

2027

Employee Benefits Guide

Commerce CITY

make the most of your benefits

City of Commerce City Benefits



General Overview

Welcome to your 2027 Benefits. 3
Eligibility, Enrollment, & Making Changes. 5
2027 Employee Premiums. 6

Your Benefit Plans

United Healthcare. 10
Medical & Prescription Coverage. 12
HDHP and HSA. 13
Rewards and Incentives. 16
Dental Insurance 17
Vision Insurance 18
Flexible Spending Accounts 19
Disability Coverage. 20
Life and AD&D Insurance. 21

Additional Benefits

Employee Assistance Program 24
Voluntary Benefits. 25
Retirement 27
Leave & Holiday Info. 28

Additional Information

General Notices. 30
Resources & Contact Information. 31

Important Notice

THIS DOCUMENT DOES NOT PROVIDE AN EMPLOYEE WITH FULL DETAILS REGARDING THE BENEFITS OFFERED.

THE TEXT CONTAINED IN THIS GUIDE WAS TAKEN FROM VARIOUS SUMMARY PLAN DESCRIPTIONS AND BENEFIT INFORMATION. WHILE EVERY EFFORT WAS TAKEN TO ACCURATELY REPORT YOUR BENEFITS, DISCREPANCIES OR ERRORS ARE ALWAYS POSSIBLE. IN CASE OF DISCREPANCY BETWEEN THE GUIDE AND THE ACTUAL PLAN DOCUMENTS, THE ACTUAL PLAN DOCUMENTS WILL PREVAIL. ALL INFORMATION IS CONFIDENTIAL, PURSUANT TO THE HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT OF 1996. IF YOU HAVE ANY QUESTIONS ABOUT YOUR GUIDE, CONTACT HUMAN RESOURCES.

THE PREMIUMS LISTED IN THIS BENEFITS SUMMARY ARE EFFECTIVE UNTIL DECEMBER 31, 2026; HOWEVER, PREMIUM RATES ARE NOT GUARANTEED AS THE INSURANCE CARRIERS RESERVE THE RIGHT TO RE-EVALUATE THE RATES. IN ADDITION, BENEFITS ARE SUBJECT TO CHANGE AT THE DISCRETION OF THE CITY OF COMMERCE CITY.



General Overview



Welcome to your 2027 Benefits

The City of Commerce City recognizes the importance of providing an encompassing total rewards program. As a result, the city has developed a comprehensive benefits package for 2027 that provides employees and their dependents opportunities to maintain and enhance their health and welfare. This guide is offered as a resource for you on the various benefit plan options, plan specific details, rules on eligibility and enrollment as well as information on how to contact providers and manage your benefits.

Important Updates for 2027 Benefits:

- **The City is pleased to announce the addition of voluntary, employee-paid pet insurance for interested employees.** Nationwide Pet Insurance is offering employees the opportunity seek reimbursement for covered veterinary services for their dog, cat, bird, rabbit, reptile or other exotic pet. Premiums can be paid through payroll deduction. Information about this new benefit can be found on the benefits open enrollment webpage.

- **The City is offering the same medical plans and plan designs as in 2027, with one exception.** The Choice Plus Health Savings Account (HSA) plan deductible is increasing by $50 in 2027 based on an IRS requirement. Increasing the deductible ensures that we are able to continue to offer the individual HSAs for employees enrolled in the plan.

- **Benefits Intranet Page.** The city will release a 2027 Open Enrollment webpage where you will find benefits information during the Open Enrollment period. More information can be found by visiting Intranet.c3gov.com/OpenEnrollment

Welcome to your 2027 Benefits (Cont.)

- **The Delta Dental plan will remain the same in 2027 with no rate changes.**
- **VSP Vision Plan will remain the same in 2027 with no rate changes.**
- **Health Savings Account:** The IRS 2027 annual contribution limit maximums for Health Savings Accounts are- Employee Only: $4,500 | Family: $9,000
- **Flexible Spending Accounts:** The IRS 2027 annual contribution limit maximums are estimated to be $3,500 for health accounts and $7,500 for Dependent Care Accounts.
- **"Charlie!"** This program provides an advocacy resource for you and your dependents when you need advice on a variety of benefit questions such as explaining how the benefits work, locating in-network providers, navigating billing issues, and assistance in resolving insurance claims.

It is important that you take an active role in you and your family's benefit choices and understand the plans available. We you to carefully review this guide before enrolling in your benefits for the coming year and please reach out to your benefits team if you have any questions.



Your Benefits Eligibility

The City of Commerce City offers a variety of benefits, either automatically or upon your election. The benefits outlined in this guide are provided under plans described in greater detail later in this booklet and in separate plan documents.

Eligibility

All full-time and variable-hour employees who work 30 hours or more per week are eligible to enroll in benefits. For full-time employees, benefits are effective on the first day of the month following the date of full-time employment. For variable-hour benefits-eligible employees, benefits are effective after 31 days and then the first of the month following the status change to variable-hour benefits-eligible. Insurance benefits elected during this enrollment period will run through December 31, 2026.

You may cover yourself and your family under the city's medical/pharmacy, dental, and vision plans. Eligible dependents include your legal or common-law spouse and children under age 26 (as well as qualified disabled children of any age).

When to Enroll and Making Changes

Newly hired and newly benefit eligible VHE employees need to make their benefit elections within the first 31 days of employment or status change. If no elections are made, the next opportunity to make elections will be during the annual open enrollment. The choices made during the new hire enrollment period or new benefits eligibility cannot be changed during the plan year unless a life event occurs such as a marriage, divorce, birth or adoption of a child, your child's eligibility change (i.e., turns 26), you or your spouse's employment status change, Medicare coverage eligibility, or with a HIPAA special enrollment opportunity. Please note you have 30 days from the date of a Qualifying Life Event to notify the benefits team of your benefit changes.

Get Ready to Enroll

If you plan on adding a dependent(s) to your benefits, you must provide a copy of your dependent's Social Security card and birth certificate for enrollment.

For questions regarding your benefits package, contact the Benefits team at Benefits@c3gov.com or 303-289-8105.

Automatic (city-paid) Benefits

The city provides eligible employees with the following benefits at no cost to you

- Short-Term and Long-Term Disability
- Basic Life, Dependent Life, and Accidental Death and Dismemberment Insurance
- An Employee Assistance Program
- A city contribution to 401a and 457 (if elected) retirement plans

Elected Benefits

The city provides eligible employees the option to elect the following benefits

- Medical and Prescription Drug Insurance
- Dental Insurance
- Vision Insurance
- Voluntary Life and Accidental Death and Dismemberment Insurance
- Accident, Critical Illness and Hospital Supplemental Plans
- Flexible Spending Accounts (Health or Dependent Care)
- Health Savings Account (HSA)
- Voluntary Retirement Plans (457, Roth 457 and/or Roth IRA)
- Additional Voluntary Benefits
- Pet Insurance

2027 Medical Premiums

Employees are paid bi-weekly, but benefit deductions are withheld twice a month (semi-monthly) rather than every payroll period. Medical, dental, and vision insurance deductions will not be taken in any months that have a third paycheck. In 2027, those months are July and December. These pay dates are considered benefit deduction holidays.

