



NEW EMPLOYEE BENEFITS INFORMATION

(Please maximize your browser window to view this information)

This summary is not intended to include all benefit details. It is an outline of coverage available and is not intended to be a legal contract. You will find general information in the applicable *Benefit Plan Comparison and Rate Charts* and even more detailed information in the Plan Document for each benefit option. These documents are available on-line at www.springsgov.com under Human Resources > Benefits and Wellness Information. Click on the applicable benefit option.

This summary is not intended to include all benefit plan details. Refer to the official Plan Documents for additional details. If a discrepancy exists between this document and the Plan Documents, the Plan Documents govern.

The benefit summaries below apply to all City of Colorado Springs civilian, police and fire department employees, unless otherwise noted.

City of Colorado Springs' Benefit Programs

The City of Colorado Springs' Benefit Programs provide a "menu" of benefits and allow employees to pay some of their share of health benefits selected with money that is not taxed. Your take-home pay is actually increased because you do not pay Federal, State, Medicare or Pension taxes on the premiums you pay. The City offers a wide variety of benefit plans to meet the needs of you and your family.

Please make sure that you reference the Plan Comparison and the appropriate Rate Chart for each benefit option as you review your benefits:

- ◆ Civilian City Employees (those scheduled to work full-time, 30 or more hours each week)
- ◆ Half Time Civilian City Employees (those scheduled to work 20 to 29 hours each week)
- ◆ Sworn Fire and Police Department Employees

Employees in the "special" classification may be eligible for benefits based on their scheduled hours. Employees in hourly classifications are not eligible for benefits.

Please review the Plan Documents and other summary information for specific details of the City's Benefit Plans.

TABLE OF CONTENTS

NEW EMPLOYEE BENEFITS INFORMATION	1
TABLE OF CONTENTS	2
PROOF OF ELIGIBILITY AND COMMON-LAW STATUS	3
INITIAL ENROLLMENT	4
MEDICAL INSURANCE	5
PRESCRIPTION PROGRAM.....	5
WELLNESS PROGRAM – REACH YOUR PEAK (RYP)	6
UTILIZATION/MEDICAL MANAGEMENT.....	6
HEALTH MANAGEMENT PROGRAM.....	6
ALTERNATIVE MEDICINE BENEFIT	6
PRIVATE HEALTHCARE SYSTEMS (PHCS)	6
AMERIBEN/IEC Group (MEDICAL CLAIMS ADMINISTRATOR)	7
DENTAL INSURANCE.....	7
VISION INSURANCE	7
BASIC LIFE INSURANCE.....	8
VOLUNTARY TERM LIFE (VTL) INSURANCE.....	8
SUPPLEMENTAL LIFE INSURANCE THROUGH PERA	9
HEALTH CARE SPENDING ACCOUNT	9
DEPENDENT (CHILD-CARE) SPENDING ACCOUNT.....	10
SHORT TERM DISABILITY (STD).....	10
LONG TERM DISABILITY (LTD)	11
LONG TERM CARE (LTC) INSURANCE.....	12
HEALTH IMPROVEMENT PROGRAM (HIP).....	12
EMPLOYEE ASSISTANCE PROGRAM (EAP).....	13
CIVILIAN PENSION PLAN.....	13
SWORN PENSION PLAN	13
MEDICARE	13
CIVILIAN SICK LEAVE	14
SWORN FIRE SICK LEAVE	14
SWORN POLICE SICK LEAVE	15
CIVILIAN VACATION.....	15
SWORN FIRE VACATION.....	15
SWORN POLICE VACATION	16
VACATION BUY	16
HOLIDAYS.....	17
FAMILY MEDICAL LEAVE ACT (FMLA) NOTICE	17
PARKING	18
PARKING FOR CSPD EMPLOYEES	19
QUALIFIED TRANSPORTATION EXPENSE	19
CITY BUS SYSTEM.....	19
CREDIT UNION	20
EDUCATIONAL ASSISTANCE.....	20
UNITED STATES SAVINGS BONDS	20
DEFERRED COMPENSATION FOR CIVILIAN EMPLOYEES	20
DEFERRED COMPENSATION FOR SWORN FIRE AND POLICE EMPLOYEES	21
COBRA COVERAGE	21
CHANGING YOUR COVERAGE DURING THE YEAR	21

PROOF OF ELIGIBILITY AND COMMON-LAW STATUS

Dear Employee:

During the enrollment process, you will be allowed to enroll members of your family who are eligible for participation in the health plan. We require proof of dependent eligibility. Copies of your children's birth certificates and your marriage certificate establish proof.

Certain circumstances, such as common-law marital status, require proof of eligibility prior to enrollment. Common-law status is a marital relationship currently recognized in the State of Colorado when certain criteria are met.

In order to determine eligibility in this circumstance, the following applies:

If you are declaring a common-law marriage, you will be asked to complete The Common Law Marriage Request Form and Affidavit and submit both to Medical Network for review.

[Click here for Common Law Forms](#)

(Click the back button to return to this page.)

You may also obtain the forms by contacting City HR Benefits and Wellness at 385-5125.

When you are ready to submit the completed forms for consideration, please contact either City HR Benefits and Wellness at 385-5125, or Medical Network at 365-6617. City HR Benefits and Wellness will submit the forms to Medical Network for review, or you may submit them directly to Medical Network. If you submit them directly to Medical Network, please send them to Memorial Hospital Medical Network, Attention: Enrollment and Eligibility, at P.O. Box 828, Colorado Springs, CO 80901. The review process and enrollment will remain confidential.

You will be required to provide a divorce decree or letter of legal separation prior to removing a common-law spouse from your health plan. There is no such thing as a "common-law" divorce. It takes a judicial act to dissolve the marriage.

If you have any questions regarding this policy, please call Medical Network at 385-5025.

Sincerely,

City HR Benefits and Wellness

INITIAL ENROLLMENT

Coverage will become effective on the first of the month following the date of hire provided your election form is submitted before the end of the month of your hire date and within 30 calendar days. If benefits are submitted after the end of the month and within 30 calendar days of the date of hire, benefits will begin on the first of the following month. In no case will benefits become effective prior to a hire date.

