



city of northglenn



2020-2021 benefits program

Plan Year: August 1, 2020 – July 31, 2021

Life is sure to take some unexpected turns. Northglenn realizes the importance of financial security for the things that matter most to you and your family, such as maintaining your health and income, should you become ill or injured. That's why the City of Northglenn is dedicated to providing a solid foundation of employee benefits to help you and your family maintain your health, your finances, and a work/life balance.

As a full-time employee of Northglenn, you are eligible for the following benefits:

- Medical
- Dental
- Vision
- Employee Assistance Program
- Basic and Voluntary Life & Accident Coverage
- Short and Long-Term Disability
- 457 Retirement Plan Option and Pension Plan
- General Leave & Personal Leave

This guide offers an overview of the key features of our plans to assist you in making the right choices for your situation. If you have questions regarding your benefits, please contact Christine Rucobo at (303) 450-8734 or crucobo@northglenn.org.



Please note that this guide is meant to provide a brief overview of your benefits; it is not all-inclusive. Please see your plan descriptions for full details on your benefit plans. If there is a discrepancy between this brochure and your plan documents, the plan documents will prevail.

your 2020-2021 benefits program



Health Benefit Options

Northglenn provides you with medical and dental benefits and pays a major portion of the employee premium to make these benefits more affordable for you.

Coverage for medical and dental benefits is effective the first day of the month following your date of hire. You may make changes to your elections during the annual open enrollment period in June, and any changes you make at that time will become effective August 1. Please note that if you do not elect coverage when you are first eligible, you may have waiting periods for some services. Please contact Christine Rucobo for details.

Get more from your medical benefits at www.kp.org.

- **Manage your health** and get information about recommended screenings.
- Reach your health goals with one of the personalized **healthy lifestyle programs**.
- **Search health topics**, conditions, and treatment options.
- Access **discounts** on acupuncture, chiropractic care, fitness club memberships, and more.

Log on to **www.kp.org** to take advantage of these great tools and resources.

Grandfathered Health Plan Status

The City of Northglenn believes its current medical plan is “grandfathered” under the Patient Protection and Affordable Care Act. As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when the law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans.

Medical Benefits

Northglenn offers medical benefits through Kaiser Permanente. The Kaiser medical plan is a Health Maintenance Organization (HMO), which requires you to visit Kaiser hospitals and doctors for all non-emergency care.

The table below outlines your share of the cost for services under the medical plan. For full details, refer to your Kaiser plan description. To find a Kaiser facility, go to www.kp.org, or call Member Services at (303) 338-3800.

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Medical Plan:	Kaiser Permanente HMO Plan 225
Provider Selection:	Only visit Kaiser doctors and hospitals, except where noted
Maximum Plan Allowance	None (maximums on specific services may apply; see plan description for details)
Annual Deductible (per plan year)	None
Annual Out-of-Pocket Maximum (per plan year)	\$2,000 per individual; up to \$4,500 per family (out-of-pocket maximum does <u>not</u> include copays)
Doctor Office Visits	Primary Care Physician: \$25 copay per visit Specialist: \$40 copay per visit
Preventive Care	No charge
Inpatient Hospital	\$500 copay per admission
Outpatient Surgery	\$250 copay per visit
Emergency Care (covered in- or out-of-network)	\$150 copay per visit
After-Hours Urgent Care	\$75 copay per visit at a Kaiser designated after-hours facility
Diagnostics	Diagnostic Lab & X-ray: No charge (plan pays 100%) Therapeutic X-ray: \$40 copay per visit MRI/CT/PET: \$100 copay per procedure
Prescription Drugs (Contact the Clinical Pharmacy Call Center at 1-800-632-9700 for questions on Kaiser's approved drug list.)	Generic: \$15 copay; Brand-name: \$40 copay; Specialty (including self-administered injectables): 20% of eligible expenses up to \$75 per prescription Home delivery (mail-order) available. 90-day supply for two copays Note: Some prescriptions are limited to a 30-day supply. Please contact the Pharmacy Call Center at 1-800-632-9700 for details.
Vision Exam	Eye exam (with an Optometrist): \$25 copay per visit (contacts and glasses not covered)
Chiropractic Care	\$25 copay per visit (limited to 20 visits per year)

Monthly Benefit Premiums

Kaiser HMO Medical Plan 225	Northglenn Share	Your Share
Employee Only	\$629.13	\$69.90
Employee + Spouse	\$1,118.40	\$279.60
Employee + Child(ren)	\$1,062.47	\$265.62
Family	\$1,621.71	\$405.42



Dental Benefits

You have a choice of two dental plans provided through Delta Dental.