MEDICAL

All Employees (Non-Union, FOP, & AFSCME)			
United Healthcare	**EE Semi-monthly**	**City Semi-monthly**	**TOTAL Semi-monthly**
EPO Choice			
Employee Only	$68.98	$368.95	**$437.92**
EE + Spouse	$141.41	$756.33	**$897.74**
EE + Child(ren)	$137.95	$737.90	**$875.85**
Family	$199.33	$1,066.27	**$1,265.60**
HMO Navigate			
Employee Only	$37.32	$318.01	**$355.32**
EE + Spouse	$76.48	$651.92	**$728.40**
EE + Child(ren)	$74.63	$636.01	**$710.64**
Family	$107.83	$919.05	**$1,026.87**
HSA Choice Plus			
Employee Only	$30.72	$334.85	**$365.57**
EE + Spouse	$62.95	$686.46	**$749.41**
EE + Child(ren)	$61.42	$669.72	**$731.13**
Family	$88.75	$967.73	**$1,056.48**

2027 Dental and Vision Premiums

DENTAL

All Employees (Non-Union, FOP, & AFSCME)			
	EE Semi-monthly	**City Semi-monthly**	**TOTAL Semi-monthly**
Base Plan			
Employee Only	$0.82	$12.84	**$13.66**
Employee + Spouse	$11.62	$16.72	**$28.34**
Employee + Child(ren)	$14.04	$19.39	**$33.43**
Family	$29.89	$23.49	**$53.38**
Buy-Up Plan			
Employee Only	$5.78	$16.46	**$22.25**
Employee + Spouse	$22.55	$22.55	**$45.10**
Employee + Child(ren)	$26.60	$26.60	**$53.20**
Family	$51.80	$33.12	**$84.92**

VISION – (100% EMPLOYEE PAID)

All Employees (Non-Union, FOP, & AFSCME)			
VSP	**EE Base Semi-monthly**	**EE Buy-Up Semi-monthly**	**City Semi-monthly**
Employee Only	$6.62	$8.04	$0
Employee + Spouse	$10.59	$12.87	$0
Employee + Child(ren)	$10.81	$13.14	$0
Employee + Family	$17.43	$21.18	$0



Your Benefit Plans

Charlie

Advocating for Your Benefits Support Needs

Charlie's personalized benefits support provides a team of dedicated advocates to help you and your covered family members maximize your benefits, alleviating the overwhelming process of navigating the complex world of employee benefits.

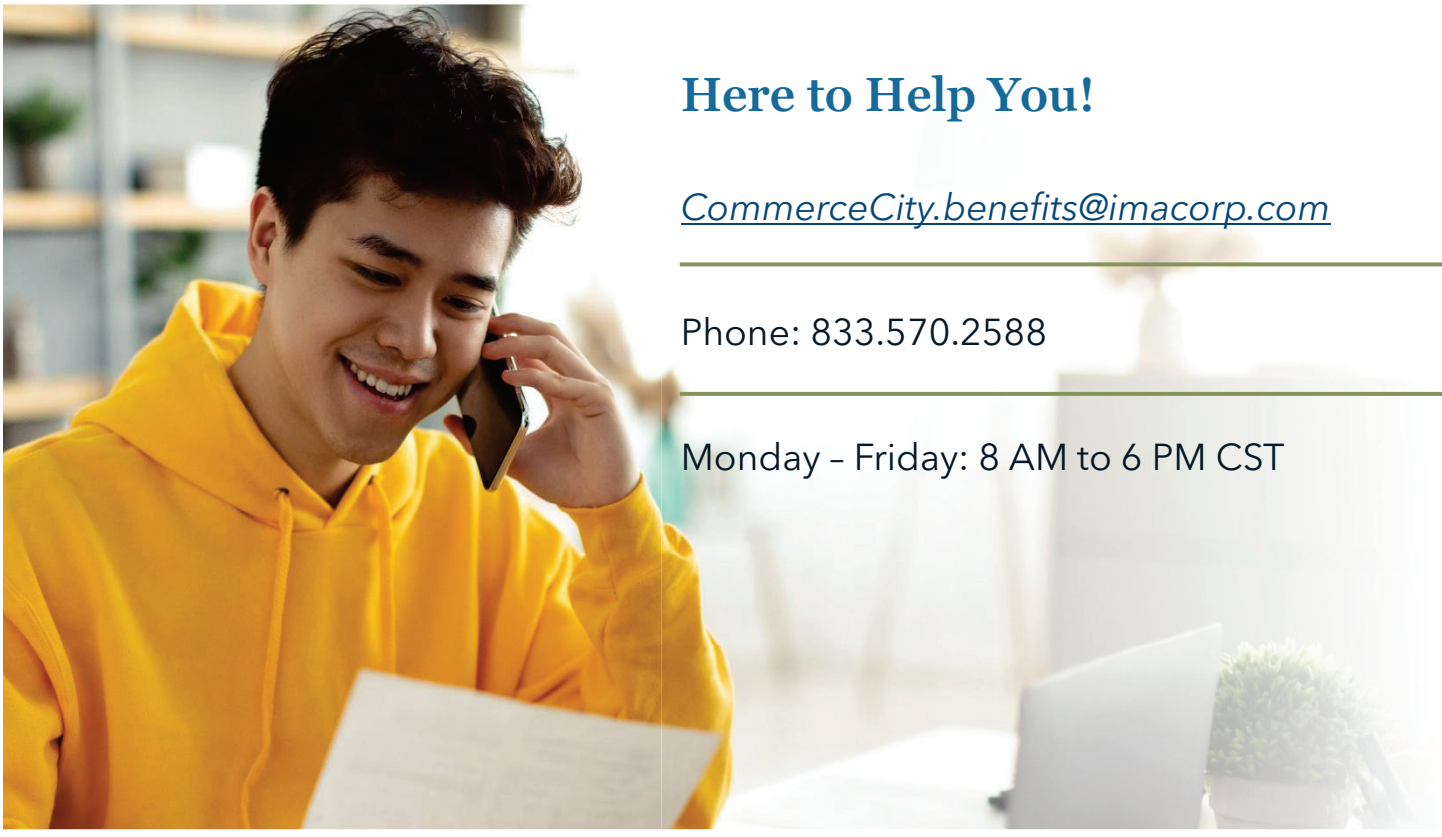
A Line of Support at Your Fingertips

At Charlie, our team of licensed experts are available to answer benefit questions you may have about:

- Medical, Dental and Vision
- Voluntary Benefits
- Life and Disability Benefits
- Wellness and Employee Assistance Programs

Our Benefits Experts

- Explain the value and functionality of your benefits
- Help locate in-network providers
- Navigate your billing issues and assist in resolving insurance claims
- Facilitate your pre-authorizations and support appeal options
- And other benefits-related concerns!



Here to Help You!

CommerceCity.benefits@imacorp.com

Phone: 833.570.2588

Monday – Friday: 8 AM to 6 PM CST

United Healthcare

The City of Commerce City offers three medical plan options through United Healthcare (UHC). Carefully review the options to determine the plan that best meets your and your family's needs.

EPO Choice

The EPO Choice plan is an Exclusive Provider Organization plan that utilizes the UHC Choice network.

