



# 2026 Employee Well-Being Guide

Effective January 1, 2026 – December 31, 2026



Innovating Health. Empowering You.



# From the HR Deputy Director

Your health, well-being, and sense of connection are priorities for us. Every day, you bring your skills and energy to serve our community, and we want to make sure you feel supported in return.

We know well-being looks different for everyone. The City’s Well-Being package is a collection of resources that support every part of your life to give you peace of mind. Whether you’re building your career, supporting family, or focusing on physical, mental, or financial health, there are tools and programs available to help you feel your best.

Thank you for the care and effort you bring to your work and to our community. We’re proud to offer benefits and programs that help you take care of yourself and the people who matter most to you.

When you thrive, we all thrive. Let’s reimagine what it means to be well – together.

**Deedra Severin,**  
Human Resources Deputy Director

## About Well-Being Reimagined

The City of Greeley Well-Being Reimagined Program strives to support and enhance employees’ holistic health and well-being. Our programs, education, and resources are designed to serve employees and their families with work-life integration, lifestyle habits, and health status to meet individual and organizational goals and priorities. We focus on 4 areas to help you reimagine your well-being:

- Body
- Mind
- Financial Empowerment
- Living Life



Trust



Solution Oriented



Diverse



Customer Focused



Collaboration

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Icon indicates pages that include at least one Police Department–specific benefit.



Icon indicates pages that include at least one Fire Department–specific benefit.

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This benefits guide is a summary and provides an overview of the benefits offered to eligible employees and their dependents. It is not a complete description of the coverage offered nor the varying eligibility that may apply under different benefits. If this guide does not address your specific questions, please refer to the SBCs, review the underlying policies or plan documents, or contact Human Resources for additional information. Controlling provisions are provided in each benefit plan policy. If there is any discrepancy between this guide and the underlying policies or plan documents, the policies or plan document will control. This benefits guide is not a binding contract or guarantee of coverage. City of Greeley Government reserves the right to end, suspend, or amend any plan or benefit provided, at any time, for any reason, in whole or in part.

# Eligibility

Employee	Dependents	Supporting Documents	Plans
<b>Regular Employees (30+ hrs/week)</b>	<ul style="list-style-type: none"> <li>• Legal spouse</li> <li>• Dependent children under age 26, unless disabled prior to 19</li> </ul>	<ul style="list-style-type: none"> <li>• Marriage certificate</li> <li>• Common law affidavit</li> <li>• Civil union certificate</li> <li>• Birth certificate</li> </ul>	<ul style="list-style-type: none"> <li>• Full well-being package</li> </ul>
<b>Regular Employees (20-29 hrs/week)</b>	<ul style="list-style-type: none"> <li>• Legal spouse</li> <li>• Dependent children under age 26, unless disabled prior to 19</li> </ul>	<ul style="list-style-type: none"> <li>• Marriage certificate</li> <li>• Common law affidavit</li> <li>• Civil union certificate</li> <li>• Birth certificate</li> </ul>	<ul style="list-style-type: none"> <li>• Dental</li> <li>• Vision</li> <li>• Employee Clinic</li> <li>• IOME</li> <li>• EAP</li> <li>• Wellness support</li> </ul>
<b>All Employees</b>			<ul style="list-style-type: none"> <li>• Employee Clinic</li> <li>• IOME</li> <li>• EAP</li> <li>• Wellness support</li> </ul>

# Enrolling or Changing Benefits

Event	Coverage Begins	Enrollment Dates
<b>New Employees</b>	<ul style="list-style-type: none"> <li>• 1st of the month following date of hire for insurance</li> <li>• Date of hire for retirement, clinic, IOME, EAP</li> </ul>	<p>*Provided during benefits orientation. I need to enroll by:</p> <p>Date: _____</p>
<b>Open Enrollment</b>	1/1/2026	10/31/2025 - 11/19/2025
<b>*Qualifying Life Event</b>	Generally, on the date of the event	Notification and documentation <b>MUST</b> be provided within <b>30 days</b> of the event
<b>Terminating Employment</b>	Coverage ends on the last day of the month that you've worked your last day	COBRA notices and enrollment will be mailed to you



\*A qualifying life event includes:

- Marriage
- Divorce
- Birth or adoption of a child
- Death
- Change in job status or benefits of you or your spouse
- And more.

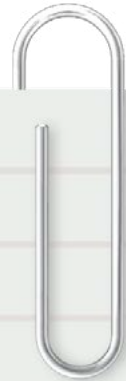
# How to Enroll

- 1 Go to Oracle**  
Click ME. Select BENEFITS.
- 2 Under Quick Actions**  
Select BEFORE YOU ENROLL.
- 3 Verify**  
That contact information is correct.
- 4 Add a Person**  
Click on the plus sign (+) and fill in information.
- 5 On the Main Page**  
Go to ENROLL NOW.
- 6 Click**  
ENROLL IN BENEFITS THAT MATTER TO YOU.
- 7 Click**  
EDIT, ACCEPT.
- 8 Make a Selection**  
Select a plan selection or waive. Click SUBMIT.

## Get Started Checklist



- Verify date of birth, ssn, gender, name spelling, and address.
- Obtain all dependent's ssn, date of birth, and gender.
- Know what benefit plan selections you want to make.
- Select beneficiaries.



# Body



The Body program area focuses on enhancing physical health through movement, nutrition, rest, and preventive care. We empower employees to build healthy habits that boost energy, reduce stress, and improve overall well-being.

From fitness challenges, benefit plans, to healthy eating resources and regular health screenings, this pillar encourages a balanced lifestyle that supports daily performance and long-term health. Take care of your body so you can feel your best, every day.

## Care

- Medical plans
- HSA
- FSA/DCFSA
- Age appropriate screenings
- On-site clinic
- Dental plans
- Vision plans
- Wellness incentive

## Move

- Employee recreation membership
- Active & Fit Direct
- Yoga
- Hinge Health

## Nourish

- Weight Watchers
- Inbody Scale



Scan to find  
"Body" on COGI

# Know Before You Go

## Medical, Dental, or Vision Appointments

1

### Review Your Insurance

- Know your coverage.
- Verify the provider is in-network and accepts your insurance.
- Bring your insurance card or have it on your app. VSP does not require a card.
- Ask about cost estimates.

2

### Confirm Appointment

- Double-check date, time, and location.
- Ask if it's in-person or virtual.
- Confirm the provider's name and specialty.
- Ask if there's a co-pay or payment due at check-in.

3

### Know the Reason For Your Visit

- Routine checkup, follow-up, or new issue.
- Write down symptoms, concerns, or goals.
- Note how long symptoms have lasted and what makes them better or worse.

4

### Bring the Essentials

- Photo ID
- Insurance card
- Referral (if needed by insurance)
- List of current medications
- Medical history summary or past records if seeing new provider
- Eyeglasses, contacts, or dental devices (for vision / dental visits)

5

### Prepare Questions

- What is causing my symptoms?
- What tests or treatments are recommended?
- Are there alternatives?
- What are the side effects or risks?
- What should I do next?

6

### Know What to Expect

- Physical exam, X-rays, blood work, or vision tests
- Discussion of findings
- Treatment plan or follow-up steps

7

### Post-Visit Planning

- Get a visit summary or discharge instructions.
- Pick up prescriptions or schedule tests.
- Book follow-up visits.
- Note any home care steps or lifestyle changes.
- Track billing, insurance claims, or required forms.

## Bonus Tips

- Arrive 10-15 minutes early.
- Bring a notepad or use your phone to take notes.
- If you're nervous, bring a trusted friend or family member.
- For complex visits, consider bringing a written health history.

# Medical Plans

The City of Greeley offers two self-funded medical plans through Anthem and two fully insured plans through Kaiser. Both Anthem plans cover the same services, and both Kaiser plans cover the same services. All plans are designed to take care of you and your family members.

The way you pay for and receive services varies based on the plan you select. Specific benefit levels and limitations can be found in the plan summaries and Summary of Benefits and Coverage (SBC) located on COGI.



## Know Before You Go

The types of care below are in order of lowest expense and least amount of time commitment to you:

- **Employee Clinic (including lab work):** free.
- **Virtual care with your health plan:** little to no cost.
- **Primary care:** subject to copay, deductible, and coinsurance.
- **Urgent care:** subject to copay, deductible, and coinsurance.
- **Emergency care:** If you go to an emergency room for what is not an emergency medical condition, the plan may not cover your expenses.



Scan to view [glossary of health coverage and medical terms!](#)

## A Note About Health Care Reform

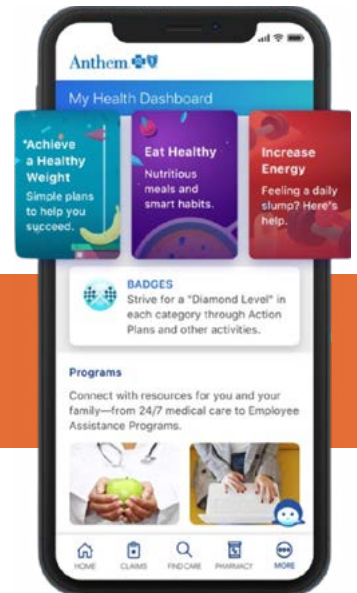
If you choose to purchase individual coverage through the Marketplace, you should know that because City of Greeley's medical insurance meets specific ACA requirements, you may not be eligible to receive a federal subsidy. Additional information is available at [www.healthcare.gov](http://www.healthcare.gov). Legal notices can be found on COGI.



# Anthem Overview



**Group # L14669 | anthem.com**  
**General Phone: 844-995-1743**  
**Prescription Phone: 833-267-2133**  
**24/7 Nurse Line: 800-337-4770**



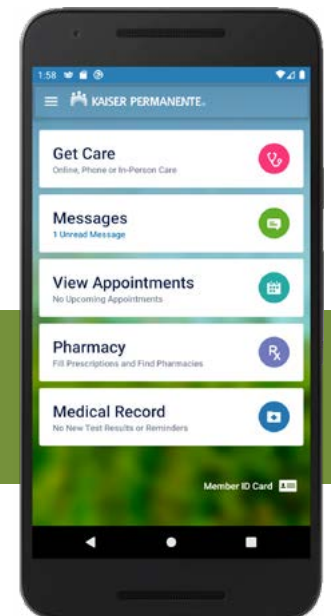
Scan to download the Sydney health app or visit [Anthem.com/register](https://Anthem.com/register).

# Kaiser Overview



**Group # 47389 | kp.org**  
**General Phone: 855-364-3184**  
**Outside CO Care: 951-268-3900**  
**24/7 Medical Advice: 1-800-632-9700**

Covered dependents up to age 26 who live outside the Colorado service area are covered for certain care.



Scan to download the Kaiser app or visit [kp.org/mobile](https://kp.org/mobile).

# Medical Plan Side-by-Side Comparison

## Deductables, Coinsurance, and Maximum Out-of-Pocket

Plan Benefit	Anthem High Deductible Health Plan	Kaiser High Deductible Health Plan	Anthem Traditional Copay Plan	Kaiser (DHMO) Traditional Copay Plan
Annual Deductible Individual/Family	\$3,500/\$7,000	\$3,500/\$7,000	\$1,000/\$2,000	\$1,000/\$2,000
Coinsurance	\$0	\$0	20% after deductible	20% after deductible
Annual Out-of-Pocket Maximum Individual/Family	\$3,500/\$7,000	\$3,500/\$7,000	\$5,500/\$11,000	\$5,500/\$11,000

## Office Visits and Other Coverage

Plan Benefit	Anthem High Deductible Health Plan	Kaiser High Deductible Health Plan	Anthem Traditional Copay Plan	Kaiser (DHMO) Traditional Copay Plan
Preventive Screenings	\$0	\$0	\$0	\$0
Primary Care Copay	\$0 after deductible	\$0 after deductible	\$30 per visit	\$30 per visit
Specialist Copay	\$0 after deductible	\$0 after deductible	\$40 per visit	\$40 per visit
Urgent Care Copay	\$0 after deductible	\$0 after deductible	\$40 per visit	\$40 per visit
Virtual Visit Copay	\$0 after deductible	\$0	\$30 per visit	\$0
Emergency Room Copay	\$0 after deductible	\$0 after deductible	\$350 per visit	\$350 per visit
Physical Therapy Copay	\$0 after deductible (20 visits)	\$0 after deductible (20 visits)	\$30 per visit (20 visits)	\$30 per visit (20 visits)
Virtual- Hinge Health	\$0	n/a	\$0	n/a
Ambulance Services	\$0 after deductible	\$0 after deductible	20% coinsurance after deductible	\$350 per visit
Acupuncture	\$0 after deductible (20 visits)	\$0 after deductible (20 visits)	\$30 per visit (20 visits)	\$30 per visit (20 visits)
Chiropractic	\$0 after deductible (20 visits)	\$0 after deductible (20 visits)		
*PLUS	n/a	\$0 after deductible (20 services / 10Rx)	n/a	\$40 PCP / \$60 specialty / 30% coinsurance (20 services/10 Rx)
Hearing Aids	\$1,000 allowance per ear (36 months) *subject to deductible	\$1,000 allowance per ear (36 months) *subject to deductible	\$1,000 allowance per ear (36 months) *subject to deductible	\$1,000 allowance per ear (36 months) *subject to deductible

\*PLUS Benefit allows members to see any licensed provider up to a set number of visits of covered outpatient medical services each year, including when filling prescriptions at non-Kaiser pharmacies.

