



Benefits Guide

2019

Benefit Eligible Temporary and Seasonal Employees

Introduction

The City of Boulder recognizes the importance of providing an encompassing benefits program to our eligible employees. These benefits help provide you and your family members opportunities to maintain your health and welfare. We encourage you to evaluate and select benefits that best suit the needs of you and your eligible dependents.

This Benefit Guide provides you with:

- A description of the benefit options
- Rules on eligibility and Qualified Life Events
- Important phone numbers and websites to help you manage your benefits

For complete details of each benefit and benefit related forms, refer to the full text of the official Summary Plan Descriptions available on the City of Boulder Human Resources Benefits page.



Key Updates for 2019 Benefits

- **HUB Advocacy** – If you or your covered dependents need assistance with escalated claims issues or questions around any of the plans mentioned in this guide, please reach out to our new Insurance Broker, HUB International.
Phone: 888-795-0300
Email: boulderadvocacy@hubinternational.com
- **Prescriptions** – The prescription drug program will continue to be provided by Cigna.
Phone: 888-806-5042
Web: www.mycigna.com
For a full Cigna drug list, visit www.bouldercolorado.gov/benefits
- **Employee Assistance Program** – As a reminder, you and your family are eligible for free services through Magellan EAP. Magellan can help with managing stress, finding child or adult care, work through grief issues and much more. More details on this program can be found on page 25.

Annual Open Enrollment for 2019 Benefits:

October 2018

Benefits Website: www.bouldercolorado.gov/benefits
Phone: 303-441-3070
Benefits Email: hrbenefitsforms@bouldercolorado.gov

"Active Enrollment"

- If you do not elect any benefits during your initial enrollment, your next opportunity will be Open Enrollment in October.
- During Open Enrollment, you must enroll in and/or decline all coverage for the coming year. The effective date of the benefits you enroll into is January 1st of the following year.

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Eligibility

Non-Standard Temporary: Employees determined to average 30 hours per week during the City measurement period are eligible for medical, HSA, 401k, 457 and wellness benefits listed in this guide.

Non-Standard Seasonal: Employees determined to average 30 hours per week during the City measurement period are eligible for medical, HSA, 401k, 457 and wellness benefits listed in this guide.

Non-Standard Seasonal Variable /Temporary employees: Employees that average less than 30 hours per week are eligible for wellness benefits, 401k, and 457 savings.

Non-Standard Seasonal/Temporary employees are also eligible for:

- Non-Standard Seasonal, Interns and Temps can attend CPR/AED classes through Risk Management and Parks and Recreation for free
- Non-Standard Seasonal , Interns and Temporary employees can participate in city sponsored Well-Being Challenges, Walking Wednesdays, Well-Being events and skin cancer screenings
- Non-Parks and Recreation Seasonal employees can purchase a recreation annual pass or punch card at a 25% discount from the main administration office at 3198 Broadway, next to the North Recreation Center. Visit the Well-being website for additional information.
- Seasonal, Temporary Non-Standard employees and Interns of the department of Parks and Recreation that work one scheduled shift/week are eligible for a 4-month, \$15.00 recreation center pass.
- Seasonal and Temporary employees can also attend the annual October Well-Being Fair.

Enrollment

For newly hired employees, benefit enrollment must be completed and returned to Human Resources, via paper forms, within 31 days from your date of hire.

Who Can Enroll?

If you are eligible to elect coverage for yourself, you may also elect coverage for your eligible dependents.

Eligibility Includes

- Your legal spouse
- Your domestic partner (same-sex or opposite sex)
- Your common-law spouse if you live in a state that recognizes such marriages (an affidavit is required)
- Colorado Civil Union partner
- Your children, stepchildren, and/or adopted children from birth to age 26
- Your adult child who depends solely on you for support because of a mental or physical handicap (documentation may be required)

Affordable Care Act (ACA):

Requirements of Law and What Does It Mean?

- Large employers required to offer affordable medical coverage to all employees who work more than 30 hours a week.
 - This is regardless of employment classification, position, or length of employment unless a true variable hour or seasonal employee, as defined by the ACA.
- Employers can apply measurement period to determine if a seasonal or variable hour employee has worked more than 30 hours a week before offering benefits.
- Seasonal position is defined as a break of 26 weeks or more between “seasons”, length of position is less than 6 months, and is the position by nature dependent on a season.

Measurement Periods:

Initial Measurement Period – Applies to new hire employees or recurring employees with greater than 12 weeks between employment periods. This period occurs for **12 months** immediately following date of hire.

Initial Administrative Period – HR reviews new employees or recurring employees to determine medical eligibility immediately following the end of the Initial Measurement Period. If eligible, employee is offered coverage no later than the end of the month following their one year anniversary, or no longer than **30 days**

Initial Stability Period – Applies to new hire employees, recurring employees with greater than 12 weeks between employment periods, or position changes that impact hours and/or duties (per HR approval). This period occurs for **12 months** immediately following the end of the 12 month Initial Measurement Period and of the 30 day Initial Administrative Period.

Standard Measurement Period – City-wide measurement period of 12 consecutive calendar months is used to measure all current employees medical eligibility. This period begins **November 1 of every year and end the following year on October 31.**

Standard Administrative Period – City-wide administrative period to process administrative paperwork and enroll current employees in medical plans. The administrative period begins immediately following the Standard Measurement Period and is no more than 90 days. The city's Standard Administrative Period is **November 1 - December 31** of the same year.

Standard Stability Period – The city-wide stability period begins immediately following the end of the Standard Measurement and Standard Administrative Periods. The city uses a 12 month Standard Stability period which begins **January 1 every year and ends on December 31** of the same year (plan year).

Seasonal/Temporary Employee Measurement Cycle	
<i>Employee Date of Hire</i>	10/4/2019
<i>Initial Measurement Period</i>	10/4/2019-10/4/2020
<i>Initial Administrative Period</i>	10/4/2020-11/3/2020
<i>Initial Stability Period</i>	11/3/2020-11/3/2021
<i>Standard Measurement Period</i>	11/1/2020-10/31/2021
<i>Standard Administrative Period</i>	11/1/2021-12/31/2021
<i>Standard Stability Period</i>	1/1/2022-12/31/2022

Sum of Hours Worked in Measurement Period	Eligibility
Below 1,507	Not eligible for benefits
1,508-2,027	Benefit Eligible (30-39 hour Premium Rate)
2,028 or more	Benefit Eligible (40 hour Premium Rate)

When Do My Benefits Begin?