	Example 1	Example 2	Example 3
Hire date	June 15	June 15	June 15
Benefit Election Form	Completed and submitted by June 30	Completed and submitted by July 10	Completed and submitted by July 16
Benefits begin	July 1	August 1	Not eligible for benefits

Employees who do not enroll within 30 calendar days of their hire may be able to enroll under the Open Enrollment or Special Enrollment provisions. These provisions are defined in the online Medical Plan Document.

Employees who are not enrolled for individual coverage and acquire a spouse by marriage, and/or acquire a dependent child by birth, adoption or placement for adoption, may enroll themselves and the newly acquired spouse and/or any dependent children no later than 30 days after the date of marriage, birth, adoption or placement for adoption. These rules also apply to employees who receive approval of a common-law marriage.

If you do not enroll during your initial enrollment period in the Long Term Disability, Short Term Disability, Voluntary Term Life Insurance or Long Term Care Insurance plans, you will be required to complete an Evidence of Insurability (EOI) form in order to participate in any of these plans and enrollment is subject to vendor approval.

NOTE: ANNUAL APPROPRIATIONS REQUIREMENT- Other than those benefits specifically required by Federal or State law, the benefit plans provided by the City of Colorado Springs for employees are subject to annual review and budget appropriations by the City Council. The City and employee contribution toward the cost of the benefit plans as well as the benefit plan designs may be changed or discontinued altogether at City Council discretion. Specific details are contained in the Policy and Procedure Manual (PPM) and the various benefit handbooks. These documents are available on-line at www.springsgov.com

Following is a summary of benefits offered to employees.

MEDICAL INSURANCE



Eligibility: All regular and benefits eligible special full-time, and regular and benefits eligible special part-time employees who are scheduled to work at least twenty hours each week, are eligible to participate in the Medical Insurance plan.

Effective Date: Refer to the initial enrollment section on page 4 of this document.

Coverage: The City offers two self-funded medical plans: **EPO and EPO Mid-Level. Both plans feature an in-network and out-of-network benefit.** Each plan gives you the option to pay your premiums with pre-tax dollars. We currently have a contract with Memorial Hospital Medical Network. They are responsible for providing physician network administration for the City medical plans. If you enroll in the EPO or EPO Mid-Level medical plan and want to receive the in-network benefit, you must use network physicians. **There are no out-of-network benefits for these plans for those who want to receive in-network benefits. However, out-of-network referrals are treated as in-network benefits.**

[Click here for information on Medical Plan rates, comparisons and more.](#)

(Click the back button to return to this page.)

PRESCRIPTION PROGRAM

Employees and their eligible dependents can fill their prescriptions at the **City Employee Pharmacy**. In addition, you and your eligible dependents can fill your prescriptions through one of the MaxorPlus participating network pharmacies. To save money, you will want to fill your prescription at the City Employee Pharmacy. Please note that all mail order prescriptions and prescriptions costing \$300 or more must be filled through the City Employee Pharmacy.



Maxor provides services relating to specialty injectables and certain respiratory therapies through its subsidiary, IVSolutions. This Specialty Injectables Program will benefit you, the patient; while at the same time help contain the costs of expensive medications. IVSolutions will be working in conjunction with members of the City Employee Pharmacy to fill medications through this program. If you have any questions, please call **1-800-658-6046** to speak with an IVSolutions Customer Service Representative.

[Click here for Prescription Program information.](#)

(Click the back button to return to this page.)

WELLNESS PROGRAM – REACH YOUR PEAK (RYP)



Eligibility: All regular and benefits eligible special full-time employees; and regular and benefits eligible special part-time employees who are scheduled to work at least twenty hours each week are eligible to participate in the Wellness Program and incentives.

Effective Date: Upon employment.

Coverage: The City of Colorado Springs is pleased to offer employees the Reach Your Peak Wellness Program. Employees have the opportunity to participate in a variety of fun and exciting healthy activities while earning credits that translate into valuable rewards. Employees can access the program at any time from any computer at www.ccReachYourPeak.com or through the IntraCity homepage. Employees can earn a wellness incentive each year for participating in the program. Retirees who are medical plan participants or medical waiver participants can earn a contribution to a Health Reimbursement Arrangement (HRA).

[Click here for information on the Wellness Program – Reach Your Peak \(RYP\)](#)

(Click the back button to return to this page.)

UTILIZATION/MEDICAL MANAGEMENT

Utilization/Medical Management Services are provided by Memorial Hospital Medical Network.

[Click here for Utilization/Medical Management information.](#)

(Click the back button to return to this page.)

HEALTH MANAGEMENT PROGRAM

This program is managed by Memorial Hospital Medical Network. It is designed to help participants with chronic conditions who are enrolled in the medical plan manage their condition more effectively through education and counseling. The Health Management information that is obtained is confidential and participation is voluntary on the part of the employee, spouse, or parent on behalf of the dependent child.

[Click here for Health Management Program information.](#)

(Click the back button to return to this page.)

ALTERNATIVE MEDICINE BENEFIT

[Click here for Alternative Medicine benefit information.](#)

(Click the back button to return to this page.)

PRIVATE HEALTHCARE SYSTEMS (PHCS)

PHCS gives out of network provider discounts.

[Click here for PHCS information.](#)

(Click the back button to return to this page.)

AMERIBEN/IEC Group (MEDICAL CLAIMS ADMINISTRATOR)

Ameriben/IEC Group of Boise Idaho is our Medical Claims Administrator. They began handling all medical claims processing and first and second level appeals January 1, 2002. Information regarding the appeals process can be found on the website. Click the link below for more information. Ameriben also administers COBRA for the City of Colorado Springs.

[Click here for Ameriben information.](#)

(Click the back button to return to this page.)

DENTAL INSURANCE

Eligibility: All regular and benefits eligible special full-time; and regular and benefits eligible special part-time employees who are scheduled to work at least twenty hours each week, are eligible to participate in the Dental Insurance plan.

