



2025 EMPLOYEE BENEFITS GUIDE

Effective January 1, 2025 –
December 31, 2025



City of Greeley Values



Trusted

We are **trusted** to do the right thing



Customer Focused

We center our customer's **needs** to help them thrive



Diverse

We **respect and reflect the diversity** of our community



Problem Solvers

We **solve problems** with urgency and creativity



Collaborators

We **work as a team** to accelerate success

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Shirazi Benefits Advocate Team

970-356-5151

advocate@shirazibenefits.com

Your Benefits team is please to inform you that we have resources for you with our broker partner for your benefits plans.

Shirazi Benefits Advocate Team provides you with an extra level of customer service and care in relation to your benefits. The Advocate team works on your behalf, with your insurance plans and providers, to ensure you understand your benefits and can utilize them to their highest potential.

The top reasons to contact the Advocate team include:

- Benefit questions specific to you and your family that you wish to discuss privately
- Replacement ID cards
- Billing questions
 - Ensuring that the bills you receive are accurate
- 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 among various locations and providers
 - Knowing where care costs less can save you money
- Pre-authorizations for treatment and/or medications
 - Complex medications
 - CT Scans/MRI authorizations
 - Hospitalizations and surgeries

Eligibility

Who is Eligible?

You are eligible for City of Greeley benefits if you are:

- A regular employee working full time hours or
- A regular three-quarter time employee
- A regular part time employee eligible for dental and vision coverage only

Your dependents are eligible if they are:

- Your legal spouse (common law/civil union partner) Need documentation for approval
- Your and/or your spouse's child(ren)* up to age 26
- Dependent children under your legal custody as defined by the IRS
- Your disabled child(ren) up to any age (if disabled prior to age 19)*
- *Includes natural, step, legally adopted/or a child placed for adoption, or a child under your legal guardianship.*

Dependent Audit

An independent audit firm will be completing a dependent verification in the first quarter of 2025. All employees that have enrolled at least one dependent will receive a request for verification documentation based on the City's eligibility requirements.

Termination of Coverage

If you or a covered dependent no longer meet the eligibility requirements or if your employment ceases, your medical, dental, vision, and Health Care FSA coverage will end on the last day of the month in which you become ineligible.

You may be eligible to elect COBRA for yourself and your eligible dependents for medical, dental, vision, and FSA coverage.

Life and AD&D and Disability coverage will end on the day you become ineligible. Your life coverages are convertible and portable.

You are responsible for informing Human Resources within 30 days if any of your dependents become ineligible for benefits.



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.

Enrollment

When Can I Enroll in Benefits?

You can enroll for benefits:

- When hired; the benefits team will set up your enrollment period.
- During the annual Open Enrollment period
- During the plan year, if you experience a Qualifying Life Event

When Does Coverage Begin?

Benefits for new hires are effective the first day of the month, following your date of hire.

How Do I Enroll in Benefits?

You must actively enroll in all benefits that require employee contributions. You will be automatically enrolled in all Company paid benefits.

To enroll (or make changes) to your benefits, you must log onto Oracle.

We have an optional interactive tool called Alex that will explain and walk you through your benefit options ahead of time. However, you will still need to log onto Oracle and go through your benefits event even if you are not making any changes. Even if you currently waive City benefits, you must go through this process to confirm that you are waiving them again for the following plan year.

Please Note:

Federal regulations require City of Greeley to obtain the following information during enrollment:

- Social Security numbers for your dependents covered by the medical plan
- Dates of birth, gender, and your relationship to your dependents

Open Enrollment

Open Enrollment is your once-a-year opportunity to review your benefit plan elections and make adjustments that meet the needs of you and your family.

Changes to all benefits made during Open Enrollment will go into effect January 1st.

Making Benefit Changes During the Plan Year

The benefit elections you make during your initial enrollment period will be in effect through December 31st. If you have a “qualified life event,” you may make changes to certain benefits if you apply for the change and provide supporting documentation to Human Resources within 30 days of the event. Proof of life events is subject to approval by City of Greeley. Changes are effective retroactive to the date of the event.

Qualifying life events include, but are not limited to:

- Your marriage
- Your divorce or legal separation
- Birth, adoption or placement for adoption of an eligible child
- Death of your spouse or covered child
- Loss or gain of coverage due to change of work status. For example, starting a new job, leaving a job, changing from part-time to full-time, starting or returning from an unpaid leave of absence, etc.)
- Your spouse's Open Enrollment
- A change in your child's eligibility for benefits
- Gain or loss of Medicare or Medicaid during the year
- Relocation

Other qualifying events may also apply. Please contact HRBenefits@greeleygov.com.

Medical Plans

City of Greeley offers 2 self-funded medical plans through Aetna with the following features:

- Self funded, meaning the premiums paid go into a fund which is used to pay out claims incurred by everyone.
- Option to receive care from in-network or out-of-network providers; higher benefits are paid when using in-network Aetna providers.
- Preventive care is covered at 100% when using an in-network provider.
- Includes prescription drug coverage.
- Deductibles and out-of-pocket maximums accumulate on a plan year which runs January 1st – December 31st.
- For a comparison of the plans, please refer to the Medical Plans Comparison Chart. Specific benefit levels and limitations can be found in the plan summaries and Summary of Benefits and Coverage (SBC).

Finding In-Network Providers

To search for in-network medical providers, log onto www.aetna.com/docfind. When prompted to select a plan, click on Choice POS II.

Non-emergency services

If you go to an emergency room for what is not an emergency medical condition, the plan may not cover your expenses. See the schedule of benefits for more information.



Group # 0109723

[www.aetnaresource.com/
p/City-of-Greeley-Health](http://www.aetnaresource.com/p/City-of-Greeley-Health)

Aetna concierge

The City of Greeley employees have exclusive access to Aetna concierge for questions about your plan.

They can help you with questions about a diagnosis, select a doctor, learn about your coverage or plan for upcoming treatment. Think of the concierge as your personal assistant for health care.