Effective 1st of the month following your date of hire:

- Medical
- Supplemental Benefits

Qualified Life Event

Can only be made within 31 days of the event

All benefit selections are binding except in the event you have a “qualified life event.” If one of these situations occurs, you have 31 days to notify Human Resources Benefits personnel and complete the appropriate paperwork in addition to providing the required backup documentation. If you do not make the change within the 31 days following the event, your next opportunity to make a change will occur during the plan’s open enrollment period.

- Marriage or divorce
- Birth or death of dependent
- Adoption
- Loss of eligibility for insurance
- Change in residence that affects eligibility
- Change in spouse’s/partner’s employment or termination of employment
- Unpaid leave of absence of employee or spouse or partner
- Change in the cost or coverage of your spouse’s/partner’s benefits
- Reduction or increase in hours worked
- Change in the cost of dependent care

Benefits Taxation

Internal Revenue Service (IRS) rules allow employees to use pre-tax dollars to pay for eligible benefit plans. The City of Boulder automatically processes medical, dental and vision premiums on a pre-tax basis for you. Pre-tax premiums are deducted from your paycheck prior to the calculation and deduction of taxes, resulting in a reduced taxable income. For more information on regulations, contact the IRS or visit <http://www.irs.gov/>.

Employees who are trying to **maximize their PERA pension contributions and are within 4 years of a PERA retirement** may want to have their benefits deducted on a post-tax basis. Please contact Human Resources benefits staff for the appropriate paperwork for **post-tax benefits**.

Benefit taxation can only be changed from pre-tax to post-tax at initial election or during Open Enrollment; it cannot be changed mid-year.

The IRS requires different taxation on domestic partnerships and civil union partnerships enrolled in benefits. A Domestic or Civil Union Partner affidavit can be requested from Human Resources. Please speak with a tax advisor regarding details of the tax implications of adding a Domestic or Civil Union Partner.

Health Care Reform

Information regarding Colorado’s Marketplace for healthcare, Connect for Health Colorado, is available online at the website and phone number below:

Phone: 855-752-6749
Website: www.connectforhealthco.com

2019 Medical OAP (Open Access Plus) Premium Contributions

	Coverage	Total Monthly Premium	Monthly City Cost	Monthly Employee Cost	Wellness Credit **	Final Employee Cost	HSA Incentive*
Full-Time Employees (40 Hours)							
\$5,000 Deductible OAP	Employee:	\$431.80	\$345.66	\$86.14	\$30	\$56.14	\$800
	Two Person:	\$927.38	\$742.36	\$185.02	\$30	\$155.02	\$1,600
	Family:	\$1,294.93	\$1,036.69	\$258.24	\$30	\$228.24	\$1,600
\$1,500 Deductible OAP	Employee:	\$503.39	\$402.95	\$100.44	\$30	\$70.44	\$800
	Two Person:	\$1,087.46	\$870.42	\$217.04	\$30	\$187.04	\$1,600
	Family:	\$1,520.49	\$1,217.13	\$303.36	\$30	\$273.36	\$1,600
\$1,000 Deductible OAP	Employee:	\$563.23	\$450.73	\$112.50	\$15	\$97.50	N/A
	Two Person:	\$1,216.67	\$973.61	\$243.06	\$15	\$228.06	N/A
	Family:	\$1,701.13	\$1,361.37	\$339.76	\$15	\$324.76	N/A
Three-Quarter Time Employees (30-39 Hours)							
\$5,000 Deductible OAP	Employee:	\$431.80	\$260.04	\$171.76	\$30	\$141.76	\$800
	Two Person:	\$927.38	\$557.84	\$369.54	\$30	\$339.54	\$1,600
	Family:	\$1,294.93	\$778.95	\$515.98	\$30	\$485.98	\$1,600
\$1,500 Deductible OAP	Employee:	\$503.39	\$302.99	\$200.40	\$30	\$170.40	\$800
	Two Person:	\$1,087.46	\$653.88	\$433.58	\$30	\$403.58	\$1,600
	Family:	\$1,520.49	\$914.29	\$606.20	\$30	\$576.20	\$1,600
\$1,000 Deductible OAP	Employee:	\$563.23	\$338.73	\$224.50	\$15	\$209.50	N/A
	Two Person:	\$1,216.67	\$731.07	\$485.60	\$15	\$470.60	N/A
	Family:	\$1,701.13	\$1,022.11	\$679.02	\$15	\$664.02	N/A

***HSA Incentive:**

Employees who enroll in the \$1,500/\$3,000 or \$5,000/\$10,000 Deductible HSA-Eligible plans for 2019 are eligible for a contribution into their Health Savings Account (HSA) by the City. In order to receive the incentive of \$800 for Employee-only coverage or \$1,600 for Employee plus One or Family coverage, you are required to provide proof of an opened HSA account.

****Wellness Premium Credit:**

Employees are eligible for a Wellness Credit if they complete the health risk assessment questionnaire on mycigna.com, AND complete the screening, either onsite, through their physician, or at a Quest Diagnostic facility, prior to the 10/26/18 deadline, with screening results submitted by 10/31/18. The incentive amount is a \$15 credit per month if enrolled in the \$1,000 deductible plan, \$30 per month if enrolled in the \$1,500 or \$5,000 deductible plans. Employees who do not enroll in City healthcare coverage are not eligible for a premium discount.

Benefit Terms

Following are definitions of terms commonly used when discussing benefits.

COINSURANCE

The percentage the plan or you pay for a covered service or supply. For example, the plan may pay 80 percent while you pay 20 percent.

COPAYMENT (COPAY)

A copay is a flat-dollar amount you pay for specific covered services upon each visit to the provider. It is not impacted by the plan deductible, coinsurance or out-of-pocket maximum.

DEDUCTIBLE

The amount you pay each year before the plan begins to pay insurance.

EVIDENCE OF INSURABILITY (EOI)

The documentation of the good health condition of the insurance beneficiary and his/her dependent's health in order to be approved for coverage. It is only required in certain circumstances.

EXPLANATION OF BENEFITS (EOB)

After you receive medical services, your insurance will provide you with an EOB. It will outline details regarding how your insurance processed your medical claim, including what portion of the charges your insurance paid and what portion, if any, you are responsible for paying.

FORMULARY

A medical plan's formulary is a preferred brand-name drug list of the most cost-effective outcome-based drugs. You pay less when using a drug on the plan's formulary list.

IN- AND OUT-OF-NETWORK PROVIDERS

Benefit plans develop networks by contracting with doctors, hospitals, labs, etc., who have agreed to provide health care services to members at negotiated rates. You generally pay less out of pocket when you use in-network providers.