Effective Date: Refer to the initial enrollment section on page 4 of this document.

Coverage: The City offers two dental plans with different options.

Delta Dental of Colorado offers three options: **Delta Hi-Option DPO Dental Plan, Delta Standard DPO Dental Plan, and the Delta Core Dental Plan.** All of these options pay 100% for cleanings, oral exams and x-rays if you use network providers. Please refer to the current year Benefit Plan Comparison and Rate Chart and/or the Delta Dental Plan Document for more information.

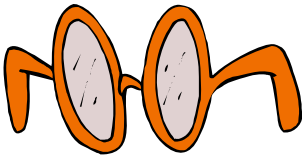


Flores and Associates administers the **Direct Reimbursement (DR) Hi-Option Plan.** Reimbursements are sent to the covered employee according to the plan schedule, unless the employee has assigned benefits to the provider. Direct Reimbursement allows the patient to choose any provider and all services, except cosmetic procedures, are covered. Please refer to the current year Benefit Plan Comparison and Rate Chart and/or the DR Plan Document for more information.

[Click here for information on Dental Plan rates, comparisons and more](#)

(Click the back button to return to this page.)

VISION INSURANCE



Eligibility: All regular and benefits eligible special full-time; and regular and benefits eligible special part-time employees who are scheduled to work at least twenty hours each week, are eligible to participate in the Vision Insurance Plan (VSP).

Effective Date: Refer to the initial enrollment section on page 4 of this document.

Coverage: The City offers one vision plan option. The City pays the majority of the cost for employee only coverage and a portion of the premiums for dependent coverage. This plan provides coverage once per plan year for routine eye exams, frames, lenses and contact lenses and provides other services such as Member preferred pricing on contact lenses and direct delivery to the home. Please refer to the current year Plan Comparison and Rate Chart and/or Vision Plan Document for more information, or call VSP at 1-800-877-7195.

Note: you are not eligible for eyeglasses and contact lenses in the same benefit period. Although this plan does offer limited out-of-network benefits, coverage is much better if you use a VSP provider.

[Click here for information on Vision Plan rates and more.](#)

(Click the back button to return to this page.)

BASIC LIFE INSURANCE

Eligibility: All regular and benefits eligible special full-time; and regular and benefits eligible special part-time employees who are scheduled to work at least twenty hours each week, must participate in the Basic Life Insurance Plan.

Effective Date: Refer to the initial enrollment section on page 4 of this document.

Coverage: **Coverage:** The City of Colorado Springs pays for coverage equal to one and one-half times your annual salary through Aetna US Healthcare. The maximum coverage amount for any employee is **\$500,000**. Please refer to the current year Plan Comparison and Rate Chart and/or Life Insurance Plan Document for more information.

[Click here for Basic Life Insurance information.](#)

(Click the back button to return to this page.)

VOLUNTARY TERM LIFE (VTL) INSURANCE

Eligibility: All regular and benefits eligible special full-time; and regular and benefits eligible special part-time employees who are scheduled to work at least twenty hours each week, are eligible to participate in the Voluntary Term Life Insurance plan through Aetna US Healthcare.

Effective Date: Refer to the initial enrollment section on page 4 of this document.

Coverage: The City of Colorado Springs offers Voluntary Term Life (VTL) insurance coverage for you and your family at group term rates. Term life insurance does increase periodically based on the participant's age. This plan offers a guaranteed issue amount of \$200,000 for the employee; \$50,000 for the spouse; and, \$25,000 for child(ren) for newly hired employees. Employees can elect to purchase VTL insurance for themselves and/or eligible dependents and are not required to purchase coverage for themselves before purchasing dependent coverage.

Note: No person may be covered both as an employee and dependent, and no person may be covered as a dependent of more than one employee, which includes dependents employed by the Colorado Springs Utilities. This group term life insurance plan offers rates based on tobacco and non-tobacco use. You must certify that you have not used tobacco products for at least twelve months to qualify for the non-tobacco rates. If you initially waive coverage and request VTL later, you will be required to complete an EOI (health questionnaire) for each person that you wish to request coverage for. Coverage and deductions will not begin until the carrier has reviewed and approved the EOI form. Please refer to the current year Plan Comparison and Rate Chart for basic VTL information. For detailed information, please refer to the Life Insurance Plan Document.

[Click here for Voluntary Term Life Insurance information.](#)

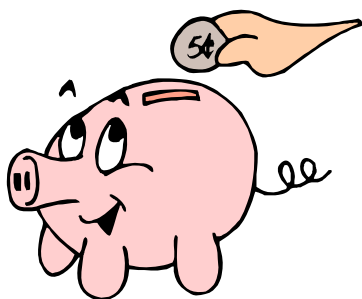
(Click the back button to return to this page.)

SUPPLEMENTAL LIFE INSURANCE THROUGH PERA

Eligibility: Available to Civilian employees enrolled in the Public Employee's Retirement Association (PERA) retirement plan. You may enroll within ninety days without proof of insurability or during PERA's Open Enrollment period. Brochures will be sent in the mail from PERA in approximately six weeks to your home address.

Coverage: PERA offers two voluntary low-cost, group decreasing-term life insurance plans. This additional Life insurance may be purchased through payroll deduction with your option of two (2) Public Employee's Retirement Association (PERA) Plans (Anthem Life and Prudential). Coverage for spouses and dependent coverage is provided at no additional cost if you are enrolled in the plan. For more information, please contact PERA at 1-800-759-7372, or check PERA's Web site at www.copera.org.

HEALTH CARE SPENDING ACCOUNT



Eligibility: All regular and benefits eligible special full-time; and regular and benefits eligible special part-time employees who are scheduled to work at least twenty hours each week, are eligible to participate in the Healthcare Spending Account plan.

Effective Date: Refer to the initial enrollment section on page 4 of this document.