# Side-by-Side Comparison Continued

## Labs & Imaging

Plan Benefit	Anthem High Deductible Health Plan	Kaiser High Deductible Health Plan	Anthem Traditional Copay Plan	Kaiser (DHMO) Traditional Copay Plan
Laboratory Services	\$0 after deductible	\$0 after deductible	20% coinsurance after deductible	\$25 per encounter
X-ray Services	\$0 after deductible	\$0 after deductible	20% coinsurance after deductible	10% coinsurance after deductible in a Plan Medical office, 20% coinsurance after deductible in a Plan Hospital
MRI, CT, PET Scan	\$0 after deductible	\$0 after deductible	20% coinsurance after deductible	20% coinsurance after deductible

## Prescription Drugs

Plan Benefit	Anthem High Deductible Health Plan	Kaiser High Deductible Health Plan	Anthem Traditional Copay Plan	Kaiser (DHMO) Traditional Copay Plan
Generic	\$0 after deductible	\$0 after deductible	\$10	\$10
Brand	\$0 after deductible	\$0 after deductible	\$30	\$30
Non-Preferred Brand	\$0 after deductible	\$0 after deductible	\$60	\$60
Specialty Rx	\$0 after deductible	\$0 after deductible	\$60	30% after deductible (\$300 max)
Mail Order	2x pharmacy copay	2x pharmacy copay	2x pharmacy copay	2x pharmacy copay
Day Supply	Pharmacy: 30 days Mail Order: 90 days	Pharmacy: 30 days Mail Order: 90 days	Pharmacy: 30 days Mail Order: 90 days	Pharmacy: 30 days Mail Order: 90 days



*Limitations and maximums may apply. Please refer to the plan summaries and Summary of Benefits and Coverage for more information. One calendar year out-of-pocket maximum includes deductibles, copays, and coinsurance.*

# Side-by-Side Comparison Continued

## Hospital / Surgery

Plan Benefit	Anthem High Deductible Health Plan	Kaiser High Deductible Health Plan	Anthem Traditional Copay Plan	Kaiser (DHMO) Traditional Copay Plan
<b>Inpatient Stay</b>	\$0 after deductible	\$0 after deductible	20% coinsurance after deductible	20% coinsurance after deductible
<b>Outpatient Surgery</b>	\$0 after deductible	0% coinsurance after deductible in a Plan Ambulatory Surgery Center, 0% coinsurance if received in the Outpatient Department of a Plan Hospital (HOSC)	20% coinsurance after deductible	10% coinsurance after deductible in a Plan Ambulatory Surgery Center, 20% coinsurance if received in the Outpatient Department of a Plan Hospital (HOSC)
<b>Inpatient Surgery</b>	\$0 after deductible	\$0 after deductible	20% coinsurance after deductible	20% coinsurance after deductible
<b>Bariatric Surgery</b>	Not covered	Not covered	Not covered	Not covered

## Mental Health and Substance Abuse

Plan Benefit	Anthem High Deductible Health Plan	Kaiser High Deductible Health Plan	Anthem Traditional Copay Plan	Kaiser (DHMO) Traditional Copay Plan
<b>Outpatient Individual Therapy Visits</b>	\$0 after deductible	\$0 after deductible	\$30 per visit	\$25 per visit
<b>Outpatient Group Therapy Visits</b>	\$0 after deductible	\$0 after deductible	\$30 per visit	\$12 per visit
<b>Inpatient Psychiatric Care</b>	\$0 after deductible	\$0 after deductible	20% coinsurance after deductible	20% coinsurance after deductible
<b>Inpatient Detoxification</b>	\$0 after deductible	\$0 after deductible	20% coinsurance after deductible	20% coinsurance after deductible

*Limitations and maximums may apply. Please refer to the plan summaries and Summary of Benefits and Coverage for more information. One calendar year out-of-pocket maximum includes deductibles, copays, and coinsurance.*

# Choosing Your Medical Plan

## Anthem Network National PPO (BlueCard PPO)

Broad access to providers and hospitals, in and out of Colorado including:

- Banner
- North Colorado Medical Center
- Poudre Valley Hospital
- Medical Center of the Rockies
- UC Health

## Kaiser Network HMO and Affiliates

- Exclusive Kaiser network including Kaiser facilities and affiliates.
- With this model all of your care can be under one roof: see a doctor, get labs, and pick up a prescription.
- Kaiser Greeley Medical Offices
- Banner
- UC Health Lab Services
- Longmont United Hospital

## Anthem Prescriptions

National pharmacy access offers broad access to retail and mail-order prescriptions.

- CVS
- Costco
- Kroger
- Safeway
- Sam's Club
- Walgreen's
- Walmart
- Carelon mail order

## Kaiser Prescriptions

Exclusive Kaiser network with some affiliate locations:

- Kaiser Greeley Medical Offices (35th Ave)
- Banner Family Pharmacy
- Good Day Pharmacy (Johnstown, Eaton, Wellington)
- Summit View Pharmacy (70th Ave)
- Walgreen's (Greeley, Firestone, Fort Collins, Longmont, Loveland and Windsor)

## Anthem Additional Benefits

- No referrals required for primary care or specialist.
- Hinge Health is a free personalized digital exercise program and dedicated care team to reduce your joint and muscle pain.
- Sydney App keeps track of your health and benefits all in one place, including wellbeing campaigns and community resources.

## Kaiser Additional Benefits

- Suggest starting with PCP and allow them to help you navigate the Kaiser healthcare model. No referrals required for PCP and Specialist.
- Plus Benefit - allows member to see any licensed provider up to 20 covered outpatient medical services and 10 Rx fills each year.
- Kaiser App – keep track of your health and benefits all in one place.
- Sydney App – access for non-Anthem members to keep up with wellbeing offerings and community resources.

## Choose Anthem If:

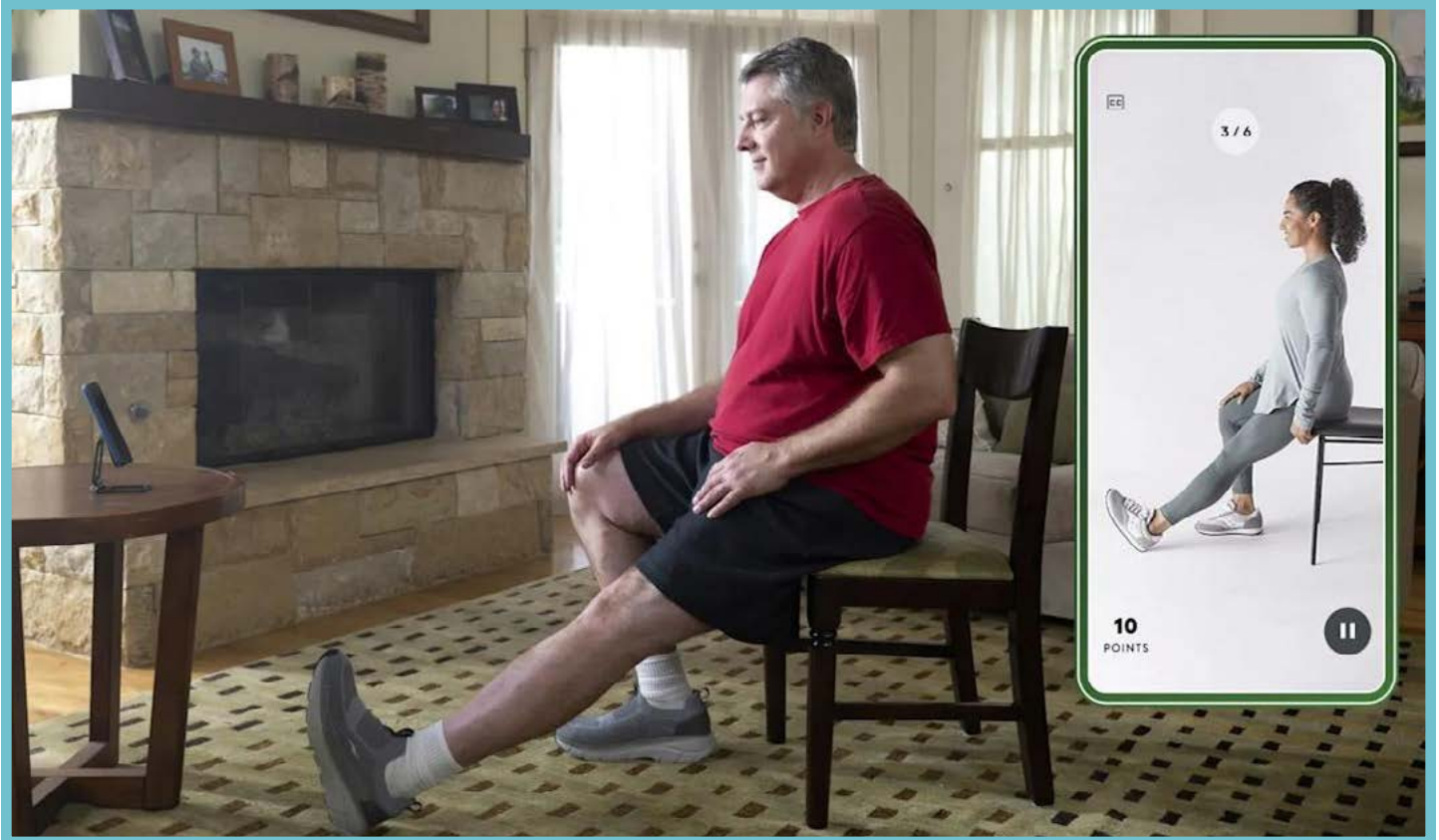
- **You want flexibility.** Anthem offers a wider selection of plans, including PPOs, that allow you to see specialists without referrals and to use out-of-network providers for an extra cost.
- **You need nationwide coverage.** As part of the Blue Cross Blue Shield network, Anthem provides access to a much larger network of independent doctors and hospitals across the country.
- **You want to choose your own doctors.** If you have a preferred doctor or hospital, Anthem's traditional insurance model gives you the freedom to choose, as long as they are within your plan's network.

## Choose Kaiser If:

- **You prioritize lower costs.** Kaiser plans often have lower premiums and deductibles, making them an affordable option if you are comfortable using their integrated system.
- **You want streamlined care.** With doctors and hospitals all under one umbrella, coordinating care, getting referrals, and having labs done can be more efficient.
- **You live within a Kaiser service area.** This is the most important factor, as Kaiser plans are not available everywhere.

# Hinge Health

Employees and dependents 18+ enrolled in the company-sponsored Anthem health insurance plan are eligible. Kaiser members are not eligible for Hinge Health.



Sign up for Hinge Health, and be a movement person. Get virtual care to reduce everyday joint and muscle aches, recover from injury, relieve pelvic pain and discomfort, and more.

- 1-on-1 support from a physical therapist or health coach.
- A care plan designed by your physical therapist for your everyday activities and busy life.
- All costs covered- you earn Hinge Health benefits through your employer.
- Pelvic Floor program for pregnancy and postpartum care.

Hinge Health está disponible en español. Alivia los dolores articulares y musculares y previene las lesiones con tus beneficios de salud gratuitos.

**Sign up today! Scan the QR code or visit: [hinge.health/cityofgreeley-25](https://hinge.health/cityofgreeley-25).**



# Health Savings Account (HSA)



Group # 147230 | 844-729-3539  
[inspirafinancial.com](https://inspirafinancial.com)



## Highlights

- Only available for those enrolled in a High Deductible Health Plan.
- Funds in the account pay for qualified medical, dental, and vision expenses.
- Your unused funds roll over from year to year.
- Your HSA always stays with you. It isn't tied to an employer, health plan or retirement.
- If you have an HSA elsewhere, you can transfer the balance to your new one.
- Triple tax savings with contributions, earnings, and expenses.
- Investment opportunities.

## Limitations

- You are not eligible to contribute to an HSA if you are enrolled in Tricare or Medicare.
- You or your spouse cannot have an active health care flexible spending account (FSA) or health reimbursement arrangement (HRA) in the same year.



Plan Type	2026 IRS Contribution Limit	City Annual Contribution	City Bi-Weekly Contribution	Pre-Tax Limit You Can Contribute	55+ Can Add Catch-Up Amount
Employee Only	\$4,400	\$1,450	\$60.42	\$2,950	\$1,000
Employee + Spouse	\$8,750	\$2,400	\$100	\$6,350	\$1,000
Employee + Child(ren)	\$8,750	\$1,820	\$75.83	\$6,930	\$1,000
Employee + Family	\$8,750	\$2,900	\$120.83	\$5,850	\$1,000

Health Savings Account employee contributions reset to \$0 during open enrollment. Annual re-enrollment is required.

# Flexible Spending Account (FSA)



Group # 147230 | 844-729-3539  
 inspirafinancial.com



Find this info in the Financial Empowerment section on COGI.