OUT-OF-POCKET MAXIMUM

The maximum amount you will pay out of pocket for covered medical expenses per calendar year, including your deductible. After your share of covered expenses reaches this annual limit, the plan pays 100 percent for eligible network services and supplies for the remainder of the calendar year.

PRESCRIPTION DRUG OUT-OF-POCKET MAXIMUM

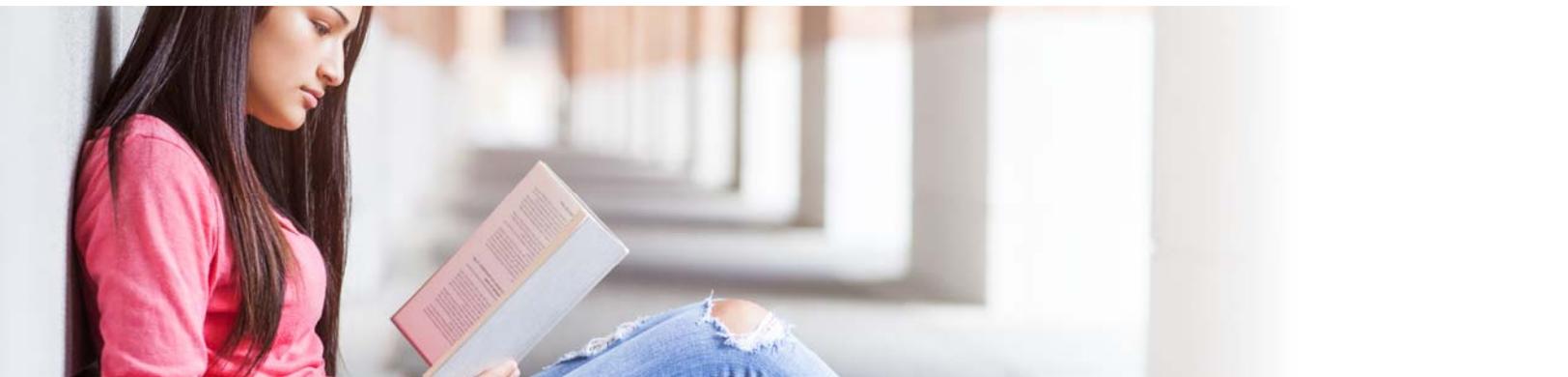
The maximum amount you will pay out of pocket for covered prescription drug expenses per calendar year. After your share of covered prescription drug expenses reaches this annual limit, the plan pays 100 percent for eligible prescription drugs for the remainder of the calendar year. The prescription drug out-of-pocket maximum is separate from the medical out-of-pocket maximum.

REASONABLE AND CUSTOMARY (R&C) CHARGES

The amount paid for a medical service in a geographic area based on what providers in the area usually charge for the same or similar medical service. The R&C amount sometimes is used to determine the allowed amount.

SUMMARY PLAN DESCRIPTION (SPD)

An important document that tells plan participants what the plan provides and how it works.



Cigna Medical Benefits

The City of Boulder provides three medical plan options through Cigna, utilizing the Open Access Plus Network. All three plans are Open Access Plus plans, meaning you have the flexibility to choose your provider and you are offered both in and out-of-network benefits. You will see the greatest discount and have the highest out-of-pocket savings if you receive services within the Open Access Plus In-Network directory.

Transition-related health care benefits are covered, including gender confirmation surgery, hormone therapy, and mental health counseling, among other transition-related procedures, as it relates to treating gender dysphoria according to the World Professional Association for Transgender Health Standards of Care (2011).

Register through the Cigna website at www.mycigna.com to get access to your ID cards, claim details and to find an in-network doctor or hospital.

The following tables summarize the benefits of each medical plan. For a comprehensive description of a plan, view the Summary Plan Description (SPD) located on the City of Boulder Benefits website.



Cigna Medical Benefits

Open Access Plus Network

	\$1,000 Deductible OAP Plan	
NETWORK:	In Network	Out-of-Network
Calendar Year Deductible	\$1,000 Individual \$2,000 Family	\$2,000 Individual \$4,000 Family
Deductible Basis	Each covered individual is subject to individual deductible limit	
Coinsurance Split (after deductible) (Plan Pays/ You pay)	80%/20%	60%/40%
Calendar Year Out-of-Pocket Max	\$3,000 Individual \$6,000 Family	\$10,000 Individual \$20,000 Family
Out-of-Pocket Basis	Each covered individual is subject to individual out-of-pocket limit	
Physician Office Visit	\$25 Copay	40% Coinsurance
Specialist Office Visit	\$50 Copay	40% Coinsurance
Preventive Visit	100% Covered	40% Coinsurance
Inpatient Hospital	20% Coinsurance	40% Coinsurance
Outpatient Hospital	20% Coinsurance	40% Coinsurance
Emergency Room	20% Coinsurance	
Urgent Care	20% Coinsurance	40% Coinsurance
Ambulance	20% Coinsurance	20% Coinsurance
X-Ray	20% Coinsurance	40% Coinsurance
Laboratory	20% Coinsurance	40% Coinsurance
Maternity	20% Coinsurance	40% Coinsurance
Outpatient Physical Therapy	\$25 Copay	40% Coinsurance
Speech, Hearing, and Occupational Therapy	\$25 Copay	40% Coinsurance
Durable medical equipment	20% Coinsurance	40% Coinsurance
Home health care	20% Coinsurance	40% Coinsurance
Hospice	20% Coinsurance	40% Coinsurance
Skilled nursing	20% Coinsurance	40% Coinsurance
Hearing aids (testing & fitting)	20% Coinsurance	40% Coinsurance
Chiropractic care (20 Days)	\$25 Copay PCP	40% Coinsurance
Mental health/substance (inpatient)	20% Coinsurance	40% Coinsurance
Mental health/substance (outpatient)	\$50 Copay	40% Coinsurance
Prescription Drugs Administered by Cigna		
Rx Copay		
Generic Brand/Tier 1	\$15	Not Covered
Formulary Brand/Tier 2	\$45	
Non-Formulary Brand/Tier 3	\$60	
Mail Order (90 day supply)	\$37/\$112/\$150	
Preventive Maintenance Medication	\$0	

Cigna Medical Benefits (HSA Eligible Plans)