- Highest traditional coverage level, higher premium costs.
- Co-pay, deductible, co-insurance, and out-of-pocket maximum plan.
- An EPO does not require the selection of a Primary Care Physician (PCP) or receive referrals for specialist visits.
- There is no out-of-network care through this option except for emergency care services.

HMO Navigate

The HMO Navigate plan is a Health Maintenance Organization plan that utilizes the UHC Colorado Navigate network.

- Lower coverage level, lower premium costs.
- Co-pay, deductible, co-insurance, and out-of-pocket maximum plan.
- An HMO requires the selection of a Primary Care Physician (PCP). If you do not select a PCP, United Healthcare will assign you a PCP that is located close to your home zip code. You can make changes to the PCP by calling UHC Customer Care at (855) 828-7715. Each family member can select a different PCP.
- If you have a dependent who lives out-of-state, they must select a Colorado Navigate provider.
- You must request an electronic referral from your PCP when you need to see a specialist; OB/GYN's are excluded from this requirement. Tell your doctor you are a Navigate member and they will know how to process the electronic referral. It is a good idea to confirm with UHC before seeking treatment with the specialist that they have received the referral. Payment is the member's responsibility is no referral is submitted.
- There is no out-of-network care through this option except for emergency care services.

HSA Choice Plus

The HSA Choice Plus is a High Deductible Health Plan (HDHP) that utilizes the UHC Choice Plus network.

- An HDHP does not require the selection of a Primary Care Physician (PCP) or receive referrals for specialist visits.
- The plan is considered a High Deductible Health Plan (HDHP) which requires you to meet your deductible before the plan pays for non-preventive care or any prescriptions (not co-pay based).
- The city provides some HSA money to pay for medical expenses; additionally, you can contribute to your HSA for current and future medical costs and save for retirement (details on page 14).
- You will be eligible to have an HSA when you elect the HSA plan; however, due to IRS regulations, you are not able to be enrolled in a healthcare Flexible Spending Account (FSA). The HSA will allow you to pay for medical, dental, and prescription qualified expenses tax-free, up to the IRS maximum. Restrictions apply for members 65 years and older who are enrolled in Medicare plans.
- Out-of-network coverage is available.

United Healthcare Resources

United Healthcare provides you with additional options for accessing care, including:

- **Convenient Care Clinics** – These are clinics located at local grocery stores and pharmacies. When seeking care at these clinics you will only pay your PCP co-pay if you elect the EPO Choice or HMO Navigate plan. If you elect the HSA Choice Plus plan, the cost will be less than an average doctor's visit.
- **Virtual Visits** – You can access a physician by visiting myuhc.com or the United Healthcare App. This is available 24/7 and you will only pay your PCP co-pay if you elect EPO Choice or HMO Navigate plan, or approximately $40 with the HSA Choice Plus plan.
- **Dispatch Health** – A partner of UHC that provides immediate and mobile urgent care services. Dispatch health provides services in the comfort of your own home. Visit dispatchhealth.com or download the "DispatchHealth" mobile app on your smartphone. This is available every day from 8 a.m. to 10 p.m. You will only pay your normal Urgent Care cost.
- **Advocate4Me** – A simple, reliable, and personalized way for you to get end-to-end health, wellness, and benefits support and information. Get help from an advocate including assistance with benefits coverage and claims questions, finding a doctor, health education, clinical programs enrollment, and additional guidance and support. Call the phone number listed on the back of your medical ID card, or log into myuhc.com and click on "Call or Chat."



Through the partnership with UHC, you and your family have access to programs that empower you to make informed health decisions and provide support to help you reach your own health and wellness goals. You can stay connected with UHC by phone, web, or mobile access, and connect to your health plan information, wellness services, and financial resources.

myuhc.com® allows you to access your health plan information. You can see how much of your deductible you've met, pay bills, search for a network provider, watch helpful videos, and much more. You will need your health plan ID card, or you can use your social security number and date of birth to register.



The UnitedHealthcare App – Whether you need to find urgent care, forgot your health plan ID card, or you need to call Customer Care, the UnitedHealthcare app help puts your insurance information in the palm of your hand.

The myHealthcare Cost Estimator tool allows you to compare estimated health care costs before you receive treatment. This will help you budget for costs and compare costs between providers.

Medical and Prescription Drug Coverage

Employees may choose among three different medical plan options with United Healthcare (UHC). It is up to you to decide which plan best meets your needs and budget.

The EPO Choice and HMO Navigate plans are similar in that they:

- Cover in-network preventive care at 100%
- Cover the same services and provide the same quality of care
- Have co-pays for medical services then co-insurance once deductibles are met

The HSA Choice Plus plan is a high deductible health plan (HDHP) with a Health Savings Account (HSA). The plan pays only after you pay your deductible; this includes prescriptions. Once you meet your deductible, you will be responsible for a co-insurance for medical services and a co-payment for prescriptions. What is similar to the EPO Choice and HMO Navigate is in-network preventive care is covered at 100%.

UHC's Wellness Program

	Plan Feature	EPO Choice	HMO Navigate	HSA Choice Plus
Plan Basics	**Deductible** *(Individual/Family)*	$750 / $2,250	$1,500 /$4,500	$1,750 / $3,500
	Coinsurance *(Plan/Member)*	90% / 10%	80% / 20%	70% / 30%
	Out-of-Pocket *(Individual/Family) (Includes deductible, coinsurance & co-pays)*	$3,000 /$6,000	$4,000 / $8,000	$4,000 / $6,850
Network Benefit	**Office Visits** *(Primary/Specialist co-pays)*	$20 / $50 Deductible then 10% for procedures received during visit	$25 / $50 Deductible then 20% for procedures received during visit	Deductible then 30%
	Preventive Care	100% covered		
	Diagnostics *(Basic Lab Testing, X-Ray, other diagnostic testing)*	No co-payment or deductible	No co-payment or deductible	Deductible then 30%
	Emergency Services	$500 co-pay	$700 co-pay	Deductible then 30%
	Urgent Care	$50 co-pay	$50 co-pay	Deductible then 30%
Prescription Benefits	**Tier 1** *(Retail/Mail Order)*	$10 / $30	$10 / $30	Deductible then $10 / $20
	Tier 2 *(Retail/Mail Order)*	$35 / $70	$45 / $90	Deductible then $35 / $70
	Tier 3 *(Retail/Mail Order)*	$70 / $140	$80 / $160	Deductible then $70 / $120



What is an HDHP and an HSA?

The Health Savings Account (HSA) plan is a Qualified High Deductible Health Plan (HDHP). An HDHP is a plan that requires you to pay 100% of your medical expenses (except preventive care) until you meet your deductible. Once the deductible is met the plan pays for 70% of costs and you are responsible for 30% until you meet the plan maximum. Preventive care is always covered at 100% with no deductible.