Coverage: Flexible Spending Accounts (FSAs) are a provision of the Section 125 laws that allow you to deposit a portion of your gross income, tax free, (up to \$6,000) into a spending account. This contribution is used to pay for out-of-pocket medical, dental, and vision expenses. Remember, there is a "use it or lose it" rule with FSAs so any contributions remaining in your account at the end of the year that cannot be applied toward current year medical expenses are not refundable. The deadline for submitting receipts for reimbursement for the current year's expenses is March 31 of the following year. FSA reimbursement forms are available on-line. Please refer to the Cafeteria Plan Documents and the Flexible Spending Account Employee Enrollment Kit online for more information.

[Click here for FSA Forms](#)

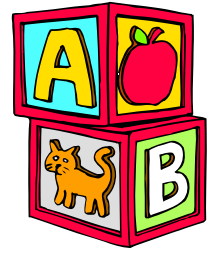
(Click the back button to return to this page.)

[Click here for Health Care Spending Account information.](#)

(Click the back button to return to this page.)

DEPENDENT (CHILD-CARE) SPENDING ACCOUNT

Eligibility: All regular and benefits eligible special full-time; and regular and benefits eligible special part-time employees who are scheduled to work at least twenty hours each week, are eligible to participate in the Dependent (Child-Care) Spending Account plan.



Effective Date: Refer to the initial enrollment section on page 4 of this document.

Coverage: Also a provision of the Section 125 laws. You may deposit a portion of your gross income tax free, (up to \$5,000) for dependent/day care expenses each plan (calendar) year.

Qualifying dependents are children under the age of 13, a disabled spouse, or other dependents who are physically or mentally incapable of self-care.

Remember, there is a “use it or lose it” rule with Flexible Spending Accounts so any contributions remaining in your account at the end of the year that cannot be applied toward current year dependent/day care expenses are not refundable. The deadline for submitting receipts for reimbursement for the current year’s expenses is March 31 of the following year. FSA reimbursement forms are available on-line. Please refer to the Cafeteria Plan Documents and the Flexible Spending Account information online for more information.

[Click here for FSA Forms](#)

(Click the back button to return to this page.)

[Click here for Dependent \(Child-care\) Spending Account information.](#)

(Click the back button to return to this page.)

SHORT TERM DISABILITY (STD)

Eligibility:

Class I = Non-PERA vested regular full, part-time, or special civilian and sworn employees over age 18 working at least 20 hours per week, who have less than 5 years of PERA service.

Class II = PERA vested regular full, part-time, special employees over age 18 working at least 20 hours per week, who have 5 or more years of PERA service.

Effective Date: Refer to the initial enrollment section on page 4 of this document.

Coverage: This plan offers income replacement for **non-work related** injuries or illnesses only. Benefits begin after seven days or when sick leave is exhausted, whichever is greater. Benefits are paid for a maximum period of 25 weeks for employees who fall under **Class I**, and a maximum of 8 weeks for employees who fall under **Class II**. Benefit income is 60% of an employee’s basic weekly earnings, but will not exceed \$750 per week. Benefits are reduced by any amounts payable from other income sources. Short Term disability premiums are paid on an after tax basis and are based on current age, salary and class. Premiums will be adjusted with changes in pay or vesting during the year. The City continues collecting premiums from the employee while the employee is receiving STD benefits.

To report a claim, just dial 1-800-36-CIGNA. There are no forms to complete. Please refer to the Plan Comparison and Rate Chart for basic information. Please review the STD Plan Document for more detailed information about STD benefits.

[Click here for Short Term Disability \(STD\) information.](#)

(Click the back button to return to this page.)

LONG TERM DISABILITY (LTD)

Eligibility for Civilian Employees:

Class 1 = Non-PERA vested regular full, part-time or special employees over age 18 working at least 20 hours per week, who have less than 5 years of PERA service.

Class II = PERA vested regular full, part-time or special employees over age 18 working at least 20 hours per week, who have 5 or more years of PERA service.

Effective Date: Refer to the initial enrollment section on page 4 of this document.

Coverage for Class I and II: The LTD program will pay the **lesser** of 60% of covered monthly earnings (rounded to the nearest dollar) received immediately prior to the commencement of disability or your Maximum Disability Benefit. The Maximum Disability Benefit is \$7,500 per month (minimum benefit is \$50). Your benefit will be reduced by any amounts payable to you from other income sources. Long-term disability premiums are paid on an after tax basis and are based on current age, salary and class. Premiums will be adjusted with changes in pay or vesting during the year.

To report a STD and/or LTD claim, just dial 1-800-36-CIGNA. There are no forms to complete. Please refer to the Plan Comparisons and Rate Charts for basic information. Please review the LTD Plan Document for more detailed information about LTD benefits.

[Click here for Long Term Disability \(LTD\) information.](#)

(Click the back button to return to this page.)

Eligibility for Sworn Fire and Police Employees:

Class III = Full-time sworn employees over age 18 working at least 20 hours per week.

Effective Date: Refer to the initial enrollment section on page 4 of this document.

Coverage for Class III: The LTD program will pay the **lesser** of 60% of covered monthly earnings (rounded to the nearest dollar) received immediately prior to the commencement of disability or your Maximum Disability Benefit to all classes of employees. The maximum disability benefit is \$7,500 per month (minimum benefit is \$50). Your benefit will be reduced by any amounts payable to you by any of the sources listed under the "Effects of Other Income Benefits" section of the Short-Term and Long-Term Disability brochures and documents for Sworn Police and Fire Employees located on the Benefits and Wellness section of Springsgov.com. This includes disability income received from FPPA.

Please note that FPPA participants have access to FPPA's LTD benefit upon enrollment in FPPA.

Sworn employees should refer to FPPA's website at www.fppaco.org to learn more about FPPA's disability program before electing this coverage.

To report a STD and/or LTD claim, just dial 1-800-36-CIGNA. There are no forms to complete. Please refer to the Plan Comparisons and Rate Charts for basic information.