Open Access Plus Network

	\$1,500 High Deductible OAP Plan		\$5,000 High Deductible OAP Plan	
NETWORK:	In Network	Out-of-Network	In Network	Out-of-Network
Calendar Year Deductible	\$1,500 Individual \$3,000 Family	\$3,500 Individual \$7,000 Family	\$5,000 Individual \$10,000 Family	\$10,000 Individual \$20,000 Family
Deductible Basis	Full family deductible must be met before any individual coinsurance applies for anyone covering a spouse and/or child(ren)		Each covered individual is subject to individual deductible limit	
Coinsurance Split (after deductible - Plan Pays/You pay)	80%/20%	60%/40%	80%/20%	60%/40%
Calendar Year Out-of-Pocket Max	\$4,000 Individual \$8,000 Family	\$10,000 Individual \$20,000 Family	\$6,550 Individual \$13,100 Family	\$13,100 Individual \$26,200 Family
Out-of-Pocket Basis	Full family out-of-pocket must be met for anyone covering a spouse and/or child(ren)		Each covered individual is subject to individual out-of-pocket limit	
Physician Office Visit	20% Coinsurance	40% Coinsurance	20% Coinsurance	40% Coinsurance
Specialist Office Visit	20% Coinsurance	40% Coinsurance	20% Coinsurance	40% Coinsurance
Preventive Visit	100% Covered	40% Coinsurance	100% Covered	40% Coinsurance
Inpatient/Outpatient Hospital	20% Coinsurance	40% Coinsurance	20% Coinsurance	40% Coinsurance
Emergency Room	20% Coinsurance		20% Coinsurance	
Urgent Care	20% Coinsurance	40% Coinsurance	20% Coinsurance	40% Coinsurance
Ambulance	20% Coinsurance	20% Coinsurance	20% Coinsurance	20% Coinsurance
X-Ray	20% Coinsurance	40% Coinsurance	20% Coinsurance	40% Coinsurance
Laboratory	20% Coinsurance	40% Coinsurance	20% Coinsurance	40% Coinsurance
Maternity	20% Coinsurance	40% Coinsurance	20% Coinsurance	40% Coinsurance
Outpatient Physical Therapy	20% Coinsurance	40% Coinsurance	20% Coinsurance	40% Coinsurance
Speech, Hearing, and Occupational Therapy	20% Coinsurance	40% Coinsurance	20% Coinsurance	40% Coinsurance
Durable medical equipment	20% Coinsurance	40% Coinsurance	20% Coinsurance	40% Coinsurance
Home health care	20% Coinsurance	40% Coinsurance	20% Coinsurance	40% Coinsurance
Hospice	20% Coinsurance	40% Coinsurance	20% Coinsurance	40% Coinsurance
Skilled nursing	20% Coinsurance	40% Coinsurance	20% Coinsurance	40% Coinsurance
Hearing aids (testing & fitting)	20% Coinsurance	40% Coinsurance	20% Coinsurance	40% Coinsurance
Chiropractic care 20 Days	20% Coinsurance	40% Coinsurance	20% Coinsurance	40% Coinsurance
Mental health/substance (inpatient/outpatient)	20% Coinsurance	40% Coinsurance	20% Coinsurance	40% Coinsurance
Prescription Drugs Administered by Cigna				
Rx Copay				
Generic Brand/Tier 1	20% Coinsurance	Not Covered	20% Coinsurance	Not Covered
Formulary Brand/Tier 2	20% Coinsurance		20% Coinsurance	
Non-Formulary Brand/Tier 3	20% Coinsurance		20% Coinsurance	
Mail Order (90 day supply)	20% Coinsurance		20% Coinsurance	
Preventive Maintenance Medication	\$0		\$0	

TeleHealth

The City of Boulder has selected MDLive to provide you with 24/7/365 access to board-certified primary care doctors and pediatricians by secure video, phone or e-mail if you are enrolled in one of the City's three medical plans.

Whether you are at home, work, traveling or in need of a convenient way to visit a doctor without having to sit in an office, MDLive is easy and convenient to use. If you are enrolled in the \$1,000 Deductible plan you will only pay your copay. If you are enrolled in the \$1,500 or \$5,000 High Deductible plan, you will pay a consult fee.

When to use MDLive?

If you are considering going to the Emergency Room or Urgent Care for a non-emergency medical issue because your primary care doctor is unavailable, if you have sick kids at home, are traveling or are at work and cannot make it to the doctors office, MDLive is very useful.

What can be treated through MDLive?

- Allergies
- Asthma
- Bronchitis
- Colds and Flu
- Ear infections
- Sinus/Respiratory infections
- Joint Aches and Pains
- More

How to use MDLive?

Signing Up is Easy!

Set up and create an account at www.MDLive.com/cob or by calling 888-726-3171

- Enter your name, gender, date of birth and your Cigna ID (from your ID card)
- Complete your medical history using the MDLive "virtual clipboard"
- Download the MDLive app to your smartphone/mobile device



Health Savings Account (HSA)

Health Savings Accounts (HSA) allow employees to set aside pre-tax money from their paychecks to pay for eligible out-of-pocket expenses for healthcare. By setting funds aside pre-tax into an HSA, you are better prepared if you do have medical expenses now, but are also able to roll these funds over for use in the future. HSA's are portable, allowing you to take them with you if you retire or change a job. Ideally, a Health Savings Account is a savings vessel for your retirement.

Eligibility

- You must be enrolled in one of the City's High Deductible Health Plans
- You cannot have any other first-dollar coverage
 - o Military, Medicare or Tricare coverage
 - o A spouse's or parent's PPO plan
- You cannot be claimed as a dependent on someone else's tax return

Contributions

Per IRS regulations, the maximum amount you can contribute for 2019 is as follows:

- \$3,500 if you are enrolled in Employee Only (Single) coverage
- \$7,000 if you are enrolled in Family (Two Person, Family) coverage
- Catch-up: Employees who turn 55 during the plan year may contribute an additional \$1,000 per year until enrollment into Medicare

City of Boulder Contribution

The City of Boulder will also contribute funds into your Health Savings Account. Initial deposits from the City will be made after the first pay period in which you have met all the requirements listed in this section. Please note, if you and a spouse are both employed by the City, you are only eligible for an HSA contribution from the City up to \$1,600 annually or prorated if applicable.

