

2023 Employee Benefit Summary



FOR ADDITIONAL INFORMATION, REFER TO THE PUEBLO WEST METROPOLITAN DISTRICT PERSONNEL POLICY FORELIGIBILITY GUIDELINES AND BENEFIT PLAN DESCRIPTIONS FOR BENEFIT GUIDELINES.

Employees are eligible for benefits effective the first day of the month following date of hire. Payroll deductions for benefits are based on 24 pay-periods per year. Section 125 of the IRS Code will allow for pre-taxed payroll deductions. Contact Human Resources for details.

Health Insurance Coverage

United Healthcare HMO Navigate (PCP Referral Required)	Total Monthly Cost	District Pays 68% Per Pay Period	Employee Pays 32% Per Pay Period
Employee only	\$643.85	\$218.91	\$103.02
Employee & Spouse	\$1,421.26	\$483.23	\$227.40
Employee & Children	\$1,159.79	\$394.33	\$185.57
Employee & Family	\$1,998.74	\$679.57	\$319.80
United Healthcare PPO	Total Monthly Cost	District Pays 75% Per Pay Period	Employee Pays 25% Per Pay Period
Employee only	\$589.85	\$221.20	\$73.73
Employee & Spouse	\$1,302.16	\$488.31	\$162.77
Employee & Children	\$1,062.55	\$398.46	\$132.82
Employee & Family	\$1,831.15	\$686.68	\$228.90
United Healthcare Colorado Select CS2	Total Monthly Cost	District Pays 91% Per Pay Period	Employee Pays 9% Per Pay Period
Employee only	\$489.00	\$222.50	\$22.01
Employee & Spouse	\$1,081.00	\$491.86	\$48.65
Employee & Children	\$879.00	\$399.95	\$39.56
Employee & Family	\$1,522.00	\$1,522.00	\$68.49

Dental Insurance Coverage

MetLife Dental Coverage	Total Monthly Cost	District Pays 75% Per Pay Period	Employee Pays 25% Per Pay Period
Employee only	\$31.71	\$11.89	\$3.97
Employee & Spouse	\$64.70	\$24.26	\$8.09
Employee & Children	\$84.86	\$31.82	\$10.61
Employee & Family	\$125.49	\$47.06	\$15.69

Vision Coverage

MetLife VSP Coverage	Total Monthly Cost	District Pays 75% Per Pay Period	Employee Pays 25% Per Pay Period
Employee only	\$7.79	\$2.92	\$0.98
Employee + Spouse	\$15.61	\$5.85	\$1.96
Employee + Children	\$13.22	\$4.96	\$1.65
Employee +Family	\$21.79	\$8.17	\$2.73

Employee Assistance Program

Employees are provided up to 3 visits per issue with a qualified local provider at no expense to the employee. Completely anonymous and confidential.

Paid Time Off

Paid Time Off (PTO) includes Vacation and Sick Leave (combined into one benefit).

Years of Service	Hours	F.D. Hours	Years of Service	Hours	F.D. Hours
1 year	120	216	9 years	200	312
2 years	160	264	10 years	224	336
3 years	160	264	11 years	224	336
4 years	200	312	12 years	224	336
5 years	200	312	13 years	224	336
6 years	200	312	14 years	224	336
7 years	200	312	15 years	240	384
8 years	200	312	Over 15 years	240	384

Observed Holidays*

- New Year's Day – Monday, 1/2/2023
- Martin Luther King Jr. Day – Monday, 1/16/2023
- Presidents' Day – Monday, 2/20/2023
- Memorial Day – Monday, 5/29/2023
- Independence Day Observed – Tuesday, 7/4/2023
- Colorado Day – Tuesday, 8/1/2023
- Labor Day – Monday, 9/4/2023
- Veteran's Day Observed – Friday, 11/10/2023
- Thanksgiving Day – Thursday, 11/23/2023
- Day after Thanksgiving – Friday, 11/24/2023
- Christmas Eve Observed - Friday, 12/22/2023
- Christmas Day – Monday, 12/25/2023
- New Year's Eve Observed – Friday, 12/29/2023

Firefighters will be credited with seven (7) personal days in lieu of observed holidays.

Fire & Police Pension Association Benefits

Full-time Fire Department Staff are provided retirement benefits through Fire & Police Pension Association (FPPA). See Human Resources for information.

Additional Voluntary Benefits

Available through AFLAC:

- Short Term Disability
- Cancer Care Plan
- Additional Hospital Coverage
- Accident Protection
- Critical Care Protection
- Additional Dental Coverage

* Subject to change.

Basic Group Life and Accidental Death & Disability Insurance

Life and Accidental Death & Disability Insurance at one times the employee's annual salary up to \$100,000 is paid by the Pueblo West Metropolitan District. The District will also provide life coverage for your spouse and / or dependents also.

Long Term Disability Coverage

The District will cover the Long Term Disability (LTD) Coverage for full-time employees. The LTD plan offers income replacement for work or non-work related injuries or illnesses for up to 2 years.

Short Term Disability Coverage

Employees may voluntarily elect to pay for Short Term Disability (STD) Coverage (only for full-time employees). The STD plan offers income replacement for non-work related injuries or illnesses only. Voluntary coverage is offered if at least 15 employees remain enrolled.

Pension Plan

Full Time and Part Time employees are required to participate in the Pueblo West Metropolitan District Retirement Plan through Mission Square Retirement on the first of the month following 30 days of employment. To participate, you are required to contribute 5% of your pre-taxed pay. The District will contribute 5%. There is immediate vesting.

Deferred Compensation Plan & Roth IRA

A voluntary Mission Square Retirement 457 deferred compensation plan and/or a Roth IRA is offered to Pueblo West Metropolitan District employees.

Flexible Spending Account

This voluntary benefit allows employees to pay for certain medical and/or dependent care expenses with "pre-taxed" dollars. Employees may choose a dollar amount, up to \$1,500.00 per year, which will be deducted from 24 paychecks in equal amounts. When an eligible expense is incurred, the eligible expense can be reimbursed with "pre-taxed" dollars. IRS regulations state that at the end of the calendar year up to \$500.00 may be rolled over into the next calendar year.

Health Reimbursement Account

This benefit reimburses employees for certain medical expenses. It is designed to help employees cover a portion of the deductible. The HRA may reimburse the employee after the employee / covered dependent has incurred claims:

- More than \$500 of deductible

Dependent Care Account

This voluntary benefit allows for employees to pay for eligible dependent care. Please contact HR for additional information.