Question	Health Care FSA	Limited Purpose Health Care FSA	Dependent Care FSA
<b>Who can participate?</b>	3/4 and FT employees or spouses who are not enrolled in an HSA or HRA	3/4 and FT employees or spouses who are enrolled in an HSA or HRA	Regular 3/4 and FT employees
<b>What does it pay for?</b>	Eligible medical, vision, and dental expenses, as well as other approved health care expenses	Eligible dental and vision expenses only	Eligible day care expenses for children up to age 13. Children must be cared for while you are working. If married, your spouse also works or attends school full-time. Eligible care expenses for dependent adults.
<b>How much can I contribute?</b>	\$3,400	\$3,400	Up to \$7,500 (\$3,750 if married and filing separate tax returns)

## Additional Frequently Asked Questions

**When do I enroll?** Every year at open enrollment, when newly hired, or after an eligible life event.

**How does the FSA impact my paycheck?** Existing Employees: Annual contribution will be divided into equal deductions over 24 paychecks. Your entire contribution amount is available to you after your first contribution. Newly eligible employees: Your contributions will be divided over the remaining paychecks through the end of the year (not more than two paychecks per month). Dependent Care FSA contributions are only available after the payroll deduction occurs.

**What happens if I don't use it?** For 2026 FSA and Dependent Care FSA funds, the standard two and a half month grace period will apply, and you have until 3/15/2026 to incur claims and to submit claims using your FSA card or via reimbursement. Unused 2025 funds will be forfeited.

**How do I get reimbursed?** Use your Inspira Financial debit card or log on to inspirafinancial.com

**What happens if I have unsubstantiated claims?** Unsubstantiated claims in the current plan year may result in the FSA card being turned off. You will have until March 31st of the following Plan Year

Flexible Spending Account enrollment does not automatically roll over from one year to the next. Annual re-enrollment is required.

# Employee Well-Being Clinic



**Schedule Appointment: 970-459-1902**

[members.premisehealth.com/city-of-greeley/](https://members.premisehealth.com/city-of-greeley/)

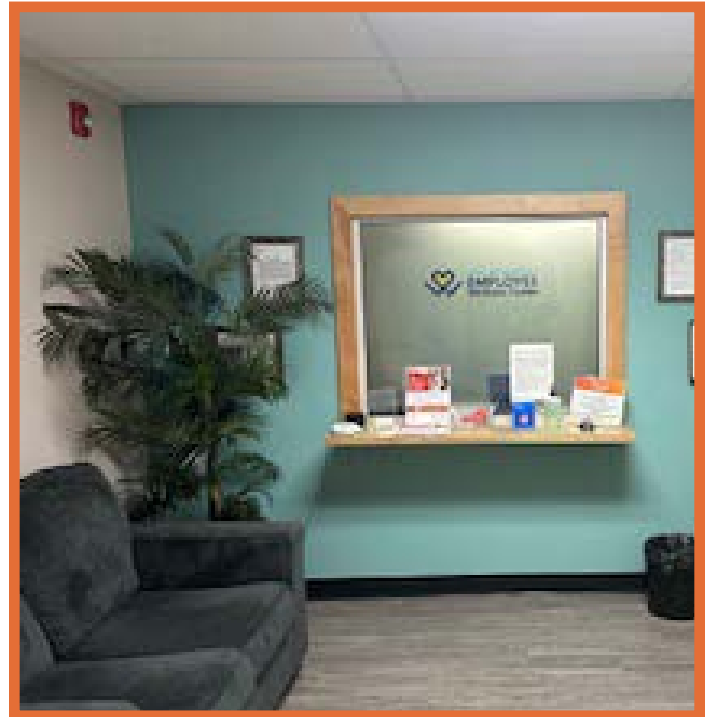
Monday - Friday 7am - 4pm



**Once you have an account, schedule an appointment online, with the app, or by phone.**

The Employee Well-Being Clinic, provided through Premise Health, is a health clinic available to all employees for free. Dependents over age two who enrolled in one of the City's medical plans are also able to use the clinic. It offers a variety of services to care for you holistically, such as:

- Primary care
- Preventive screenings
- Physicals
- Vaccines
- Sprains/strains/cuts
- Treatment for allergies to sinus infections
- Condition management for diabetes, cholesterol, and high blood pressure
- Acute care
- Onsite lab and pathology services
- A variety of generic prescriptions
- Smoking cessation
- Health and wellness coaching



**Location**  
Active Adult  
Center  
Lower Level  
1010 6th St.  
Greeley, CO



# Potential Health Screenings & Annual Wellness Visit Information

## Male Sex Assigned at Birth

### 20s Screening .....How Often

Eye Exam .....	Every 1-2 Years
Hearing Test .....	Every 10 Years
Blood Pressure Screening.....	Every 2 Years
Skin Exam.....	Yearly
Testicular Exam .....	Yearly

### 30s Screening .....How Often

Blood Pressure Screening.....	Every 2 Years
Skin Exam.....	Yearly
Blood Glucose Test.....	Every 5 Years
Cholesterol Screening.....	Every 5 Years
Testicular Exam .....	Yearly

### 40s Screening .....How Often

Blood Pressure Screening.....	Every 2 Years
Skin Exam.....	Yearly
Blood Glucose Test.....	Every 5 Years
Prostate Exam .....	Every 5 Years
Testicular Exam .....	Yearly
Male Mammogram .....	Yearly

### 50s Screening .....How Often

Blood Pressure Screening.....	Every 2 Years
Blood Glucose Test.....	Every 5 Years
Cholesterol Screening.....	Every 5 Years
Colonoscopy.....	Every 5-10 Years
Testicular Exam .....	yearly
Prostate Exam .....	Every 3 Years
Male Mammogram .....	Yearly

### 60s Screening .....How Often

Blood Pressure Screening.....	Every 2 Years
Blood Glucose Test.....	Every 5 Years
Cholesterol Screening.....	Every 5 Years
Colonoscopy.....	Every 5-10 Years
Colorectal Screening.....	Every 3 Years
Bone Density Testing.....	Every 3 Years
Herpes Booster .....	Once
Pneumonia Booster.....	Once
Prostate Exam .....	Every 3 Years
Testicular Exam .....	Yearly
Male Mammogram .....	Yearly

## Female Sex Assigned at Birth

### 20s Screening .....How Often

Eye Exam .....	Every 1-2 Years
Hearing Test .....	Every 10 years
Blood Pressure Screening.....	Every 2 Years
Skin Exam.....	Yearly
Pelvic Exam .....	Yearly
Pap Smear .....	Every 3 Years

### 30s Screening .....How Often

Blood Pressure Screening.....	Every 2 Years
Skin Exam.....	Yearly
Blood Glucose Test.....	Every 5 Years
Cholesterol Screening.....	Every 5 Years
Thyroid .....	Stimulating
Hormone Test.....	Every Few Years
Pelvic Exam .....	Yearly
Pap Smear .....	Every 3 Years

### 40s Screening .....How Often

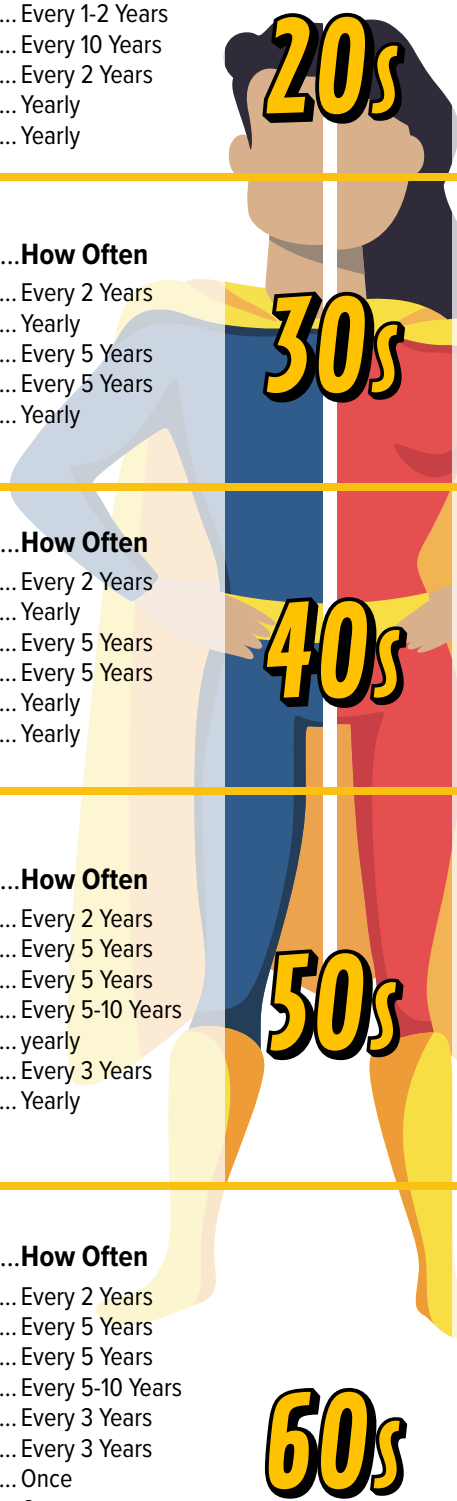
Blood Pressure Screening.....	Every 2 Years
Skin Exam.....	Yearly
Blood Glucose Test.....	Every 5 Years
Pelvic Exam .....	Yearly
Pap Smear .....	Every 3 Years
Bone Density Testing.....	Every 3 Years
Mammogram .....	Yearly
Ovarian Screening.....	Every 3 Years

### 50s Screening .....How Often

Blood Pressure Screening.....	Every 2 Years
Blood Glucose Test.....	Every 5 Years
Cholesterol Screening.....	Every 5 Years
Colonoscopy.....	Every 5-10 Years
Pelvic Exam .....	Yearly
Pap Smear .....	Every 3 Years
Bone Density Testing.....	Every 3 Years
Mammogram .....	Yearly
Ovarian Screening.....	Every 3 Years
Coronary Screening .....	Yearly
Fecal Occult Blood Test.....	Yearly

### 60s Screening .....How Often

Blood Pressure Screening.....	Every 2 Years
Blood Glucose Test.....	Every 5 Years
Cholesterol Screening.....	Every 5 Years
Colonoscopy.....	Every 5-10 Years
Colorectal Screening.....	Every 3 Years
Bone Density Testing.....	Every 3 Years
Herpes Booster .....	Once
Pneumonia Booster.....	Once
Pelvic Exam .....	Yearly
Pap Smear .....	Every 3 Years
Mammogram .....	Yearly
Ovarian Screening.....	Every 3 Years
Fecal Occult Blood Test.....	Yearly
Coronary Screening .....	Yearly



# Vision



Group #12064457 | 877-396-7195 | [vsp.com](http://vsp.com)



Vision benefits are not just for individuals who wear glasses or contacts. A comprehensive annual eye exam is important for everyone to help maintain healthy eyes and vision, and for your overall wellness.

The VSP Plans are full-service plans that offer choice, flexibility and maximum value through VSP Preferred Providers. VSP also works with high quality retail chains as affiliate providers. By registering online, you can learn what doctors are on the plan, where to go to utilize your reimbursement, and other personal benefit information.

The City of Greeley offers two VSP plan options.

## Basic Plan with VSP Provider

Benefit & Frequency	Description	Co-pay
<b>WellVision Exam</b> Every 12 months	Focused on your eyes and overall wellness	\$20 for exam
<b>Frame Allowance</b> Every 24 months	No coverage	n/a
<b>Lenses</b> Every 12 months	No coverage	n/a
<b>Lens Enhancements</b> Every 12 months	No coverage	n/a
<b>Contacts (instead of Glasses)</b> Every 12 months	No coverage	n/a
<b>Contact Lens Savings</b> <a href="http://vsp.com/offers">vsp.com/offers</a>	Contact lens rebates, lens satisfaction guarantees, and more	n/a
<b>Essential Medical Eye Care Plus</b> As needed	No coverage	n/a
<b>Lightcare</b> Every 24 months	No coverage	n/a
<b>Additional Glasses &amp; Sunglasses</b> Within 12 months of last WellVision exam	No coverage	n/a
<b>Laser Vision Correction</b>	Average 15% off the regular price or 5% off the promotion price; discounts only available from contracted facilities	n/a
<b>Digital Hearing Aids</b> <a href="http://vsp.com/offers/special-offers/hearing-aids">vsp.com/offers/special-offers/hearing-aids</a>	Save up to 60% on digital hearing aids with TruHearing®.	n/a

[vsp.com](http://vsp.com): Create an account and find a provider or learn about your coverage. No ID card needed.