Contribution Schedule

- Employee Only (Single) Coverage: \$800 deposit
- Family Coverage (Two Person, Family): \$1,600 deposit

	Hire Dates	Single Contribution	Family Contribution
1st Quarter	11/1-3/31	\$800	\$1,600
2nd Quarter	4/1-6/30	\$600	\$1,200
3rd Quarter	7/1-9/30	\$400	\$800
4th Quarter	10/1-12/31	\$200	\$400

To receive the City contribution you must:

- Be enrolled into one of the City's High Deductible Health Plans
- Open and maintain an HSA account with a financial institution of your choice

Examples of Eligible Expenses

- Doctor's visits
- Prescriptions
- Dental Treatments
- Physical therapy
- Eyeglasses, contact lenses and exams

You can find a complete list of eligible expenses at <https://www.irs.gov/pub/irs-pdf/p502.pdf>

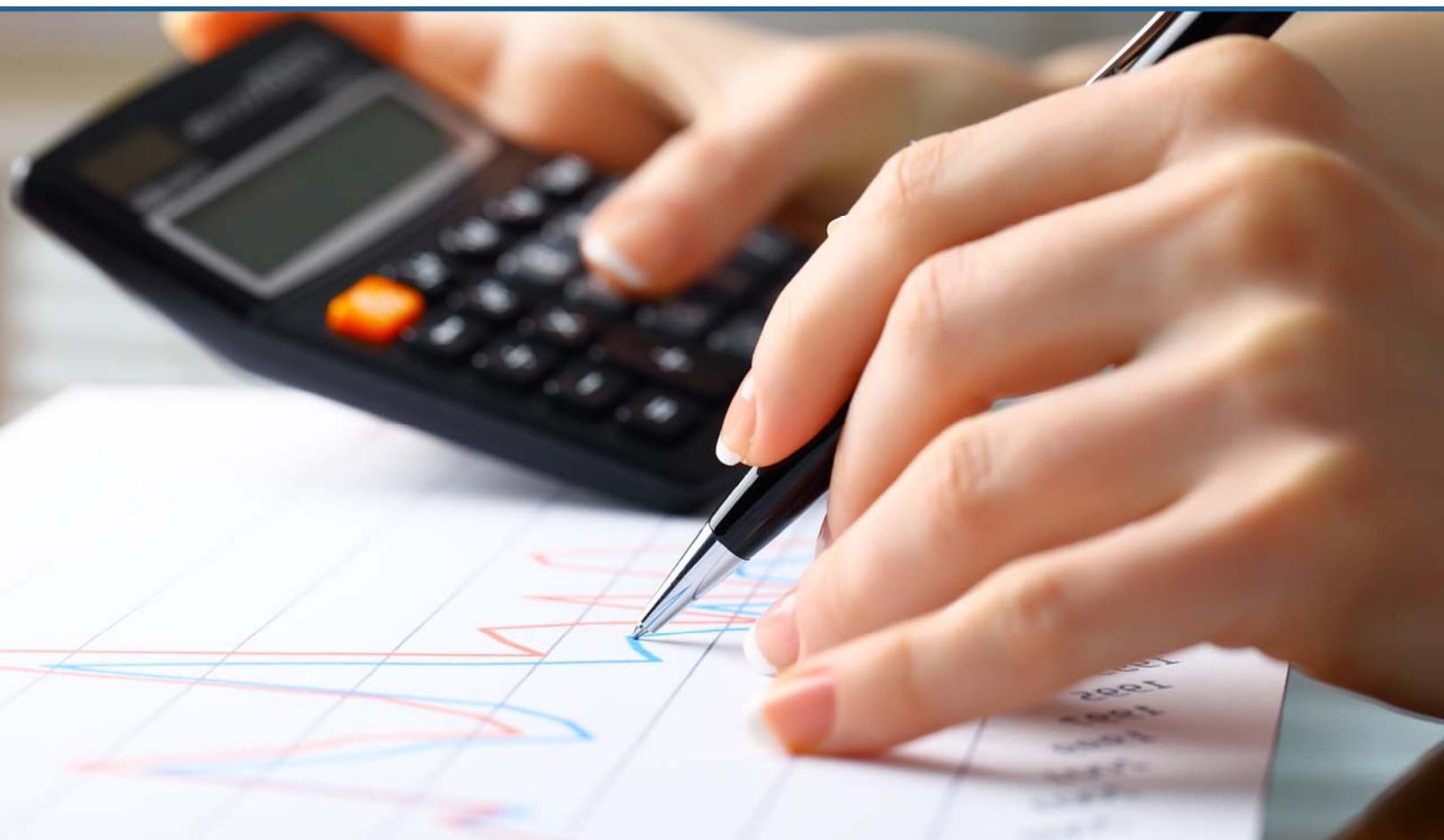
Banking

You may open an HSA at the financial institution of your choice. The City will administer pre-tax contributions via payroll deductions once you have confirmed you have an open and eligible Health Savings Account with Human Resources. The following information is required:

- Account Routing Number
- Account Number
- Name, Address and Phone number of the financial institution
- Confirmation of whether the account is a checking or savings account

NOTE: Failure to provide all requested information will cause delays in the receipt of the City's contribution to your HSA.

Employees who are trying to maximize their PERA pension contributions and are within 4 years of a PERA retirement need not be concerned with having an HSA. It has no impact on your pensionable wages.



Well-Being@Work

The City of Boulder cares about you and your overall health. With Well-Being@Work, you can take advantage of a wide-range platform of benefits and wellness initiatives to help you maintain or achieve your optimal health.



Since the introduction of our enhanced program in 2009, our aggregate health screening data reflects the great strides in improving employees overall health. Good health is vital to the success of our organization and we encourage you to take advantage of all the programs and benefits Well-Being@Work has to offer!

Visit Well-Being@Work online for more information:

<https://work.bouldercolorado.gov/wellbeing>

Health Screening

- On-site health screenings are available during the open enrollment month. Get a full blood chemistry done, plus optional tests to check for various health risk factors.
- Online health risk questionnaire through MyCigna.com

Well-Being Perk

All benefits eligible employees can earn up to \$150 in Visa Debit Cards each year by participating in city-wide wellness programs, meeting and achieving personal health goals, and more.

How?

- Earn incentives by completing Well-Being@Work challenges and programs via the Wellness Portal at <https://mywell.site/active/CityofBoulder>.
- Visit www.mycigna.com to enroll or sign-in, click on “my health,” then click on “incentive awards.”
- Use the MyCigna User Guide for enrolling or answering additional questions.

When?

- All goals (except for preventive screening goals) must be earned between 1/1/19-12/31/19 to receive the Visa Debit Card
- Preventive exam goals must be completed with Cigna and submitted to MyCigna.com by 9/30/19
- Be sure to redeem your gift cards by 12/31/19
- Click the “Redeem Your Dollars” link on the “incentive awards” page at MyCigna.com. Complete the required information to receive your Visa Debit Card.

Well-Being@Work Premium Credit

You are eligible to receive a premium credit if you are an existing employee during Open Enrollment or a new hire with the city.