LONG TERM CARE (LTC) INSURANCE

Eligibility: This plan is available to all regular and benefits eligible special, full and part-time employees, over ages 18 who are working at least 20 hours per week. You and your legal spouse are eligible for LTC insurance. Your and your spouse's parents and grandparents, natural, adoptive or step, are also eligible for LTC insurance.



Effective Date: Benefits take effect on the first day of the month following the signature date of your UNUM application.

Coverage: This plan is designed to provide financial assistance in the event that you lose at least two activities of daily living. These are defined as bathing, dressing, toileting, transferring, continence, or feeding that would result in you or a family member needing care in a long term care facility, at home or another similar place. Insurance for long term care pays you a monthly payment for loss of functional capacity or cognitive impairment once you have met the waiting period of ninety consecutive days. Failure to apply during your initial enrollment period will require that you complete an Evidence of Insurability form. Approval from the vendor is required before coverage and deductions will begin.

Under the LTC benefit, you can choose from different plans as well as select inflation protection. Spouse LTC is also available. Your premium depends on your age or your spouse's age when you enter the plan, which plan you elect, and, if you elect the inflation protection option. Employees pay the full cost of this benefit and premiums for coverage purchased for family members are handled on a direct billing basis. There is a pre-existing clause associated with this benefit. Interested employees should read the Unum Plan Document or contact UNUM directly at 1-800-227-4165 for more information. Please review the Long Term Care insurance enrollment kit for premium and plan information.

[Click here for Long Term Care Insurance information.](#)

(Click the back button to return to this page.)

HEALTH IMPROVEMENT PROGRAM (HIP)



Eligibility: Eligible classifications include all full-time and part-time employees and employees in the full or part-time employees in the benefits eligible special classification.

Effective Date: Upon employment.

Coverage: Operated through Memorial Hospital's HealthLink program, HIP provides a variety of healthy living exams and Wellness classes (Lighten Up for Life, Smoking Cessation, Parenting and several others) for City employees. Employees may enroll in up to four classes per year at no cost to you and your family. Please call **444-CARE** for more information or to enroll in a wellness class. Enrollment in a City offered Medical Plan is not required to participate in the Health Improvement Program.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Eligibility: Eligible classifications include all regular full-time and part-time employees and employees in the full or part-time benefits eligible special classification. All eligible dependents are automatically enrolled in the EAP if they are participating in other City benefit options. You must complete a dependent information form for each eligible dependent that you wish to enroll in the EAP, if they are not enrolled in other City benefit options.

Effective Date: Refer to the initial enrollment section on page 4 of this document.

Coverage: EAP is a professional and completely confidential counseling service designed to help employees and dependents resolve personal and/or work-related issues such as marital, chemical dependency, stress and emotional problems. The Wellness Option provides counseling for physical health problems. EAP provides up to six assessment counseling visits for each problem area each year at no charge. The employee medical plan may help cover additional treatment if needed. You can call Profile EAP at **634-1825** any hour of the day or night. Sick leave may be used for appointments during work hours.

[Click here for Employee Assistance Program \(EAP\) information.](#)

(Click the back button to return to this page.)

CIVILIAN PENSION PLAN

Instead of participating in the Federal Government's Social Security System, the City and its Civilian employees are members of the State of Colorado pension system which is administered under State law by the Public Employees' Retirement Association (PERA). Participation is mandatory for eligible employees. To fund future pension benefits, employees contribute 8 percent of PERA-includable salary, and the City contributes 11 percent of the same earnings.

PERA is a defined benefit plan, and your retirement income is based upon your age, your years of service, and your three years of Highest Average Salary (HAS). Additional information about PERA benefits is available through PERA at 1-800-759-7372, www.copera.org or on the *City's Intranet* (from work) under Human Resources >Benefits >Benefit Information> Retirement Information.

SWORN PENSION PLAN

Sworn Fire Employees should contact the Fire Dept. Human Resources Office at 385-7245 or 385-7244 or the City Finance Office at 385-5286 or 385-5209.

Sworn Police Employees should contact the Police Department Personnel Office at 444-7440 or the City Finance Office at 385-5286.

MEDICARE

The City and new employees must each contribute to the Federal Government's Medicare Program at a rate of 1.45 percent of gross annual earnings.

CIVILIAN SICK LEAVE

Eligibility: Eligible classifications include all regular full-time and part-time civilian employees and employees in the full or part-time benefits eligible special classification.

Effective Date: Accrual begins upon employment. You may not take the current pay periods sick leave accrual, only what is in your sick leave bank from the previous pay period.



Coverage: Full-time employees accrue 8 hours of sick leave per month up to a total accumulation of 1056 hours plus the current year. Part-time employees accrue a pro-rata share of the full-time accrual, based on actual hours worked within the pay period. Sick leave pay must be approved by your supervisor and is to be used solely in the event of you or your immediate family's illness or injury. Family sick leave is limited to 480 hours per calendar year.

The Sick Leave Incentive Program encourages employees *not* to use sick leave with the objective to increase productivity and decrease lost-time. At the end of the pay period ending for the first payday in November, each year, you are provided the opportunity to convert accumulated sick leave for vacation or additional sick leave on a two for one basis if you have a current year accumulation of more than 48 hours. Each year employees are awarded additional sick leave or vacation (employee choice) equal to fifty percent of their unused annual sick leave accrual up to 48 hours. If an employee is already at 960 in their sick balance, then the time must be converted to vacation.

The Sick Leave Conversion Program; allows an employee who has reached a sick leave balance of 960 or above by the first pay day in November to convert half of the balance over 960 to vacation. If the total amount of sick leave is less than 1,056, the full amount can be converted back to sick leave.

For more sick leave information, please check the Civilian Policies and Procedures manual on the Springsgov website.

SWORN FIRE SICK LEAVE

Eligibility: All regular full-time sworn fire employees.

Effective Date: Accrual begins upon employment. You may not take the current pay periods sick leave accrual, only what is in your sick leave bank from the previous pay period.