Your concierge will help find solutions that fit your needs, show you how to use the online tools, find network providers based on your medical needs and even help you schedule appointments.

Simply call the number on your ID card **855-220-6507** or log in to your member website at www.aetna.com.

Get it all in the way that's most convenient for you. Call or download the Aetna app!

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.

Medical Plan Option A: Choice PPO

Aetna	Choice Plan
Medical	In-Network You Pay
Calendar Year Deductible (Individual / Family)	\$1,000 / \$2,000
Coinsurance	20% after deductible
Calendar Year Out-of-Pocket Max ¹ (Individual / Family)	\$5,500 / \$11,000
Preventive Care	\$0
Primary Care Office Visit	\$30 copay
Specialty Care Office Visit	\$40 copay
Telemedicine Consultation	\$30
Urgent Care Facility	\$40 copay
Emergency Room Care	\$350 copay

Eligible expenses will be covered In-Network and Out-of-Network.

Limitations and maximums may apply. Please refer to the plan summaries and Summary of Benefits and Coverage for more information.

¹ Calendar Year Out-of-Pocket Maximum includes deductibles, copays and coinsurance

Medical Plan Option B: High Deductible Health Plan

Aetna	High Deductible Health Plan
Medical	In-Network You Pay
Calendar Year Deductible (Individual / Family)	\$3,500 / \$7,000
Coinsurance	0% after deductible
Calendar Year Out-of-Pocket Max ¹ (Individual / Family)	\$3,500 / \$7,000
Preventive Care	\$0
Primary Care Office Visit	0% after deductible (Employee Clinic, \$20 copay)
Specialty Care Office Visit	0% after deductible
Telemedicine Consultation	\$55
Urgent Care Facility	0% after deductible
Emergency Room Care	0% after deductible

Eligible expenses will be covered In-Network and Out-of-Network.

Limitations and maximums may apply. Please refer to the plan summaries and Summary of Benefits and Coverage for more information.

¹ Calendar Year Out-of-Pocket Maximum includes deductibles, copays and coinsurance

2025 HSA Contributions and Limits

Each year, you can contribute up to the IRS annual limit for HSAs (which includes City of Greeley's contribution). City of Greeley will contribute to your HSA on a per pay basis up to the annual amounts listed below.

	2025 IRS Contribution Limit	City of Greeley will contribute	City of Greeley bi-weekly deduction	Pre-tax limit you can contribute*
Employee Only	\$4,300	\$1,450	\$60.42	\$2,850
Employee + Spouse	\$8,550	\$2,400	\$100.00	\$6,150
Employee + Child(ren)	\$8,550	\$1,820	\$75.83	\$6,730
Employee + Family	\$8,550	\$2,900	\$120.83	\$5,650

* If you are age 55 or older, you may contribute an additional \$1,000 in catchup contributions.

Health Savings Account (HSA)

Only available for those enrolled in the Aetna High Deductible Health Plan.

A Health Savings Account (HSA) is a tax-advantaged savings vehicle available to individuals covered by a High Deductible Health Plan (HDHP). Funds in the account are used to pay for qualified medical, dental and vision expenses.

An HSA is a great way to save for the future. You can set aside money from each paycheck now and save funds to cover healthcare expenses that come up later. Plus, your contributions are free from federal income tax, so you're stretching your healthcare dollars while lowering your taxable take-home pay amount.

City of Greeley will also make contributions to your HSA if you enroll in the High Deductible Health Plan. This is "free money" for you to use to pay for eligible healthcare expenses.

HSA funds can only be used for yourself, your spouse and your taxable dependents. Expenses for dependents who do not qualify as tax dependents are not reimbursable under the HSA.



Group # 147230

844-729-3539

www.inspirafinancial.com

Advantages of an HSA

- Balance rolls over each year so you won't lose your contributions
- Triple tax savings — you do not pay federal tax* on:
 - Contributions to the account
 - Spending on qualified expenses
 - Interest that accrues
- Account is portable, so the funds are yours even if you change medical plans next year or leave the City
- Use the funds (now or in the future) for eligible medical, dental or vision expenses, including coinsurance costs, prescriptions, glasses, orthodontia and more
- Money left in the savings account earns tax-free interest*

**Tax treatment of HSAs for state tax purposes may vary by state.*

AETNA HEALTH PLAN-SIDE BY SIDE COMPARISON

	CHOICE PPO PLAN	HDHP PLAN with HSA FUND
EMPLOYEE ONLY	\$91.00 per pay period(24)	\$69 per pay period(24)
	Individual deductible: \$1,000	Individual deductible: \$3,500
	PCP copay: \$30	COG HSA contribution: \$1,450 Emp HSA optional contribution: \$2,850
	Urgent Care/Specialty Copay: \$40	
	Coinsurance: 20%	
	Maximum Out of Pocket per year: \$5,500 plus annual premium \$2,184 = \$7,684	Maximum Out of Pocket per year: \$3500 minus HSA \$1,450, plus annual premium \$1,656= \$3,706
EMPLOYEE PLUS SPOUSE	\$188.50 per pay period(24)	\$142 per pay period(24)
	Individual deductible: \$1,000	Individual deductible: \$3,500
	Family deductible: \$2,000	Family deductible: \$7,000
	PCP copay: \$30	COG HSA contribution: \$2,400 Emp HSA optional contribution: \$6,150
	Urgent Care/Specialty Copay: \$40	
	Coinsurance: 20%	
	Maximum Out of Pocket per year: \$11,000 plus annual premium \$4,524 = \$15,524	Maximum Out of Pocket per year: \$7,000 minus HSA \$2,400, plus annual premium \$3,408= \$8,008
EMPLOYEE PLUS CHILD(REN)	\$157.50 per pay period(24)	\$122.50 per pay period(24)
	Individual deductible: \$1,000	Individual deductible: \$3,500
	Family deductible: \$2,000	Family deductible: \$7,000
	PCP copay: \$30	COG HSA contribution: \$1,820 Emp HSA optional contribution: \$6,730
	Urgent Care/Specialty Copay: \$40	
	Coinsurance: 20%	
	Maximum Out of Pocket per year: \$11,000 plus annual premium \$3,780 = \$14,780	Maximum Out of Pocket per year: \$7,000 minus HSA \$1,820, plus annual premium \$2,940= \$8,120
FAMILY= EMPLOYEE, SPOUSE AND CHILD(REN)	\$253.50 per pay period(24)	\$193 per pay period(24)
	Individual deductible: \$1,000	Individual deductible: \$3,500
	Family deductible: \$2,000	Family deductible: \$7,000
	PCP copay: \$30	COG HSA contribution: \$2,900 Emp HSA optional contribution: \$5,650
	Urgent Care/Specialty Copay: \$40	
	Coinsurance: 20%	
	Maximum Out of Pocket per year: \$11,000 plus annual premium \$6,084 = \$17,084	Maximum Out of Pocket per year: \$7,000 minus HSA \$2,900, plus annual premium \$4,632= \$8,732