- The HDHP plan meets Internal Revenue Service (IRS) requirements which allow the city to offer an HSA. An HSA is a tax-free way of saving money for eligible health care expenses such as deductibles, medical expenses, and dental services. Unlike a Flexible Spending Account (FSA) there is no "use it or lose it" rule in an HSA. The money is yours even if you later change health plans, retire or leave the city.
- For the 2027 plan year the city will fund your HSA based on the coverage tier you elect:

Employee Only: $750	EE+Spouse: $1,000	EE+ Child(ren): $1,000	Family: $1,500

- City HSA contributions are made annually in January of the plan year. New hires or late enrollees due to a QLE will receive a prorated amount based on their coverage effective date.
- An HSA is limited by IRS contribution maximums. Including city contributions, the limits are $4,500 for individuals and $9,000 for families. If you are 55 or older, you may make "catch-up contributions" up to an additional $1,000 per year.
- To be eligible for an HSA:
- You cannot be covered by any other medical coverage (excluding dental vision)
- You cannot be enrolled in Medicare (even the free Part A coverage)
- You cannot receive health benefits under TRICARE.
- You cannot have received Veterans Affairs (VA) benefits within the past three months.
- You cannot be claimed as a dependent on another person's tax return.
- You cannot be covered by a general-purpose health care flexible spending account (FSA) or health reimbursement account (HRA).

What is an HDHP and HSA? (cont.)

How paying for network care works with an HSA

1

Your Deductible

You pay for all services, including prescriptions, until you meet your deductible. You can use an HSA to help pay it.

Employee Only - $1,750
Family - $3,500

2

Your co-insurance

After you reach the deductible, you share the costs with the plan. You can use an HSA to help pay your share.

3

Your out-of-pocket limit

When you reach the limit, you are done paying. The plan pays 100% of covered services for the rest of the coverage year.

Employee Only - $4,000
Family - $6,850

Pay with your HSA or another way → **Plan pays 70% You pay 30%** → **You are done paying**

Preventive care is covered at 100% when you use an in-network doctor

For details about HSA and HDHP's you can visit choiceplushsa.welcometouch.com



2027 Vital Medication Program

This is a list of drugs in the **Vital Medication Program**. If your plan elects to participate in the Vital Medication Program these drugs will be available to members at a $0 cost share without the member having to satisfy their deductible. Please note this list may not be all-inclusive, is subject to change throughout the year and some of the drugs may have quantity limits and other clinical requirements.

Therapeutic Drug Classes	Requirements & Limits
Asthma	
albuterol HFA (generic ProAir HFA, generic Proventil HFA)	SL
albuterol nebulized solution (generic Proventil)	SL
Diabetes - Insulin[1]	
Humalog cartridge, KwikPen	SL
Humalog Junior KwikPen	SL
Humalog mix 50/50 KwikPen, vials	SL
Humalog mix 75/25 KwikPen, vials	SL
Humulin 70/30 KwikPen, vials	SL
Humulin N KwikPen, vials	SL
Humulin R KwikPen, vials	SL
Insulin Lispro Junior KwikPen (unbranded **Humalog Junior KwikPen**)	SL
Insulin Lispro KwikPen, vials (unbranded **Humalog**)	SL
Insulin Lispro Protamine/Insulin Lispro KwikPen Mix 75/25 (unbranded **Humalog Mix 75/25 KwikPen**)	SL
Lantus SoloStar, vials	SL
Lyumjev KwikPen, vials	SL
Toujeo Max SoloStar	SL
Toujeo SoloStar	SL
Hypoglycemia	
Baqsimi	SL
glucagon (generic Glucagon Kit)	SL
Gvoke	SL
Zegalogue	SL
Opioid overuse	
Kloxxado nasal spray	SL
naloxone nasal spray (generic Narcan)[2]	SL
naloxone injection (generic Narcan)[1]	SL
Narcan nasal spray[2]	SL
Opvee	SL
RiVive[2]	
Zimhi	SL
Allergic reactions	
Auvi-Q	SL
epinephrine (generic Adrenaclick, generic EpiPen)	SL
epinephrine (generic EpiPen Jr)	SL
Symjepi	SL

[1]Syringes and needles used for the administration of these Vital Medications may also be covered at $0.
[2]Includes over-the-counter when processed through the pharmacy benefit at a participating pharmacy.

Bold type = Brand-name drug
[Plain type = Generic drug]
SL = Supply Limits–Specifies the largest quantity of medication covered per copayment or in a defined period of time. Supply limits can be found at **https://www.uhcprovider.com/en/resource-library/drug-lists-pharmacy.html**.

United Healthcare

Rewards and Incentives

City Wellness Program

The city is excited to announce its new wellness platform through Wellable. Your health and well-being journey is unique, and Wellable is here to support you every step of the way. Through Wellable, you have access to a personalized wellness platform that helps you improve your physical, mental, financial, social, and emotional well-being. Participate in engaging wellness challenges, track healthy habits, access on-demand fitness and mindfulness resources, and explore educational content. With mobile and web access, Wellable makes it easy to support your well-being anytime, anywhere.

City Health Incentives

The city promotes employee's engagement in their health. The city offers health incentives to covered employees and spouses who complete their annual wellness visit, biometric screening, and the online health assessment. Employees and spouses, who complete all three activities will each earn $300.

Activity	Rewards	Who is Eligible?	What Steps Do I Take?
Two Wellness Challenges	8-hour Floating Holiday for the following year	All full-time employees	Visit the City Health & Wellness page on the employee intranet and read wellness announcements throughout the year
Online Health Assessment			
Wellness Visit	$200 incentive added to a paycheck	Employees and spouses enrolled in a city health plan	Visit the City Health & Wellness page on the employee intranet and review the Health Incentives for Employees document
Biometric Screening	$75 incentive added to a paycheck		
Online Health Assessment	$25 incentive added to a paycheck		
UHC Rewards	Various activities such as Health Survey, Biometric Screening, Wellness Visit, Tracking your Sleep, Fitness Tracker to earn rewards through the year on the Untied Healthcare site	Employees and spouses enrolled in a city health plan	Visit the UHC website or use their app to access the rewards site for a list of eligible activities

UHC's Wellness Program

United Healthcare offers rewards through the myuhc.com website for employees and their spouses. Members can participate in a variety of activities throughout the year and earn rewards.

Dental Insurance

Dental insurance is offered through Delta Dental. You get the best value from your dental plan when you visit a Delta Dental PPO network dentist. If you visit a premier or non-contracted provider, you are subject to Usual Customary and Reasonable Charges and/or balance billing charges.

Plan Features Overview

Dental Services	Base Plan		Buy Up Plan	
	PPO Providers	Premier Providers	PPO Providers	Premier Providers
Annual Maximum Benefit *In-and out-of-network combined*	$1,500 per person		$2,500 per person	
Annual Deductible *Deductible waived for preventive*	$50 individual $150 family		$50 individual $150 family	
Preventive Services *Exams; cleanings; fluoride treatment; X-rays; space maintainers; sealants; other covered services*	100% with no deductible	80% with no deductible	100% with no deductible	100% with no deductible
Basic Services *Fillings; root canal therapy; periodontal procedures; oral surgery; other covered services*	80% after deductible	50% after deductible	80% after deductible	80% after deductible
Major services *Crowns; inlays/onlays; bridges; dentures; other covered services*	50% after deductible	50% after deductible	80% after deductible	80% after deductible
Orthodontic services	$1,000 per person lifetime up to age 19		$1,000 per person lifetime – **no** age limits	

Network Options with Delta Dental:

PPO Provider – Payment is based on the PPO provider's allowable fee, or the actual fee charged by the provider, whichever is less.

Premier Provider – Payment is based on the Premier Maximum Plan Allowance (MPA), or the actual fee charged by the provider, whichever is less.

