrolled, you can complete the qualifying wellness activities listed to begin earning points! This guide will help you understand each wellness activity and how to earn points upon completion.

To earn an e-gift card, you will need to achieve one of the status tiers by December 28, 2023. Additional e-gift card incentives will be available with completion of quarterly wellness challenges.

**\*Please allow up to 60 days for e-gift cards to be distributed at the end of a challenge and end of the program\***

QUESTIONS? CONTACT [MARQUEEHEALTHATMYREWARDS@MYWELLPORTAL.COM](mailto:MARQUEEHEALTHATMYREWARDS@MYWELLPORTAL.COM) OR [1-800-882-2109](tel:1-800-882-2109)



## WELLNESS ACTIVITIES FOR FREMONT SANITATION DISTRICT

February 1, 2023 – December 28, 2023

QUALIFYING WELLNESSACTIVITIES	POINTS EARNED	FREQUENCY
Online Coaching Program	200	Once
Wellness Challenge	200	Max of 4
Exercise 12x per Month	50	Monthly
Monthly Marquee Health Webinar	50	Monthly
Annual Physical	50	Once
Dental Visit	50	Once
Vision Exam	50	Once
Read a Book on Leadership/Self-Improvement	50	Once
Flu Shot	50	Once
Daily Steps		
7,500 Steps per Day	1	Daily
10,000+ Steps per Day	2	Daily

**ACCUMULATE POINTS TO EARN ONE OF THE FOLLOWING VISA E-GIFT CARDS IN EARLY 2024!**

- 300-799 POINTS = \$75 GIFT CARD
- 800-1,299 POINTS = \$150 GIFT CARD
- 1,300+ POINTS = \$200 GIFT CARD



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## ONLINE COACHING PROGRAM

Three online coaching programs are available to complete – UBreathe Tobacco Cessation, UFit Physical Activity and UFuel Nutrition. Each online program consists of 6-9 sessions with a one-week delay between sessions. To get started, log into mymarqueehealth.com, click on the 'Coaching' tab at the top of the page and select the program you would like to enroll in. The deadline to enroll in a program to be eligible for points is October 12, 2023.

### How to Earn Points:

Visit the Rewards page at mymarqueehealth.com and select this activity. Change the dial from 'No' to 'Yes' and click 'Save' to see your points update immediately after completing one online coaching program.

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## WELLNESS CHALLENGES

Prior to the beginning of a new challenge, you will receive an email inviting you to enroll. All challenge-related activities will be tracked within the 'Challenges' tile at mymarqueehealth.com.

### How to Earn Points:

The points will be uploaded to your Rewards page by Marquee Health within 15 days of completing a wellness challenge.

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## EXERCISE 12X PER MONTH

The goal is to exercise at least 12 times each month!

### How to Earn Points:

Visit the Rewards page at mymarqueehealth.com and select this activity. Change the dial from 'No' to 'Yes' and click 'Save' to see your points update immediately after completing 12 exercises in a single month.

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## MONTHLY MARQUEE HEALTHWEBINAR

To register for the live webinar or to view an archived webinar, log into mymarqueehealth.com, hover over the 'Health Tools' tab, select 'Webinars' and click the webinar you would like to view.

### How to Earn Points:

Visit the Rewards page at mymarqueehealth.com and select this activity. Change the dial from 'No' to 'Yes' and click 'Save' to see your points update immediately. A maximum of one (1) webinar may be viewed for points each month.

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## ANNUAL PHYSICAL

Complete your annual physical with your Primary Care Physician.

### How to Earn Points:

Visit the Rewards page at mymarqueehealth.com and select this activity. Change the dial from 'No' to 'Yes' and click 'Save' to see your points update immediately.

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## DENTAL VISIT

Complete your annual dental cleaning.

### How to Earn Points:

Visit the Rewards page at mymarqueehealth.com and select this activity. Change the dial from 'No' to 'Yes' and click 'Save' to see your points update immediately.

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## VISION EXAM

Complete your annual vision exam.

### How to Earn Points:

Visit the Rewards page at [mymarqueehealth.com](http://mymarqueehealth.com) and select this activity. Change the dial from 'No' to 'Yes' and click 'Save' to see your points update immediately.

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## READ A BOOK ON LEADERSHIP/SELF-IMPROVEMENT

Employees are encouraged to read a book on leadership or self-improvement.