GLOSSARY OF TERMS:

PREMIUM:	The amount paid to a health plan for coverage.
DEDUCTIBLE:	The amount you pay for covered services before your health plan begins to pay.
COINSURANCE:	The percentage of health care expenses you pay after your deductible.
HSA:	Money used to pay out of pocket medical, dental, vision and prescription expenses.

Flexible Spending Accounts (FSA)

Flexible Spending Accounts (FSA) allow you to set money aside for certain eligible expenses and draw from it throughout the year to pay for those expenses. The money is set aside pre-tax, reducing your taxable income. These are pre-funded accounts as well. Three separate types of FSAs are available:

- **Health Care**
- **Limited Purpose Health Care–HSA plan participants only**
- **Dependent Care**

How the FSA Works

As a new hire (and again during Open Enrollment), you select the amount of money you wish to deposit into the Health Care (or Limited Purpose Health Care) Account and/or the Dependent Care Account for the entire plan year. The plan year for the FSA benefit is January 1, 2025, to December 31, 2025, with grace period until March 15, 2026. The total amount is then equally divided by the number of pay periods remaining in that year and that amount is deducted from each paycheck. The money is set aside in your FSA account(s).

As you incur eligible expenses, you can pay by the Inspira debit card, or you can file a simple claim form (along with copies of your receipts) and are reimbursed for such expenses from the account. The debit card eliminates the need to submit a claim form and wait for reimbursement.



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

Health Care FSA

Not available to HSA plan participants

This FSA allows you to submit eligible medical, dental and vision expenses for reimbursement. **The 2025 Annual contribution is forecasted at \$3,300.**

Limited Purpose Health Care FSA

Available to HSA plan participants only

Using this account in conjunction with the HSA gives you the opportunity to save additional pre-tax money. You can use the Limited Purpose Health Care FSA for eligible dental and vision expenses only. **The 2025 Annual contribution is forecasted at \$3,300.**

Dependent Care FSA

Available to all benefit eligible employees

Dependent Care FSAs are used to pay for the costs of dependent care that enable you to work. This care may be for a child under age 13 and for older dependents, including children, spouses and parents who are physically or mentally unable to care for themselves and who live with you for more than half the year. Eligible expenses include daycare, before-school and after-school care, babysitters and elder daycare. **For the 2025 calendar year, you can deposit up to \$5,000 to a Dependent Care FSA (\$2,500 if you are married and filing separately).**

Health Care FSA

Employee Contribution ÷ 24 pay periods = Maximum contribution per pay check

\$3,300 *projection ÷ 24 = \$ \$137.50

Dependent Care FSA

Employee Contribution ÷ 24 pay periods = Maximum contribution per pay check

\$5,000 ÷ 24 = \$ \$208.33

Prescription Drugs

When you enroll in a medical plan, you receive comprehensive prescription drug coverage through Aetna.

Some medications may be subject to prior authorization, quantity limits or step therapy requirements to be approved for coverage. For a list of approved drugs, log onto www.Aetna.com and select Aetna Standard Plan Drug List.

Aetna	Choice Plan	High Deductible Health Plan*
Retail (up to 30-day supply)	You Pay	You Pay
Tier 1 - Generic copay	\$10	0% after deductible
Tier 2 – Preferred brand copay	\$30	0% after deductible
Tier 3 – Non-preferred brand copay	\$60	0% after deductible
Mail Order (up to 90-day supply)	You Pay	You Pay
[Tier 1 / Tier 2 / Tier 3] copays	\$20 / \$60 / \$120	0% after deductible

** Please note, any retail or mail order copays listed for the HSA-qualified plan apply only after the medical plan deductible is met. The deductible will not apply to certain medications classified as preventive in accordance with the approved prescription drug list.*

Three Ways to Obtain Prescription Drugs

1

Retail Pharmacy
(up to 30-day supply)

www.aetna.com
855-220-6507

- ✓ Locate a participating retail pharmacy
- ✓ View a list of approved drugs
- ✓ Many generic medications are also available at the EWC for no cost

2

Aetna Mail Order
(up to 90-day supply)

CVS Caremark
888-792-3862

- ✓ Use for maintenance drugs such as medication for high blood pressure, arthritis or diabetes
- ✓ Pay less than retail pharmacy for a 90-day supply
- ✓ No additional cost for delivery

3

Specialty Pharmacy
(30-day supply)

Aetna Specialty
800-323-2445

- ✓ Medications used to treat complex conditions like multiple sclerosis, hepatitis C and rheumatoid arthritis
- ✓ Prescription can only be filled once every 30 days

Prescription Drugs: How To Save Money!

Use Aetna Mail Order

Rather than visiting a pharmacy month after month, save time by having the medication delivered to your home.

Through mail order programs, you can also save money by getting up to a 90-day supply for less than what you would pay through a retail pharmacy. And because shipping is free, you'll also save on gas money!



Ask Your Doctor for Generic Drugs

The next time you need a prescription, ask your doctor if it is appropriate to use a generic drug rather than a brand name drug. Generic drugs contain the same active ingredients, are identical in dose, form and administrative method AND are less expensive than their brand name counterparts.