## Buy-Up Plan with VSP Provider

Benefit & Frequency	Description	Co-pay
<b>WellVision Exam</b> Every 12 months	<ul style="list-style-type: none"> <li>• Focuses on your eyes and overall wellness</li> <li>• Routine retinal screening</li> </ul>	<ul style="list-style-type: none"> <li>• \$20 for exam</li> <li>• Up to \$39</li> </ul>
<b>Frame Allowance</b> Every 24 months	<ul style="list-style-type: none"> <li>• \$200 basic frames</li> <li>• \$220 featured frame brands</li> <li>• 20% savings on the amount over your allowance</li> <li>• \$110 Costco frames</li> <li>• \$200 Walmart / Sam's Club frames</li> </ul>	<ul style="list-style-type: none"> <li>• Combined with exam</li> </ul>
<b>Lenses</b> Every 12 months	<ul style="list-style-type: none"> <li>• Single vision, lined bifocal, and lined trifocal lenses</li> <li>• Impact-resistant lenses for dependent children</li> </ul>	<ul style="list-style-type: none"> <li>• Combined with exam</li> </ul>
<b>Lens Enhancements</b> Every 12 months	<ul style="list-style-type: none"> <li>• Standard progressive lenses</li> <li>• Premium progressive lenses</li> <li>• Custom progressive lenses</li> <li>• Average savings of 40% on other lens enhancements</li> </ul>	<ul style="list-style-type: none"> <li>• \$0</li> <li>• \$80-\$90</li> <li>• \$120-\$160</li> </ul>
<b>Contacts (instead of Glasses)</b> Every 12 months	<ul style="list-style-type: none"> <li>• \$180 allowance for contacts</li> <li>• Contact lens exam (fitting and evaluation)</li> </ul>	<ul style="list-style-type: none"> <li>• No copay</li> <li>• Up to \$60</li> </ul>
<b>Contact Lens Savings</b> vsp.com/offers	<ul style="list-style-type: none"> <li>• Contact lens rebates, lens satisfaction guarantees, and more</li> </ul>	<ul style="list-style-type: none"> <li>• n/a</li> </ul>
<b>Essential Medical Eye Care Plus</b> As needed	<ul style="list-style-type: none"> <li>• Retinal imaging for members with diabetes covered-in-full.</li> <li>• Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more.</li> <li>• Coordination with your medical coverage may apply. Ask your VSP network doctor for details.</li> </ul>	<ul style="list-style-type: none"> <li>• \$20 per exam</li> </ul>
<b>Lightcare</b> Every 24 months	<ul style="list-style-type: none"> <li>• \$200 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts.</li> </ul>	<ul style="list-style-type: none"> <li>• \$20</li> </ul>
<b>Additional Glasses &amp; Sunglasses</b> Within 12 months of last WellVision exam	<ul style="list-style-type: none"> <li>• Discover all current eyewear offers and savings at vsp.com/offers.</li> <li>• 30% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or get 20% savings from a VSP provider within 12 months of your last WellVision Exam.</li> </ul>	<ul style="list-style-type: none"> <li>• None</li> </ul>
<b>Laser Vision Correction</b>	<ul style="list-style-type: none"> <li>• Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities.</li> </ul>	<ul style="list-style-type: none"> <li>• n/a</li> </ul>
<b>Digital Hearing Aids</b> vsp.com/offers/special-offers/hearing-aids	<ul style="list-style-type: none"> <li>• Save up to 60% on digital hearing aids with TruHearing®.</li> </ul>	<ul style="list-style-type: none"> <li>• n/a</li> </ul>



## Dental

Your oral health is important to your overall health. The City has two insurance plans to choose from, both from Delta Dental. Insurance Cards: Delta app or generic print on COGI.



Group # 9487 | 800-610-0201  
[deltadentalco.com](http://deltadentalco.com)



### Delta A Low Option Coverage

- Deductible: \$25 individual / \$75 family
- Preventive 100%
- Basic 80%
- Major 50%
- \$1,000 annual maximum per person
- No orthodontia

### Delta B High Option Coverage

- Deductible: \$25 individual / \$75 family
- Preventive 100%
- Basic 100%
- Major 50%
- \$1,500 annual maximum per person
- Orthodontia 50% with \$1,000 lifetime benefit

### Healthcare Spending Card

No annual fees, no credit checks, 0% financing options.

Visit: [hsc.lanehealth.com/ddco](http://hsc.lanehealth.com/ddco)



App Download



Delta Website

# Insurance Plan Rates

## Medical Insurance Rates (Per Paycheck x24 per year)

Traditional Copay Plan		
Plan Type	Anthem	Kaiser
Employee Only	\$95.87	\$83.79
Employee Plus Children	\$165.06	\$144.12
Employee Plus Spouse	\$197.72	\$172.61
Employee Plus Family	\$266.07	\$232.11

High Deductible Health Plan		
Plan Type	Anthem	Kaiser
Employee Only	\$73.19	\$68.32
Employee Plus Children	\$130.69	\$117.90
Employee Plus Spouse	\$145.83	\$133.22
Employee Plus Family	\$206.96	\$187.35

## Dental Insurance Rates (Per Paycheck x24 per year)

3/4 and Full-Time		
Plan Type	Delta A	Delta B
Employee Only	\$0	\$4.50
Employee Plus One	\$9	\$16
Employee Plus Two or More	\$14.50	\$27

Part Time		
Plan Type	Anthem	Kaiser
Employee Only	\$13	\$18
Employee Plus One	\$26	\$33.50
Employee Plus Two or More	\$42	\$55

# Insurance Plan Rates

## Vision Insurance Rates (Per Paycheck x24 per year)

3/4 and Full-Time		
Plan Type	VSP Basic	VSP Buy-Up
Employee Only	\$0	\$4.34
Employee Plus One	\$0	\$6.27
Employee Plus Two or More	\$0	\$11.09

Part Time		
Plan Type	VSP Basic	VSP Buy-Up
Employee Only	\$0.61	\$4.93
Employee Plus One	\$0.92	\$7.18
Employee Plus Two or More	\$1.66	\$12.70

# Wellness Incentive

Participate in our Wellness Incentive Program and turn your healthy habits into real rewards. Complete a series of wellness activities and earn up to eight hours of paid time off or a cash payout. Along the way, we'll spice things up with exciting spirit weeks packed with fun challenges, team camaraderie, and extra point-earning opportunities. Make your wellness journey rewarding in more ways than one!

## WHO?

All benefit-eligible employees who accrue PTO / vacation time and complete the steps of this voluntary incentive program.

## WHAT?

8 hours of PTO/Vacation OR 8 hours of PTO/Vacation Pay Out

## HOW?

### Part 1: Earn 2000 Annual Exam and Health Risk Assessment Points

- Schedule an appointment to complete your annual wellness exam or well woman exam
- Complete your health risk assessment in the Sydney app

### Part 2: Earn 600 Wellness Activity Points. Examples below.

#### 150 Points

- Complete 500,000 steps
- Complete a Financial Activity towards your goals
- Do a Team Challenge in the app
- Log Daily Nutrition for 30 days in the Sydney app
- Complete 5 Articles or Videos in the Sydney app
- Log Daily Sleep for 30 days in the Sydney app

#### 175 points

- Annual Eye Exam
- Skin Check
- Flu Vaccine
- Donate Blood

#### 200 points

- Colonoscopy
- Mammogram
- Dental Exam
- Prostate Specific Antigen Test

## WHERE?

**Anthem Sydney App** (regardless if your health insurance provider is Anthem or not)

- Desktop users: [www.anthem.com](http://www.anthem.com)
- Download the app: <https://greeley.qrd.by/incentiveapp>
- Not covered under Anthem? Use your Employee ID to register



# 2026 Well-Being Event Schedule

Find the full event schedule, updated ongoing, on COGI.

Winter



- Mammogram screening event
- February spirit week
- Blood mobile
- Financial webinars & meetings

Spring



- April spirit week
- June spirit week
- Let's Bike Day
- Blood mobile
- Financial webinars & meetings

Summer



- August spirit week
- Kickball league
- Blood mobile
- Employee bbq
- Financial webinars & meetings

Fall



- Costume 5k
- Well-Being Fair
- Open enrollment
- Flu vaccines
- Incentive deadline
- Blood mobile
- Mammogram screenings
- Financial webinars & meetings

# Employee Recreation Membership

All full-time, 3/4-time, and part-time benefit-eligible employees can receive a complimentary membership. This membership includes access to the Greeley Recreation Center and the Family FunPlex for employees and their families.

This is considered a taxable fringe benefit. The complimentary membership covers the cost of the membership; however, it excludes taxation. Employees who participate in this fringe benefit will pay the tax on the membership over a period of 24 paychecks.

Fire and sworn officers will not be affected by taxation on their retirement plans.

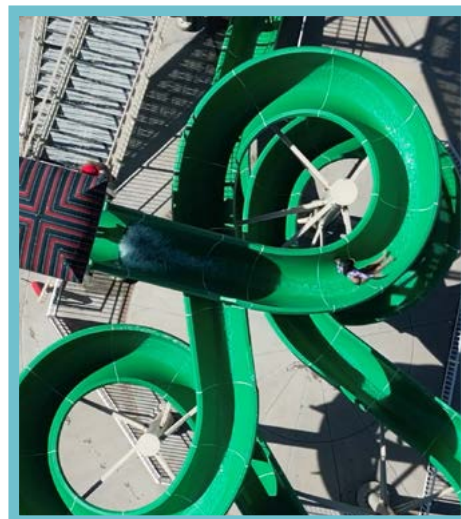
Membership Option	Annual Taxable Amount	*Taxable Amount Per Paycheck (24 per year)
Employee Only	\$360	\$15
Employee Only Senior (60+)	\$225	\$9.38
Employee Only Military	\$225	\$9.38
Employee Family	\$600	\$25
Employee FamilyMilitary	\$540	\$22.50

\*Employee only pays the tax on this amount. This is NOT the amount the employee will pay.

## More About the Taxable Amount

In alignment with IRS employer-paid fringe benefits, the annual taxable amount is split among 24 paychecks, applying to the first and second paychecks of each month. Tax Element will be named "Recreation Membership" on the employee paycheck. The employee will be taxed on Social Security, Medicare, State, and Federal taxes will be at the employee's current withholding status.

Please refer to your tax advisor for personal tax questions regarding this benefit.



# Moving and Nourishing Your Body

## Active & Fit

One membership with access to over 12,200 gyms and 9,700 on-demand videos. Membership also includes 1:1 well-being coaching. Option to also enroll your spouse! Visit [activeandfitdirect.com](https://activeandfitdirect.com).

## Calm and Com-Posed Yoga

Calm Your Mind, Breathe, Stretch, and Strengthen when you partake in Calm and Com-Posed Yoga for all fitness levels. Join us weekly; see COGI for details. Comfortable workout clothes and yoga mat are recommended. Yoga mats are also available.

## Pickleball Club

Join the Friday Pickleball Group and play Fridays at Sherwood Park!

This is the perfect place to connect, coordinate, learn to play, and have fun with fellow pickleballers. Weather permitting.

Check COGI to find the group and see who is playing that week!



## InBody 770

Avoid defining yourself as a single number on the scale! The InBody scale includes a breakdown and analysis of your total body water, lean body mass, dry lean mass, body fat mass, and weight.

Take 10 minutes to use the scale at no cost throughout the year in the Wellness Room. Appointments are required, email [christina.bookout@greeleygov.com](mailto:christina.bookout@greeleygov.com) to schedule an appointment.

## Weight Watchers

We are offering six-month core membership codes to the Weight Watchers program. Core membership provides an accessible, simple digital experience for members to unlock easy-to-use tools.

The City of Greeley Wellness Program Coordinator will touch base for education and tips for those who participate in the program.

Our Well-Being team has formed partnerships throughout northern Colorado to support nutrition, fitness and preventive programs. Partnerships include Banner Health, UC Health, Weld County, Kaiser, and Greeley Fire Department.



# Mind

**M**ental health is an essential part of our overall well-being—and it's something that affects us all. Your mental health is just as important as your physical health. We're working to create a culture where asking for support is seen as a strength, not a weakness.

This page is a step forward in that direction: whether you're looking for a space to access resources, strategies for self-care, or ways to support your teammates, you're in the right place. When you feel your best, you can do your best—and we're here to support you every step of the way.

## Self-Care

- Activities
- Wellness room

## Mental Well-Being

- IOME
- EAP
- Mental Health

## Intellectual Well-Being

- gMax
- LinkedIn Learning
- High Five



Scan to find  
"Mind" on COGI

# IOME

Employee Counseling and Self-Care Resources  
*A fresh take on mental wellness in the workplace.*



[iowemenow.com/CityofGreeley](http://iowemenow.com/CityofGreeley) | 970-200-8793  
Location: Active Adult Center, Lower Level  
Iome Suite LL247  
1010 Sixth St., Greeley, CO



## 50 Minute Therapy/Coaching Sessions

- Free therapy for employees and dependents.
- Stress, anxiety, depression, grief / loss, EMDR, couples, family, addictions, health coaching, etc.
- High quality mental health professionals.
- In person / virtual availability
- Eight free sessions per employee / per dependent / per year. Can be combined with Neurofeedback and therapy / coaching sessions.

## 20 Minute Wellness Support Sessions

- Unlimited, free wellness sessions for employees.
- Brief, solution-focused support.
- Stress management, work-life balance, life coaching, etc.
- Vetted additional referrals based on your needs.
- Appointments held by phone, video call, or in person.



## Low Energy Neurofeedback (LENS)

- Low-intensity electromagnetic signals to stimulate and optimize brain function.
- Reduces stress, anxiety, and depressive symptoms.
- Improves sleep and mental clarity.
- Supports cognitive health and emotional regulation.
- Passive participation, non-invasive, and safe.
- Efficient, results in as little as eight sessions.

**“You deserve the best because your loved ones deserve the best of you, not what’s left of you.”**

- Becky Lauridsen,  
Founder of IOME



# Employee Assistance Program (EAP)

Mental wellness includes emotions, how we think, and how we interact with others and our environment. It also helps determine how we handle stress and make healthy choices. Supporting your mental well-being is important at every stage of life and is not a sign of weakness.

The Employee Assistance Program (EAP) is a 24/7 program offered by Guidance Resources. It is available to you and all members of your household. This benefit includes three complimentary counseling sessions.

Call 800-344-9752 or visit online at [guidanceresources.com](http://guidanceresources.com).

