



Tri-Lakes Monument Fire Protection District



2021
EMPLOYEE BENEFITS GUIDE

► 2021 Open Enrollment

Welcome to your 2021 employee benefits open enrollment! It is important that you review all the products available and your current enrollment status to ensure you have all the coverage you want.

Open Enrollment Period

Open enrollment this year will be through Employee Navigator, the portal will be open for changes 11/2/2020 through 11/30/2020. New plan coverage will begin 1/1/2022.

All employees are required to meet with a representative to review their benefits and learn how to enroll on our new Employee Navigator Portal.

What's new?

Below is a high-level list of the changes that have will be made.

Medical

- **Kaiser CO Platinum 400/20**
 - The individual deductible is increasing from \$350 to \$400
 - The family deductible is increasing from \$700 to \$800
 - The individual out of pocket maximum is increasing from \$3,500 to \$4,000
 - The family out of pocket maximum is increasing from \$7,000 to \$8,000
 - The specialist visit copay is increasing from \$50 to \$55/visit.
 - Primary care visits with a Kaiser doctor will remain at \$20 however, if you visit an affiliated provider (not under a Kaiser roof) you will pay \$40.
 - Kaiser has added two cost share options for outpatient surgeries. If you go to a designated ambulatory surgery center you will pay your deductible then 5% coinsurance. If you have your surgery done at an outpatient department at a hospital you will pay your deductible then 15%.
- **New Plan - Kaiser CO Platinum 0/15 Rx Copay**
 - We have added a new plan for you to choose from. Tri-Lakes monument will continue to pay 96% of the Kaiser CO Platinum 400/20 plan, and you will pay the difference in premium for this new plan.

Flexible Spending Account

- Tri-Lakes will be changing our FSA administrator to Rocky Mountain Reserve effective 01/01/2021
 - WageWorks will continue to administer run out period of the current 2020 plan. Make sure to have all incurred claims during the 2020 plan year submitted to WageWorks by Wednesday, March 31, 2021. If at that time you have any remaining balance, up to \$500, that balance will be reported to Rocky Mountain Reserve and they will deposit that into your 2021 plan year for you to use. This will happen during April of 2021. The IRS maximum contribution will stay the same for 2021.
 - Rocky Mountain Reserve will administer any claims incurred after 1/1/2021. Please submit newly incurred claims after January 1, 2021 to Rocky Mountain Reserve.
 - The IRS has increased the rollover limit to \$550 for the 2021 plan year (currently \$500 for the 2020 plan year).

Enrollment Platform

- We will be using Employee Navigator this year for our open enrollment, this in an online platform that will capture your election for the upcoming plan year. **All employees are required to meet with a representative to review their benefits and learn how to enroll on our new Employee Navigator Portal.**

► Employee Benefits Overview

Benefits are an integral part of the overall compensation package provided by Tri-Lakes Monument Fire Protection District. In this guide you will find important information on the benefits available to you and your family.

Healthcare Benefits

If you are a full-time employee, you are eligible to enroll in the **Tri-Lakes Monument FPD** benefits if you work at least 30 hours per week. Your benefits are effective on your date of hire.

Medical, Dental and Vision Insurance

The District offers medical on date of hire. Dental and Vision Coverage are effective the 1st of the month after date of hire. Employees have 30 days from their hire date to make plan elections. Once made, elections are fixed for the remainder of the plan year. Our Plan Year runs from January 1, 2021 to December 31, 2021. Plans cannot be altered throughout the year without a qualifying event.

Employee Contributions

TLMFPD allows you to pay your portion of medical, dental and vision plan costs on a pre-tax basis.

Benefits Eligibility

Employees who work at least 30 hours per week are eligible for medical, dental, and vision benefits on their date of hire.

Optional coverage to eligible dependents, including:

- Your legal spouse, civil union partner or qualifying spousal equivalent.
- Your children to age 26, regardless of student, marital, or tax-dependent status
- Your dependent children of any age who are physically or mentally unable to care for themselves.