If you must take a brand name drug, ask your doctor for samples or coupons. Also check the drug manufacturer's website for available rebates and discounts.

Search GoodRx for Cheaper Prices

Drug prices sometimes vary significantly between pharmacies. GoodRx collects and compares prices for every FDA approved prescription drug at more than 70,000 pharmacies.

Access GoodRx at www.goodrx.com to find the lowest price pharmacy near you and/or print FREE coupons. You can also get coupons on-the-go through Good Rx's mobile app – just show your phone to the pharmacist*.

Ask Your Pharmacy for the Cash Price

Call and ask your pharmacy for the cash price* of a prescription drug. Sometimes these prices are lower than the prescription drug plan.

** If you use GoodRx or Cash Price vs. the Medical pharmacy benefits, or if you pay the lower cash price, the amount you pay will not apply toward your deductible or out-of-pocket maximum.*



IT'S TIME TO START THINKING ABOUT YOUR ANNUAL BENEFITS!

Make a positive, powerful change in your life

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.

Specialized care, personalized for you

- **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 earned Hinge Health benefits through your employer.
- Pelvic Floor program for pregnancy and postpartum care, to improve bladder control, and much more.

Sign up today.

Scan the QR code or visit:

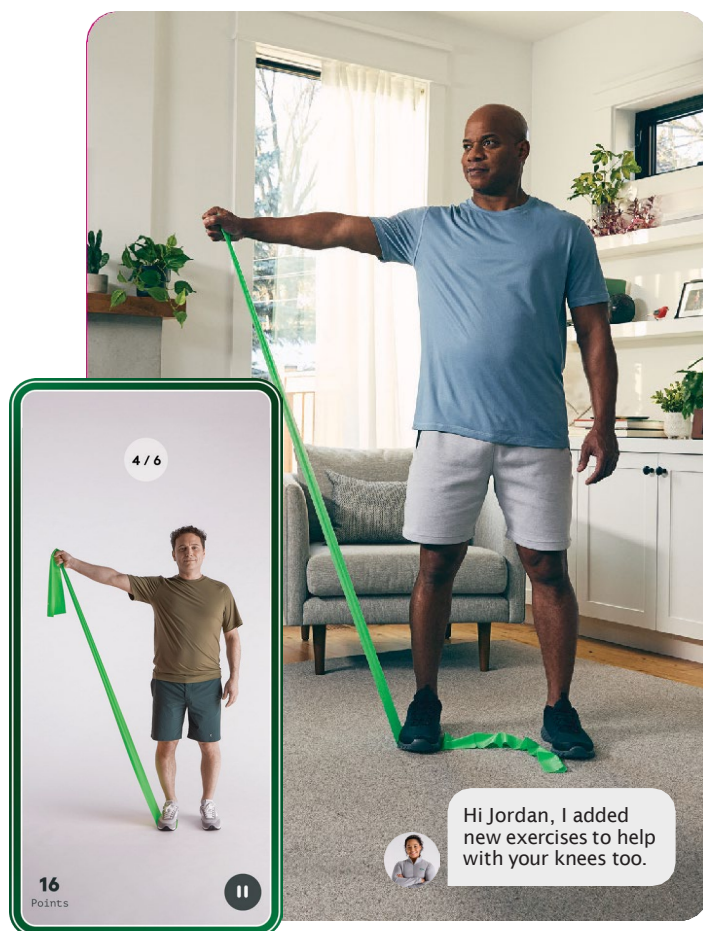
hinge.health/join-oe



Please use the default camera on your device to scan the QR code, not a third-party application. If you are directed to a site other than the URL listed above, do not proceed.

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

Employees and dependents 18+ enrolled in the company-sponsored health insurance plan are eligible.



Your care. Your way.

Convenient and affordable virtual care wherever you need it*

From your therapy appointments to quick care, we've got you covered. You can use CVS Health Virtual Care™ in addition to your traditional network of providers. Access is included as part of your medical plan from Aetna®, a CVS Health® company because **healthier happens together™**.



On-demand care

Access 24/7 quick care for minor illnesses and injuries



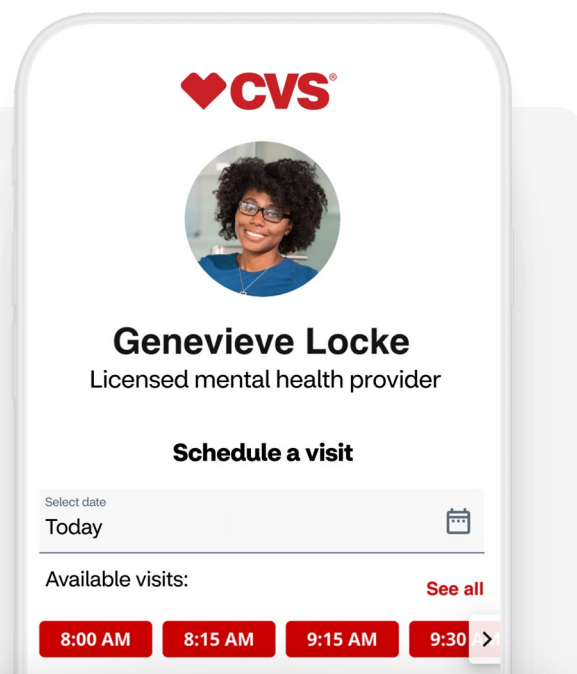
Mental health services

Get counseling for things like anxiety and stress, plus psychiatry services for medication management

Extend to in-person care when needed, at nearby MinuteClinic® locations** or in-network provider clinics.

Get started today with CVS Health Virtual Care

- 1 Activate your virtual care benefit by visiting CVS.com/virtual-care or scan the QR code below
- 2 Create an account and confirm your details
- 3 Schedule a mental health appointment, or request on-demand care 24/7/365



Register today at CVS.com/virtual-care

*Age restrictions do apply. Mental Health services coverage varies by employer. Make sure to check specific plan benefits to better understand covered mental health services.

