

LARIMER COUNTY

Employee Benefits Summary



When do my benefits become effective?

- If you were hired between the 1st and the 15th of the month, your benefits begin the 1st day of the next full month.
- If you were hired between the 16th and the 31st of the month, your benefits begin the 1st day of second full month.

VACATION ACCRUALS (per biweekly pay period)

# Scheduled Work Hours	Regular & Limited Term Employees				Appointed Officials			
	0 to <5 Years	5 to <10 Years	10 to <15 Years	15+ Years	0 to <5 Years	5 to <10 Years	10 to <15 Years	15+ Years
20-29 Hours	3.00	3.25	4.00	4.50	3.25	4.00	4.50	5.00
30-39 Hours	4.00	4.50	5.50	6.25	4.50	5.50	6.25	7.00
40 Hours	4.50	5.25	6.25	7.25	5.25	6.25	7.25	8.25

SICK ACCRUALS

Employment Status	Biweekly	Annual
Part-Time: 20-29 Hrs	2.50	65.00
Part-Time: 30-39 Hrs	3.50	91.00
Full-Time: 40 Hrs	4.00	104.00

HOLIDAY ACCRUALS

Employment Status	Each Calendar Holiday
Part-Time: 20-29 Hrs	5.00
Part-Time: 30-39 Hrs	7.00
Full-Time: 40 Hrs	8.00

MEDICAL BENEFITS

New employees may choose from two medical plan options: **Surest** and a **High Deductible Health Plan (HDHP)**. These plans offer different approaches to coverage and cost, allowing you to select the option that best aligns with your healthcare usage and financial preferences.

surest™	SUREST \$0 DEDUCTIBLE PLAN	
	In-Network	Out-of-Network
DEDUCTIBLE		
Individual	\$0	\$0
Family	\$0	\$0
Coinsurance	\$0	\$0
Office Visit	\$20 - \$105	\$220
Specialist Visit	\$20 - \$105	\$220
PRESCRIPTIONS		In-network + 50% of remaining cost
Generic	\$10	
Preferred	20% cost share/\$50 max	
Non-Preferred	50% cost share/\$100 max	
Mail Order	2x copay amount	
Specialty	\$100	

UMR	HDHP WITH HSA	
	In-Network	Out-of-Network
DEDUCTIBLE		
Individual	\$3,400	\$6,800
Family	\$6,800	\$13,600
Coinsurance	0% after deductible	40%
Office Visit	0% after deductible	40%
Specialist Visit	0% after deductible	40%
PRESCRIPTIONS		Deductible + 40% of remaining cost
Generic	0% after deductible	
Preferred	0% after deductible	
Non-Preferred	0% after deductible	
Mail Order	0% after deductible	
Specialty	0% after deductible	

See the Benefits Resource Guide for additional details.

Additional Benefits Available Through the Medical Insurance:

TELADOC

Provides access to a US board-certified doctor anytime, anywhere, by web, phone, or mobile app. Talk to a Teladoc doctor 24/7/365.

Both Plans: \$0 copay

2ND.MD

Free expert medical advice for you and your family. Find a physician, get second opinions, schedule appointments, and more.

WELLNESS CLINIC

For employees, spouses, and dependents (ages 2+) enrolled in the County's medical plans for primary care services, chronic conditions, prevention, and onsite medication distribution.

Surest: Free
HDHP: \$45 per visit

DELTA DENTAL

The Delta Dental of Colorado PPO Plus plan covers services at the following rates:

- **Type A:** Diagnostic & Preventative (100%)
- **Type B:** Basic Services (80%)
- **Type C:** Major Services (50%)

Employees will see greater savings when using a participating dentist, but are welcome to visit any dentist.

VISION INSURANCE

VSP is an employee paid supplemental vision care plan, separate from the one eye exam a year available through the medical insurance.



DISABILITY INSURANCE

Short-Term and Long-Term Disability are both 100% Employer Paid.

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT

Pays your beneficiary a death benefit if you die due to a covered accident, and certain accidental losses.

BASIC LIFE INSURANCE

Basic Life and AD&D is 100% employer paid. You may also purchase additional life insurance for your dependents.

SUPPLEMENTAL LIFE INSURANCE

This is a voluntary, employee-paid supplemental term life insurance policy. Coverage amounts range from \$10,000-\$500,000.



ACCIDENT INSURANCE

This is a voluntary, employee-paid supplemental insurance. Pays for when you have minor or major accidents.

CRITICAL ILLNESS

This is a voluntary, employee-paid supplemental insurance. Benefits pay under specific conditions.



FLEXIBLE SPENDING ACCOUNTS

There are two types of Flexible Spending Accounts (see chart). The plan year runs from **January 1st through December 31st**.

	HEALTH CARE	DEPENDENT CARE
What It Covers	Expenses must be incurred for medical, dental, and vision care that is not reimbursed from another source.	Work related daycare expenses for a qualifying dependent.

RETIREMENT PLAN 401(a)

You are automatically enrolled in the mandatory 401(a) Retirement Plan on your first day of employment. Regular employees will be automatically enrolled to contribute the following amounts.

	EMPLOYEE	EMPLOYER MATCH
Years 1-5 in the Plan	5%	5%
Years 6-10 in the Plan	7%	7%
Years 11+ in the Plan	8%	8%

457(b) DEFERRED COMPENSATION

Larimer County's voluntary 457(b) Deferred Compensation Plan lets you set aside additional funds to help prepare for retirement.

- Convenient, Automatic Savings
- Save with Pre-Tax Dollars
- Roth option available
- Flexible Contributions
- Diverse Investment Options



MYSECURE ADVANTAGE



All benefit eligible Larimer County employees have access to financial coaching through MySecure Advantage (MSA). Through MSA, employees can work with a personal, unbiased, and confidential Money Coach for up to 90 days per year to reach financial goals, and overcome financial obstacles.

EMPLOYEE ASSISTANCE PROGRAM

Guidance Resources is free and confidential for employees, spouses, and dependents. They can help with confidential counseling, financial information, legal support, and work life solutions.



HUMAN RESOURCES

200 West Oak, Suite 3200
Fort Collins, CO 80524

Phone: (970) 498-5970
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Email: humanresources@larimer.org
Benefits Email: hr_benefits@larimer.org

Hours:
Monday-Friday,
8:00am-4:30pm

PAGES TO BOOKMARK

- **Human Resources**
larimer.org/hr
- **Benefits**
larimer.org/hr/benefits
- **Policies & Procedures**
larimer.org/hr/hr-policies-and-procedures