► Benefits Enrollment

You can sign up for benefits or change your benefit elections at the following times:

- Within 30 days of hire
- During annual open enrollment
- Within 30 days of experiencing a qualifying life event. Due to IRS regulations, once you have made your elections, you cannot change your benefits until the next annual enrollment period. The only exception is if you have a qualified change in family status. Qualifying events:
 - Marriage, legal separation, or divorce
 - Change in civil union status
 - Birth or adoption of a child
 - Change in employment status for you or your spouse
 - Change in a dependent's benefits eligibility
 - Change in the cost or coverage of your spouse's benefits
 - Change in place of residence causing a loss of eligibility
 - Change in the cost of a dependent care
 - Loss of a dependent (death)
 - Reduction of hours of service
 - Enrollment in a Qualified Health Plan through the Health Insurance Marketplace.

To change your benefits, you must notify the District within 30 days of the qualifying event.



► Your Health Plans

Medical Insurance

Tri-Lakes Monument Fire Protection District offers three Kaiser plans for eligible employees. The Select Plan is for employees who reside in Southern Colorado and has a smaller network of providers. It is key that you stay within that network. Employees who reside in Denver need to go Kaiser facilities. An employee may not be covered if they seek treatment by an out-of-network doctor or facility, unless it is for life/limb emergency.

Tri-Lakes Monument Fire Protection District will pay 96% of the Kaiser CO Platinum 400/20 plan, and you will pay the difference in premium for the new 0/15 plan.

PLAN FEATURES	KP SELECT CO PLATINUM 400/20 HMO	KP CO PLATINUM 400/20 HMO	KP CO PLATINUM 0/15 RX COPAY
Deductible (Individual/Family)	\$400 / \$800	\$400 / \$800	\$0/\$0
Coinsurance (most services)	You pay 15%	You pay 15%	You pay 10%
Out-of-Pocket Maximum (calendar year) (includes Deductible, Coinsurance, and copays)	\$4,000 per individual \$8,000 max per family	\$4,000 per individual \$8,000 max per family	\$3,000 per individual \$6,000 max per family
Preventative Care	100% Covered	100% Covered	100% covered
Office Visit			
PCP	\$20 Copay	\$20 Copay	\$15 Copay
Specialist	\$55 Copay	\$55 Copay	\$35 Copay
Emergency Services	\$400 Copay	\$400 Copay	\$300 Copay
Urgent Care	\$75 Copay	\$75 Copay	\$75 Copay
Diagnostic Lab & x-ray	You pay 15% after deductible	You pay 15% after deductible	You pay 10% after deductible
MRI, CAT, PET & Other High-Tech Services	You pay 15% after deductible	You pay 15% after deductible	\$200 Copay
Inpatient Hospital	You pay 15% after deductible	You pay 15% after deductible	\$500 per day (up to 4 days)
Outpatient Hospital/Facility	Ambulatory surgery center: 5% after deductible Outpatient Surgery Center: 15% after deductible	Ambulatory surgery center: 5% after deductible Outpatient Surgery Center: 15% after deductible	Ambulatory surgery center: \$300 Outpatient Surgery Center: \$500
Prescription Drugs – Retail & Specialty Pharmacy			
Tier 1 - Generic	\$10	\$10	\$10
Tier 2 - Brand	\$40	\$40	\$35
Tier 3 - Non-Preferred	15%	15%	\$200
Tier 4 - Specialty	15%	15%	\$250
Mail Order Prescriptions	2 x copay for 90 days	2 x copay for 90 days	2 x copay for 90 days

Dental Coverage

TLMFPD provides you with the choice of two dental plans through SunLife Financial with no benefit changes for the 2021 plan year.

Sunlife HMO Dental – Base Plan

No cost to employees for this plan!

The base plan is a dental discount plan that utilizes a smaller network of dentists. **With the base plan, the district picks up 100% of the cost for employee and family coverage.** Below are some examples of copays associated with this plan. See carrier plan description for full copay schedule.