**MinuteClinic® in-person services are not included with this product and are subject to plan benefit.

Aetna® and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health® family of companies. Limitations may apply based on services and location.

This material is for informational purposes only. Refer to aetna.com for more information about Aetna plans and for a full list of participating providers.

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1191151-11-01

Employee Wellness Clinic



The Employee Wellness Clinic (EWC), provided through Premise Health, is a health clinic available to ALL eligible employees. Dependents over age 2, enrolled in one of the City's medical plans are also eligible to use the EWC. Any use of the EWC is kept completely confidential.

The EWC offers a wide variety of services such as:

- Primary Care
- Preventive Care
- Physicals
- Care for sprains/strains/cuts
- Treatment for allergies to sinus infections
- Condition management: diabetes, cholesterol, high blood pressure
- Acute care
- Lab and pathology services
- A variety of generic prescriptions
- Smoking Cessation
- Health Coaching

How much does it cost?

Choice Plan: FREE

HDHP: FREE for preventative services
\$20 co-pay for non-preventative services.

Not Enrolled in Either Plan:

Employee Only:

FREE for preventive services
\$20 co-pay for non-preventive services.



Location:

Active Adult Center
Lower Level
1010 Sixth St Greeley, CO

Hours:

Monday - Friday:
6:00 am– 5:00 pm

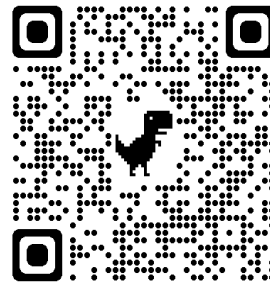


Schedule an Appointment:

Call 970-459-1902 or log into
www.mypremisehealth.com

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

Dental



Beta
Health

Group # 5747

303-744-3007

www.betaplans.com

AlphaUS

The AlphaUS dental plan is a national network plan that offers discounts of up to 90% on preventive care, up to 80% on basic services, and up to 60% on major services. The plan has no waiting periods and no annual maximums. All discounted fees on this plan are pre-negotiated with the dentists and specialists, so there are no hidden costs or expenses.

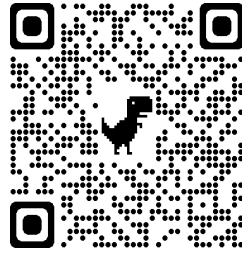
You must see an AlphaUS dental provider in order to receive the discounted savings. There are no out-of-network services available on this plan. The plan uses the Careington CarePOS network, also known as the Care Choice network.

Below is a list of the most common dental procedures and what you will pay:

Dental Procedure	Normal fee	Alpha+ fee	Savings
Comprehensive Exam	\$157	\$40	75%
Bitewings x-ray (4 films)	\$103	\$39	62%
Periodic oral exam	\$84	\$29	65%
Resin based composite	\$249	\$90	64%
Periodontal Scaling	\$404	\$153	62%

For a full fee schedule and network directory go to
www.betaplans.com/carechoice/

Dental



Group # 9487

800-610-0201

www.deltadentalco.com

Delta Dental

Delta Dental is a nationwide provider, and you can see any In-network dentist or Out-of-network and still receive a benefit.

Delta A Low Option

Delta A covers preventive care 100%, basic services at 80%, and major services at 50%. This plan has a \$1,000 annual maximum per person and does NOT cover orthodontics.

Delta B High Option

Delta B covers preventive care 100%, basic services 100%, and major services at 50%.

This plan has a \$1,500 annual maximum per person. Orthodontics are covered at 50%, however there is a \$1,000 lifetime benefit per individual (that does not count towards the annual max).

Exclusive Member Extras:

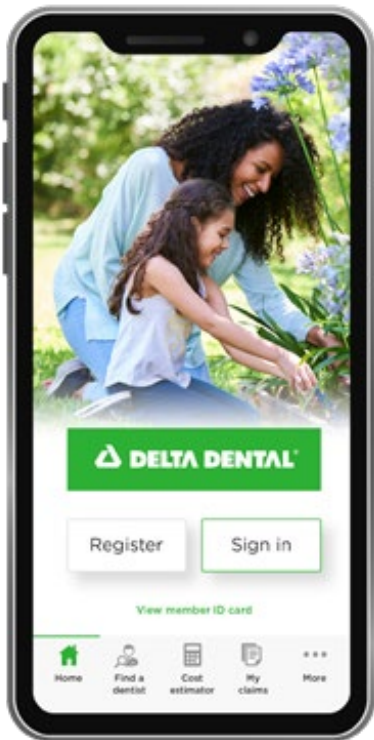
Pay for your dental and other healthcare expenses with the **Healthcare Spending Card**. No annual fees, no credit checks, 0% financing options. For more information visit

<https://hsc.lanehealth.com/ddco>

ID card templates with the group number and contact information can be found in the back of the book on page 47 or give the group number and your SSN to your dental provider when obtaining services.



Delta Dental Mobile App



SCAN TO DOWNLOAD
DELTA DENTAL MOBILE APP

deltadentalco.com

Getting started

The Delta Dental Mobile App is optimized for iOS (Apple) and Android devices. To download our app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental Mobile App. Or scan the QR code below. You will need an internet connection in order to download and use most features of our free app.

Logging in to view benefits

Delta Dental members can sign in using the username and password they use to sign in to our website. If you haven't registered for an account yet, you can do that within the app. If you've forgotten your username or password, you can also retrieve these via the Delta Dental Mobile App.