At the website follow these instructions:

1. Click the Register tab.
2. Enter Organization Web ID: NYLGBS.
3. Company Name: "city" (type city and a \*space\*) to get 5 characters, submit.
4. Select your company: City of Greeley, Colorado.
5. Register—you are signing up for access to the full EAP website.

## Tips for Healthy Sleep

- Sleep 7-9 hours each night.
- Minimize naps to 20 minutes.
- Keep a consistent sleep schedule.
- Avoid caffeine and alcohol prior to bed.
- Avoid eating large meals before bed.
- Start dimming lights an hour before bed.
- Set the temperature to 60-69 degrees.
- Avoid blue light prior to bedtime.
- Comfortable bed, blankets, and pillows.
- Keep space dark, quiet, and relaxing.
- Use a sound machine or a music playlist.



## Connect with Support

### 988 Suicide & Crisis Lifeline

Call or text: 988

Website: [988lifeline.org](http://988lifeline.org)

### Colorado Crisis Services

24/7 Call: 844.493.TALK (8255)

Text: TALK to 38255 (available 24/7/365)

### North Range

Call: 970-347-2120 and hit option 2

Walk-in: 928 12th Street , Greeley, CO

# Wellness Room

Take time out of your day to treat yourself to a 20-minute massage in the zero-gravity massage chair! The Wellness Room provides you an opportunity to slow down from your day and simply be present in a relaxing environment.

The Wellness Room is located in the Human Resources suite. Book on the Mind page on COGI.



## Self-Care Activities

- Engage in an activity that makes you smile and feel good.
- Take microbreaks.
- Stay hydrated.
- Saying no when you are at capacity or to protect your energy.
- Take PTO and enjoy the break.
- Spend quality time with family and loved ones.
- Breathing exercises.
- Journal.
- Practice gratitude.
- Send a High Five!
- Take time for your spiritual well-being.
- Volunteer your time.
- Spend time in nature.
- Get your biometric screening complete.
- Complete your preventative screenings.
- Tune into your 5 senses; see, touch, hear, taste, and smell.
- Spending time with pets.
- Take time under the sun, get Vitamin D.
- Play music.
- Read a book.
- Sleep 7-9 hours a night.
- Unplug from the news.
- Pause and take a deep breath.
- Create art.
- Watching a comforting or uplifting movie.
- Engage with comedy.
- Plan out your week.
- Take a relaxing bath or shower

## Move Your Body

**Get outside!** Getting fresh air or a slow walk around the building or the block can be helpful to clear your head and reset. **Get moving!** Take the walk around the block a little further and go on a 30-minute stroll or find a yoga class and move your body. There are countless studies about how good movement is for our mental and emotional health.

## Keep Your Mind Active

Solving puzzles like crossword puzzles and word games is one of the most enjoyable ways to keep your mind active and healthy. A great way to relieve stress and improve your problem-solving skills.

Find other self-care resources on COGI: [greeley.qrd.by/self-care](https://greeley.qrd.by/self-care).

# Mental Health- Anthem Members

Anthem believes mental health is as important as physical health for overall well-being. Good mental health helps us think clearer and feel calmer. Your Anthem health plan offers a range of cost-effective, easy-to-access benefits.

## Care Manager

If you or a loved one is experiencing a mental health issue, help is available 24/7/365. Your Anthem benefits include access to a Care Manager who can provide support and guidance at no extra cost to you. Your care manager will work with you to:

- Help you and your family understand mental well-being.
- Assess your mental health and how to best support you.
- Set goals and make a plan to help you reach them.
- Find ways to overcome obstacles to your goals.
- Coordinate care with your doctors.
- Connect with local and online resources.
- Help you make the most of your health plan benefits.
- Learn resiliency and how to be your own advocate.

## Talkspace

Talkspace is a service that provides confidential counseling by text, audio, or video — whatever way feels right for you.

- National network of coverage.
- Personalized matching.
- 24/7 access to your therapist via text, audio or video.

## Headway

Nation's largest outpatient behavioral health provider group.

- National network coverage.
- Instant booking with appointments in 2-5 days.
- Personalized matching.
- Tailored client support.
- In-Person or virtual care.
- Affordable and transparent pricing.
- Seamless referral pathways.

## Cognitive-Behavioral Therapy

- Nation's largest outpatient behavioral health provider group.
- Self-paced, virtual program.
- No cost.
- Located on Anthem.com or the Sydney app.

## Drug and Alcohol Support

- Call member services on your ID card and advise you want to speak with the substance use navigation team.
- For quick access to additional behavioral health resources, visit [anthemknowledge.com](http://anthemknowledge.com).



Anthem.

- Sydney App
- Anthem.com
- 844-995-1743

talkspace

1. Navigate to [Talkspace.com/anthem](https://Talkspace.com/anthem).
2. Complete the QuickMatch therapist finder questions.
3. Await your therapist match, then send a message or schedule a virtual session.

Headway

1. Navigate to [book.headway.co/anthem-bcbs](https://book.headway.co/anthem-bcbs) OR call 646-941-7645.
2. Filter for preferences to find the right provider.
3. Enter insurance details and select an appointment slot- we'll handle the rest!

You can also navigate to [Anthem.com](http://Anthem.com) or the Sydney app and search for "Headway" in Find Care.

# Mental Health- Kaiser Members

If you're having a hard time mentally or emotionally, Kaiser is here to help.

## Try Self-Care and Wellness Apps

Get help navigating life's challenges and make small changes to improve your sleep, mood, relationships, and more. Visit [kp.org/selfcareapps](http://kp.org/selfcareapps).

## Join an In-Person or Virtual Support Group or Class

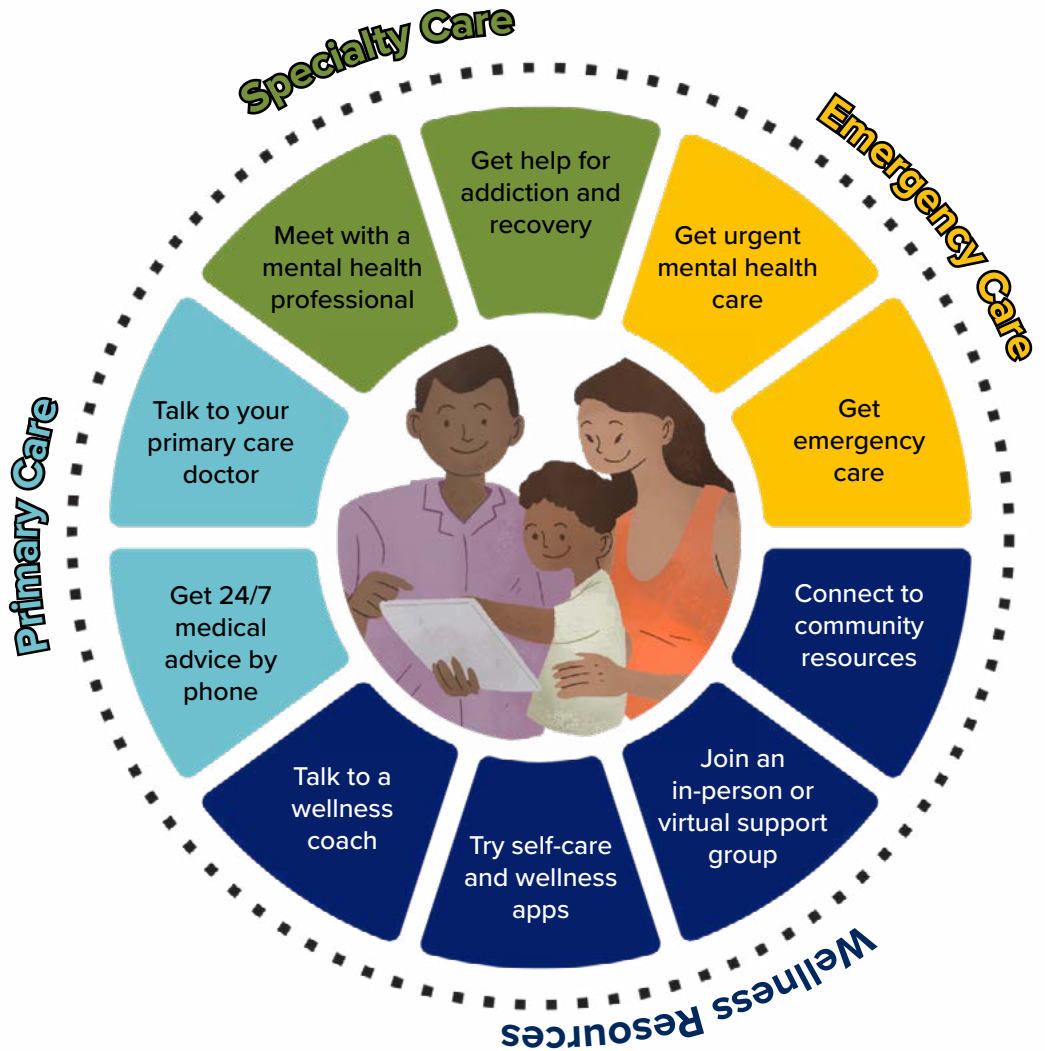
Get help achieving your health goals and connect with others dealing with similar challenges. Visit [kp.org/classes](http://kp.org/classes).

## Connect to Community Resources

Community resource partners can help with the essentials of good health like food, housing, finances, and transportation needs. Visit [kp.org/socialhealth](http://kp.org/socialhealth).

## Help for Addiction and Recovery

If you or a loved one is struggling with substance use, we can help. Talk to your doctor, or visit [kp.org/recovery](http://kp.org/recovery) to learn about your options and get the support you need.



## Calm App

The number one app for sleep and meditation- designed to help lower stress, anxiety, and more. Get over 100 guided meditations, sleep stories, and exclusive music tracks. Get Calm at no additional cost. Sign in to [kp.org](http://kp.org) before making a Calm account.

## Headspace App

Get help with sleep, stress, focus, and more. With hundreds of self-guided resources along with one-on-one coaching. Headspace can help you create healthy habits that support emotional wellness. Get Headspace at no additional cost. Sign in to [kp.org](http://kp.org) before making a Headspace account.

# High Five

CITY OF GREELEY



High Five is an employee recognition and rewards platform that allows staff to acknowledge colleagues for their contributions and achievements. Celebrations, such as birthdays and work anniversaries, are also recognized. Points can be redeemed for prizes, swag, gift cards, travel, and more.

## Why It Matters

High Five is all about you! The platform makes sure your hard work and contributions are seen and appreciated. It gives you an easy way to recognize your colleagues, celebrate achievements, and earn rewards.

Feeling valued and connected at work makes a big difference, and this platform helps create a culture where appreciation is part of our daily experience. Plus, it's a fun and simple way to engage with your team while being recognized for your great work!

**Available on web or mobile app.**

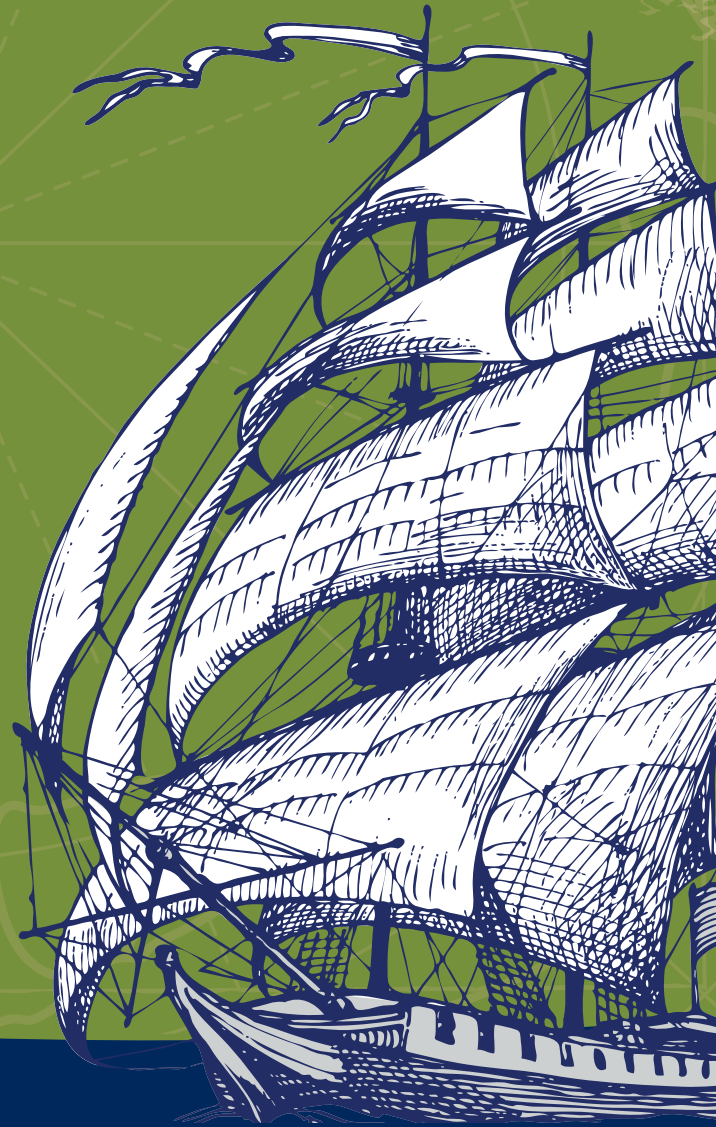


- High Five provides a simple way to give frequent and timely recognition
- Connected to City of Greeley values
- Social recognition and points-based rewards create a meaningful everyday recognition experience
- Great way to connect with employees across all departments
- Learn about priorities and accomplishments from other teams

# SET SAIL with gMax

Maximize your career journey with thousands of learning courses.

gMax: the City of Greeley's learning management system. Additional courses available to all employee through LinkedIn Learning!