TYPE OF SERVICE	NETWORK
Network Provider Required	SunLife (Delta Health Alliance)
Preventative Visits and X-rays	100% Covered
Regular Office Visit	\$5 Copay
Regular Cleaning	\$8 Copay
Simple Extraction	\$20 Copay
Specialist Office Visit	\$25 Copay
Waiting Periods	None

Sunlife PPO – Buy-Up Plan

PPO cost minus HMO cost is your cost as a buy-up to purchase this dental plan.

The buy-up plan is a more traditional insurance plan, with a broader network of dentists. With the buy-up option, employees are charged the difference between the total premium of the buy up plan less the cost for the base plan.

TYPE OF SERVICE	NETWORK
Deductible - Individual/Family	\$50/\$150
Annual Maximum	\$1,200 per policy year for each member enrolled in the plan. Preventative care is not included in this amount.
Preventative Services (Routine cleanings, X-rays)	100% Covered, deductible waived
Basic Services (Fillings, extractions)	You pay 20% after deductible
Major Services (Root canals, crowns)	You pay 50% after deductible
Orthodontia	Not Covered
Waiting Periods	No waiting period for preventive or basic services. 12 months for major services.

► Voluntary Vision – VSP

Please note: This is an optional benefit!

The vision carrier is Vision Service Plan (VSP). You can visit providers in or out of the VSP network; however, dollar for dollar, the best value would be to visit providers within the network. Visit <https://www.vsp.com/> for more information.

SERVICES	IN-NETWORK	OUT-OF-NETWORK
Network Provider Required	VSP	None
Eye Examinations	\$10 copay	Reimbursed up to \$50
Materials	Additional \$25 copay	See Below
Eyeglass Lens Benefit		
Single Vision	Covered in full after copay	Reimbursed up to \$50
Bifocal	Covered in full after copay	Reimbursed up to \$75
Trifocal	Covered in full after copay	Reimbursed up to \$100
Contact Lenses (in lieu of eyeglasses)	Up to \$130 allowance	Reimbursed up to \$105
Frames	Up to \$130 allowance	Reimbursed up to \$70
Benefit Frequency	Exam - every 12 months Lenses - every 12 months Frames - every 24 months	
NOTE: Glasses and contacts are not covered in the same year.		



▶ Contributions

Medical Insurance

Premiums are based on age branded rates. Employee is charged 4% of the premium per month (Tri-Lakes Monument Fire Protection District will be paying 96% of the Premium Costs).

Dental Insurance

SunLife HMO Dental – Base Plan

MONTHLY COST	EMPLOYEE COST PER MONTH	DISTRICT COST	TOTAL PREMIUM
Employee Only	\$0	\$11.41	\$11.41
Employee + Spouse	\$0	\$18.77	\$18.77
Employee + Child	\$0	\$25.59	\$25.59
Employee + Family	\$0	\$30.06	\$30.06

SUNLIFE PPO DENTAL – BUY-UP PLAN

MONTHLY COST	EMPLOYEE COST PER MONTH	DISTRICT COST	TOTAL PREMIUM
Employee Only	\$31.12	\$11.41	\$42.53
Employee + Spouse	\$65.60	\$18.77	\$84.37
Employee + Child	\$72.48	\$25.59	\$98.07
Employee + Family	\$104.95	\$30.06	\$135.01

Vision Insurance

VOLUNTARY VISION INSURANCE – VSP

MONTHLY COST	EMPLOYEE COST PER MONTH	DISTRICT COST	TOTAL PREMIUM
Employee Only	\$9.21	\$0	\$9.21
Employee + Spouse	\$14.73	\$0	\$14.73
Employee + Child	\$15.04	\$0	\$15.04
Employee + Family	\$24.25	\$0	\$24.25



Flexible Spending Accounts (FSA)

Rocky Mountain Reserve

Tri-Lakes Monument Fire Protection District offers a flexible spending account (FSA) options through **Rocky Mountain Reserve**. The money that you put into an FSA is collected from your paycheck before taxes are withheld, which means you don't pay taxes on those dollars. Basically, it is like using a 25% off coupon for your health care and dependent care expenses! **A few very important rules apply to FSAs.** Please read this page carefully before you make your FSA elections!

Want to save 25% on your health care and dependent care expenses?