Dental Plan Side-by-Side Comparison

	ALPHA US	DELTA A	DELTA B
	DISCOUNT PLAN	LOW DENTAL INSURANCE	HIGH DENTAL INSURANCE
EMPLOYEE ONLY	\$0 per pay period; \$0 per year	\$0 per pay period; \$0 per year	\$4.50 x 24 = \$108 per year
	Select a dentist: www.betaplans.com/carechoice/	Choose in-network dentists: www.deltadentalco.com	Choose in-network dentists: www.deltadentalco.com
	No deductible, unlimited use	\$25 individual	\$25 individual
	No annual maximum use	\$1,000 per person	\$1,500 per person
	\$30 on average	\$0	\$0
	Services discounted on fee schedule: www.betaplans.com/carechoice/	Basic services: 20% after deductible Major services: 50% after deductible	Basic services: 0% after deductible Major services: 50% after deductible
	Orthodontia: discounted	Orthodontia: No coverage	Orthodontia: 50% after deductible, \$1000 lifetime maximum
EMPLOYEE PLUS ONE	\$2.17 x 24 = \$52.08 per year	\$9.00 x 24 = \$216 per year	\$16.00 x 24 = \$384 per year
	Select a dentist: www.betaplans.com/carechoice/	Choose in-network dentists: www.deltadentalco.com	Choose in-network dentists: www.deltadentalco.com
	No deductible, unlimited use	\$25 individual \$75 family	\$25 individual \$75 family
	No annual maximum use	\$1,000 per person	\$1,500 per person
	\$30 on average	\$0	\$0
	Services discounted on fee schedule: www.betaplans.com/carechoice/	Basic services: 20% after deductible Major services: 50% after deductible	Basic services: 0% after deductible Major services: 50% after deductible
	Orthodontia: discounted	Orthodontia: No coverage	Orthodontia: 50% after deductible, \$1000 lifetime maximum
EMPLOYEE PLUS TWO OR MORE	\$3.25 x 24 = \$78 per year	\$14.50 x 24 = \$348 per year	\$27.00 x 24 = \$648 per year
	Select a dentist: www.betaplans.com/carechoice/	Choose in-network dentists: www.deltadentalco.com	Choose in-network dentists: www.deltadentalco.com
	No deductible, unlimited use	\$25 individual \$75 family	\$25 individual \$75 family
	No annual maximum use	\$1,000 per person	\$1,500 per person
	\$30 on average	\$0	\$0
	Services discounted on fee schedule: www.betaplans.com/carechoice/	Basic services: 20% after deductible Major services: 50% after deductible	Basic services: 0% after deductible Major services: 50% after deductible
	Orthodontia: discounted	Orthodontia: No coverage	Orthodontia: 50% after deductible, \$1000 lifetime maximum

Vision



vsp
vision care

Group #12064457

800-877-7195

www.vsp.com

Vision benefits are not just for individuals who wear glasses or contacts. A comprehensive annual eye exam is important for everyone at every age to help maintain healthy eyes and vision, and for your overall wellness. In fact, a comprehensive eye exam can provide an early diagnosis of vision and eye issues, health conditions, and systemic diseases, including: blurred vision, computer vision syndrome, diabetes, high blood pressure, high cholesterol, glaucoma, cataracts, cancer.

The City of Greeley offers 2 VSP plan options. Option A provides an exam only benefit and Option B provides coverage for exams, glasses and contact lenses, as shown on page 23.

- In-network coverage is provided when you use VSP providers. To search for providers, log onto www.vsp.com and select find a doctor.
- No ID card will be provided; give your SSN to your vision provider when obtaining services.
- Basic – provides \$20 eye exam every 12 months
- Buy up with LightCare – offers \$20 eye exam every 12 months, contacts or glasses lenses every 12 months, and frames every 24 months. Even if you don't wear prescription glasses, you can use your frame and lens benefit to get non-prescription eyewear including blue light filtering glasses or sunglasses.
- TruHearing – Save up to 60% on prescription and over-the-counter hearing aids, get deals on batteries, and access a free online hearing screening.

Vision Plan Option A: VSP Basic Exam Only

BENEFIT	DESCRIPTION	COPAY	FREQUENCY
Your Coverage with a VSP Provider			
WELLVISION EXAM	Focuses on your eyes and overall wellness	\$20	Every 12 months
ADDITIONAL SAVINGS	Laser Vision Correction Average of 15% off the regular price; discounts available at contracted facilities.		
	Exclusive Member Extras for VSP Members Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers . Save up to 60% on digital hearing aids with TruHearing®. Visit vsp.com/offers/special-offers/hearing-aids for details. Enjoy everyday savings on health, wellness, and more with VSP Simple Values.		

YOUR COVERAGE GOES FURTHER IN-NETWORK

With so many in-network choices, VSP makes it easy to get the most out of your benefits. You'll have access to preferred private practice, retail, and online in-network choices. Log in to vsp.com to find an in-network provider.

†Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change.

‡Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

*Coverage with a retail chain may be different or not apply.

VSP guarantees member satisfaction from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington. Premier Edge is not available for some members in the state of Texas.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on vsp.com.

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Classification: Restricted

Vision Plan Option B: VSP Buy-Up with LightCare



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
Your Coverage with a VSP Provider			
WELLVISION EXAM	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Routine retinal screening 	\$20 Up to \$39	Every 12 months
ESSENTIAL MEDICAL EYE CARE	<ul style="list-style-type: none"> Retinal imaging for members with diabetes covered-in-full 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. Coordination with your medical coverage may apply. Ask your VSP network doctor for details. 	\$20 per exam	Available as needed
PRESCRIPTION GLASSES			
		\$20	See frame and lenses
FRAME*	<ul style="list-style-type: none"> \$220 Featured Frame Brands allowance \$200 frame allowance 20% savings on the amount over your allowance \$200 Walmart/Sam's Club frame allowance \$110 Costco frame allowance 	Included in Prescription Glasses	Every 24 months
LENSES	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children 	Included in Prescription Glasses	Every 12 months
LENS ENHANCEMENTS	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 40% on other lens enhancements 	\$0 \$80 - \$90 \$120 - \$160	Every 12 months
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$180 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$60	Every 12 months
VSP LIGHTCARE™†	<ul style="list-style-type: none"> \$200 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts 	\$20	Every 24 months
ADDITIONAL SAVINGS	Glasses and Sunglasses <ul style="list-style-type: none"> Discover all current eyewear offers and savings at vsp.com/offers. 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. 		
	Laser Vision Correction <ul style="list-style-type: none"> Average of 15% off the regular price; discounts available at contracted facilities. 		
	Exclusive Member Extras for VSP Members <ul style="list-style-type: none"> Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers. Save up to 60% on digital hearing aids with TruHearing®. Visit vsp.com/offers/special-offers/hearing-aids for details. Enjoy everyday savings on health, wellness, and more with VSP Simple Values. 		