### How to Earn Points:

Visit the Rewards page at [mymarqueehealth.com](http://mymarqueehealth.com) and select this activity. Change the dial from 'No' to 'Yes' and click 'Save' to see your points update immediately.

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## FLU SHOT

Get your annual flu shot in the fall.

### How to Earn Points:

Visit the Rewards page at [mymarqueehealth.com](http://mymarqueehealth.com) and select this activity. Change the dial from 'No' to 'Yes' and click 'Save' to see your points update immediately.

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## DAILY STEPS

Do you know how many steps you take each day? Participants that achieve 7,500 steps per day will earn 1 point and participants that achieve 10,000+ steps per day will earn 2 points.

### Manually enter daily steps:

Click on the 'Rewards' tile and select the day you wish to log your activity. Select the '7,500 Steps or More' or '10,000 Steps or More' option and click 'Save' to see your points update immediately.

### Sync a compatible fitness device for automatic uploads:

1. Click on the Rewards tile.
2. Click the Sync Device button in the My Progress tab.
3. Use the drop-down list of Activity Trackers and select your personal device.
4. Click Authorize. You may need to disable your pop-up blocker.
5. Log in to your fitness device's website and authorize your device to be connected.
6. Click Save on your Profile.
7. The initial sync will take 24-48 hours to connect. Manually tracking activity for the first 48 hours is recommended.

### How to Earn Points:

Points will be reflected immediately after manually logging your daily steps on the Rewards page. If you synced a compatible fitness device, points will automatically update after exceeding 7,500 or 10,000 steps in a single day.

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FOR ADDITIONAL INFORMATION REGARDING YOUR MY REWARDS PROGRAM:  
VISIT [MYMARQUEEHEALTH.COM](http://MYMARQUEEHEALTH.COM) / EMAIL [MYREWARDS@MYWELLPORTAL.COM](mailto:MYREWARDS@MYWELLPORTAL.COM) / CALL 800.882.2109



A Flexible Spending Account (FSA) allows employees to use pre-tax money for qualified expenses. The rising cost of **health and dependent care (or day care)** is encouraging more employees to take advantage of FSAs. You can save anywhere from 15-40% by using pre-tax money in an FSA to pay for health or dependent care expenses incurred during the plan year.

Determine how much you anticipate spending on qualified expenses throughout the year and fund your FSA for the amount through pre-tax payroll deductions. You can then use those funds to pay for eligible expenses using a debit card at the time of service or by submitting a receipt for reimbursement.

#### RULES REGARDING FSAs

- 1) Health Care & Dependent Care accounts are separate, and you cannot co-mingle funds.
- 2) Accounts are subject to the USE IT or LOSE IT provision. Unused balances do not carry over to the next plan year and cannot be refunded. They are forfeited to the District. However, you are allowed to rollover \$610 of unused Healthcare FSA funds to the new plan year. Per IRS regulations, Dependent Care FSA are not able to be rolled over; however, a 2 ½ month grace period is allowed during which funds from the previous year can be used in the current year.
- 3) You must enroll in the FSA annually. Your election from last year will not automatically carry over into the new plan year.

**Health Care FSA:** used to pay for qualified medical, dental, and vision expenses incurred by you and your dependents (**dependents are defined by IRS definition, so even if you do not have dependent coverage on your health plan, you can still use FSA for your dependent's expenses**) during the plan year, such as medical plan copays and deductibles, over the counter medications, prescription drugs, dental expenses, vision care expenses, eligible supplies, etc.

- ✓ You may contribute up to **\$3,050** for the plan year period of Jan 1 – Dec. 31.
- ✓ You have access to your full annual contribution at any time during the plan year for qualified expenses incurred during the plan year.
- ✓ You cannot change your annual contribution amount during the plan year unless you have a qualifying event. Be conservative in determining the amount you decide to contribute.
- ✓ Employees are eligible to roll over up to **\$610** of unused FSA funds into the new plan year, January 1.

**Dependent Care (DCAP) FSA:** used to pay for qualified dependent childcare expenses incurred during the plan year, to allow you (and/or your spouse if married) to work or go to school full-time. Elder care may be eligible for reimbursement with a dependent care FSA for qualifying custodial care (physically or mentally incapable of self-care) if the adult lives with the FSA holder at least 8 hours of the day and is claimed as a dependent on the FSA holder's federal tax return. You may access **[www.wageworks.com](http://www.wageworks.com)** for further information.