<https://greeley.qrd.by/gmaxquest>



# Financial Empowerment

The Financial Empowerment program area provides tools and resources to help you manage your money, reduce stress, and plan for the future with confidence. By providing access to tools, education, and support, this pillar helps reduce money-related stress and promotes financial stability. Whether it's budgeting, saving, managing debt, or planning for retirement, the goal is to build long-term financial wellness for every stage of life.

Whether you're planning for today or tomorrow, we're here to help with informed financial decisions.

## Retire Smart

- 401K
- 457
- Fire Pension
- Police Pension
- Post Employment Health Plan (PEHP)

## Invest in the Future

- Life insurance
- Tuition assistance
- College invest
- CSU degree program discount

## Save Smart Now

- Pet insurance
- Legal insurance
- ENT credit union
- Aflac



Scan to find "Financial Empowerment" on COGI!

# Compensation

## Why Compensation Matters to Your Well-Being

Your well-being is a top priority. While we offer programs that support your mental, physical, and emotional health, one of the most important components of financial empowerment for your overall well-being is simple: your compensation.

Here's why your pay and benefits are a key part of your wellness:

### 1. Financial Peace of Mind

Being paid fairly helps reduce financial stress and gives you the freedom to take care of your needs—like housing, food, healthcare, and family. When your financial life is more stable, it's easier to focus on your personal and professional goals.

### 2. Feeling Valued and Respected

Knowing that your compensation reflects your contribution builds trust and a sense of respect. It means you're recognized for the value you bring—and that's a big part of feeling supported at work.

### 3. Staying Motivated and Engaged

When you feel rewarded, it's easier to stay motivated, focused, and committed to your work. Fair pay encourages a positive mindset and a stronger connection to your team and the company.

### 4. Rewards That Support Healthy Choices

Our compensation and benefits may include things like rewards for wellness participation, two paychecks without premium deductions, or contributions to health savings accounts (HSAs) all designed to support your health and lifestyle.

### 5. Recognizing Your Efforts

Bonuses, awards, and other forms of recognition aren't just perks, they're meaningful ways we show appreciation for your hard work. Feeling recognized boosts confidence and well-being.



# Life Insurance



888-842-4462 | [www.nyl.com](http://www.nyl.com)



Life insurance is a lump sum payment distributed to beneficiaries upon death of the insured or insureds. It is important to review and update beneficiaries each year. Having appropriate life insurance coverage is a critical part of planning for your family's current and future financial needs.

## Employer Paid Life Insurance

Available to all regular <sup>3</sup>/<sub>4</sub> and full-time employees.

Basic Life / Accident Death and Dismemberment Amounts			
Salary / Age	Employee	Spouse	Child (to age 26)
Annual Salary Over \$200,000	2x annual salary up to \$750,000	\$5,000	\$1,000
Annual Salary Under \$200,000	1.5x annual salary up to \$300,000	\$5,000	\$1,000
Benefits Reduce	At age 70	At age 70	n/a

## Voluntary Life Insurance

For extra life insurance, you may purchase additional amounts through payroll deductions. Premium is based on age and coverage amount.

Voluntary Life Amounts Available			
Important Details	Employee	Spouse	Child (to age 26)
Maximum Benefit	Lesser of 5x annual salary or \$500,000	\$150,000	\$10,000
Guarantee Issue	\$250,000	\$75,000	\$10,000
Benefits Reduce	At age 70	At age 70	n/a
When can I increase my election?	At open enrollment	At open enrollment	n/a

Medical underwriting applies if the election exceeds maximum benefit in conjunction with guaranteed issue.

## Voluntary AD&D

Provides extra payment should a covered person pass away due to an accident. Premium is based on amount of coverage.

Voluntary Accidental Death & Dismemberment (AD&D) Life Amounts Available		
Important Details	Employee Only	Family
Maximum Benefit	Lesser of 5x annual salary or \$500,000	Lesser of 5x annual salary or \$500,000
When can I increase my election?	At open enrollment	At open enrollment
Is there medical underwriting?	Always guarantee issue	Always guarantee issue



These plans are not medical insurance and do not replace your medical coverage. Rather, they pay cash directly to you in addition to any benefits you receive from your health plan. These benefits may help fill the gap until you meet your medical plan deductible.

You can use the money however you'd like — from paying for medical costs to everyday expenses such as the mortgage, transportation, groceries and utilities. There are no copays, deductibles, coinsurance or network requirements.

The benefits for each plan are separate and aren't reduced if you receive a payment from any other coverage you have.

All Aflac benefit plans are portable, which means you can take these benefits with you if you leave the City. Coverage is available to you, your spouse, and dependent children under age 26.

## Accident Insurance

Accident Plan Insurance can help if you or an eligible family member is involved in a covered accident.

## Wellness Benefit

- \$50 per calendar year.
- For tests performed as the result of preventive care, including tests and diagnostic procedures ordered in connection with routine examinations.

Accident Insurance Premiums	
Coverage Level	Premium
Employee	\$9.92
Employee Plus Spouse	\$15.87
Employee Plus Child(ren)	\$19.30
Family	\$25.25



## Hospital Indemnity Insurance

Hospital Indemnity insurance can help if you or an eligible family member ends up in the hospital.

## Health Screening Benefit

- \$50 per calendar year.
- For health screening tests performed as the result of preventive care, including tests and diagnostic procedures ordered in connection with routine examinations.
- Payable for each insured.

Hospital Indemnity Insurance Premiums	
Coverage Level	Premium
Employee	\$9.64
Employee Plus Spouse	\$19.42
Employee Plus Child(ren)	\$15.66
Family	\$25.44

## Critical Illness Insurance

Critical Illness insurance can help if you or an eligible family member receives a critical illness diagnosis. Rates are based on age and coverage amount; rate sheet can be found on COGI. Full details can be found: [aflacenrollment.com/CityofGreeley/gre1235311163](http://aflacenrollment.com/CityofGreeley/gre1235311163).

# 401(k) Retirement Savings Plan



800-986-3343 | [principal.com](http://principal.com)  
Eligible: regular, 3/4, full-time, and cadets



It is never too soon to start saving for your retirement, and the City offers a few ways for you to do so. The 401k is provided through Principal Financial Services, Inc. and puts you in control of your contributions and savings.

## How Do I Get Started?

- When you begin your employment with the City, you are automatically enrolled into a Traditional 401(k). The City will contribute 4% to this Traditional 401(k). You are automatically set to contribute 4%, the City will match 50% of your contribution up to a max of 2%.
- You can change or adjust your contribution at any time, including the automatic initial contribution set at 4%.
- With Principal, you are in total control of your contributions and account types. You can set up a Roth 401(k), manage investments, change your contribution percentages, and direct your contributions however you want, whenever you want through [principal.com](http://principal.com). You can contribute up to 50% of your base salary.

## Traditional 401K vs Roth 401K

The difference between these two types of accounts is the timing of taxes.

With a Traditional 401(k), your contributions are made with pre-tax dollars. That is, the money you put into this account comes out of your paycheck before all of the taxes do. The money is allowed to

grow tax sheltered, and when it comes time for you to withdraw funds in your retirement, your withdrawals will be taxed as ordinary income.

A Roth 401(k) is just the opposite— you pay taxes up front. Your contributions come out of your check after they have already been taxed. The money in your account grows tax sheltered, and when it comes time to retire, qualified withdrawals come out tax-free.

## Automatic Increase

Every March, the City will automatically increase your employee contributions. If you are contributing less than 4%, you will be bumped up to 4%.

If you are contributing at least 4%, you will be bumped up 1%, up to a maximum of 10%. You can opt out if you choose. Notices will be sent out in February via mail, email, and COGI.

Why March? Annual increases go into effect in March. Why not save more for your retirement as you get an annual increase?

## Employer Vesting Schedule

Years of Service	Percentage
After 1 year	25%
2 years	50%
3 years	75%
4 or more years	100%

## Limits

Year	Limit	Catch Up Age 50-60 and 64+	Catch Up Age 61-63	Catch Up for Those Who Earn More Than \$145k Per Year
2026	\$24,500	\$8,000	\$11,250	Mandatory Roth

## Sworn Police Only

Voluntary 401(k) Retirement Savings Plan, no employer contribution.

# Voluntary 457 Retirement Savings Plan

A 457 Deferred Compensation Plan is a defined contribution retirement plan option available to public sector employees only. 457s allow you to save and invest money for retirement with tax benefits.

Similarly to a 401(k), the IRS limits contributions. While 457 plans are similar to 401(k) plans in many ways, there are some differences when it comes to early withdrawal penalties and minimum required distributions. With 457 plans:

- There isn't a minimum retirement age.
- There isn't a 10% federal penalty for early withdrawal of funds, although withdrawals are subject to ordinary income taxes.
- There is a withdrawal option for unforeseen emergencies that meet certain legal criteria, if all other financial resources are exhausted.
- Distributions are available in a lump sum, annual installments or as an annuity.
- There is no tax withholding if you leave for a new job and roll over your money into an IRA or your new employer's 401(k), 403(b) or 457 plan – or if you take regular installments for 10 years or more. (All other distributions are subject to 20% withholding for federal taxes.)

## Limits

Year	Limit	Catch Up Age 50-60 and 64+
2026	\$24,500	\$8,000

Year	Catch Up Age 61-63	Catch Up for Those Who Earn More Than \$145k Per Year
2026	\$11,250	Mandatory Roth

**MissionSquare**

RETIREMENT

800-669-7400

[www.missionsq.org](http://www.missionsq.org)

Retirement Plans Specialist

Debra J. Adair

[dadair@missionsq.org](mailto:dadair@missionsq.org)

ALL regular 3/4, full-time employees

**FPPA** | Fire & Police Pension Association of Colorado



303-770-3772

<https://fppaco.org/>

Sworn fire and sworn police ONLY



**Nationwide**

1-877-677-3678

[nrsforu.com](http://nrsforu.com)

Sworn fire ONLY

# Sworn Police Officer Benefits



**Police Retirement Savings Plan 401(a)**  
 800-986-3343 | [principal.com](http://principal.com)



A defined contribution plan is a retirement plan that specifies how much money will go into a retirement plan, typically a percentage of an employee's salary or a specific dollar amount.

For City of Greeley police officers, this is a 401(a)

retirement plan by Principal Financial Services, Inc.

More details can be found on COGI and by contacting Principal. Police Officers and the City are required to contribute to this account. You will automatically be enrolled.

## Contribution Percentages

Year	2025 Annual	2026 Annual	2027 Annual
Employee	9.5%	9.5%	9.5%
Employer	11.5%	11.5%	12%

## Employer Vesting Schedule

Years of Service	Percentage
Less than 2 years	0%
2 years	25%
3 years	50%
4 years	75%
5 years or more	100%



**Post Employment Health Plan (PEHP)**  
 1-877-677-3678 | [nrsforu.com](http://nrsforu.com)



A Post Employment Health Plan (PEHP) is a type of retirement savings plan that puts aside money for you now to help pay for qualified medical expenses later. Once you retire or separate from service, you can submit claims for qualified medical expenses to be reimbursed by the funds in your PEHP account. City of Greeley PEHP plans are managed by Nationwide and are determined during contract negotiations. Full details of all PEHP contributions can be found in the 1/1/2025-12/31/2027 negotiated agreement.

## Additional City Contributions

Agency Employment Milestone Anniversary	One-Time PEHP Contribution
5 year	\$1,000
10 year	\$3,000
15 year	\$7,500
20 year	\$10,000

## Employee and City Contributions Per Paycheck (24): Police

Percentage							
Years of Service	Withholding	2025 Annual	Per Paycheck (24)	2026 Annual	Per Paycheck (24)	2027 Annual	Per Paycheck (24)
	Step A Pay:	\$80,218		\$83,427		\$87,598	
0 to 9.99	1.25% of Step A	\$1,002.73	\$41.78	\$1,042.84	\$43.45	\$1,094.98	\$45.62
10-19.99	1.50% of Step A	\$1,203.27	\$50.14	\$1,251.41	\$52.14	\$1,313.97	\$54.75
20 plus	1.75% of Step A	\$1,403.82	\$58.49	\$1,459.97	\$60.83	\$1,532.97	\$63.87

# Sworn Fire Fighter Benefits



**Fire Statewide Retirement Plan**  
303-770-3772 | [fppaco.org](http://fppaco.org)



The Defined Benefit Component (SRP: DB) covers all full-time firefighters and other first responders of participating departments in Colorado hired on or after April 8, 1978. Members covered by the Defined Benefit Component may receive a monthly lifetime benefit once they become eligible for retirement.

The following types of retirement are available for Defined Benefit Component Members: Normal, Early, Vested, or Deferred. If a Member terminates service before they are eligible for a retirement benefit, they may qualify for a refund of contributions.

For Firefighters, this account is managed through the Fire and Police Pension Association of Colorado (FPPA). For full details, please visit the FPPA website.