The premium credit is:

- \$15 credit per month (\$180 per year) if you are enrolled on the \$1,000 Deductible plan
- \$30 credit per month (\$360 per year) if you are enrolled on one of the High Deductible plans

You can receive the healthcare premium credit if you:

- Are enrolled in a medical plan through the City of Boulder
- Complete an online health questionnaire prior to the end of each open enrollment period AND
- Complete a health screening either onsite prior to the end of each open enrollment period or with your physician, with your results being submitted to Cigna no later than 10/31 of that year.

Fitness

Well-Being@Work offers many ways to help you increase your physical activity level.

- **Free Recreation Pass**
 - o You are eligible to receive a taxable recreation pass (a \$552 value) if you are an existing employee, or a new employee who was hired after 10/26/18 and complete the required eligibility steps. The value of the of the recreation center pass is taxable, approximately \$16.40 a year, depending on your tax bracket.
 - o You also have the option to purchase recreation center passes for your immediate family members at a discounted fee of \$100 per family member. Family member passes are not taxed on your paycheck and will be prorated if needed.
 - o **Eligibility Steps:**
 - Complete an online health questionnaire prior to 10/26/18
- **One Free Rec Class** is available to employees (must be a Well-Being@Work Rec Pass holder). Additional classes can be taken once per quarter with a 10% discount.
 - o Choose a class listed in the Parks and Recreation Guide
 - To view all the classes go to www.BPRfitness.org
 - Register THREE days prior to the class start date, in person, at any recreation center or over the phone at 303-413-7270
 - **Exclusions include:** Contractual programs (tennis, dance, pottery), special interest (drama, art, guitar classes), competitive programs (teams/leagues) and private/semiprivate lessons
- **One Free Consultation** with a dietitian, personal trainer, physical therapist, or health coach every year (Must be a Well-Being@Work Rec Pass holder)
 - o Contact the recreation department to schedule your session with your specialist
 - o Go to www.BPRfitness.org to select your preferred specialist
- **Other Perks**
 - o Visit www.BoulderParks-Rec.org or the [Wellness Portal](#) for more information on pool schedule, classes, and much more
 - o Free onsite fitness classes at various locations across the city, visit <https://mywell.site/archieve/CityofBoulder> to find a full schedule
 - o Summer Camp discounts available to all benefits-eligible employees and their child(ren)

Well-Being Challenges

Participate in city-wide Well-Being@Work challenges, programs, events, screenings and more and earn additional prizes



Classes

Well-Being@Work offers additional opportunities to expand your knowledge through certification classes.

- **Free CPR/AED/First Aid certification classes** offered through Risk Management and Parks and Recreation for all employees including non-standard seasonal employees once per year.
 - Classes offered by Risk Management can be found on Boulder@Work: click on “employee tools,” then “training and development,” then “safety training.”
 - Classes offered by Parks and Recreation can be found under fitness classes on the Parks and Recreation web page, www.BPRfitness.org: Under the “Classes” heading, click on “online registration” then “register for programs.” From the dropdown list chose “fitness” and click on “First Aid/CPR” to see available dates and times.
- **Wellbeing-Wednesday Classes**
 - Financial Education Classes
 - Stress Management Classes
 - Worksite Wellness Classes
 - Onsite classes, seminars, and special events
 - Register for classes at <https://mywell.site/active/CityofBoulder>

Discounts

The City offers money-saving opportunities for you to buy products and services you use every day at discounted prices.

- Visit Boulder@Work and search employee discounts

Wellness Perks for employees who did not enroll in Well-Being@Work

If you did not enroll into the Well-Being@Work program by completing a health risk assessment (online through MyCigna. com) and complete the required health screening or if you are a non-standard seasonal employee, intern or temporary employee you are still eligible for the following perks provided by the City of Boulder:

- Standard, non-standard seasonal, interns and temps can attend CPR/AED classes offered by Risk Management and Parks and Recreation at no cost.
- All employees can participate in city sponsored Well-Being@Work challenges, workshops and events.
- Non-Parks and Recreation non-standard seasonal employees can receive a 25% discount on a recreation annual pass or punch card from the main administration office at 3198 Broadway next to the North Recreation Center. The request form can be found on the Well-Being website.
- Seasonal, Temporary non-standard employees and interns of the Department of Parks and Recreation that work one scheduled shift per week are eligible for a 4-month, \$15.00 recreation center pass.
- Standard employees can purchase the Chamber annual pass or punch cards and receive the Chamber discount of 10%. The discount is applied to the participants’ regular fee based on their address and residency. These can be purchased at any recreation center. If you have a family, the family pass sold through Parks and Recreation is the most economical option.
- All employees can attend the annual October Well-Being Fair.



Magellan Healthcare Employee Assistance Program (EAP)

Paid for by the City of Boulder

No matter where you are on your journey, there are times when a little help can go a long way. An Employee Assistance Program offers you and your family members assistance with anything from checking off daily tasks to working on more complex issues.

Key Features

- Provided at no cost to you and your family members
- Includes up to 6 counseling sessions per issue
- Confidential service provided by a third party
- Available 24/7/365

Well-Being Services

- Coaching: When you have a goal to achieve, coaches help you create a plan of action and stay on track.
- Counseling: For more difficult issues like grief or stress, counselors can provide support tailored to your unique situation.
- Web-based care: Online, interactive programs help improve your emotional well-being for issues like depression and anxiety.

Wellness Program

Want to eat better, move more, be happier? Use this program to bring healthy habits into your busy life. Get help from health coaches and motivation from peers. Browse the content library, set daily goals, track your progress and have fun getting fit.

Legal Assistance & Financial Coaching

Expert consultation to help you with your legal and financial needs. Free 60-minute sessions with legal and financial experts and an online library with resources for identity theft, budgeting, debt management, family law, estate planning and other areas of concern.

How To Get Started

Getting the help you need, when you need it, can result in you leading a happier, more productive life.

- Give Magellan Healthcare a call at the number provided below and they will connect you with the right resource or professional
- Learn more about all the services available at www.MagellanHealth.com/member

Employee Assistance Program

Call 800-523-5668

For TTY (hearing and speech impaired) Users: 800-456-4006



Supplemental Insurance Plans

These plans can be elected at the time of hire or during open enrollment.

Aflac Critical Illness Insurance

Critical Illness insurance can help you and your family prepare for the financial stress that a critical illness can cause. Provided through Aflac, Critical Illness Insurance is designed to help offset costs associated with the initial occurrence of a heart attack, stroke, cancer or other serious illness as outlined in the policy.