- ✓ Annual maximum contribution is \$5,000 (\$2,500 if married and filing separately).

## Flexible Spending Account - FSAs (cont.)

- ✓ You **ONLY** have access to funds that have been withheld from your paycheck. Unlike Health FSAs, DCAP models are funded directly by the employee throughout the plan year with reimbursements made only if employee dollars are in the account to cover the expense. For example, if you submit a claim for \$200 but the account balance is currently \$100, you will be reimbursed with the available \$100 and the remaining \$100 expense will be paid when the account is funded with your payroll deductions.
- ✓ Qualified expenses: care at licensed nursery school or day care facility; before and after school care for children under 13; day camps; nannies and Au Pairs.
- ✓ Ineligible expenses: services provided by a family member; overnight camp expenses; babysitting expenses for time when you are not working, or your spouse is not at school or working; late payment fees; tuition expenses for school.
- ✓ Expenses can only be reimbursed when the service has been provided, not when it is billed, or you pay for the service. This means that if you pay dependent care expenses in advance, you cannot submit a claim to DCAP FSA until the period covered by that payment has passed.
- ✓ There two ways you can use the funds in your Dependent Care FSA w/ **Health Equity: 1) Pay My Provider:** you can arrange to have your dependent care provider paid directly; **2) Pay Me Back:** you can be reimbursed for eligible dependent care expenses you pay out of pocket.

### **As WageWorks and Health Equity merged:**

To register/log-in to your account go to [www.wageworks.com](http://www.wageworks.com) to access FSA information. Click on orange “Log In/Register” button and from drop-down menu select “Employee Registration”, you will then be redirected to Health Equity webpage. Proceed to enter information to register.

# HealthEquity®

## Life Insurance & Accidental Death & Dismemberment



Employees are automatically enrolled at NO COST in the District's base group life and AD&D insurance with **Hartford Insurance**.

Full-time employees are eligible the first of the month following employment with the District and are covered for up to a maximum of \$50,000. For more information regarding your benefit, contact HR.

### Additional Voluntary Life Insurance & AD&D



**Voluntary Term Life & AD&D Insurance:** Available through **Unum** as a Colorado PERA active member. Voluntary Life and AD&D Insurance provides coverage above the amount paid for by the Fremont Sanitation District. Contact HR for additional questions.

- Employees can purchase increments of coverage
- Guaranteed issue – no health questions or exams required if you enroll within 90 days of your initial eligibility or during annual enrollment.
- AD&D benefit included
- Coverage you can keep into retirement
- Your eligible dependents are automatically enrolled at no additional cost
- Convenient payroll deductions

## Disability (Short-Term / Long-Term / Disability Retirement)

Fremont Sanitation District provides all full-time employees with **short-term disability insurance** at **NO COST** through **The Hartford**.

**Long-term disability insurance** for full-time employees who are not yet vested with Colorado PERA is provided at **NO COST** through **The Hartford**. Full-time employees who are vested with Colorado PERA receive long-term disability through **Colorado PERA**.

### SHORT-TERM DISABILITY



- **Short-Term Disability (STD) w/ Hartford Insurance** provides income continuation if you are ever unable to work due to a non-work-related accident or illness. You are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.



- **(Additional STD provided for Colorado PERA Vested Employees)**  
**Short-Term Disability w/ Unum** provides reasonable income replacement payments and rehabilitation for you if you experience a qualifying non-work or work-related disability.

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### LONG-TERM DISABILITY OR DISABILITY RETIREMENT



**Long Term Disability (LTD) w/ Harford Insurance for Non-Colorado PERA Vested Employees** provides income continuation for both non-work and work-related accidents or illnesses.



**Disability Retirement w/Unum (Colorado PERA) for Colorado PERA Vested Employees** provides you with monthly benefits if you are, due to a medical condition, totally or permanently disabled from engaging in any regular and substantial gainful employment.

**Disability (cont.)****Full-time Colorado PERA  
Non-Vested Employees**

(less than 5 years of service credit  
w/ PERA)

**Both Short-Term Disability and Long-Term Disability** is provided through **The Hartford Insurance**.

**SHORT-TERM DISABILITY (STD)**

Benefits begin on Day 30 after a qualifying accident or illness. STD lasts for up to 22 weeks and pays a weekly benefit equal to 60% of your pre-disability weekly earnings up to a maximum of \$1000 per week.