Policy Statement: Sick leave may be used for absences caused by illness, injury, temporary disability (including pregnancy/ maternity), medical, dental or vision exams, or medical treatment of the employee or the employee's immediate family. An employee on personal sick leave shall not perform any activities, including other employment, self-employment, sports, hobbies, etc., which may impede recovery from the injury/illness.

Accrual: Fire trainees shall accrue sick leave at the rate of 9.33 hours per month while attending the Training Academy. 24-hour regular and probationary employees shall accrue sick leave at the rate of 13.07 hours per month of continuous employment. Sick leave may be accrued to a maximum of 1479 hours plus current year accrual.

For more sick leave information, please check the Sworn Policies and Procedures manual on the Springsgov website.

SWORN POLICE SICK LEAVE

Eligibility: All regular full-time sworn police employees.

Effective Date: Accrual begins upon employment. You may not take the current pay periods sick leave accrual, only what is in your sick leave bank from the previous pay period.

Coverage: Civil Service employees accrue sick leave credit at the rate of 9.33 hours per month (112 hours per year). There is no waiting period before accumulated sick leave can be used. Sick leave is to be used solely in the event of the employee's or their immediate family's illness or injury. Sick leave for the care of the immediate family is limited to 480 hours per calendar year. Sick leave may be accrued to a maximum of 1,056 hours, plus current year accrual.

The Sick Leave Incentive Program encourages employees *not* to use sick leave with the objective of increasing productivity and decreasing lost-time. At the end of the first pay day in November, each year, you are provided the opportunity to convert accumulated sick leave for vacation, or additional sick leave on a two for one basis. In order to participate in this program each year, you must have accumulated at least 64 hours of sick leave during the current sick leave year. Each year employees are awarded additional sick leave or vacation (employee choice) equal to fifty percent of their unused annual sick leave accrual up to 48 hours.

For more sick leave information, please check the Sworn Policies and Procedures manual on the Springsgov website.

CIVILIAN VACATION

For vacation information, please check the Civilian Policies and Procedures manual on the Springsgov website.

SWORN FIRE VACATION

Eligibility: All regular full-time sworn fire employees.

Effective Date: While attending the Training Academy, employees accrue 3.6996 hours of vacation time bi-weekly. New employees are not allowed to take vacation until such time when they have successfully completed their probation.

24-hour Fire

All suppression personnel assigned to 24-hour shift schedule will accrue 8.31 hours bi-weekly, for an annual rate of 216 hours. Beginning with the 11th year of employment, such an employee shall annually receive an additional 56 hours of pay in lieu of paid time off. Such pay is computed on base hourly salary plus longevity.

Carry-Over

Vacation carry-over into the following year may not exceed the employee's year-end annual entitlement plus 40 hours, or 56 hours in the case of 24-hour employees. An employee not granted vacation due to operational requirements or injury leave resulting from an on-the-job

accident, and as a result stands to lose vacation at year's end, may: be paid for such vacation hours that will be lost or request permission to carry additional hours over into the following year. The Chief or designee must approve requests for additional vacation carry-over in writing and, if approved, such additional carry-over hours must be utilized in the following year or they will be lost.

For more vacation information, please check the Sworn Policies and Procedures manual on the Springsgov website.

SWORN POLICE VACATION

Eligibility: All regular full-time sworn police employees.

Effective Date: Upon employment, you may not take the current pay periods vacation accrual, you can only take what is in your vacation bank from the previous pay period.

Coverage: Civil Service employees accrue vacation at a bi-weekly rate of 3.69 hours for an annual entitlement of 96 hours. The accrual rate increases to 4.31 hours beginning with the 6th year, 5.23 hours beginning with the 11th year, and 6.15 hours beginning with the 16th. Beginning with the 11th year of employment, employees may elect to sell back to the city 40 hours of vacation in lieu of taking the time off (*selling back vacation time may occur only once during the year*). You may carry over to the next calendar year one-year of accrual plus an additional 40 hours. Vacation may be taken when accrued with prior supervisor approval.

For more vacation information, please check the Sworn Policies and Procedures manual on the Springsgov website.

VACATION BUY

Eligibility: Eligible classifications include all regular full-time and part-time civilian and sworn police employees and employees in the full or part-time benefits eligible special classification.

Effective Date: Refer to the initial enrollment section on page 4 of this document.

Coverage: Regular or Special Full time employees may buy up to five additional vacation days, based upon their hourly rate of pay effective January 1 of each benefit year. The minimum purchase amount is eight hours for full-time civilian employees and full-time sworn fire employees. The minimum purchase amount is 10 hours for full-time sworn police employees. Full-time civilian employees and full-time sworn fire employees may purchase additional hours in one-hour increments up to forty hours. Full-time sworn police employees may purchase additional hours in 10-hour increments up to forty hours. The cost of vacation buy purchased is paid over 24 payroll deductions or on the remaining pay periods in the year. **Regular annual accrued vacation must be used before any vacation buy hours are used. You should not purchase vacation buy hours unless you will use your entire annual accrued time plus vacation buy hours in the current year. Your vacation buy hours must be at a zero balance by the cut off date (contact payroll for this year's cut off date) for the vacation year. You cannot carry over any vacation buy hours. Vacation buy hours are paid out at the end of the year and your accrued time (not to exceed the employee's annual entitlement plus 40 hours) is carried over.**

In December of each year, vacation buy participants will be able to go online through Employee Self Service (ESS) and view a statement reflecting the amount of vacation remaining to take, and the amount of vacation buy remaining to be used or paid back to the

employee. The employee will be asked to receive after-tax pay for the remaining vacation buy balance; or declare to use the remaining vacation buy balance before the end of the plan year. The employee's choice **must** be submitted to payroll by the cut off date. (Contact payroll for this year's cut off date.)

PLEASE NOTE: All remaining unused vacation buy hours will be paid to the employee on the final check of the year. If an employee uses all of their vacation buy hours and separates his/her employment with the City before the end of the year, the employee must repay the balance due from their final paycheck.