If you experience one of the illnesses covered in the policy, you will receive a payout, equal to the amount you elect multiplied by the applicable percentage as outlined in the Schedule of Benefits, that can be used to pay for whatever you may need. These funds can help your family to cover medical bills, mortgage, or even savings for the future. Critical Illness Insurance is not medical insurance, but is meant to help offset any costs from experiencing a serious illness.

Health Screen Benefit (Employee and Spouse only). Aflac will pay \$50 for health screening tests performed while an insured's coverage is in force. This benefit is payable once per calendar year.

If you choose to elect into this plan, your premium will be paid through convenient payroll deductions on a pre tax or post tax basis. Your cost is based on your tier of enrollment, your elected amount of coverage and your age. To view rates, please visit the City of Boulder Benefit website. This plan is completely portable, meaning you can take it with you if you retire or change careers.

Eligibility

You, your spouse and your eligible children from birth through age 26 can be covered by the Critical Illness benefit. For additional details on Critical Illness, visit the Supplemental Benefits section of the City of Boulder Benefit website, <https://bouldercolorado.gov/human-resources/benefits-guide>.

Aflac Accident Insurance

Similar to the Critical Illness benefit, Accident Insurance can help prepare you and your family for the financial hardship that can be encountered when you experience an accident. Accident Insurance will pay out, directly to you, money based on a Schedule of Benefits. Whether you experience an accident at home or at work, this benefit allows you to receive funds to help pay for medical bills, replace income while you may be away from work, or help cover the mortgage or energy bill. Accident Insurance is not medical insurance, but is meant to help offset any costs associated with an accident.

Wellness Benefit (Employee, Spouse and Child(ren). After 12 months of paid premium and while coverage is in force, Aflac will pay this benefit for preventive testing once per calendar year.

If you choose to elect into this plan, your premium will be paid through convenient payroll deductions on a pre tax or post tax basis. This plan is completely portable, meaning you can take it with you if you retire or change careers.

Eligibility

You, your spouse and eligible children up to age 26 can be covered by the Accident Insurance benefit. To view the Schedule of Benefit and learn more about this program, visit the Supplemental Benefits section of the City of Boulder website, <https://bouldercolorado.gov/human-resources/benefits-guide>.

Semi-Monthly Cost	
Employee	\$7.23
Employee plus Spouse	\$10.60
Employee plus Child(ren)	\$12.56
Family	\$15.93

Aflac Hospital Indemnity Insurance

If you end up in the hospital due to an illness or accident, you and your family can potentially experience financial hardship due to you being out of work. Aflac Hospital Indemnity plan benefits include, Hospital Confinement, Hospital Admission, Hospital Intensive Care and Intermediate Intensive Care Step-Down Unit. Because this benefit is paid directly to you, you can choose how you would like to use those funds. The Hospital Indemnity benefit can help you to pay for your copays, deductible, or any other costs that may be hard to make due to you being out of work, like your car payment and rent. Hospital Indemnity Insurance is not medical insurance, but is meant to help offset any costs associated with a hospital stay.

Health Screening Benefit (Employee, Spouse and Child(ren)). Aflac will pay a \$50 benefit once per calendar year for health screening tests performed as the result of preventive care, including tests and diagnostic procedures ordered in connection with routine examinations.

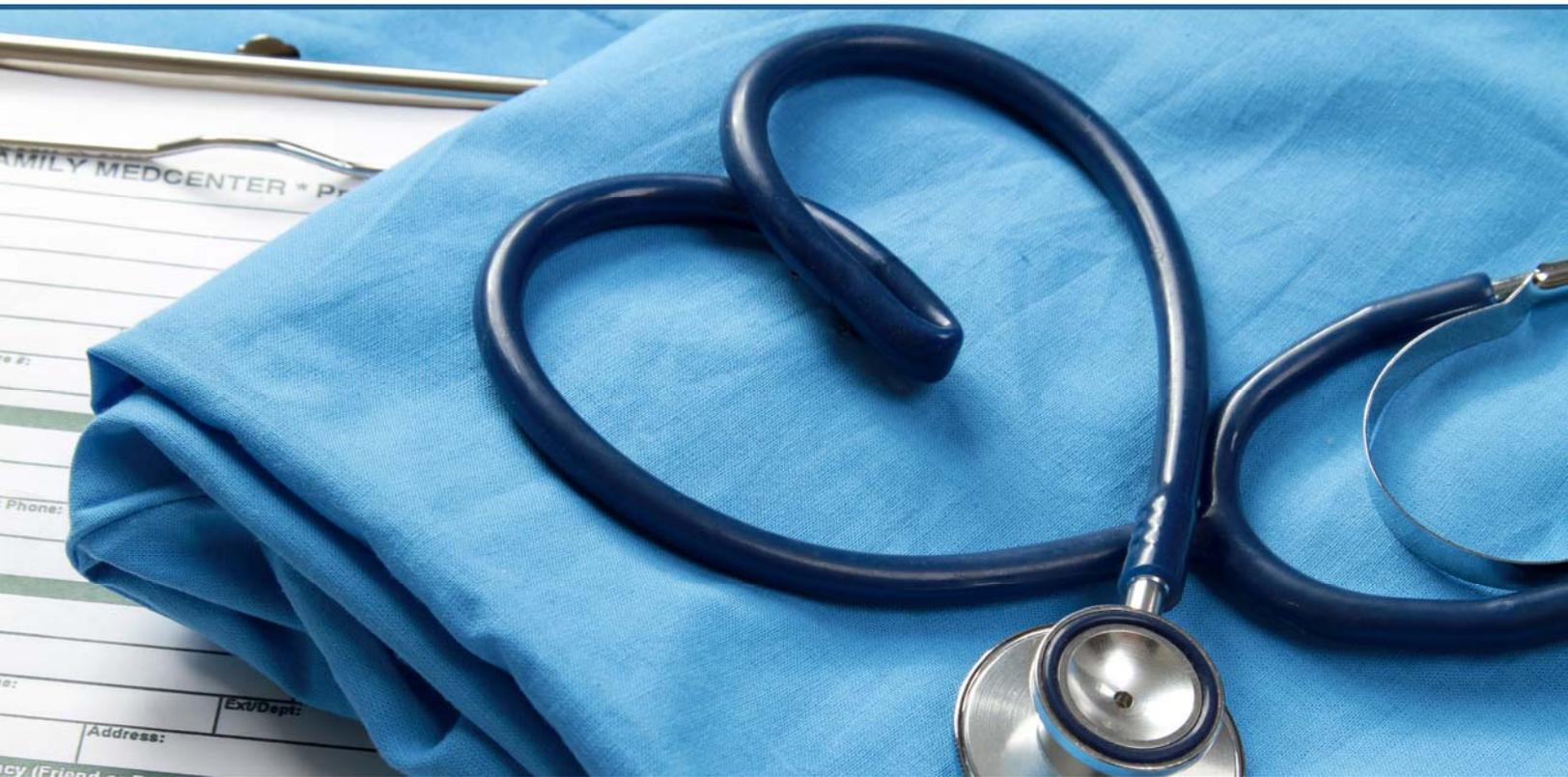
If you choose to elect into this plan, your premium will be paid through convenient payroll deductions on a post tax basis. This plan is completely portable, meaning you can take it with you if you retire or change careers.