YOUR COVERAGE GOES FURTHER IN-NETWORK

With so many in-network choices, VSP makes it easy to get the most out of your benefits. You'll have access to preferred private practice, retail, and online in-network choices. Log in to vsp.com to find an in-network provider.

†Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change.

‡Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

*Coverage with a retail chain may be different or not apply.

VSP guarantees member satisfaction from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington. Premier Edge is not available for some members in the state of Texas.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on vsp.com.

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Classification: Restricted

Life Insurance

888-842-4462

www.nyl.com

Having appropriate life insurance coverage is a critical part of planning for your family's current and future financial needs. Proceeds from life insurance can help with salary replacement, mortgage protection, cost of childcare, debt repayment and children's education expenses.

Basic Life/AD&D

Group # FLX967290

Basic Life and AD&D insurance is administered by New York Life and is paid for by City of Greeley. You are automatically enrolled in these benefits. This coverage includes an Accidental Death and Dismemberment (AD&D) provision that pays an additional benefit in the same amount in the event of accidental death and certain other conditions. Dependent Rider – Your spouse and/or children can receive life insurance at NO cost to you. *(According to federal law, only the first \$50,000 of employer-paid life insurance is not taxable. Premium paid by City of Greeley for coverage levels over \$50,000 will be taxable to you and will be included on your year-end W-2 statement.)*

Basic Life/AD&D Amounts			
	Employee	Spouse Rider	Child Rider (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

Voluntary Life

Group # FLX967290

As a new hire, you can purchase Voluntary Life insurance for you, your legal spouse and dependent children without providing medical information up to certain guarantee issue (GI) amounts (see chart). If you leave the Company, this coverage can be taken with you.

Employee and spouse amounts applied for over the GI as a new hire will require you to provide Evidence of Insurability (EOI) for review and approval by New York Life.

Voluntary Life Amounts Available			
	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

Voluntary AD&D

Group # OK968801

AD&D provides a death benefit should a covered person pass away due to an accident. This can be purchased as employee only or employee + family.

**Guarantee issue is the amount of coverage you or your dependents can elect up to without medical questions. Guarantee issue is only available to newly benefit eligible employees.*

General Information

- Rates are based on age and amount
- Benefit amounts begin to reduce at age 70. Please refer to the benefit summary for details.
- If you elect not to enroll during initial enrollment, you will still be able to purchase coverage in the future. However, ALL amounts elected will be subject to the EOI requirements provision.



Make sure loved ones are taken care of after you're gone

If the unthinkable should happen to you, wouldn't it be comforting to know you've done your part to take care of your loved ones?

If you don't name a beneficiary:

Retirement savings:

Generally, it will automatically go to your spouse. Designating a beneficiary is important if you intend on leaving retirement money to your children or another recipient. *For retirement, naming someone other than a spouse requires the spouse's signature.

All other plans:

Generally, it will be assigned to your estate. The proceeds and the rest of your property and investments will be distributed according to your will, the insurance contract details and state law. The contract will go into probate if there isn't a beneficiary on file.

If you name a minor as a beneficiary:

You'll need to designate a custodian to manage the money in your beneficiary's interest. If you don't, the state may decide for you. Some companies may put the funds in a trust until the minor turns 18 years old.

When to update your beneficiary:

Your beneficiary designation typically overrides all other estate documents, including wills. That's why it's SO important to review and update every year and after a major life event:

- ☐ *Open Enrollment*
- ☐ *Marriage*
- ☐ *Divorce*
- ☐ *Birth of a baby*
- ☐ *Death in the family or of existing beneficiary*
- ☐ *Any other significant life change*

BENEFICIARY CHECKLIST

☐ **REGULAR ¾ AND FT EMPLOYEES:**

- Review all life insurance plans:
 - Plans with New York Life Insurance *update in Oracle
- Review all retirement plans:
 - City of Greeley 401k with Principal: *update at www.principal.com and/or Oracle
 - 457 with Mission Square: *<https://www.missionsq.org/>
- Review all additional financially impacted plans:
 - Health Savings Account (HSA) with Inspira *update at www.inspira.com

Disability Insurance

888-842-4462

www.nyl.com

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. Short-Term Disability (STD) provides a weekly benefit, while Long-Term Disability (LTD) pays a monthly benefit after STD insurance has been exhausted.

City of Greeley offers STD and LTD insurance at no cost to you. Administered by New York Life, you are automatically enrolled in these benefits.



Short-Term Disability (STD) Insurance

Group # SHD9628931

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	14 th day of accident or 14 th day for illness
Benefit Amount	70% of your weekly base salary per week *other 30% will be supplemented using available PTO and leave hours
Benefit Duration	Up to 90 days

Long-Term Disability (LTD) Insurance

Group # LK965008

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 of qualified disability
Benefit Amount	60% of basic monthly earnings *benefit is not taxed
Benefit Duration	Social Security Normal Retirement Age (SSNRA)

Disability claims for newly covered employees will be denied if you received medical treatment, medical advice, care or services or took prescribed drugs or medicines in the last 3 months prior to the effective date of this coverage and the disability began in the first 12 months after your effective date of coverage.

401(k) Retirement Savings Plan

About

It is never too soon to start saving for your retirement, and the City offers a few ways for you to do so. The City's Employee Savings Plan is provided through Principal Financial Services, Inc. and puts you in total control of your contributions and savings. **2025 Annual maximum contribution is forecasted at \$24,000. If you are over 50 years of age the annual contribution is forecasted to a total maximum of \$32,000.**

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%. Provided that you continue to contribute at least 4%, the City will contribute an additional 2% (for a total of 6%).