Health Care FSA

- Health care FSA dollars can be used to pay for eligible out-of-pocket expenses such as deductibles, copays, and other health-related expenses that are not reimbursed by the medical, dental, or vision plans.
- Over-the-counter (OTC) medications require a prescription in order to be reimbursed.
- You may contribute up to **\$2,750** to your health care FSA for the 2021 calendar year. The entire amount you elect is available to you on September 1 or your benefits effective date.
- Our plan includes a rollover allowance (Currently the allowance is \$500 and will be \$550 for 2021). Any FSA dollars over the rollover maximum will be lost.
- You have until December 31st, 2021 to use your health care FSA dollars. You must turn in your receipts by March 31st, 2022.
- As we are changing administrators from WageWorks to Rocky Mountain Reserve, please remember to turn in claims incurred in the 2020 calendar year to WageWorks and all claims incurred in calendar year of 2021 to Rocky Mountain Reserve.
- All requests from reimbursement must be submitted to **Rocky Mountain Reserve**.
- FSA elections must be made every year during open enrollment. Once the plan year has started, you cannot change your elections unless there is 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.
- A full list of eligible expenses is available at www.rockymountainreserve.com



► Additional Benefits

Duty Death

In the event of a line of duty death, the district provides a \$50,000 benefit.

Duty Injury Accident and Health

Accident and sickness insurance is a covered benefit paid for by the district. This benefit covers injuries and illnesses that occur while participating in an activity of the organization.

Coverage to include:

- Total disability due to injury
- Total disability due to illness
- Partial disability
- Permanent physical impairment benefit
- Family expense benefit, should injured or ailing employee be confined to a hospital or receives outpatient care.

Retirement Benefit

Jan 2021, employees contribute 11.5% and employer adds 8.5% to the Statewide Defined Benefit. Statewide Money Purchase employees contribute 8%, employer contributes 8%. For Statewide Death and Disability, Employer contributes 3%. If you would like to read more about recent FPPA legislation, please visit forwardwithfppa.org

Fire and Police Pension Association of Colorado fppaco.org. We encourage members to go online directly onto their member account portal to make changes. Register online with the email address on file with FPPA. Call 1800-332-3772 or 303-770-3772 x 6450 for help with the Member Account Portal (MAP). The employee is responsible for assuring address and beneficiaries are listed correctly online within the portal. Employees are part of either the Statewide Defined Benefit Plan and or the Statewide Money Purchase Plan. The District pays for the Statewide Death and Disability Plan for each employee.

<https://fppaco.org/benefits.html>. Through FPPA a full time employee can enroll in a Deferred Compensation Plan which is managed for Fidelity Investments. Employee has the option to sign up for a traditional 457 Plan or a Roth 457. Call 800-343-0860 or with Fidelity questions.

Plan for your retirement early and use the retirement calculator in the Member Account Portal. Prior to retirement, contact FPPA retirement coordinator at 303-770-3772 x 6400 to discuss retirement and DROP 3-6 months in advance.

Employee Assistance Program

Tri-Lakes Monument Fire Protection District provides voluntary confidential **access to professional counseling services** through an Employee Assistance Program (EAP). The EAP, is available to all employees and their immediate family members. The program offers 24-hour problem assessment, short term counseling and referral to appropriate community and/or private services. **There is no cost for an employee to consult with an EAP counselor.** Employees faced with dynamic challenges of financial concerns, legal issues, alcohol or drug problems, marital problems, illness of a family member, emotional worries, child care problems, etc. are invited to take advantage of this valuable benefit.

► Additional Benefits

Peer Support Program

The district peer support program is designed to provide confidential, non-intrusive, and peer level support to those individuals who need it for any reason. The PST is designed to be used for all types of needs by the individual to include on-duty and off-duty. The PST is A 24/7 confidential, compassionate and supportive program that is aimed to improve the overall psychological health and wellness for all fire department sworn employees.

If you have any questions concerning the Peer Support Program please contact Stephanie Soll.

Annual Physical

The district pays 100% toward the cost of an annual physical for all sworn staff.

Fitness Equipment & Gym Membership

Fitness equipment is available at each station. While on duty, the district also pays for an annual gym membership at the monument YMCA.

