Jefferson County's Summary of Benefits for 2014

Eligibility and Coverage

All full-time (40 hrs a week) and part-time (20-39 hrs a week) benefit-eligible employees are offered medical, vision and dental insurance with coverage beginning *the first of the month following your date of hire.*

Jefferson County offers coverage to benefit-eligible employees, their spouse (legal or common law), same-sex domestic partner (legally recognized or via an affidavit), civil union (certified under Colorado Law), domestic partner (registered in Colorado) and your/their child(ren).

*Proof of spouse and dependent child(ren) status is required.

*Child(ren) are eligible for coverage through the end of the year in which they turn age 26.

Medical and Vision Insurance

You have the choice between four medical plans offered by two medical carriers. **Preventive care is covered at 100% on all plans.*

Kaiser Permanente:

Pine Valley - $750 deductible/$4,250 OOP
25% coinsurance; $30/$50 office visit co-pays

Deer Trail - $500 deductible/$3,000 OPM
15% coinsurance; $10/$30 office visit co-pays

United Healthcare:

Table Mountain Plan - $750 deductible/$4,250 OPM
25% coinsurance;$30/$50 office visit co-pays

Elk Meadow Plan - $500 deductible/$3,000 OPM
15% coinsurance; $10/$30 office visit co-pays

Vision You have the choice to enroll in the vision plan by ***Vision Service Plan (VSP).*** Benefits include annual eye exam $10 co-pay, $130 allowance Frames/Contacts, $60 co-pay for Contact Lens Exam.

Dental Insurance

You have the choice between two dental plans offered by ***Delta Dental Plan of Colorado***.

Pioneer Plan - $50 deductible/$1,000 coverage annually
**This plan does not have orthodontia coverage*

Preventive Coverage – 100%
Basic Restorative – 80%
Major Restorative – 50%

Reynolds Plan - $50 deductible/$1,500 coverage annually **Orthodontia Lifetime Max coverage $1,500*

Preventive Coverage – 100%
Basic Restorative – 90%
Major Restorative – 60%

Flexible Spending Accounts

Jefferson County offers you four flexible spending accounts for payroll tax savings:

Health Care FSA - $2,500 annual maximum
Dependent Care FSA - $5,000 annual maximum
Transportation FSA - $130 monthly maximum
Adoption Assistance FSA - $13,190 annually

Basic Life and AD&D and Voluntary Life Insurance

Jefferson County provides you with Basic Life and Accidental Death & Dismemberment coverage in an amount equal to two times your annual salary, up to a maximum of $200,000. Coverage begins on your *date of hire. You have the choice to purchase additional life insurance for yourself, a spouse or same-sex domestic partner and/or child(ren).*

Disability Benefits

Jefferson County provides you with **Short-Term and Long-Term Disability** coverage.

*Employees who work less than *35 hours per week are not eligible for Long Term Disability coverage.*

Life Assistance Plan (LAP)

You and members of your household may receive up to three (3) face-to-face counseling sessions, per incident, per year with unlimited telephone consultations as well as online support to help balance your work/life needs.

*Additional resources are available with **Will Preparation, Secure Travel Assistance** and **Healthy Rewards Discounts.***

Retirement Savings

Jefferson County offers two Retirement Savings plans.
401(a) Retirement Savings – *Immediate/Mandatory Participation.* Contribute 6%, 7%, or 8%; 100% match by the County.
457 Def. Comp Plan – *Optional Participation.* You can defer up to the IRS limit ($17,500 in 2014) through two retirement companies.
You also have voluntary **Roth IRA** options available.

Voluntary Benefits

You have access to group rates on Auto and/or Home Insurance through MetLife. These are paid through payroll deduction.

Wellness Programs and Fitness Centers

Jefferson County has a variety of wellness events, classes and challenges offered through our wellness program, in addition to offering onsite fitness centers at multiple locations.
Wellness Incentives are available for completing a Health Assessment, Preventive Exams and activity based Wellness Challenges on an annual basis.

Vacation Time/Holiday Hours

Benefit-eligible employees working 40 hours a week earn 96 hours of vacation accruals annually. Vacation accruals increase with length of employment. Jefferson County observes 11 paid holidays (88 hours) annually.

*Vacation accruals and holidays are *prorated for part-time benefit-eligible employees.*

Sick Time

Benefit-eligible employees working 40 hours a week earn 120 hours of sick accruals annually.

*Sick accruals are *prorated for part-time benefit-eligible employees.*

About this Summary: This is a brief summary of Jefferson County's benefits and does not constitute a policy. Jefferson County reserves the right to modify, amend or terminate any of the Benefit Plans, in whole or in part, with or without prior notice, at any time. This flyer does not serve as a contract or offer of employment. If you have any questions, please contact your Human Resources Benefits Staff. If there are any discrepancies between the information in this summary and the SPD, the SPD will prevail.