



## CITY OF LONGMONT

### UNIFORMED POLICE BENEFIT PACKAGE - 2012

#### HEALTH & WELLNESS FOR YOU AND YOUR FAMILY

##### > Health, Dental and Vision Insurance

The City offers two choices of medical plans. Employees may choose the Triple Option medical plan (choice to access benefits through a PPO provider, an HMO provider or out-of-network provider) or the Kaiser HMO medical plan. Dental benefits are provided through a self-funded City plan and vision coverage offered through Vision Service Plan of Colorado. 2012 full-time employee monthly contributions are:

	Triple Option	HMO	Dental	Vision
Employee Only	\$40.73	\$0	\$4.14	\$0 – \$9.92
Employee + one dependent	\$130.00	\$101.08	\$45.46	-
Employee + two or more dependents	\$298.20	\$232.51	\$128.09	\$3.79 – \$27.90

The Wellness Works program is open to all employees with a range of classes, activities, and incentives for healthy living.

#### PREPARING FOR THE UNEXPECTED

##### > Basic Life Insurance

The City pays the full cost of employee basic life coverage. Life benefits are equal to 1½ times the employee's annual base salary up to a maximum of \$175,000 each.

##### > Long Term Disability

The City and Police Officers share the cost of Death & Disability coverage through the Fire & Police Pension Association. The City pays the full cost of additional Long-Term disability benefits provided by UNUM.

##### > Supplemental Insurance

Employees may purchase supplemental insurance products for themselves and eligible dependents through AFLAC and Anthem Life.

##### > Family and Medical Leave

Qualified employees may use Family & Medical Leave for personal or family events that necessitate an absence from work under the provisions of the Family & Medical Leave Act.

## **PLANNING FOR YOUR FUTURE**

### **> Money Purchase Plan**

Both Officers and the City contribute to a defined contribution money purchase plan. The employee contributes 10% of base salary (before taxes). The City also contributes 10%. Employees are 100% vested in their own contributions and are fully vested in the Plan after 5 years of service. Investments are self-directed by employees.

### **> Retiree Health Savings Account**

Employees participate in this retiree health benefit savings vehicle that allows the accumulation of assets to pay for medical expenses in retirement on a tax-free basis. The employee contributes 1% of base salary (before taxes). The City also contributes 1%. Additional funds go into an employee's account by contributions of unused sick leave accumulations.

### **> Section 457 Investment Plan**

The City offers employees an optional Deferred Compensation Retirement Plan. Employees direct their funds into several investment options provided through ICMA.

## **TIME FOR YOURSELF**

### **> Vacation**

Officers earn 176 hours of vacation annually for the first five years of employment. Additional vacation time is accrued after five years.

### **> Sick Leave**

Officers earn 96 hours of sick leave per year and this leave may be accumulated without limitation.

## **SOME EXTRAS**

### **> Tuition Reimbursement**

The City offers a tuition reimbursement program for employees attending classes at accredited educational institutions.

### **> Employee Assistance Program**

Counseling and related services are available for employees and their family members at no charge through an Employee Assistance Program.

### **> Flexible Spending Accounts**

Employees may elect to put aside money on a pre-tax basis to pay qualified dependent care and health care expenses.