

2011 Applicant Benefits Summary

<p>Eligibility & Coverage Categories All full-time and part-time (20-39 hours/week) employees become eligible the 1st of the month following date of hire. Jefferson County offers the following coverage categories:</p> <p>Employee only Employee + spouse or same-sex domestic partner Employee + child(ren) or those of their same-sex domestic partner, if applicable Employee + family</p>	<p>Medical/Vision You can choose between four different medical plans offered by two medical carriers. All preventive care covered at 100% on all plans.</p> <p>Kaiser Permanente Standard Plan - \$500 deductible, then 20% coinsurance Premium Plan - \$250 deductible, then 10% coinsurance</p> <p>United Healthcare Standard Plan - \$500 deductible, then 20% coinsurance Premium Plan - \$250 deductible, then 10% coinsurance</p> <p>Vision You can choose to enroll in the vision plan through Vision Service Plan. Benefits include an annual eye exam, frames and lenses or contacts annually</p>	<p>Dental You can choose between two different dental plans offered by Delta Dental Plan of Colorado.</p> <p>Standard Plan - \$1,000 coverage per year; no orthodontic coverage Preventive Coverage – 100% Basic Restorative – 80% Major Restorative – 50%</p> <p>Premium Plan - \$1,500 coverage per year; \$1,500 lifetime orthodontic coverage Preventive Coverage – 100% Basic Restorative – 90% Major Restorative – 60%</p>
<p>Flexible Spending Account Plans You can choose between four different flexible spending account options:</p> <p>Health Care FSA - \$5,000 annual maximum Dependent Care FSA - \$5,000 annual maximum Transportation FSA - \$230 monthly maximum Adoption Assistance FSA - \$13,170 annually (one time per child)</p>	<p>Basic Life and AD&D and Optional Life Jefferson County pays the full cost of Basic Life and Accidental Death & Dismemberment coverage in an amount equal to two times your base annual salary. You can choose to purchase additional life insurance for yourself, your spouse or same-sex domestic partner and/or your children at your expense.</p>	<p>Disability Benefits Jefferson County provides Short-Term and Long-Term Disability coverage at no cost. The plan pays 66 2/3 % of your eligible pay for covered and approved injuries or illnesses.</p> <p>LTD is only available to benefit eligible employees working 35 hours or more.</p>
<p>Employee Assistance Plan (EAP) You and each of your eligible dependent may receive up to six counseling sessions per issue per year – no limit to the number of issues. You can also receive unlimited telephone consultations to help balance your work/life needs.</p>	<p>Retirement Jefferson County offers two separate Retirement Savings plans. 401(a) Retirement Savings – <i>Mandatory Participation</i>. Contribute 6%, 7%, or 8% and the County matches. 457 Plan – <i>Optional Participation</i>. You can defer up to the IRS limit, currently \$16,500 annually, through two retirement companies.</p>	<p>Additional Voluntary Plans You have access to a Critical Illness plan and a Universal Life Insurance plan offered through Allstate. You also have access to group rates on Auto and/or Home coverage through MetLife.</p> <p>These are paid via payroll deduction.</p>
<p>Holidays/Wellness Programs/Fitness Centers Jefferson County observes 11 paid holidays (or 88 hours) each calendar year. This is prorated for part-time employees. The County also has a variety of educational opportunities offered through our wellness program, in addition to offering onsite fitness centers.</p>	<p>Vacation Leave Benefit-eligible employees working 40 hours earn 8 hours of vacation per month. This is prorated for part-time benefit-eligible employees. Accruals vary by length of employment.</p>	<p>Sick Leave Benefit-eligible employees working 40 hours earn 10 hours of sick time per month. This is prorated for part-time benefit-eligible employees. Accruals vary by length of employment.</p>

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.