HOLIDAYS

The City recognizes the following holidays:

New Year's Day
Martin Luther King, Jr. Day
President's Day
Memorial Day
Independence Day
Labor Day
Veteran's Day
Thanksgiving Day
Day after Thanksgiving
Christmas Day

Civilian Holidays: All regular, probationary and special employees are eligible for 8 hour paid holidays on these days. Holidays that fall on Saturday will be observed on the preceding Friday. Holidays that fall on Sunday will be observed on the following Monday. (See the PPM policy on Shift Work for shift worker holiday schedule.)

In addition to the observed holidays listed above, after six months of employment, employees are eligible for one 8 hour personal day each year. The personal day must be taken at a time mutually agreeable to the supervisor and the employee. The personal day may not be carried over to the next year or taken in increments of less than 1 hour.

Sworn Holidays: 40 hour employees shall receive City observed holidays off with pay, unless designated by the Chief to be credited with 80 hours of additional personal holiday time in lieu of City observed holidays. 24 hour personnel shall annually be credited with 124 hours of holiday pay/additional personal holiday time in lieu of City observed holidays. 64 hours will be paid in cash and the remaining 60 hours will be added to personal holiday time.

In addition to the observed holidays, after 12 months of Civil Service employment, all employees eligible for paid holidays shall receive one 8 hour personal day each year. The personal day must be taken at a time mutually agreeable to the supervisor and the employee. The personal day may not be carried over to the next year or taken in increments of less than 1 hour. When departments credit 88 hours of additional personal holiday credit time, 8 hours of the 88 constitutes the employee's personal day.

FAMILY MEDICAL LEAVE ACT (FMLA) NOTICE

The Family Medical Leave Act (FMLA) of 1993 requires covered employers to provide up to 12 or 26 weeks of unpaid, job protected leave to “eligible” employees for certain family, military and medical reasons. Employees are eligible if they have worked for a covered employer for at least one year in the previous 7 years and for 1,250 hours over the previous 12 months. **Please refer to the Policy and Procedure Manual for details on the City FMLA policy on compensation and benefits while on Family Medical Leave.**



Reasons for Taking Family Medical Leave: Unpaid leave must be granted for **any** of the following reasons:

- ◆ To care for the employee's child after birth, or place for adoption or foster care;
 - ◆ To care for the employee's spouse, son or daughter, or parent, who has a serious health condition; or
 - ◆ For a serious health condition that makes the employee unable to perform their job.
- ◆ Any qualifying exigency arising out of the fact that a spouse, son, daughter or parent of the employee is in the National Guard or Reserves and on active duty or has been notified of an impending call to active duty status in support of a contingency operation. Qualifying exigencies may include attending certain military events, arranging for alternative childcare, addressing certain financial and legal arrangements, attending certain counseling sessions and attending post-deployment reintegration briefings.
 - ◆ Up to 26 weeks of leave may be granted to care for a spouse, son, daughter, parent, or next of kin (next of kin is defined as a blood relative who has been granted legal custody of the service member by court decree, brothers, sisters, grandparents, aunts, uncles, and first cousins) who is a covered service member and is a current member of the Armed Forces, including a member of the National Guard or Reserves, who has a serious injury or illness incurred in the line of duty on active duty that may render the service member medically unfit to perform his or her duties for which he/she is undergoing medical treatment, recuperation, or therapy; or is in outpatient status; or is on the temporary disability retired list.

The City does require that you use your accrued leave in conjunction with your FMLA leave. Please refer to the “Leave Information” section of the Benefits website on the City's [Intranet](#) for more information.

PARKING

Note: Fire department personnel are able to park at no cost at the Fire Operations Center and fire stations.

Eligibility: Employees in regular and special positions scheduled to work at least twenty hours per week.

Effective Date: When parking space becomes available.

Coverage: City employees are eligible to receive a discounted monthly parking card once they obtain a parking space if they park at one of the City parking garages. There are three parking garages: one is located on the southwest corner of Nevada and Colorado Avenues (130 North Nevada) across the street from the City Administration Building, another is located near the City Bus Station at 127 East Kiowa Avenue. The third garage is located at 201 N. Cascade.

Employees who are regularly scheduled to work 30 hours or more a week pay \$30 a month for a parking card. This amount is deducted from the second pay period each month. Eligible employees working part-time, at least twenty hours per week can obtain a parking card for \$40 per month. This amount is also deducted from the second pay period each month. Employees who are interested in obtaining a parking space are encouraged to contact the City's Parking Administrator at 385-5625 to get on the parking garage waiting list.

To reiterate, your deduction towards your parking space will not take effect until you have secured a parking space through the City's Parking Administrator in one of the garages noted above.

PARKING FOR CSPD EMPLOYEES

Eligibility: Employees in regular, special and hourly positions who work for the Colorado Springs Police Department.

Effective Date: Upon completing the necessary paperwork.

Coverage: This program is available to CSPD employees who work out of the Police Operations Center (POC) located at 705 S. Nevada Avenue. If an employee chooses to take advantage of parking in the POC garage, they must pay the same monthly fee that is charged for City of Colorado Springs' employees who park in a City garage. The monthly cost to an employee for a parking card is currently \$30 per month. This payment is made as a payroll deduction on the second check each month. Employees working part-time, at least twenty hours per week can obtain a parking card for \$40 per month.

Employees who work out of the Police Operations Center may elect to forgo utilizing the garage. If an employee chooses this option, they must park on the streets surrounding the Police Operations Center.

For employees who are located at other Police Facilities, there are parking facilities available at these locations that do not have a cost to the employee at this time.

QUALIFIED TRANSPORTATION EXPENSE

This program is available to employees parking in City garages. Employees who are on the City of Colorado Springs' payroll and park in a City garage (where the City submits payments directly to the facility for the employee portion of the cost to park at the facility, and pay for parking through payroll deduction) are eligible for this benefit. You may elect to pay your portion of the cost for a parking card with pre-tax or post-tax dollars. The election will continue from year to year without formal re-enrollment.

CITY BUS SYSTEM

Eligibility: Regular and special full-time and part-time employees.

Effective Date: Upon employment.