Non-Participating Provider – Payment is based on the non-participating MPA. Members are responsible for the difference between the non-participating MPA and the actual fee charged by the provider (balance-billing). You will receive the best benefit by choosing a PPO provider.

To find a dentist, visit deltadentalco.com
Customer Service: 1-800-610-0201

Vision Insurance

The City of Commerce City partners with Vision Service Plan (VSP) to administer vision coverage. This year the City will be providing a base and buy-up plan. Both of the city's vision plans allow the freedom to use providers in or out-of-network. You get the best value from your VSP benefit when you visit a VSP Signature network provider. If you use non-contracted providers, co-pays still apply. You will receive a lesser benefit by using non-contracted providers and will pay more out-of-pocket.

Vision Services	Base	Buy-UP
Exam *Frequency*	$10 co-pay Once per 12 months	$10 co-pay Once per 12 months
Lens *Single Vision* *Bifocal* *Trifocal* *Frequency*	 $25 co-pay $25 co-pay $25 co-pay Once per 12 months	 $25 co-pay $25 co-pay $25 co-pay Once per 12 months
Frames *Co-pay* *Allowance* *Discounts* *Frequency*	$0 co-pay $150 allowance 20% off balances over $150 Once every 12 months	$0 co-pay $250 allowance 20% off balances over $250 Once every 12 months
Contact Lenses *Elective* *Medically Necessary* *Frequency*	 $150 allowance & 15% off balance $0 co-pay Once every 12 months	 $250 allowance & 15% off balance $0 co-pay Once every 12 months
Plan Enhancements	Photochromic Lenses, Tints, Dyes	Scratch Resistant Coating, Photochromic Lenses, Tints, Dyes, VSP LightCare
Laser Vision Care Program	Discounts for laser vision correction vary by location but will average 15% off the laser center's usual and customary price or 5% off the center's promotional price.	

Scratch Resistance Coating and VSP LightCare are included on the buy-up plan. VSP LightCare allows you to use the frame allowance towards non-prescription sunglasses or blue light filtering glasses.

Note: You may choose to use your benefit for lenses or contacts per year, not both. If you choose to use the benefit for contacts, you may still be eligible for the frame benefit.

VSP's vision plan offers you the flexibility to see any eye care provider. You save more money and receive more benefits when you visit a provider in VSP's Signature network. To find a vision provider in the VSP Signature network, visit VSP's website (vsp.com) and click on the "Find a VSP doctor" link in the member section of the website.

Using VSP, in network, is easy because there are no claim forms. All you need to do is locate the VSP provider you would like to visit, make an appointment, and pay any applicable co-payments. Your doctor and VSP handle the rest.

Flexible Spending Accounts

A Flexible Spending Account (FSA) allows you to set aside a portion of your salary, before taxes, to pay for qualified medical or dependent care expenses.

Employees enrolled in the HSA medical plan are not eligible to participate in the FSA. Once the plan year has started, you cannot change your elections unless you experience an IRS approved status change event. Refer to your Summary Plan Description for more information about family status changes, including how to change your election.

Using Your Flexible Spending Account Benefits

Medical and Dependent Care Claim Tips	Claims must be incurred during the plan year or grace period to be eligible for reimbursement. Incurred is the date you received the services, not when you are billed/pay for the service	
To get reimbursed for a medical expense, the IRS requires:	Expenses should be for the diagnosis, cure, mitigation, treatment or prevention of disease and for treatments affecting any part or function of the body primarily to alleviate or prevent a physical or mental defect or illness	
Expenses NOT generally eligible are those:	Cosmetic in nature; Beneficial to one's general health (for example, health spas); Over-the-counter items without prescriptions	
Claims Reimbursement	Online at **alerusrb.com** Mobile App: Alerus Health Benefits – iTunes or Google Play	
Account Features	**Healthcare FSA (HCFSA)**	**Dependent Care FSA (DCFSA)**
Purpose	Pay for medical, dental or vision expenses like co-payments, co-insurance, prescriptions, glasses, contacts, etc.	Use for dependent care services for children up to age 13, a disabled dependent of any age, or a disabled spouse. To be eligible for this type of account, both you and your spouse (if applicable) must work, be seeking work, or be full-time students
The maximum that you can contribute:	$3,500 per plan year* *estimated increase for 2027	$7,500* per plan year if you are single or married filing jointly, or $3,750 per plan year if you are married and filing separately
The IRS requires you to substantiate:	Date of service/purchase Description of service or item purchased Dollar amount Provider or store name	In some cases, a Medical Necessity Form or physician letter may be required. Over-the-counter medications require a prescription from your doctor

Vague or missing information causes your reimbursements to be held up or become ineligible. Keep your receipts!

For a list of eligible items, visit **alerusrb.com**

Download the mobile app!



Disability Insurance

Short-Term and Long-Term Disability Income Benefits – NY Life

The city provides full-time employees with Short-and Long-Term Disability income benefits at no cost. In the event you become disabled from a non-work-related injury, illness or pregnancy, disability income benefits are provided as a source of income replacement. You are not eligible to receive Short-Term Disability benefits if you are receiving workers' compensation benefits.

Short-Term Disability Insurance

Benefits Begin: After 40 hours of general leave, sick leave, or compensatory time if you become disabled from a non-work-related injury, illness STD or pregnancy

Percentage of Income Replaced: 100% of your weekly earnings

Duration: Benefits will continue for up to 90-days (includes waiting period) as long as you are disabled through that time

Long-Term Disability Insurance

Benefits Begin: After you have been disabled for 90 days due to an injury or illness

Percentage of Income Replaced: 60% of your monthly earnings up to age 65 or your Social Security Normal Retirement age if you continue to be disabled through that time

Maximum Benefit: $6,000 per month

Duration: Coverage can end at different times, depending on age and length of the disability. Please refer to the plan document for detailed benefit end information.

If you become eligible for Short-Term Disability or Long-Term Disability, please contact Human Resources immediately. All claims must be verified by a physician and are subject to review by NY Life's claims department.

Contact Human Resources at 303-289-8105 or leaves@c3gov.com to initiate disability benefits.

Basic Life and Accidental Death and Dismemberment Insurance

The city provides employees with Basic Life and Accidental Death and Dismemberment (AD&D) insurance to protect family members and loved ones who count on employee support. This is provided at no cost to you.

Basic Life and AD&D – NY Life

Full-time Employees: Group Life and Accidental Death and Dismemberment (AD&D) insurance in the amount of two times your annual salary up to a maximum benefit of $200,000

Spouses: $5,000 benefit (terminates at age 70)

Children (from 6 months of age up to age 26): $2,000 benefit (maximum benefit for dependent children 14 days to six months is $500)

Any Basic Life Insurance in excess of $50,000 is considered a taxable fringe benefit and therefore must be taxed accordingly. Please refer to IRS Publication 15-B for more details.