**LONG TERM DISABILITY (LTD)**

Begins after 180 calendar days of disability & pays a monthly benefit of 66 2/3% of your pre-disability monthly earning up to \$6,000 per month, for a maximum of 60 months.

**Full-time Colorado PERA  
Vested Employees**

(5 + years of service credit w/ PERA)

**SHORT-TERM DISABILITY (STD)**

Provided through the following:

**1) The Hartford:** Benefits begin on Day 30 after a qualifying accident or illness. STD lasts for up to 22 weeks and pays a weekly benefit equal to 60% of your before-tax weekly earnings to a maximum of \$1000 per week.

**2) Unum (PERA'S STD program):** The waiting period for benefits is 60 consecutive calendar days after the day a qualified disability begins. STD lasts for up to 22 months and pays a maximum monthly benefit equal to 60% of your average monthly pre-disability PERA- includable salary.

*NOTE: Benefits may be reduced based on coordination of benefits*

**DISABILITY RETIREMENT**

Provided through **Unum (Colorado PERA)**. The effective date for disability retirement is...

**1)** the first day of the month following termination of employment if you are not receiving STD payments through PERA's STD program

**OR**

**2)** the first day of the month in which your STD ends. Your disability retirement determination is based on your **ability** to work and will be reviewed by Unum. PERA will determine the amount of your disability retirement benefit in a manner similar to calculations for service retirement benefits.

## Employee Assistance Program (EAP)



EAP is a District paid benefit that provides confidential counseling services for you and your family members at no cost. The EAP can help you when problems in your life start to interfere with your family, your job, and your peace of mind.

The EAP provider **The Hartford Ability Assist Counseling Services offered by ComPsych**, provides to three (3) face-to-face emotional counseling sessions per occurrence per year. Work-life services and counseling for your legal, financial, medical, and benefit-related concerns are also available by phone. Your calls and counseling services are completely confidential.

### Emotional or Work-Life Counseling

Helps address stress, relationship or other personal issues you or your dependents may face. It is staffed by GuidanceExperts<sup>SM</sup> – highly trained master’s-level clinicians – who listen to concerns and quickly make referrals to in-person counseling or other valuable resources. Situations may include:

- Job pressures
- Relationship/marital conflicts
- Stress, anxiety and depression
- Work/school disagreements
- Substance abuse
- Child and elder care referral services

### Financial Information and Resources

Provides unlimited telephonic support for the complicated financial decisions you or your dependents may face. Speak by phone with a Certified Public Accountant and Certified Financial Planners on a wide range of financial issues. Topics may include:

- Managing a budget
- Retirement
- Getting out of debt
- Tax questions
- Saving for college

### Legal Support and Resources

Offers unlimited telephonic assistance if legal uncertainties arise. Talk to an attorney by phone about the issues that are important to you or your dependents. If you require representation, you’ll be referred to a qualified attorney in your area with a 25% reduction in customary legal fees thereafter. Topics may include:

- Debt and bankruptcy
- Guardianship
- Buying a home
- Power of attorney
- Divorce

### Health and Benefit Services

HealthChampion<sup>SM</sup> is a service that supports you through all aspects of your health care issues.<sup>2</sup> HealthChampion is staffed by both administrative and clinical experts who understand the nuances of any given health care concern. Situations may include:

- One-on-one review of your health concerns
- Preparation for upcoming doctor’s visits/lab work/tests/surgeries
- Answers regarding diagnosis and treatment options
- Coordination with appropriate health care plan provider(s)
- An easy-to-understand explanation of your benefits–what’s covered and what’s not
- Cost estimation for covered/non-covered treatment
- Guidance on claims and billing issues
- Fee/payment plan negotiation

For more information contact **The Hartford Ability Assist Counseling Services at 1-800-964-3577** or visit the ComPsych GuidanceResources Online at **guidanceresources.com to register. Organization Web ID: HLF902, Company Name: ABILI, select “Ability Assist program”.**



## Retirement Benefit(s)



The District provides a retirement plan through the Public Employees' Retirement Association (PERA) in which all employees must participate. No social security contributions are deducted for employees.

PERA has **two types of Plans that you may select from** and are considered 401(a) plans and are created under that section of the Internal Revenue Code:

- **PERA DB Plan:** is a pension plan where your contributions are invested by professionals for you and you receive a lifetime benefit.
- **PERA DC Plan:** in this plan, you direct your investments to an array of fund options and retire with the account balance you have at the time.