Firefighters and the City are required to contribute to this account. You will automatically be enrolled.

## Contribution Schedule

Effective Date	Employee Rate	Employer Rate
1/1/2024	12%	10%
1/1/2025	12%	10.5%
1/1/2026	12%	11%



**Post Employment Health Plan (PEHP)**  
1-877-677-3678 | [nrsforu.com](http://nrsforu.com)



A Post Employment Health Plan (PEHP) is a type of retirement savings plan that puts aside money for you now to help pay for qualified medical expenses later. Once you retire or separate from service, you can submit claims for qualified medical expenses to be reimbursed by the funds in your PEHP account. City of Greeley PEHP plans are managed by Nationwide and are determined during contract negotiations.

## Employee Contributions Per Paycheck (24): Fire

Percentage					
Years of Service	Withholding	2025 Annual	Per Paycheck (24)	2026 Annual	Per Paycheck (24)
	Recruit Pay	\$73,080		\$76,733	
0 to 10.99	1% of recruit pay	\$730.86	\$30.45	\$767.78	\$31.97
11-20.99	2% of recruit pay	\$1,461.46	\$60.89	\$1,535.56	\$63.98
21 plus	3% of recruit pay	\$2,192.40	\$91.35	\$2,303.08	\$95.96

An additional flat \$250 (\$10.42 per pay check) flat annual contribution applies.

# Pet Insurance

Pet insurance or discount plans make it a little easier to be financially prepared for the costs of your pet's overall needs.



877-738-7874

[benefits.petinsurance.com/greeleygov](https://benefits.petinsurance.com/greeleygov)



Nationwide®

Nationwide Pet Insurance plan features:

- \$250 annual deductible
- Choice of reimbursement levels
- Rates based on pet's breed, age and location
- Plans for a variety of animals
- Unlimited 24/7 vet helpline
- Available exclusively to employees
- Use any vet, anywhere. No networks, no pre-approvals.
- Pre-existing conditions are not covered.
- Multiple-pet discounts available
- Pay directly to Nationwide



## Option 1

My Pet Protection offers an annual benefit of \$7,500 for eligible veterinary bills.

## Option 2

My Pet Protection with Wellness500 offers the same protection above but includes coverage for preventive wellness care.



877-872-8800 | [unitedpetcare.com](https://unitedpetcare.com)

[info@unitedpetcare.com](mailto:info@unitedpetcare.com)



## United Pet Care Discount Plan Features

For \$9/month, all pets in your household get:

- Free 24/7 virtual care for quick pet answers and emergency triage.
- Up to 87% savings on pet prescriptions.
- Savings at Yourgi, teletails, dogtopia, nandog.



## Vet Spending Card- Fido by medZero

- 0% interest and fees.
- \$500 in on-demand funds.
- Works at any U.S. vet.
- No credit checks.

## How to Enroll in UPC

1. Visit [unitedpetcare.com/enroll](https://unitedpetcare.com/enroll).
2. Choose "Essential" option from the employer search.
3. Add your information and payment method.
4. That's it! We'll email you.
5. Download the Fido by medZERO mobile app.
6. Enter your information and repayment method
7. Instantly receive your virtual Mastercard for the vet.



# Legal Insurance



800-821-6400 | [legalplans.com](http://legalplans.com)



MetLife

MetLife Legal Plans gives you access to the expert guidance and tools you need to handle the broad range of personal legal needs you might face throughout your life. \*Please be advised that this plan does not include full coverage of all legal fees or all legal matters. Contact Nationwide for additional details.

## Rates

Basic Plan: \$10.50 per pay period  
Basic Plus Fraud: \$12.00 per pay period

- Money Matters
- Home & Real Estate
- Estate Planning
- Family & Personal
- Civil Lawsuits
- Elder-Care Issues
- Vehicle & Driving



## How to Use the Plan

- **Find an attorney.** Create an account at [legalplans.com](http://legalplans.com) to see your coverages, select an attorney, and get a case number for your legal matter. Or, give us a call.
- **Make an appointment.** Call the attorney you select, provide your case number and schedule a time to talk or meet.
- **That's it!** There are no copays, deductibles or claim forms when you use a network attorney for a covered matter.

# Mortgage Benefit Program

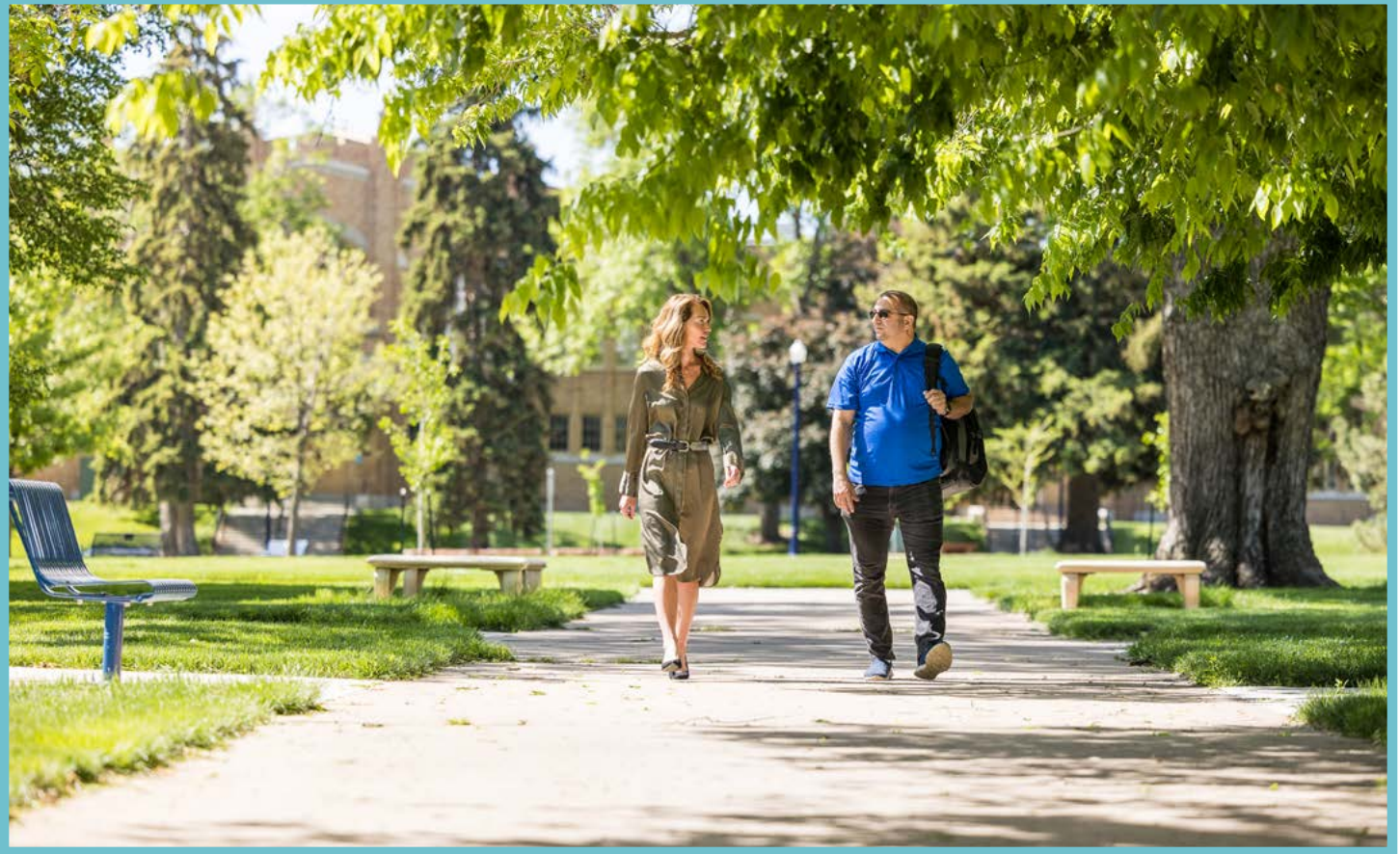


970-381-4374 | [slaforest@nfmlending.com](mailto:slaforest@nfmlending.com)



- \$2,500 Credit to Closing Costs – On purchase or refinance loans.
- 1% Commission Credit – From our partnered agents, applied straight to your closing costs.
- Free Market Analysis (CMA).
- Free Financial Seminars – Credit Repair, First-Time Homebuyer Guidance, Home Financing & Refinancing Options, Understanding Today's Market
- One-on-One Consultations – Private mortgage planning reviews just for employees
- Give Back While You Save: \$100 donation for every loan closed goes to the charity of your choice.

# Tuition, College Invest, CSU Degree



## Tuition Reimbursement

The City of Greeley encourages employees to pursue higher education or complete coursework that will enhance their abilities to perform their jobs. The Tuition Assistance Program is intended to assist City employees with furthering their education and reducing some of their financial burden on a reimbursable basis.

Following Administrative Rule, employees must meet criteria both before and after courses, to be eligible for reimbursement. Eligible expenses include tuition and fees. Program limitations are subject to availability of funds, employment status and eligible course maximums.

## College Invest | [collegeinvest.org](https://collegeinvest.org)

It's no surprise that college is expensive, with costs currently increasing 3-4% a year and sometimes even higher. Start saving when your children are young!

A CollegenInvest 529 Savings Plan is an educational savings account where your money

grows federal and state tax-free as long as it's used for specific expenses, including tuition and room and board. Use your savings anywhere in the country at eligible colleges or trade schools and even for apprenticeships.

## CSU Tuition Discount

You have access to an exclusive partnership with Colorado State University (CSU) that offers a 15% tuition discount on select graduate programs designed to advance your career and support your professional growth. Eligible programs include:

- Master of Public Policy and Administration (MPPA)
- Public Policy Analysis Graduate Certificate

Whether you're ready to pursue a full degree or simply want to take individual courses as a non-admitted student, this opportunity offers flexibility to fit your needs.

More information can be found for all 3 programs on the COGI including your CSU discount code.

# ENT Credit Union



800-525-9623 | [ent.com](http://ent.com)



At Ent Credit Union, we're for people not for profits. We pride ourselves on our personal member service and we're honored to be recognized as Forbes #1 Credit Union in Colorado, with 45+ service centers along the Front Range. In that spirit, we'd like to help you keep more of your hard-earned money by giving you access to these exclusive special offers.

## Get \$200 when you open a new No Strings Checking account.

- [Ent.com/GetStarted](http://Ent.com/GetStarted)
- Enter code: EDU001

## 0% introductory APR for the first 90 days on a new personal line of credit. After that, the fixed APR will be between 9.90% - 17.90%, based on creditworthiness.

- [Ent.com/Lending](http://Ent.com/Lending)
- Enter Code EDU001

## 1% cash back on a refinanced auto loan PLUS no payments for 90 days.

- [Ent.com/Lending](http://Ent.com/Lending)
- Enter Code EDU001

## No closing costs on a Home Equity Line of Credit on loan amounts up to \$250k and 80% or less of home's value.

- [Ent.com/Lending](http://Ent.com/Lending)
- Enter Code EDU001

## \$500 off closing costs with a new mortgage loan.

- [Ent.com/Lending](http://Ent.com/Lending)
- Enter Code EDUM01



At Ent, you can get free education and guidance on various financial topics at no cost to you. You don't have to be a member to participate.

### Free Financial Coaching

**Financial Education**  
[ent.com/events](http://ent.com/events)

**Sound Cents Podcast**  
[ent.com/education-center/sound-cents-podcast/](http://ent.com/education-center/sound-cents-podcast/)

# Living Life



**W**e know that wellness isn't one-size-fits-all—it's about finding harmony, creating space for joy, and having the support you need to navigate life both in and out of work. The Living Life program area is focused to help you do just that. Whether you're planning time off to recharge, looking for ways to reconnect with what brings you joy, or seeking guidance and support as a parent or caregiver, you'll find tools, tips, and resources designed to support your well-being. Through life's big (or small) moments, our team is here to walk alongside you.

Taking care of yourself isn't a luxury—it's part of living a full, healthy life. So, take the time. Embrace the joy. Ask for support. You deserve it, and we're here to help you make space for it.

## Enjoy Life

- PTO and holidays
- Cabin
- UCCC discount
- Benefit Hub discount
- Golf course punch passes
- Transit bus passes

## Life Happens

- Leave of Absence
- FMLA
- FAMLI
- Disability

## Get Involved

- Juntos
- AME



Scan to find "Living Life" on COGI!

# Paid Time Off

Paid Time Off (PTO) can be used for rest, recreation, personal illness / injury or to meet other needs. PTO starts accruing for regular, non-union, full-time, and ¾ time employees on the first paycheck.

Position Type	Annual	0-5 Years	6-10 Years	11-15 Years	16-20 Years	21+ Years
Full Time	Hours	152	200	232	256	272
	Days (in 8 Hours)	19	25	29	32	34
3/4 Time	Hours	114	150	174	192	204
	Days (in 8 Hours)	14.25	18.75	21.75	24	25.5

## 2026 Holidays

Date	2026 Holidays
Jan 1	New Year's Day
Jan 19	Martin Luther King Jr. Day
Feb 16	President's Day
May 25	Memorial Day
June 19	Juneteenth
July 3	Independence Day
Sept 7	Labor Day
Nov 11	Veterans Day
Nov 26,27	Thanksgiving
Dec 24, 25	Winter Break
Use by 12/31/26	Floating Holiday

## Other Paid Leave

### Additional Paid Leave

- Volunteer Time
- Bereavement Leave
- Jury Duty
- Military Leave

### Sworn Fire & Sworn Police Paid Leave

Refer to collective bargaining agreements for all time off.