Coverage: The City provides reduced bus fares to City employees who regularly ride City buses to and from work. A bus pass may be purchased at the Transit Administration Office, 1015 Transit Drive, Colorado Springs or through interoffice mail at MC 1449.

31-day Metro Pass = \$63.00

City contribution: \$20.00

Employee contribution: \$43.00

22-ride Adult Metro Pass = \$35.00

City contribution: \$17.50

Employee contribution: \$17.50

31-day Express Pass = \$75.00



City contribution: \$20.00
Employee contribution: \$55.00
22-ride Express Pass = \$60.00
City contribution: \$20.00
Employee contribution: \$40.00

FREX Passes

City contribution: \$20.00
Employee contribution: Difference of ticket price and the \$20.00 City contribution

This benefit is available only to employees who are not receiving a discounted parking card.

CREDIT UNION

Eligibility: Eligible classifications include all regular full-time and part-time employees and employees in the full or part-time benefits eligible special classification.

Effective Date: Upon employment.

Coverage: The City will make payroll deductions for direct check and saving deposits or loan repayments.

EDUCATIONAL ASSISTANCE

Forms and other information are located on the City Intranet.



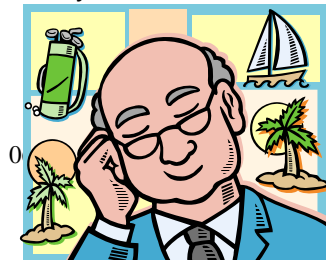
UNITED STATES SAVINGS BONDS

US Savings Bonds may be purchased through payroll deductions and are available in denominations of \$100 or more. The Bond Program Administrator also offers insured bond continuation if the employee dies, in addition to cash accumulation (interest) on the premiums paid for the bond continuation. For more information, contact the National Bond and Trust Co. at 1-800-426-9314.



DEFERRED COMPENSATION FOR CIVILIAN EMPLOYEES

To accumulate additional retirement savings, Civilian employees may elect to participate in the ICMA (International City Management Association) 457 Deferred Compensation Plan and/or PERA's 401(k) Plan. By payroll deduction employees may elect to save part of their salary in a tax-deferred fund. Taxes on this salary and the interest it earns are deferred until employees draw the money out, usually at retirement.



Information on 401(k) Deferred Compensation and 457 Plans can be obtained by contacting Finance at 385-5286.

DEFERRED COMPENSATION FOR SWORN FIRE AND POLICE EMPLOYEES

Sworn (Fire and Police) employees have access to a 457 Deferred Compensation plan through the Fire and Police Pension Association (FPPA) and the International City Management Association (ICMA).

Information on 457 Deferred Compensation Plans can be obtained by contacting Finance at 385-5286.

COBRA COVERAGE

Federal law requires most employers sponsoring group health plans, such as the City of Colorado Springs, to offer employees and their families the opportunity to elect a temporary extension of health coverage (called "continuation coverage" or "COBRA coverage") in certain instances where coverage under the group health plan would otherwise end. The City of Colorado Springs (the "Employer") maintains 6 group health plans that are subject to this Notice: Medical Plan, Dental Plan, Vision Plan, Health Care Spending Account, Employee Assistance Program (EAP), and Health Improvement Program (HIP). For simplicity, all are collectively referred to as the "Plan." You do not have to show that you are insurable to elect continuation coverage. However, you will have to pay the entire premium for your continuation coverage plus administrative costs.

Please contact City HR Benefits and Wellness at 385-5125 for more detailed information regarding COBRA coverage.

CHANGING YOUR COVERAGE DURING THE YEAR

Your plan coverage will remain in effect throughout the Plan Year (from January 1 through December 31), but you may be able to make some changes if it is determined that you have a qualifying change in your status affecting your benefit needs.

The following qualifying changes are examples of those permitted under the Plan. Please contact City HR Benefits and Wellness at 385-5125 for additional information. You can [click here](#) to download a Benefits Change form.

- ◆ **Change in legal marital status**, including marriage, divorce, legal separation, annulment or death of a Spouse;
- ◆ **Change in the number of dependents**, including birth, adoption, placement for adoption, addition of step-children through marriage, assumption of care for a foster child, or death of a Dependent Child;
- ◆ **Change in employment status or work schedule**, including the start or termination of employment by you, your Spouse or any Dependent Child, or an increase or decrease in hours of employment by you, your Spouse or any Dependent Child, including a switch between full-time and part-time employment, a strike or lock-out, or the start of or return from an unpaid leave of absence;

- ◆ **Change in Dependent status under terms of this Plan**, including changes due to attainment of age, loss of student status or any other reason provided under the definition of Dependent in our plan documents;
- ◆ **Change in residence or work site** by you, your Spouse or any Dependent Child;
- ◆ **Change in Cost—Employer’s Plan**, benefit option changes cost and plan provides for automatic change in election, benefit option has significant increase in cost and plan doesn’t provide for automatic change in election, benefit option has significant increase in cost and plan doesn’t provide for automatic change in election.
- ◆ **Change required under the terms of Qualified Medical Child Support Order (QMCSO)**, including a change in your election to provide coverage for the child specified in the order, or to cancel coverage for the child if the order requires your former spouse to provide coverage;
- ◆ **Change consistent with your right to Special Enrollment** as described in the paragraph dealing with when you, your Spouse or Dependent Child(ren) lose other coverage as outlined in the plan description section dealing with Special Enrollment when you declined coverage under this Plan for yourself and/or any of your Eligible Dependents in the manner described in that section;
- ◆ **Cancellation of your coverage or coverage of your Spouse or any Dependent Child who becomes entitled to coverage under Medicaid or Medicare** (except for coverage solely under the program for distribution of pediatric vaccines).

Two rules apply to making changes to your benefit coverage during the year:

1. Any change you make to your benefits must be necessary, appropriate to and consistent with the change in status; and
2. You must notify City HR Benefits and Wellness ***in writing*** within 30 days of the qualifying change in status. Otherwise, you will have to wait until the next Open Enrollment period to make your changes in coverage.