Voluntary Life and AD&D Insurance – NY Life

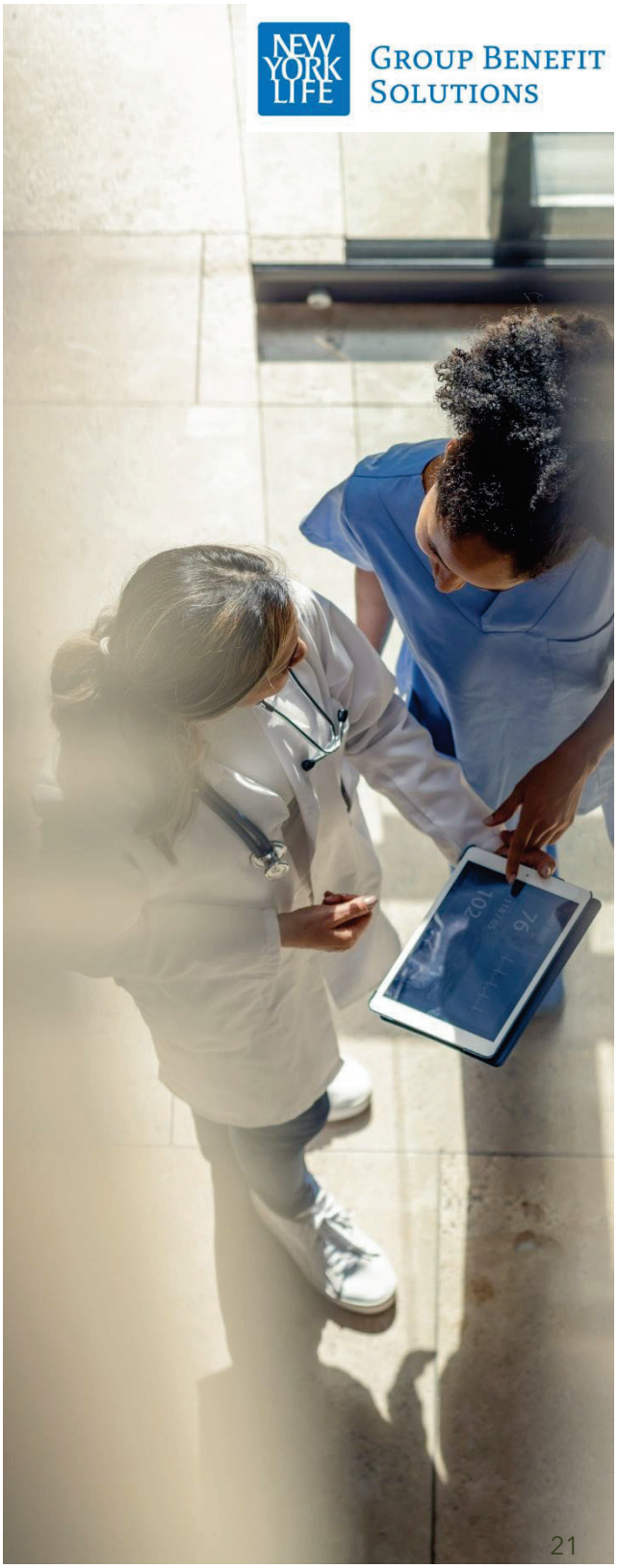
Employees who want to supplement their city-paid Group Life and AD&D insurance benefits may purchase additional coverage. When you enroll yourself and your dependents in this benefit, you pay the full cost through payroll deductions.

Employee: Coverage up to a maximum of $500,000; purchased in increments of $10,000. Guarantee Issue of up to $100,000

Spouse: Coverage up to 50% of what employee elects; purchased in increments of $5,000 to a maximum of $250,000. Guarantee Issue of up to $50,000

Child: Coverage up to a maximum of $10,000; purchased in increments of $2,500. All amounts guaranteed

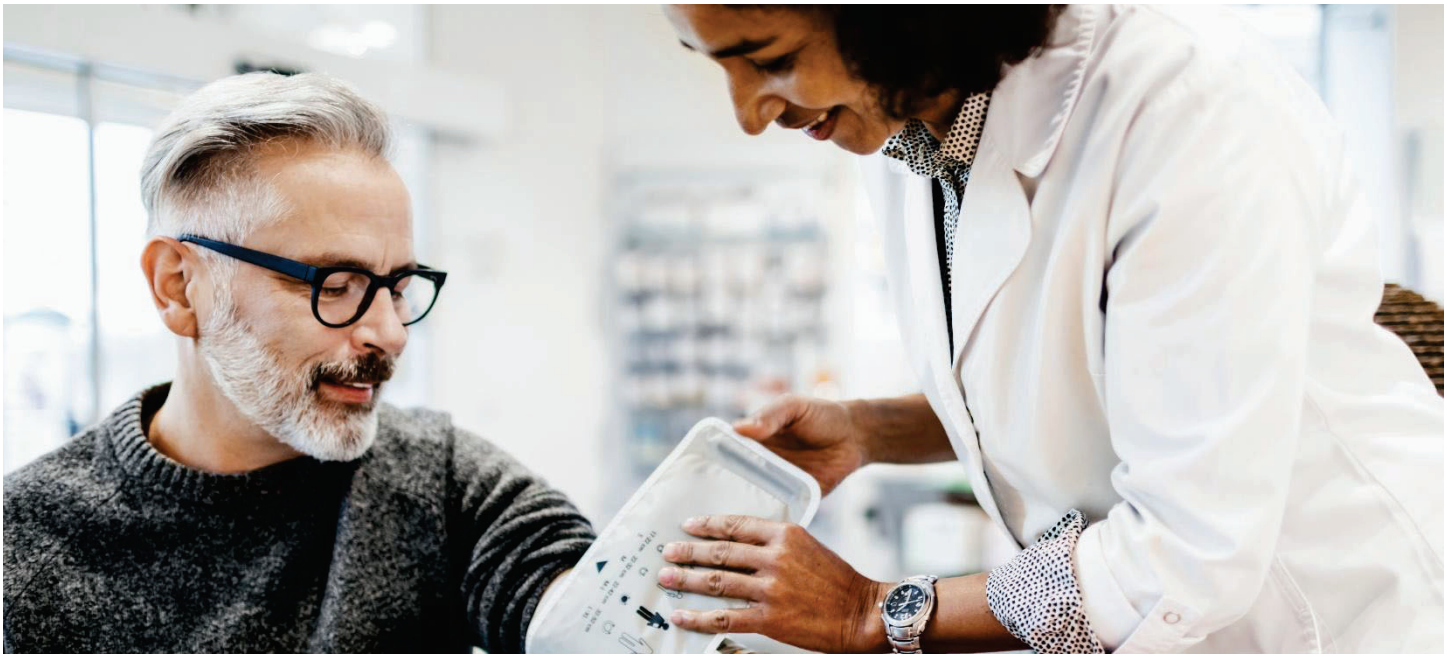
If you/spouse decline coverage when initially eligible, you/spouse are required to provide proof of good health for any amounts of coverage applied for. See NY Life Insurance packet on the city's intranet for details. Exclusions or additional documentation may be required for the purchase of voluntary life insurance.



Basic Life and AD&D Premium Rates

Employee Age Range	Cost Per $10K	Spouse Age Range	Cost Per $5K
<20	1.00	<20	0.50
20 - 24	1.00	20 - 24	0.50
25 - 29	1.00	25 - 29	0.50
30 - 34	1.10	30 - 34	0.55
35 - 39	1.20	35 - 39	0.60
40 - 44	1.70	40 - 44	0.85
45 - 49	2.60	45 - 49	1.30
50 - 54	4.10	50 - 54	2.05
55 - 59	6.60	55 - 59	3.30
60 - 64	9.70	60 - 64	4.85
65 - 69	16.80	65 - 69	8.40
70 +	30.20	Not Eligible	Not Eligible

For more information or to apply, please contact Human Resources at 303-289-8105 or Benefits@c3gov.com





Other Benefits

Employee Assistance Program

There are times in our lives when we need a little help. ComPsych Guidance Resources is there for you. As a part of your employee benefits package, the city provides employees with an Employee Assistance Program (EAP) which provides you support, guidance, and resources when you need them (e.g. family, relationship, stress, financial, legal, child and elder care, alcohol and drug, depression/anxiety, grief, crisis, and work issues). The EAP services provided through ComPsych are completely confidential and available 24 hours a day, 7 days a week, 365 days a year!

The program includes:

Life Management: Unlimited phone and web access with up to eight in-person counseling sessions per policy year. Includes unlimited support in child/elder care, educations, moving/relocation

LegalConnect: Unlimited telephonic consultations and free 30 minute, in-person consultation in family law, identity theft, real estate, contracts, and tax questions

FinancialConnect: Unlimited consultation in budgeting, credit, debt, estate planning and saving for college

FamilySource: Unlimited support for finding childcare services, planning vacations, and support for weight loss

For convenient access on the go, download the ComPsych mobile app GuidanceNow. From the app, you can find a provider, view the discount center, chat with a Guidance Consultant, and more

EAP Benefits

- Completely confidential. City of Commerce City does not receive any information about who contacts the EAP
- Available 24/7/365
- Includes eight in-person therapy sessions
- Online resources
- Unlimited phone consultations

Call or go online for help with:

- Depression
- Conflict resolution
- Drug or alcohol abuse
- Marital or family difficulties
- Legal concerns
- Help finding child and elder care
- Wills and estate planning
- Financial counseling

EXAMPLE:

Jim has recently been struggling to balance his responsibilities at work with his responsibilities at home. At times, he struggles to find childcare and finds that this impacts his performance on the job.

Jim contacted the EAP to talk through these struggles, and they were also able to provide trusted childcare resources that he now uses regularly!



Call:800.272.7255
Website: www.guidanceresources.com
WebID: COM589

EAP resources are available for free to you and your household family members.

Voluntary Benefits

The city provides you the option to purchase accident insurance, critical illness and/or hospital care insurance through Cigna. The amount you pay for these plans is deducted from your paycheck on a post-tax basis, which ensures that any payments you receive are not taxed.

Accident Insurance

Accident insurance can help you pay expenses that may follow an accident, including out-of-pocket health care costs. This plan pays benefits if you are injured in an accident while off the job.

Key features:

- You are paid cash directly, and the amount you receive is based on your injuries, services provided, and treatment
- You can use the money for whatever you like – medical bills, rent, mortgage, groceries or something fun
- You do not need to be enrolled in the city's health plan to elect this coverage

PICTURE THIS:
Mark breaks his leg playing soccer. Mark goes to the emergency room. Five days later, Mark files a claim and receives a check from **Cigna:**

Emergency Room	$200
X-Ray	$50
Broken Leg	$1,000
Follow Up Visit	$75
Total Received	$1,325

Critical Illness Insurance

Critical illness insurance provides a lump-sum, cash benefit if you are diagnosed with a covered illness (e.g. heart attack, stroke, cancer). A critical diagnosis can cause significant financial burden, especially if you are unable work while receiving treatment. You can use the money you receive however you would like, including to help you pay your mortgage, pay your deductible, seek experimental treatment, or for any other expenses.

Key features:

- You are paid cash directly; you can use the money for whatever you would like
- You do not need to be enrolled in the city's health plan to elect this coverage
- Health screening benefit: $50 cash for completing an annual wellness exam or other preventive screening

Coverage options: Employees can elect a coverage level of $5,000, $10,000, $20,000 or $30,000. Spouse coverage can be elected at 50% of the issued employee benefit and dependent child coverage can be elected at 25% of the issued employee benefit.

Hospital Care Insurance

A hospital stay can be expensive and can happen at any time. Even with medical insurance, out-of-pocket expenses such as deductibles, rehabilitation, and transportation can add up quickly. However, you can use cash from this benefit however you want! Hospital Care Coverage through Cigna offers you two options:

Benefit Type	Plan 1	Plan 2
Hospital Admission	$1,000 per day	$2,000 per day
Hospital Stay	$100 per day	$100 per day
Hospital Intensive Care Unit Stay	$200 per day	$200 per day

Voluntary Benefits (cont.)

Accident Insurance Rates

TIER	MONTHLY RATES
Employee	$7.59
Employee & Spouse	$13.99
Employee & Child(ren)	$18.81
Family	$25.20

Hospital Care Insurance Rates

TIER	Plan 1	Plan 2
Employee	$11.78	$20.38
Employee & Spouse	$27.38	$47.87
Employee & Child(ren)	$21.17	$36.24
Family	$36.78	$63.72

Critical Illness Insurance Rates

Attained Age	EE	EE+Sp	EE+Ch	EE+Fam
0-29	$1.12	$1.81	$1.35	$2.05
30-39	$1.90	$3.07	$2.14	$3.31
40-49	$3.76	$6.17	$4.00	$6.41
50-59	$7.87	$12.42	$8.11	$12.66
60-69	$12.85	$20.05	$13.09	$20.29
70-79	$19.86	$31.28	$20.10	$31.52
80+	$38.12	$59.27	$38.36	$59.51

Attained Age	EE	EE+Sp	EE+Ch	EE+Fam
0-29	$2.23	$3.61	$2.70	$4.09
30-39	$3.79	$6.13	$4.27	$6.61
40-49	$7.51	$12.33	$7.99	$12.81
50-59	$15.74	$24.83	$16.21	$25.31
60-69	$25.69	$40.10	$26.17	$40.57
70-79	$39.71	$62.56	$40.19	$63.04
80+	$76.24	$118.54	$76.71	$119.01

Attained Age	EE	EE+Sp	EE+Ch	EE+Fam
0-29	$4.46	$7.22	$5.40	$8.18
30-39	$7.58	$12.26	$8.54	$13.22
40-49	$15.02	$24.66	$15.98	$25.62
50-59	$31.48	$49.66	$32.42	$50.62
60-69	$51.38	$80.20	$52.34	$81.14
70-79	$79.42	$125.12	$80.38	$126.08
80+	$152.48	$237.08	$153.42	$238.02

Attained Age	EE	EE+Sp	EE+Ch	EE+Fam
0-29	$6.69	$10.83	$8.10	$12.27
30-39	$11.37	$18.39	$12.81	$19.83
40-49	$22.53	$36.99	$23.97	$38.43
50-59	$47.22	$74.49	$48.63	$75.93
60-69	$77.07	$120.30	$78.51	$121.71
70-79	$119.13	$187.68	$120.57	$189.12
80+	$228.72	$355.62	$230.13	$357.03

Total Advantage Card

The city partners with NewBenefits to offer employees the Total Advantage Card. Employees can select one of two packages:

Benefit Options	Benefits Included
Total Advantage Card	Legal Services, Financial Helpline, ID Sanctuary Enhanced
Total Advantage Card Plus	Legal Services, Financial Helpline, ID Sanctuary Enhanced, and Pet Care

For more information or to elect the Total Advantage Card
please contact Human Resources at 303-289-8105 or Benefits@c3gov.com

Retirement

ICMA-RC is now MissionSquare RETIREMENT

The City of Commerce City sponsors retirement plans for eligible employees through MissionSquare Retirement. Additional retirement plan options are available to full-time and eligible variable-hour employees as voluntary enrollments.