Eligibility

You, your spouse and your eligible children up to age 26 can be covered by the Hospital Indemnity benefit.

To view the Schedule of Benefit and learn more about this program, visit the Supplemental Benefits section of the City of Boulder website, <https://bouldercolorado.gov/human-resources/benefits-guide>.

Semi-Monthly Cost	
Employee	\$5.38
Employee plus Spouse	\$10.77
Employee plus Child(ren)	\$8.67
Family	\$14.06



IDSshield

City of Boulder employees have the opportunity to purchase identity theft protection through IDSshield. The coverage will be provided through payroll deductions at monthly rates of \$6.96 for single and \$12.96 for family.

Monitor More of What Matters: IDSshield will monitor your identity from every angle, not just your Social Security number, credit cards and bank accounts. If any change in your status occurs, you receive an email update immediately.

Counsel When You Need It: IDSshield identity specialists are focused on protecting you. They are available 24 hours a day, every day, to provide you with a complete picture of identity theft, walk you through the steps you can take to protect yourself and answer any questions.

Restore Your Identity Completely: IDSshield is the only company with an exclusive partnership with Kroll, the worldwide leader in theft investigative services. If a compromise occurs, contact your Licensed Private Investigator who will immediately begin restoring your identity to exactly the way it was prior to the theft.

LegalShield

LegalShield provides legal advice and representation in the event you have need of an attorney. Services include: Name Changes, Bankruptcy, Affidavits, Foreclosure, Landlord/Tenant Issues, Driver's License Restoration, Traffic Ticket Violations, Living Wills, Power of Attorney, and much more. Members can get ahold of attorneys 24/7 by web, phone or app. For more information, please visit benefits.legalshield.com/cob.

All benefits are available to you and your dependents for \$15.76 a month.

Pet Insurance

City of Boulder recognizes that pets are family too and are now pleased to offer discounted rates for Pet Insurance.

What is Pet Insurance?

Pet insurance reimburses you on your veterinary bills when your dog or cat gets sick or injured. Pet insurance helps you afford the best course of treatment, protects against major financial setbacks, and can give you peace of mind as a pet parent. Having a pet insurance plan allows you to focus on getting the best care for your pet without worrying about the financial burden.

How to get Pet Insurance

Visit Pet's Best at www.petsbest.com/COBPETS and begin with the "Get a Quote" feature on the website. After entering all the information on all of your pets you wish to cover, you will receive your individualized quote. From there, you will continue with your application on the Pet's Best website. Once submitted, the premium amount will be submitted to City of Boulder to then be deducted from your bi-weekly paycheck.

RETIREMENT OPTIONS



Pension & Retirement Plans

All employees must participate in one of the following retirement plans appropriate to their employee group. The City contributes to all of these plans.

- Public Employees' Retirement Association (PERA) Defined Benefit Pension
 - For Management/Non-Union, BMEA, Temporary, and Seasonal employees.
- International City Managers' Association (ICMA) Defined Contribution Retirement Plan
 - For Management/Non-Union employees satisfying PERA exemption criteria. (This includes Directors who report directly to the City Manager, Council Appointees and Council Members.)
- Fire & Police Money Purchase Pension Plan & Trust Agreement of the City ("New Hire")- Defined Contribution Retirement Plan
 - For Fire or Police, including Management/Non-Union command staff

Investment Plans

The City also encourages employees to participate in a voluntary retirement savings plans. The city offers two types of plans for employees to participate in.

As part of retirement planning, eligible employees can choose to participate in one or both of these investments options. Under either plan, you contribute to the Plan by agreeing to defer a dollar amount or percentage of your salary. Your deferrals are made on a pre-tax basis unless you have elected a Roth post-tax program, and all earnings are tax deferred until benefits are distributed to you.

- 457 Plan- Administered by ICMA
 - Available to all employees
- 401(k) Plan- administered by PERA
 - Available to PERA retirement plan participants

PERA offers a 401(k) Plan with an array of high quality and low-cost investment options, including a Roth option, which can be used to supplement the PERA defined benefit plan for income in retirement.

The 457(b) Deferred Compensation Plan is one piece of your retirement program designed to supplement your retirement savings. The 457(b) also offers a wide variety of investment options, including a Roth option. While a pension may go a long way, it may not be enough. Saving to your 457(b) plan can help you maintain your desired standard of living.



Directory

For Questions About...	Contact	Phone #	Web/E-Mail
Medical & Prescription Plan Group # 3338899	Cigna	800-244-6224	www.mycigna.com
TeleHealth	MDLive	888-726-3171	www.mdlive.com/COB
Healthcare Exchange	Connect for Health Colorado	855-752-6749	www.ConnectforHealthCO.com
Medicaid	Colorado Medicaid	800-221-3943	www.colorado.gov/peak
Employee Assistance Program (EAP)	Magellan Health	800-523-5668	www.magellanassist.com
Retirement	PERA Defined Benefit– BMEA & MGMT/Non-Union	303-832-9550	www.copera.org
	Supplemental 401(k)	303-832-9550	www.copera.org
	Supplemental ICMA 457	Debra Adair 866-620-6069	dadair@icmarc.org
Identity Theft Protection	IDShield	888-807-0407	www.benefits.legalshield.com/cob
Accident / Critical Illness / Hospital Indemnity	Aflac	720-207-2347	keanu.vela@hubinternational.com
Legal Services	LegalShield	888-807-0407	www.benefits.legalshield.com/cob
Pet Insurance	Pet's Best	888-984-8700	customercare@petsbest.com
Human Resources		303-441-3070	hrbenefitsforms@bouldercolorado.gov
Additional Questions or Escalated Claims Issues	HUB Advocacy	888-795-0300	boulderadvocacy@hubinternational.com

About This Brochure

This is a custom brochure that provides only a highlight of the plans offered to you by your employer and in no way serves as the actual plan description or plan document for the plans. The plan documents will always govern the offered benefits that your employer provides for you. We reserve the right to modify any or all of these plans at anytime.