### Additional Voluntary Retirement Benefit(s)



Additionally, an employee may participate in a **voluntary payroll deduction plan, at the employee's option**, whereby an additional amount or percentage of the employee's monthly salary is sent to a 401(k) or 457(b) (b) PERA Retirement plan. The District does not contribute towards these accounts.

**PERAPlus 401(k) and 457(b) Plan** – Enrollment in the PERAPlus 401(k) and 457(b) voluntary retirement savings plans is available at any time. These pre-tax contributions are automatically deducted from your paycheck before taxes are taken out. The tax liability is deferred until you begin receiving distributions of the funds.

**PERAPlus 401(k) and 457(b) Roth Plans**- Unlike traditional PERAPlus 401(k)/457(b) pre-tax contributions, Roth contributions are taxed before the money is contributed to the Plan. Any earnings on Roth contributions grow tax-free and distributions will also be free of federal (and where applicable, state, and local) income taxes, provided they are qualified distributions.

**Both the traditional & Roth Plans offer the same PERAdvantage investment options and Empower Retirement is the recordkeeper for both Plans.**

For additional information, please contact HR or you may access the Colorado PERA website at [www.copera.org](http://www.copera.org) or contact the Customer Service Center at 1-800-759-7372.

## Other Employer Provided Benefits

**Identity Theft Recovery Coverage:** is provided by the Colorado Special District Property & Liability Pool to all our full-time employees at no charge.

- The limit is an annual aggregate of \$25,000.
- Reimbursement coverage for expenses arising from defined "Identity Theft" event is included, as well as legal costs to defend a civil suit or remove a civil judgement arising from Identity Theft. These expenses include: phone, postage, shipping fees, notary and filing fees; credit bureau reports; lost wages; child/elder care and mental health counseling.
- The coverage does not reimburse you for monies stolen or fraudulently charged to you or a civil judgement against you. Contact the HR department for more information.

**Funeral Planning and Concierge Services:** A service that helps guide employees through key decisions before a loss, including help comparing funeral-related costs. After a loss, this service includes family advocacy and professional negotiation of funeral prices with local providers—often resulting in significant financial savings. In addition, Express Pay is offered for expedited claims payments. **Offered through Everest Funeral Package, LLC (Everest)** as an additional service of The Harford.

**Estate Guidance (online will preparation):** A service that helps employees protect their family's future by creating a customized and legally binding online will. Online support is also available from licensed attorneys, if needed. **Provided through The Harford by ComPsych**, the District's EAP provider.

**Travel Assistance & ID Theft Protection Services.** A service that includes pre-trip information that helps employees feel safe and secure while traveling. It also gives them access to medical professionals across the globe for medical assistance when traveling 100+ miles away from home for 90 days or less when unexpected detours arise. Another important service is ID theft protection, available 24/7 whether home or away. Protection is provided two ways: Educational materials to help prevent identity theft. And access to caseworkers who can help victims resolve problems that result from identity theft. **Offered through Europ Assistance USA** as an additional service of The Harford.

**Clothing and Personal Protective Items:** Employees are provided with a clothing allowance and personal protective equipment as required for the job assignment.

**Training & Education:** The District supports education and training programs which improve the skills, qualifications, and performance of employees. With District Manager approval, the District will pay fees and costs of education and training programs required by the District as well as educational or training programs eligible as per policy.



## Leave Programs

The Fremont Sanitation District provides a variety of leave programs. An abbreviated list of the leave programs available to employees include:

**Holidays:** The District provides nine **(9) paid holidays** as follows:

- New Year's Day (January 1)
- President's Day (3<sup>rd</sup> Monday in February)
- Memorial Day (Last Monday in May)
- Independence Day (July 4)
- Labor Day (1<sup>st</sup> Monday in September)
- Columbus Day (Second Monday in October)
- Veteran's Day (November 11)
- Thanksgiving Day (4<sup>th</sup> Thursday in November)
- Christmas Day (December 25)

**Vacation Leave:** Employees will accrue vacation time as follows:

<b>Years of Service</b>	<b>Hours Accrued Bi-weekly</b>	<b>Maximum Accumulation per Year</b>
1-5	3.70	96
6-10	4.62	120
11-15	5.54	144
16+	6.47	168

Vacation leave must be taken in ½-day or full-day blocks and shall not be used before it is accrued.