# Leave of Absence

## Family and Medical Leave Act (FMLA)

### What is it?

- Unpaid, job-protected leave for specific family and medical reasons, with continuation of group health insurance coverage.
- Runs concurrently with paid and unpaid leave.

### Who is eligible?

To be eligible for FMLA leave at the City of Greeley, an employee must:

- Have worked with us for at least 12 consecutive months.
- Have worked at least 1,250 hours during the past 12 months.

### What qualifies for leave?

- Your own serious health condition.
- A family member's serious health condition (spouse, parent, or child under 18).
- Birth/care of a newborn child, adoption, or foster care.
- Military caregiver leave.

### How long can you take leave?

- Generally, up to 12 weeks in a rolling 12-month period, which must be medically supported.
- Military caregiver leave can be up to 26 weeks.

*Note: If both parents of a child are City employees, they are entitled to a combined maximum of 12 weeks for birth, adoption, or care of a sick child.*

### What else do I need to know?

- As soon as you know you need leave, eligible or not, contact the Well-Being team in HR.
- You are not required to share why you need leave with your supervisor.

## Disability Coverage

### What is it?

Disability coverage is “paycheck” insurance, ensuring you will receive a portion of your income if you were out of work due to injury or illness. See page 49 of this guide for more information.

## State Family and Medical Leave Insurance (FAMLI)

### What is it?

FAMLI is paid leave insurance for specific family and medical reasons.

### What else do I need to know?

- Employees need to register, pay premiums and file claims directly with FAMLI.
- Contact: 1-866-263-2654, famli.colorado.gov/.
- Must run concurrent with an approved City of Greeley leave benefit or policy.
- FAMLI does not provide job protection. To have job protection, you must also qualify for and run concurrently with a FMLA.

# Disability Insurance

If you were to be out of work due to an injury or illness, could you and your family survive without a paycheck? Disability insurance is essentially “paycheck” insurance, ensuring you will receive a portion of your income if you were out of work due to injury or illness. Premium paid at no cost to you.

Regular 3/4, Full-Time,  
Cadets, Sworn Police

## Short-Term Disability (STD) Insurance

New York Life | Group #SHD9628931 | 800-842-4462 | [nyl.com](http://nyl.com)

STD benefits become payable when you are unable to work due to an injury or illness unrelated to work. If you remain disabled and meet the plan’s disability requirements, you will continue to receive a percentage of your weekly earnings until the benefit duration has ended. STD benefits integrate with state mandated disability plans.

- Benefit Begins: 14th day of accident or 14th day for illness
- Benefit Amount: 70% of your weekly base salary per week \*can use paid leaves to supplement
- Benefit Duration: Up to 90 days

Regular 3/4,  
Full-Time, Cadets

## Long-Term Disability (LTD) Insurance

New York Life | Group #LK965008 | 800-842-4462 | [nyl.com](http://nyl.com)

LTD insurance offers a monthly benefit to help replace lost income if you experience a disability lasting longer than 90 days. Proof of disability is required.

- Benefit Begins: After 90 days of qualified disability
- Benefit Amount: 60% of basic monthly earnings. Benefit is not taxed.
- Benefit Duration: Social Security Normal Retirement Age (SSNRA)

Sworn Fire and  
Police Only

## Death and Disability

Fire and Police Pension Association | 303-770-3772 | [fppaco.org](http://fppaco.org)

City of Greeley pays the full premium on FPPA Death and Disability at no cost to you. You are automatically enrolled in this benefit. The Statewide Death & Disability Plan (SWDD) provides 24-hour, on-and off-duty coverage in the event that eligible Members are disabled or pass away.

This plan provides benefits for long-term disabilities, i.e. a medical condition that is expected to keep Members off the job for at least 12 months. Disabilities in this plan fall under two categories: Occupational and Total. Each category has different requirements and benefit amounts which are described in detail throughout this brochure. For full details, please visit the FPPA website.



## Employee Cabin

In January 1968, a group of City employees sent a letter to the City Manager requesting consideration of building a cabin for use by City employees, which was approved March 1968. Four months later, a group of 40 city employees began working weekends, days off and vacations to build the cabin. In June 1972, the cabin opened for reservations.

In late spring of each year, eligible City employees can enter a lottery to reserve the employee-owned cabin for 2-3 nights for that year's upcoming season (end of May – end of October).

Drawing information, history, map and photos can be found on COGI.

### Eligibility

- Regular employees of 20 hours or more
- 12 months employment



# Juntos



[juntosco.lghn.org](http://juntosco.lghn.org) | [juntosco@lghn.org](mailto:juntosco@lghn.org)



Juntos Colorado is a regional chapter of the Local Government Hispanic Network (LGHN). While this network was designed for the Latino community working in government organizations, that does not mean you must be Latino to join.

In fact, because we all work and serve the Latino community in Colorado, this is a great opportunity to make connections with others who are in similar roles across Colorado. As a City of Greeley employee, you already have access to the membership, you just need to set up your free account.

- Visit [lghn.org](http://lghn.org).
- In the 'Organizational Code' field enter GreeleyLGHN.
- Click Apply.
- Enter your contact information.
- Create a username and password.
- Payment details should calculate to zero because we are already members.

## Associated Municipal Employees (AME)



[ameboard@greeleygov.com](mailto:ameboard@greeleygov.com) | visit [COGI](http://COGI)



AME stands for the Associated Municipal Employees of the City of Greeley. AME Originally formed in 1967, the nonprofit membership group is open to all City of Greeley employees, with stated goals to promote employee morale and support the city's open-door policy.

The association members feel that the City of Greeley is an excellent place to work and strive to make conditions even better. They are champions of the City of Greeley and advocate for employees. AME is not a union, but it is a voice for all City employees whether they are members of the association or not. AME holds membership and communications meetings to provide employees with a forum in which to discuss ideas or concerns. The board president meets, when necessary, with the City Manager to discuss matters.



# Golf Pass

The golf pass gets you access to Highland Hills and Boomerang Links golf courses.

## Golf Rates

- 9-hole walk rate, employee and spouse - \$20 per person
- Regular adult 9-hole rate - \$24 per person
- Regular senior 9-hole rate - \$22 per person
- Punch Cards (10 Round)
- Adult 9-Hole (10) play \$216 / \$18 per check
- Senior 9-hole (10) play \$198 / \$16.50 per check
- Adult 18-Hole (10) play \$369 / \$30.75 per check
- Senior 18-hole (10) play \$333 / \$27.75 per check



# City Transit Bus Pass

Purchase an annual bus pass (regularly \$240) for only \$5 as a City of Greeley employee.

Provides access to all city routes and the Poudre Express, which connects Greeley to Windsor and Fort Collins. To buy or renew your discounted pass, visit the front desk of the Greeley-Evans Transit Center, 101 11th Ave., and bring your employee ID.



# UCCC Discounts

The Union Colony Civic Center hosts a variety of performances every year, including symphonies, ballets, touring companies of Broadway's finest productions, as well as pop & country music, dance, magic, comedy, and children's theater.

As a City of Greeley employee, you may receive a 15% discount to select shows/events! To receive your discount, present your employee ID in person at the UCCC box office or call the box office and identify yourself as a City of Greeley employee.

Your exclusive discount applies to the entire ticket order and must be claimed at the time of purchase. Discount cannot be combined with other offers.



# Benefit Hub

The City of Greeley BenefitHub Employee Perk Program is a benefit that will save you money! Take advantage of savings in a variety of categories!

## To Register:

- Go to [cogperks.benefithub.com](http://cogperks.benefithub.com).
- Use referral code: FYKOBG.
- Complete registration.

## Questions?

Call: 1-866-664-4621  
Email: [customer@benefithub.com](mailto:customer@benefithub.com)



# Well-Being Ambassadors

## About the Well-Being Ambassador Program

The Well-Being Ambassador Program is a key initiative designed to transform the City of Greeley's culture into one that embraces well-being in every sense—Mind, Body, Financial Empowerment, Living Life. Ambassadors act as wellness champions within their departments and work closely with the Wellness Coordinator to:

- Promote wellness resources and events tailored to employee needs.
- Host department-specific wellness activities that inspire engagement and connection.
- Advocate for well-being initiatives that reflect your department's unique culture.

## Thank You to Our 2025 Well-Being Ambassadors

We want to extend our heartfelt thanks to all our Well-Being Ambassadors for their incredible dedication, compassion, and commitment to supporting the health and happiness of our community. Whether you've led initiatives, sparked important conversations, shared resources, or simply checked in on someone who needed it—your efforts have truly mattered.

You've shown what it means to lead from the heart and to build community from the ground up. Thank you for being champions of well-being, and for helping us create a space where everyone feels seen, supported, and valued! You are the heartbeat of this movement, and we are so grateful for everything you do.

With appreciation,  
*The Well-Being Team*

# Who to Contact

## Shirazi Benefits Advocate Team

Shirazi Benefits Advocate Team, our broker partner, provides you with an extra level of customer service and care in relation to your benefits, working on your behalf!

**Call: 970-356-5151**

**Email: [advocate@shirazibenefits.com](mailto:advocate@shirazibenefits.com)**

### Top reasons to contact the Advocate Team:

- There are unresolved problems with a vendor.
- Benefit questions specific to you and your family that you wish to discuss privately.
- Replacement ID cards.
- Billing questions.
- Claim appeals.
- Work with your doctor and the insurance company on your behalf.
- Locating in-network providers.
- Specialists, pharmacies, hospitals, dentists, eye doctors.
- Pricing treatment options to save you money.
- Pre-authorizations for treatment and / or medications.
- Complex medications.
- CT Scans/MRI authorizations.



## Well-Being Team

**HR HelpDesk: [hrhelp@greeleygov.com](mailto:hrhelp@greeleygov.com)**

**Call: (970) 350-9710**

**COGI: [Well-Being Reimagined page](#)**

### Top reasons to contact the Well-Being Team:

- You're ready to kick off your well-being journey!
- Benefits eligibility questions.
- Enrolling in benefits questions.
- Making a change to your benefits.
- Electing or updating a beneficiary.
- Taking time off for your own medical condition or you need to care for a family member.
- You have an excess amount of chocolate to share, and you need our address.



# Who to Contact

## Medical

Carrier	Phone	Website	Group #
Anthem	844-995-1743	anthem.com	L14669
Kaiser	855-364-3184	kp.org	47389
Premise Clinic	970-459-1902	members.premisehealth.com/city-of-greeley/	none

## Dental

Carrier	Phone	Website	Group #
Delta Dental CO	800-610-0201	deltadentalco.com	9487

## Vision

Carrier	Phone	Website	Group #
VSP	877-396-7195	vsp.com	12064457

## HSA/FSA

Carrier	Phone	Website	Group #
Inspira	844-729-3539	inspirafinancial.com	147230

## Legal

Carrier	Phone	Website	Group #
MetLife	800-821-6400	legalplans.com/	none

## Pet

Carrier	Phone	Website	Group #
Nationwide	877-738-7874	partnersolutions.nationwide.com/pet/	none
United Pet Care	877-872-8800	unitedpetcare.com	none

## Life

Carrier	Phone	Website	Group #
New York Life	888-842-4462	nyl.com	SHD9628931 LTD-LK965008

# Who to Contact

## Disability

Carrier	Phone	Website	Group #
New York Life	888-842-4462	nyl.com	SHD9628931 LTD-LK965008
FPPA	303-770-3772	fppaco.org	none

## Recreation Membership

Carrier	Phone	Website	Group #
City of Greeley Recreation	970-350-9400	greeleyco.gov/things-to-do/Parks-and-Recreation/Recreation	none

## Retirement - 401K

Carrier	Phone	Website	Group #
Principal	800-986-3343	principal.com	366122

## Retirement - 457

Carrier	Phone	Website	Group #
Mission Square	800-669-7400	missionsq.org	801197
Nationwide	877-677-3678	nrsforu.com	38419
FPPA	303-770-3772	fppaco.org	none

## Retirement - Fire

Carrier	Phone	Website	Group #
FPPA	303-770-3772	fppaco.org	none

## Retirement - Police

Carrier	Phone	Website	Group #
Principal	800-986-3343	principal.com	427965

# Who to Contact

## Mental Health

Carrier	Phone	Website	Group #
IOME	970-200-8793	<a href="http://iowemenow.com/">iowemenow.com/</a>	none
ComPsych EAP	800-344-9752	<a href="http://GuidanceResources.com">GuidanceResources.com</a>	NYLGBS

## Voluntary insurance

Carrier	Phone	Website	Group #
Aflac	970-217-0954	<a href="http://aflacenrollment.com/CityofGreeley/">aflacenrollment.com/CityofGreeley/</a>	none

## PEHP

Carrier	Phone	Website	Group #
Nationwide	877-677-3678	<a href="http://nrsforu.com">nrsforu.com</a>	Police: 43581

## Perk Discounts

Carrier	Phone	Website	Group #
Benefit Hub	866-664-4621	<a href="http://cogperks.benefithub.com/Welcome">cogperks.benefithub.com/Welcome</a>	Ref Code:

