

# Jefferson County Full-Time and Part-Time Summary of Benefits for 2021

<p><b>Eligibility and Coverage</b> All full-time (30 hrs a week) and part-time (20-29 hrs. a week) benefit-eligible employees are offered medical, vision and dental insurance with coverage beginning the <i>first of the month following your date of hire.</i></p> <p>Jefferson County offers coverage to benefit-eligible employees, their spouse (legal or common law), same-sex domestic partner (legally recognized or via an affidavit), civil union (certified under Colorado Law), domestic partner (registered in Colorado) and your/their child(ren).</p> <p><i>*Proof of spouse and dependent child(ren) status is required. *Child(ren) are eligible for coverage through the end of the year in which they turn age 26.</i></p>	<p><b>Medical Insurance</b> You have the choice between five medical plans offered by two medical carriers.</p> <p><b><u>Kaiser Permanente:</u></b> <b>Pine Valley</b> - \$750 deductible/\$4,250 OOP 25% coinsurance; \$30/\$50 office visit co-pays <b>Deer Trail</b> - \$500 deductible/\$3,000 OPM 15% coinsurance; \$10/\$30 office visit co-pays</p> <p><b><u>United Healthcare:</u></b> <b>Table Mountain Plan</b> - \$750 deductible/\$4,250 OPM 25% coinsurance; \$30/\$50 office visit co-pays <b>Elk Meadow Plan</b> - \$500 deductible/\$3,000 OPM 15% coinsurance; \$10/\$30 office visit co-pays <b>Charter Plan</b> - \$750 deductible/\$4,250 OPM 25% coinsurance; \$30/\$50 office visit co-pays Smaller “Charter” network within UHC to utilize. <i>*Preventive care is covered at 100% on all plans.</i></p>	<p><b>Dental Insurance</b> You have the choice between two dental plans offered by <b><i>Delta Dental Plan of Colorado.</i></b></p> <p><b>Pioneer Plan</b> - \$50 deductible/\$1,000 coverage annually <i>*This plan does not have orthodontia coverage</i> Preventive Coverage – 100% Basic Restorative – 80% Major Restorative – 50%</p> <p><b>Reynolds Plan</b> - \$50 deductible/\$2,000 coverage annually <i>*Orthodontia Lifetime Max coverage \$1,500</i> Preventive Coverage – 100% Basic Restorative – 90% Major Restorative – 60%</p> <p><b>*Prevention First</b> program extends your annual benefit max; diagnostic and preventive services will not count towards your annual benefit max when using a PPO pr Premier dentist.</p>
<p><b>Flexible Spending Accounts</b> Jefferson County offers you four flexible spending accounts for payroll tax savings: <b>Health Care FSA</b> - \$2,750 annual maximum <b>Dependent Care FSA</b> - \$5,000 annual maximum <b>Transportation FSA</b> - \$270 monthly maximum <b>Adoption Assistance FSA</b> - \$14,300 annually</p>	<p><b>Basic Life and AD&amp;D and Voluntary Life Insurance</b> Jefferson County provides you with <b>Basic Life and Accidental Death &amp; Dismemberment</b> coverage in an amount equal to two times your annual salary, up to a maximum of \$200,000. Coverage begins on your <i>date of hire.</i> You have the choice to purchase additional <b>Voluntary Life Insurance</b> for yourself, a spouse or same-sex domestic partner and/or child(ren).</p>	<p><b>Vision Insurance</b> You have the choice to enroll in the vision plan offered by <b><i>Vision Service Plan (VSP).</i></b> Benefits include annual eye exam \$10 co-pay, \$160 allowance Frames/Contacts, \$60 co-pay for Contact Lens Exam.</p>
<p><b>Life Assistance Plan (LAP)</b> You and members of your household may receive up to <b>three (3) face-to-face counseling sessions, per incident, per year with unlimited telephone consultations</b> as well as online support to help balance your work/life needs.</p> <p><i>Additional resources are available with <b>Will Preparation, Secure Travel Assistance and Healthy Rewards Discounts.</b></i></p>	<p><b>Retirement Savings</b> Jefferson County offers two Retirement Savings plans. <b>401(a) Retirement Savings – Immediate/Mandatory Participation.</b> Contribute 6%, 7%, or 8%; 100% match by the County. There is a six-year vesting schedule. <b>457 Def. Comp Plan – Optional Participation.</b> You can defer up to the IRS limit (\$19,500 in 2021) through two retirement companies. <i>You also have voluntary Roth options available. Receive details in Orientation.</i></p>	<p><b>Voluntary Benefits</b> You have access to group rates on <b>Auto and/or Home Insurance</b> through <b>Farmers.</b> These are paid through payroll deduction.</p> <p>You have access to a <b>Legal Protection Plan</b> through <b>LegalShield.</b> These are paid through payroll deduction.</p>
<p><b>Wellness Programs and Fitness Centers</b> Jefferson County has a variety of wellness events, classes and challenges offered through the employee wellness program, in addition to offering onsite fitness centers at multiple locations. We encourage participation in a Biometric Health Screening, a Health Assessment, webinars, online wellness challenges and more, as offered on an annual basis.</p>	<p><b>PTO and Holiday Time</b> Benefit-eligible employees working 40 hours a week earn 160 hours of PTO time annually. PTO accruals increase with length of employment. Jefferson County observes <b>11 paid holidays (88 hours)</b> annually in a floating holiday bank. <i>*PTO accruals and holidays are prorated for part-time benefit-eligible employees.</i></p>	<p><b>Disability Benefits</b> Jefferson County provides you with <b>Short-Term and Long-Term Disability</b> coverage. <i>*Income Replacement of 66 2/3% of salary in event of injury/illness (not work related) which prevents employees from working. Limitations apply. Employees who work less than 30 hours per week are not eligible for Long Term Disability coverage.</i></p>

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