**Vacation Pay Out:** Accrued vacation hours upon termination of employment shall be paid at employee's current regular rate of pay.

**Sick Leave:** Leave accrues at a rate of ten (10) hours per month (4.62 hours bi-weekly) up to a maximum accumulation of 240 hours in a year. May be used for a fraction of the workday. *Sick leave is forfeited upon separation of employment unless the employee has 10+ years of service with the District.*

**Sick Leave Payout or Conversion (while employed):** On Dec. 1, following accrual of the max. number of sick hours allowed, unused sick leave above the 240 hours shall be paid at the rate of 50% of the employee's current rate of pay **OR** Employee may elect to receive personal leave in lieu of pay at the rate of 50% of the unused sick leave and such personal leave must be used within one calendar year.

## **Leave Programs (cont.)**

**Sick Leave Payout (upon separation of employment with 10+ years of service):** After 10+ years of service, employees in good standing and separating from the District shall be paid up to a maximum of 360 hours of unused sick leave, at 50% of their current salary.

**Voluntary Shared Sick Leave:** Employees who, due to a non-work-related serious illness or injury, have exhausted all accrued leave may request a voluntary donation of unused sick leave from eligible employees. May receive shared leave for a maximum of 60 calendar days per occurring event.

**Public Health Emergency Sick Leave:** Supplemental paid sick leave of 80 hours for full-time employees during a declared public health emergency (PT employees subject to a proportionate number of hours worked) as per the Healthy Families and Workplaces Act. C.R.S §8-13.3-405(1).

**Parental Leave:** Upon the birth or adoption of a child in an employee's family, the employee may be provided up to three (3) months unpaid parental leave.

**Personal Leave:** Eligible employees may convert up to twenty (20) hours annually of earned sick leave to personal leave which may be used in case of emergency or with supervisor approval. Does not accumulate from year to year.

**Military Leave:** Eligible employees who are members of the National Guard or reserve forces are entitled to military leave without loss of benefits or status for up to fifteen (15) days each calendar year while engaged in training or other service under orders.

**Compassionate Leave:** Up to three (3) days of paid leave per occurring event, for the death, injury, or serious illness of defined family members.

**Worker's Compensation Leave:** Up to six (6) months of leave provided to District employees who suffer an accidental injury or occupational disease incurred in the scope of employment pursuant to the Worker's Compensation Act of Colorado, Section 8-40-101, et seq., Colorado Revised Statutes.

**Educational Leave:** Upon approval from the District Manager, eligible employees are provided paid or unpaid educational leave to attend professional or technical conferences, training seminars, schools, or programs.

**Jury Duty/Court Time:** Employees summoned for jury duty or subpoenaed in connection with his or her employment during regularly scheduled work time will be allowed time off with pay to fulfill such duty.

**Voting Leave:** Eligible employees shall be allowed up to 2 hours of paid time off for the purpose of voting.

**Unpaid Leave:** Eligible employees may be granted up to three (3) months unpaid leave with District Manager approval.

## Additional Compensation Benefit(s)

**On-Call Duty Pay:** Eligible employees will be compensated for one (1) hour of pay at employee's normal rate of pay for on-call duty on a scheduled workday and two (2) hours of pay for non-scheduled workdays and holidays.

**Overtime Pay:** Eligible non-exempt employees will receive overtime compensation of time and one-half of the regular rate of pay for any work in excess of 40 hours per workweek.

**Shift Differential Pay:** Eligible non-exempt employees may receive between 7-10% of shift differential at the current hourly rate of pay.

**Holiday Pay:** Employees who are required to work on holidays shall be compensated at their regular rate for each hour worked, in addition to their holiday pay.

**Merit Pay:** Employees who receive a satisfactory rating or better on their performance evaluation are eligible for a one-step increase within the employee's assigned pay grade.

**Longevity Pay:** Upon completion of 10 years of service with the District, eligible employees will receive the sum of \$50.00 per year up to a maximum annual payment of \$1,250.00.

**Safety Award:** Eligible employees will receive a Safety bonus of \$250.00 upon completion of five (5) years of service with the District and every subsequent 5-year work anniversary thereafter.



## Worker's Compensation

The Colorado Special Districts Property and Liability Pool provides the District's Worker's Compensation coverage for all employees.

The CSD Pool has partnered with **Sedgwick** to serve as the **Claims Administrator** for the District's Worker's Compensation Program.