In addition, if you are enrolled in either of the offered Kaiser medical plan options, you will have a choice of two Active and Fit programs to empower you to become more physically active; Active & Fit and Active & Fit Direct. For additional details on this benefit please see below and visit:

www.activeandfit.com

Cardiac and Cancer Coverage

The district participates in the State of Colorado Heart and Cancer trust to fund extra coverage for our line staff should a medical exam reveal a heart of circulatory diagnosis other than hypertension or angina. Cancer coverage includes: breast cancer, brain, digestive, genitourinary, hematological, and skin cancers. Benefits to this program include

- Faster pay-outs for our firefighter/medics
- No long waits for benefits
- Firefighters/medics will receive payments based on type and stage of their cancer
- Considered a line of duty condition
- Except rehab payments, awards in the cancer program are not taxable.

► Voluntary Benefits

The District offers voluntary supplemental insurance through Colonial which can be deducted as a payroll deduction. Should the employee leave the District, the employee can usually continue the benefit by changing the method of direct billing.

Types of voluntary benefits offered:

- Disability insurance
- Supplemental life insurance
- Accident insurance
- Hospital confinement indemnity insurance
- Cancer and critical illness insurance

Open Enrollment for Colonial will run from November 1 to November 30th. Questions for Colonial should be directed to Allisa Swartz, 303-280-3994 ext. 115 or at allisa.Swartz@coloniallifesales.com

FPPA offers 457 Plans (Voluntary Deferred Compensation/self-directed plans with a variety of investment choices). Contact Samuel Casad, Director & Retirement Planner for Fidelity Investing at 303-549-6274 or samuel.casad@gfmr.com.

Holidays and Paid Time Off

Paid Time Off

As a full-time employee of the District, you are eligible for paid sick time, paid vacation, holiday pay, educational leave, and personal leave.

Holiday

The District observes the following holidays:

- | | | |
|--------------------------|--------------------|--------------------|
| • New Year's Day | • Independence Day | • Veteran's Day |
| • Martin Luther King Day | • Colorado Day | • Thanksgiving Day |
| • President's Day | • Labor Day | • Christmas Day |
| • Memorial Day | • Cabrini Day | |



► Resources and Contact Information

MEDICAL	
Provider Name:	Kaiser Permanente
Group #:	036739
Provider Phone #:	800-632-9700 (North CO), 888-681-7878 (South CO)
Provider Web Address:	https://healthy.kaiserpermanente.org

DENTAL	
Provider Name:	Sun Life
Group #:	5477850
Provider Phone #:	800-442-7742
Provider Web Address:	https://www.sunlife.com

VOLUNTARY VISION	
Provider Name:	VSP
Group #:	30063339
Provider Phone #:	800-877-7195
Provider Web Address:	https://www.vsp.com

FLEXIBLE SPENDING ACCOUNT (FSA)	
Provider Name:	Rocky Mountain Reserve
Provider Phone #:	(866)722-1223
Email	claims@rmrbenefits.com
Provider Web Address:	https://www.rockymountainreserve.com

FIRE AND POLICE PENSION ASSOCIATION OF COLORADO (FPPA)	
Provider Phone #:	303-770-3772
Provider Web Address:	https://www.fppacp.org

► Resources and Contact Information

EAP (EMPLOYEE ASSISTANCE PROGRAM)

Provider Name:	Public Safety
Provider Phone #:	888-327-1060
Provider Web Address:	https://www.theeap.com/public-safety-eap

FMLA (FAMILY MEDICAL LEAVE ACT)

Provider Web Address:	https://www.dol.gov/whd/fmla/employeeguide.htm
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OPTIONAL VOLUNTARY SUPPLEMENTAL INSURANCE

Provider Name:	Colonial Life
Provider Contact:	Allisa Swartz
Provider Phone #:	Office: 303-280-3994 x115 Cell: 970-631-2493
Provider Email:	allisa.swartz@coloniallifesales.com

For additional information or questions contact J. Martin – 719-484-0911 or jmartin@tlmfire.org