Automatic Retirement Benefits – Mandatory 401(a) Plan	
The city provides a mandatory 401(a) plan for all full-time employees. This plan cannot be changed or declined	• Non-union and AFSCME employees: Mandatory contribution of 6%, with the city matching 6% • Executive Retirement Plan: Mandatory 8%, with the city matching 8% • Police Retirement: Mandatory 12.5% with the city matching 12.5% • Executive Police Team: Mandatory 3% with the city matching 3% (in addition to participation in the FOP Police Plan)

Vesting Schedule	
At the time of separation, balances are cashed out per the vesting schedule	• Employees are always 100% vested in their own contributions • Non-union General Service and AFSCME employees: Employees are on a 3-year vesting schedule with employees earning 33% of the city's contributions each year and being fully vested after 3 years • FOP employees: Employees are on a 3-year vesting schedule with employees earning 33% of the city's contributions each year and being fully vested after 3 years • Executive employees: Employees are on a 2-year vesting schedule with employees earning 50% of the city's contributions after the 1st year and fully vested after 2 years

Elected Retirement Benefits	
The city provides eligible employees the option to elect the following retirement benefits	Elections in the voluntary retirement plans listed below may be added, changed, or declined at any point throughout the calendar year. To enroll in either plan below, please contact Human Resources for the enrollment forms. **457 Deferred Compensation Plan**: Eligible to full-time and part-time employees who work more than 20 hours per week • Pre-tax contributions through payroll deduction • Minimum contribution of 1% with a maximum contribution of $23,500 per year: If you are over the age of 50, the maximum contribution limit is $31,000 per year* • The 457 Deferred Compensation and Roth 457 have a combined annual maximum. • 50% employer match, up to a maximum 3% employer contribution**
	Roth 457: Eligible to full-time and part-time employees who work more than 20 hours per week • After-tax contributions through payroll deduction • Minimum contribution of 1% with a maximum contribution of $23,500 per year: If you are over the age of 50, the maximum contribution limit is $31,000 per year* • The 457 Deferred Compensation and Roth 457 have a combined annual maximum. • 50% employer match, up to a maximum 3% employer contribution (employer match will be pre-tax)**
	Roth IRA: Eligible to full-time employees • Post-tax contributions through payroll deduction • Minimum contribution of 1% with a maximum contribution of $7,000 per year; if you are over the age 50, the maximum contribution limit is $8,000 per year*

**IRS has not yet released 2027 limits– expected release October/November of 2026*
*** The 457 plan will only offer a 3% employer match total, if you choose to participate in both the pre and after tax plans you will have a 50% matching up to 3% maximum.*

Leave and Holiday Info

Full-time employees are eligible for general leave in the amounts stated below. For more information on availability of leaves and specifics, please refer to the city policies or please contact Human Resources at hr2@c3gov.com.

Variable-hour employees accrue paid sick leave at the rate of one hour for every thirty hours worked. During a public health emergency, full time employees will have access to up to 80 hours of public health emergency pay during a declared public health emergency, and part time or variable hour employees will have access to a prorated amount of time of up to two weeks which is determined based on their work schedule. For additional information on general leave, please refer to the city policies.

General Leave for Full-Time Employees (including FOP & AFSCME)

Years of Service*	Annual Hours Awarded
6 months through 4 years	152
5 through 9 years	200
10 through 14 years	232
15 or more years	272

*An employee's year of service is determined by looking forward to the number of years the employee will complete during the upcoming year. Leadership Team employees earn General Leave at the 5-year rate upon hire.

In addition to general leave, full-time employees will receive 88 hours of holiday leave at the beginning of each year, please see a list of city holidays below. The city also offers the following leave benefits – Family and Medical Act Leave, Injury Leave, Short-Term and Long-term Disability, Jury Duty, Voting Time, Military Leave, Bereavement Leave, and Domestic Violence Leave. Please reach out to HR for questions on using any of these leave benefits.

Holidays

11 paid holidays are provided for full-time staff:

- New Year's Day
- Martin Luther King Jr. Day
- President's Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving Day
- Day After Thanksgiving
- Christmas Day





Benefit Questions



General Notice

Employee Annual Notices

Every Annual Enrollment, the City of Commerce City provides employee benefit's plan notices.

Notices include the following information – please be sure to review:

- MEDICARE PART D PRESCRIPTION DRUG CREDITABILITY/NON-CREDITABILITY
- OUR PLAN PAYS SECONDARY TO DISABILITY-BASED MEDICARE AFTER BEING SOCIAL SECURITY DISABLED FOR 24 MONTHS
- PROVIDER CHOICE WHEN PLAN REQUIRES A PRIMARY CARE PHYSICIAN
- NON-GRANDFATHERED MEDICAL PLAN APPEALS PROCESSES
- WOMEN'S HEALTH AND CANCER RIGHTS ACT (WHCRA)
- PUBLIC HEALTH INSURANCE MARKETPLACE
- SPECIAL MEDICAL ENROLLMENT RIGHTS AND RESPONSIBILITIES UNDER HIPAA
- PREMIUM ASSISTANCE UNDER MEDICAID OR THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

To review these full notices, please visit our intranet page at c3gov.com/OpenEnrollment

If you have questions or would like to request a paper copy of these notices, please contact the benefits team at benefits@c3gov.com or call 303-289-8105.

Additional Information

Resources and Contact Information

Benefit Plan	Carrier	Group ID	Contact Information	Website
Medical & Prescription	United Healthcare	906353	EPO Choice Plan: (866) 633-2446 HMO Navigate Plan: (855) 828-7715 HSA Choice Plus Plan: (866) 314-0335	myuhc.com
Dental	Delta Dental of Colorado	7577	Premier: (303) 741-9305	deltadentalco.com
Vision	VSP	12107998	(800) 877-7195	vsp.com
Flexible Spending Plans and COBRA	Alerus	N/A	(877) 661-4727	alerusrb.com
Health Savings Account	Optum	N/A	(866) 234-8913	optumbank.com
Short-Term Disability	NY Life	SHD961065	(888) 842-4462	myNYLGBS.com
Long-Term Disability	NY Life	LK960264	(888) 842-4462	myNYLGBS.com
Life Insurance and AD&D	NY Life	FLX960284	(800) 362-4462	myNYLGBS.com
EAP	ComPsych	Web ID: COM589	(800) 272-7255 TDD: (800) 697-0353	guidanceresources.com
Total Advantage Card	NewBenefits	N/A	(800) 800-8304	mybenefitswork.com
Voluntary Benefits	Cigna	Commerce City	(800) 754-3207	cigna.com
Retirement	Mission Square	Contact HR for Specific Plan Numbers	(800) 825-0765	missionsq.org
Human Resources	Commerce City	N/A	(303) 289-8105 benefits@c3gov.com	intranet.c3gov.com



Commerce
CITY