### **FOR NON-EMERGENCY WORK RELATED INJURIES**

Employees are to report the incident to the CSD Pool's Dedicated Incident Reporting and Nurse Line administered by Sedgwick by calling **1-800-318-8870**:

- **Select Option 1**, for employee assessment and care recommendations **OR**
- **Select Option 2**, for reporting only and no treatment needed or if treatment has already been rendered (if emergency care was provided)
- Clinical consultation provided 24/7 by a registered nurse.

### **IN CASE OF AN EMERGENCY INVOLVING A WORK-RELATED INJURY**

Call 911 or employees should go to any physician or medical facility that is able to provide appropriate care. Once the emergency is resolved, follow-up must be done by contacting the Dedicated Incident Reporting and Nurse Line @ 1-800-318-8870 and select Option 2 to speak with the Sedgwick intake team.

**In addition, FSD policy requires all work-related incidents are to be reported immediately to your supervisor regardless of severity.**





## Fremont Sanitation District Employee Fund



Since its creation in November 2007, the Fremont Sanitation District Employee fund has provided an avenue for employees to express sympathy, concern, admiration, and celebration for certain events and special occasions for their fellow co-workers.

The Employee Fund is **voluntary**, and employees choose what they would like to contribute to the fund via bi-weekly payroll deductions.

The funds are used for the purchase of such items as cards, flowers, refreshments, entertainment for office celebrations, charitable contributions, awards, and token gifts that the employees deem appropriate expressions to mark such events and occasions.

For more information, please contact HR.



## Contact Listing

COMPANY	PRODUCT	PHONE	EMAIL OR WEBSITE
<b>AFLAC</b>	<ul style="list-style-type: none"> <li>✓ Voluntary Health</li> <li>✓ Cafeteria Plan</li> </ul>	Jared Conley 719-565-9864	Email: jaredconley@us.aflac.com
<b>Cigna</b>	<ul style="list-style-type: none"> <li>✓ Medical</li> <li>✓ Vision</li> <li>✓ Dental</li> </ul>	Customer Service 1-866-494-2111	Mycigna.com
<b>Colorado PERA</b>	<ul style="list-style-type: none"> <li>✓ Retirement</li> </ul>	1-800-759-7372	www.copera.org
<b>The Hartford</b>	<ul style="list-style-type: none"> <li>✓ Short-term disability</li> <li>✓ Long-term disability</li> <li>✓ Life &amp; AD&amp;D</li> </ul>	1-800-523-2233	www.thehartford.com
<b>The Hartford Ability Assist Counseling Services offered by ComPsych</b>	<ul style="list-style-type: none"> <li>✓ Employee Assistance Program (EAP)</li> </ul>	1-800-964-3577	Guidanceresources.com
<b>Marque Health</b>	<ul style="list-style-type: none"> <li>✓ Wellness Program</li> </ul>		
<b>Nationwide</b> (for currently enrolled employees)	<ul style="list-style-type: none"> <li>✓ 457(b) &amp; 457(b) Roth</li> </ul>	Wendie Arnold 719-250-2852	Email: Arnoldw2@nationwide.com
<b>Sedgwick</b> (TPA for Colorado Special Districts Property & Liability Pool)	<ul style="list-style-type: none"> <li>✓ Worker's Compensation</li> </ul>	1-800-318-8870	Email: claims@csdpool.org
<b>Unum</b> (partnered w/PERA)	<ul style="list-style-type: none"> <li>✓ Additional Voluntary Life &amp; AD&amp;D</li> </ul>	Unum Client Services 1-800-277-1649	<a href="http://www.copera.org">www.copera.org</a> (click on UNUM link)
<b>Unum</b> (partnered w/PERA)	<ul style="list-style-type: none"> <li>✓ Short-Term Disability via PERA</li> <li>✓ Disability Retirement via PERA</li> </ul>	1-800-759-7372	www.copera.org
<b>Empower Retirement</b> (partnered w/ PERA)	<ul style="list-style-type: none"> <li>✓ 401(k) &amp; 457(b)</li> <li>✓ 401(k) &amp; 457(b) Roth</li> </ul>	1-800-759-7372	www.copera.org
<b>Health Equity</b>	<ul style="list-style-type: none"> <li>✓ Flexible Spending Account (FSA)</li> </ul>	1-800-950-0105	www.wageworks.com



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*For more information please contact:*

*Fremont Sanitation District  
Human Resources  
(719) 269-9050*

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