Both dental plans are Preferred Provider Organization (PPO) plans that offer three levels of dentists to choose from:

1) Delta Dental PPO Participating Dentists; 2) Premier Dentists; and 3) Non-Participating Dentists.

The dental plans allow you to visit any dentist of your choice; however, your benefits will be the greatest if you visit a Delta Dental PPO dentist. Also, please note that if you visit a non-participating dentist, you may be required to provide payment up-front and submit a claim to Delta Dental for reimbursement. Your dental plan options are highlighted in the table below.

The table below outlines your share of the cost for services under each plan.

Dental Plan Options:	Option 1: PPO Plan (Plan #0604)		Option 2: Premier Plan (Plan #7144)	
Provider Selection:	Delta Dental PPO Participating Dentists	Delta Dental Premier & Non-Participating Dentists	Delta Dental PPO Participating Dentists	Delta Dental Premier & Non-Participating Dentists
Maximum Annual Benefit	\$1,000 per person per calendar year (diagnostic & preventive services do not apply to benefit maximum)		\$1,000 per person per calendar year (diagnostic & preventive services do not apply to benefit maximum)	
Annual Deductible (per calendar year)	\$50 per person up to \$150 per family		\$50 per person up to \$150 per family	
Coinsurance:				
Diagnostic & Preventive Services (i.e., oral exams & cleanings, fluoride, etc.)	No charge (plan pays 100%; deductible waived)	20% of eligible expenses after deductible (plan pays 80%;	No charge (plan pays 100%; deductible waived)	No charge (plan pays 100%; deductible waived)
Basic Services (i.e., fillings)	20% of eligible expenses after deductible (plan pays 80%)	50% of eligible expenses after deductible (plan pays 50%)	20% of eligible expenses after deductible (plan pays 80%)	20% of eligible expenses after deductible (plan pays 80%)
Major Services (i.e. extractions, root canals, periodontics, dentures)	50% of eligible expenses after deductible (plan pays 50%)	50% of eligible expenses after deductible (plan pays 50%)	50% of eligible expenses after deductible (plan pays 50%)	50% of eligible expenses after deductible (plan pays 50%)

Prevention First!

Your dental health is an important part of your overall health. Make sure you take advantage of your preventive dental visits. Diagnostic and preventive services are covered at 100 percent, and they do not apply toward your annual benefit maximum!

Dental Option 1: PPO Plan	Northglenn Share	Your Share	Dental Option 2: Premier Plan	Northglenn Share	Your Share
Employee Only	\$34.01	\$0.00	Employee Only	\$33.92	\$7.44
Employee + One	\$47.07	\$11.76	Employee + One	\$47.35	\$32.90
Family	\$72.83	\$18.20	Family	\$72.65	\$69.78

Vision Benefits

Vision benefits are provided through Vision Service Plan (VSP). The VSP plan includes a complete eye exam every 12 months, your choice of either contacts or lenses every 12 months, and frames every 24 months based on wholesale cost.

VSP offers a nationwide network of providers. You can visit any provider; however, if you choose to visit a provider outside of the VSP Choice network, you must pay your provider up front and submit a claim to VSP for reimbursement. Please see your plan summary for your out-of-network reimbursement amounts.

Vision Plan		
Provider Selection	VSP Choice Providers	Out-of-Network
Eye Exam (Covered every 12 months)	\$10 copay	Up to \$45
Prescription Glasses (Lenses covered every 12 months; frames covered every 24 months)	\$25 copay Lenses: Single vision, lined bifocal, lined trifocal, and polycarbonate for children covered in full; \$55-\$175 copay for lens enhancements Frames: \$130 allowance (\$150 on featured brands); 20% off remaining balance	Lenses: Single vision up to \$30, lined bifocal up to \$50, lined trifocal up to \$65, lenticular up to \$100 Frames: Up to \$70
Contact Lenses (Covered every 12 months instead of prescription glasses)	Up to a \$60 copay Covers contact lens exam (fitting & evaluation) and up to a \$130 allowance for contacts	Elective: Up to \$105 Necessary: Up to \$210 Covers contact lens exam (fitting & evaluation)
Monthly Premium Cost		
Employee Only	\$9.43	
Employee + Spouse	\$15.09	
Employee + Child(ren)	\$15.41	
Family	\$24.84	

Flexible Spending Accounts

You have the opportunity to participate in Northglenn's Flexible Spending Account (FSA) plan. FSAs allow you to deduct money from your paycheck pretax to pay for certain qualified expenses, so you realize tax savings on these expenses.

You may elect up to the following:

- \$2,750 for your Health FSA, and
- \$5,000 for your Dependent Care FSA.

Refer to your Rocky Mountain Reserve materials for details and restrictions.

Rollover Feature for the Health FSA!

The IRS now allows a rollover of up to \$550 into the following plan year for the Health FSA. If you have money left in your account at year-end, it will automatically roll over into the 2021-2022 plan year. Even if you do not make a new election, you may still use your carried-over funds.

Life & Accident Coverage

Basic Life and AD&D: Northglenn provides you with basic life and accidental death & dismemberment (AD&D) coverage for you and your dependents at no cost to you.

- Life benefit: You are covered for one and one-half times your annual salary up to \$200,000.
- AD&D benefit: Should your death be due to an accident, your beneficiary would receive an additional one and one-half times your annual salary up to \$200,000.
- Dependent life benefit: Your spouse and dependent children are covered for \$1,000 of life benefit.

Voluntary Life and AD&D: You may supplement your basic life and AD&D coverage with voluntary coverage through Lincoln Financial Group. If you are a new employee enrolling when you first become eligible, you will be guaranteed \$150,000 of coverage for yourself and \$30,000 of coverage for your spouse without having to submit a medical questionnaire.

You may purchase life insurance in the following coverage amounts:

- Yourself: A maximum of \$300,000 in increments of \$10,000.
- Spouse: A maximum of \$150,000 in increments of \$5,000.
- Children: You may choose \$2,500, \$5,000, or \$10,000 of life benefit.

Retirement Savings

Northglenn helps you save for retirement on a tax-deferred basis with its 401(a) Pension and 457 retirement plans. Northglenn contributes a percentage to your 401(a) Pension plan based on years of service. You may choose from a variety of funds offered through ICMA-RC and Nationwide Retirement Solutions. You may enroll, cancel or change your election deferral at anytime.

Please refer to your Nationwide and ICMA materials for more information. You may also contact Lisa Deppey with ICMA at (303) 471-0901 or Michelle Escobedo with Nationwide at (303) 452-6300, ext. 1, for questions.

Disability Coverage

Disability insurance provides you with income protection should you become disabled and unable to work due to a non-occupational illness or injury (outside of work hours).

Northglenn provides you with short-term disability (STD) and long-term disability (LTD) coverage at no cost to you.

Should you become disabled, short-term disability may provide you 80-100% (based on years of service) of your pre-disability salary up to 448 hours in a 12 month period. Short-term disability is available after 1 year of employment and a 2 week waiting period at the time of disability.

Long-Term Disability provides up to 60% of your pre-disability salary to a maximum of \$8,000 per month up to age 65, and after a 90 day elimination period. Please contact Christine Rucobo for additional information.

Employee Assistance Program

Northglenn believes that your mental well-being is an important part of your overall health. To help you manage issues such as stress, divorce/separation, grief, drug/alcohol abuse, legal/financial consultation, and medical and psychological needs, Northglenn provides an Employee Assistance Program (EAP) as a free and confidential resource for you and your family.

The EAP provides up to eight counseling sessions for each household member per issue, per year. You also have access to a wealth of resources and information online. To access your EAP benefits, simply call or log on to the website shown in the column to the right.

Contact Information

Medical – Kaiser Permanente

(Group #16410)

Appointments: (303) 338-4545

Member Services: (303) 338-3800

Pharmacy Call Center: (303) 338-4503

www.kp.org

Dental – Delta Dental

(Delta PPO Group #0604;

Delta PPO Plus Premier Group #7144)

(303) 741-9305

www.deltadentalco.com

Vision – Vision Service Plan (VSP)

(Group # 30076325)

(800) 877-7195

www.vsp.com

Flexible Spending Accounts

Rocky Mountain Reserve

www.rockymountainreserve.com

To submit claims:

Mail: Rocky Mountain Reserve

PO Box 631458

Littleton, CO 80163

Fax: (866) 557-0109

Email: claims@rmrbenefits.com

Employee Assistance Program

Mines & Associates (Group #1261)

(800) 873-7138 or (303) 832-1068

www.minesandassociates.com

For online access use the following:

Username: northglenn

Password: employee

Retirement Plans

ICMA-RC (Group #300772)

Contact Cherie Mason at

(800) 825-0765

www.icmarc.org

Nationwide Retirement Solutions

(Group #0608)

Contact Michelle Escobedo at

(303) 452-6300, ext. 1

www.nrsforu.com

Basic Life/AD&D, Voluntary Life/ AD&D & Long-Term Disability

Lincoln Financial Group

(Basic Life/AD&D Group #10176514;

Voluntary Life Group #400001000-16940;

Long-Term Disability Group #10176515)

(800) 423-2765

www.lfg.com