

## Boulder County 2019 Benefits Summary

As well as offering competitive pay and a caring work environment, Boulder County offers employees an array of benefits. For all FTE employees we provide:

- A family friendly workplace, including paid caregiver leave, a breast feeding friendly work environment, an Infants-at-Work policy, and generous paid vacation, medical leave and holidays;
- The opportunity to take charge of your well-being through a nationally-recognized wellness program;
- The opportunity to master new skills with robust learning programs and certificates, federal loan forgiveness (after 10 years of public service), and county-paid tuition reimbursement for continued education;
- Free and discounted ways to get around town with an RTD Eco Pass and B-Cycle membership.

Boulder County offers a competitive, comprehensive benefits package for full-time benefited and part-time benefited positions. Part-time employees will pay slightly higher benefit premiums than full-time employees. Benefits start on the first day of the month following date of hire or date of status change to a benefits eligible position for insurance coverage and tax-advantaged plans. You must enroll or waive coverage within 30 days of the event date.

Plan Features	Consumer Driven Health Plan with HSA		Low Option Copay Plan		High Option Copay Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
County HSA Contribution Individual/Family	\$500/\$1,000		N/A		N/A	
Annual Deductible Individual/Family	\$1,750/\$3,500 <sup>2</sup>	\$3,500/\$7,000 <sup>2</sup>	\$1,250/\$2,500 <sup>4</sup>	\$2,000/\$4,000	\$750/\$1,500 <sup>4</sup>	\$1,000/\$2,000
Out-of-Pocket Maximum Individual/Family	\$5,000/ \$10,000 <sup>1,3</sup>	\$10,000/ \$20,000 <sup>1</sup>	\$6,250/ \$12,500 <sup>1,3</sup>	\$12,000/ \$24,000 <sup>1</sup>	\$3,750/ \$7,500 <sup>1,3</sup>	\$7,000/ \$14,000 <sup>1</sup>
Coinsurance	Plan pays 80% after deductible	Plan pays 60% after deductible	Plan pays 80% after deductible	Plan pays 60% after deductible	Plan pays 90% after deductible	Plan pays 70% after deductible
Preventive Care	Plan pays 100%	Plan pays 60% after deductible	Plan pays 100%	Plan pays 60% after deductible	Plan pays 100%	Plan pays 70% after deductible
Primary Care Physician	Plan pays 80% after deductible	Plan pays 60% after deductible	\$45 copay	Plan pays 60% after deductible	\$35 copay	Plan pays 70% after deductible
Specialist	Plan pays 80% after deductible	Plan pays 60% after deductible	\$45 copay	Plan pays 60% after deductible	\$35 copay	Plan pays 70% after deductible
Emergency Room	Plan pays 80% after deductible	Plan pays 80% after deductible	\$400 copay	\$400 copay	\$300 copay	\$300 copay
Urgent Care	Plan pays 80% after deductible	Plan pays 80% after deductible	\$75 copay	\$75 copay	\$50 copay	\$50 copay
Telemedicine with MDLIVE	\$40 until deductible is met, then 80% covered	N/A	\$40 copay	N/A	\$35 copay	N/A
<b>CVS/Caremark Pharmacy Benefits</b>						
Retail						
Generic Preferred	Plan pays 80% after deductible	N/A	\$10 copay	N/A	\$10 copay	N/A
Non-preferred			\$40 copay		\$40 copay	
			\$75 copay		\$75 copay	
Mail Delivery (90-day supply)						
Generic Preferred	Plan pays 80% after deductible	N/A	\$20 copay	N/A	\$20 copay	N/A
Non-preferred			\$80 copay		\$80 copay	
			\$150 copay		\$150 copay	

1. Includes deductible, coinsurance, and copays.

2. Individuals within a CDHP Family are required to meet the full Family Deductible before coinsurance begins. The Family Deductible must be met by two or more family members incurring claims, and cannot be reached by only one individual within the family.

3. Individuals within a family tier on all three plans have limited exposure on OOP. Once an individual has met their individual OOP, covered expenses for that family member will be paid at 100%.

4. After each family member meets their individual deductible, covered expenses for that family member will be paid at the coinsurance level.

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Plan Features	In-Network	Out-of-Network
Eye Exam - every calendar year	\$25 copay	Up to \$45
Materials (frames or lens fitting fee)	\$25 copay	See below
Lenses - every calendar year	Covered in full after copay	Up to \$30
Single Vision		Up to \$50
Lined Bifocal		Up to \$65
Lined Trifocal		Up to \$50
Progressive		Up to \$50
Frames - every other calendar year	\$150 allowance	Up to \$70
Contact Lenses (instead of eyeglasses) - every calendar year	\$150 allowance	Up to \$105

DENTAL PLAN	
Plan Features	In-Network
Annual Deductible	Individual: \$50 Family: \$150
Annual Maximum (Excluding Orthodontia)	\$2,000 per person
Preventive Services Exams, Cleanings, X-rays	100%
Basic Services Fillings, Extractions	Plan pays 80% after deductible
Major Services Crowns, Bridges, Dentures	Plan pays 50% after deductible
Orthodontia Lifetime Maximum \$1,500	Plan pays 50% after deductible

*IMPORTANT: Non-participating providers are allowed to balance bill. Employees and/or dependents are responsible for the difference between the non-participating maximum plan allowance and the full fee charged by the provider.*

### Tax Advantaged Plans

**Flexible Spending Accounts (FSAs)** allow you to set aside pre-tax dollars to pay for eligible healthcare or dependent care expenses. You have the option to enroll in either or both of the following FSAs:

- **Health Care FSA:** You can set aside up to \$2,650 to pay for expenses such as provider and prescription copays, deductibles, and dental and vision expenses. *NOTE: The Health Care FSA is only available to employees that have enrolled in either the High or Low medical plans. Employees enrolled in the Consumer Driven Health Plan will have the option to enroll in a Health Savings Account (HSA).*
- **Dependent Care FSA:** You can set aside up to \$5,000 (\$2,500 if married and filing separate tax returns) for expenses such as daycare, preschool, or elder care. *NOTE: The Dependent Care FSA is available to all employees regardless of their participation or waiver of our three health plans.*

See IRS Publications 502 and 503 for a complete list of covered expenses. *NOTE: You cannot use money from the Health Care FSA to cover expenses eligible under the Dependent Care FSA or vice-versa. Remember to calculate your expenses conservatively, as IRS regulations require that you forfeit any money left in your account after the claims submission deadline of March 15, 2020.*

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The **Health Savings Account (HSA)** is a tax-advantaged account intended to help you pay for your out-of-pocket costs as you work towards meeting your deductible and then out-of-pocket maximum. *NOTE: The Health Savings Account is only available to employees that have enrolled the Consumer Driven Health Plan. Employees enrolled in either the High or Low plans have the option to enroll in a Flexible Spending Account (FSA).*

Here's how it works:

- Boulder County will start your account with an employer contribution of \$500 for employee-only coverage or \$1,000 for employee and dependent coverage.
- You can then make tax-free contributions up to the annual IRS limits of \$3,500 for employee-only or \$7,000 for employee and dependent coverage. Employees age 55 and older may make additional catch-up contributions up to \$1,000 per year.
- You can use the money in your account to pay for eligible healthcare expenses such as deductibles, coinsurance, and prescription drugs. You can either pay out of pocket and submit a claim for reimbursement or use your HSA debit card to pay for expenses at the point of sale.
- At the end of the year, any money you haven't used rolls over to the next year allowing you to build up a savings for future medical expenses. Funds can also be invested to build savings for future medical or retirement expenses.

Plan and Coverage Level	Full Time 30-40 hours per week		Part-Time 20-29 hours per week	
	County Share	Employee Share	County Share	Employee Share
<b>High Option</b>				
Employee	\$835.39	\$181.91	\$297.02	\$720.28
EE+ Spouse/Partner	\$1,435.46	\$630.60	\$884.05	\$1,182.01
EE+ Child(ren)	\$1,302.20	\$556.55	\$814.28	\$1,044.47
EE + Family	\$1,895.58	\$1,010.79	\$1,380.60	\$1,525.77
<b>Low Option</b>				
Employee	\$499.72	\$55.27	\$346.21	\$208.78
EE+ Spouse/Partner	\$847.96	\$259.92	\$643.11	\$464.77
EE+ Child(ren)	\$772.60	\$222.91	\$597.60	\$397.91
EE + Family	\$1,118.61	\$428.66	\$889.24	\$658.03
<b>Consumer Driven Health Plan Option</b>				
Employee	\$481.83	\$36.75	\$380.72	\$137.86
EE+ Spouse/Partner	\$859.20	\$175.99	\$720.37	\$314.82
EE+ Child(ren)	\$779.07	\$151.04	\$659.98	\$270.13
EE + Family	\$1,154.18	\$291.39	\$997.46	\$448.11
<b>Dental</b>				
Employee	\$41.12	\$3.74	\$22.91	\$21.95
EE+ Spouse/Partner	\$65.29	\$24.42	\$34.35	\$55.36
EE+ Child(ren)	\$40.18	\$40.56	\$0.31	\$80.43
EE + Family	\$64.37	\$61.23	\$1.96	\$123.64
<b>Vision</b>				
Employee	\$3.73	\$0.93	\$1.36	\$3.30
EE+ Spouse/Partner	\$7.43	\$1.86	\$3.98	\$5.31
EE+ Child(ren)	\$7.97	\$1.99	\$4.36	\$5.60
EE + Family	\$12.71	\$3.18	\$7.55	\$8.34

## Boulder County 2019 Benefits Summary

### Retirement Plans

Boulder County requires mandatory participation in both **Social Security** and **Colorado PERA Pension** and contributions begin immediately upon hire.

	Social Security	PERA Local Government Division	PERA State Division*
<b>County Contribution</b>	7.65% of salary	13.7% of salary	20.15% of salary
<b>Employee Contribution</b>	7.65% of salary	8.0% of salary	8.0% of salary

\*Employees who work in the District Attorney's Office are part of the State Division with PERA. All other county departments and offices are part of the Local Government Division.

Boulder County also provides the voluntary option of a **Colorado PERAPlus 401(k)** and **PERAPlus 457 Plan** both with traditional pre-tax or Roth options. Those under age 50 can contribute up to \$19,000 annually and those 50 or older can contribute \$25,000 annually (\$19,000 plus \$6,000 catch-up contribution.)

### Life and Disability

Boulder County pays the full premium for Short Term and Long Term Disability. Basic Life Insurance is offered with the county paying 75% of the cost and the employee paying 25%. Supplemental Life Insurance, Critical Illness, and Accident Insurance are optional voluntary benefits paid in full by the employee.

### Vacation Time

Vacation time accrual for full-time, fully-benefited FTE positions is below. Vacation time for part-time, benefited positions is earned based on a percentage of hours worked. Total vacation accrual is not to exceed 240 hours.

- For the first 3 years – 8 hours/month
- After 3 years – 10 hours/month
- After 5 years – 12 hours/month
- After 10 years – 14 hours/month
- After 15 years and beyond – 16 hours/month

### Additional Information

For additional, specific information regarding Boulder County benefits, please contact Human Resources at 303-441-3525.