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 www.principal.com. You can contribute up to 50% of your base salary.

Employer Vesting Schedule

After 1 year	25%
2 years	50%
3 years	75%
4 or more years	100%



800-986-3343

www.principal.com



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:

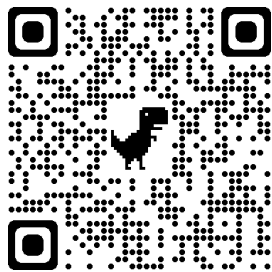
- If you are contributing less than 4%, you will be bumped up to 4%.
- If you are contributing at least 4%, you will be bumped up 1%, up to a maximum of 10%. You can opt out if you choose. Notices will be sent out in February via mail, email, and SharePoint.

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

457 Retirement

Plan 457 Options

The City offers one 457 Deferred Compensation Plan to General Employees. This plan is offered through MissionSquare, enrollment in this plan is entirely voluntary, and you can sign up at any time.



800-669-7400

www.missionsq.org

About 457 Plans

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. **For 457 plans, the 2025 annual contribution limit is forecasted at \$24,000 however if you are age 50 or older, you may contribute up to \$32,000 as forecasted.** 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.)

AFLAC

City of Greeley offers additional voluntary benefit plans through Aflac. These plans are not medical insurance and do not replace your medical coverage, but rather pay cash directly to you. You can use the money however you'd like — from paying for medical copays and deductibles to everyday expenses such as the mortgage, transportation, groceries and utilities. Benefits aren't reduced because you receive a payment from any other coverage you have, such as medical or other Aflac products.

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

Accident Insurance

In the event of a covered accident, the Accident Advantage Plan pays you cash benefits to help with the costs associated with out-of-pocket expenses and bills that your medical insurance may not fully cover. In addition, this plan provides a Wellness Benefit for a covered preventive screening.

Hospital Indemnity Insurance

Hospital Indemnity insurance can help by paying you cash benefits to help you manage expenses that arise if you or an eligible family member ends up in the hospital. In addition, this plan provides an annual Health Screening Benefit for a covered preventive screening.

Critical Illness Insurance

The Critical Illness Plan provides cash benefits when an insured person is diagnosed with a covered critical illness to help with the treatment costs of life-changing illnesses and health events. Coverage selection is available to you (the employee) and your spouse; dependent children under age 26 are covered up to 50% of the employee coverage. Plan is guaranteed issue, and rates are based on age and amount. Limitations and Exclusions apply.



970-217-0954

Kyle_Probasco@us.Aflac.com

<https://www.aflacenrollment.com/CityofGreeley/gre123531163>



Full details for each plan can be found on [SharePoint](#) or with the link on this page.

Pet Insurance



877-738-7874

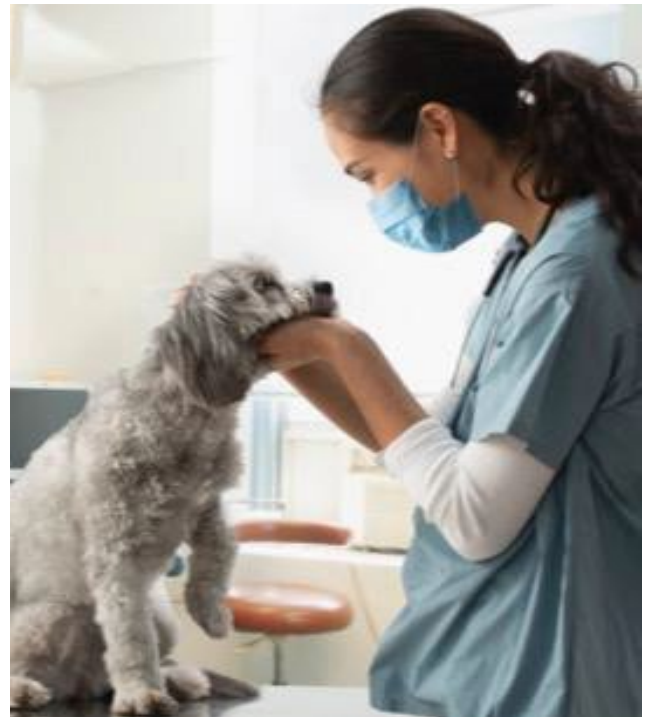
benefits.petinsurance.com/greeleygov

Pet Insurance

Nationwide Pet insurance makes it a little easier to be financially prepared for the costs of your pet's healthcare needs.

Nationwide offers two plans for you to choose from. Both plans have a \$250 annual deductible and include medical coverage with the choice of 50% or 70% reimbursement levels. My Pet Protection is a medical plan that offers an annual benefit of \$7,500 for eligible veterinary bills related to accidents, injuries and illnesses, including emergency clinics and specialists. My Pet Protection with Wellness500 offers the same protection above but includes coverage for preventive care. With this plan, up to \$500 of the annual \$7,500 benefit can be used for wellness, including checkups, flea and heartworm preventives, vaccinations, spay and neuter and more. Rates for this insurance are based on your pet's breed, age and location.

- All pets are welcome. Only insurer with plans for dogs, cats, birds and exotic pets (not including farm animals)
- Unlimited Vet helpline. 24/7 access to a veterinary professional.
- Available exclusively to employees, not to the general public
- Use any vet, anywhere. No networks, no pre-approvals
- Pre-existing conditions are not covered. Any illness or injury a pet had prior to start of policy will be considered a pre-existing condition.
- Multiple-pet discounts applied when enrolling more than one pet.
- This is a voluntary benefit and employees pay the full cost.



Legal Insurance



Legal experts on your side, whenever you need them

Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you trust. For a monthly fee, you can have a team of top attorneys ready to help you take care of life's planned and unplanned legal events.

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. This could be when you're buying or selling a home, starting a family, dealing with identity theft or caring for aging parents.

This is a voluntary benefit and employees pay the full cost.

Basic Plan: \$10.50 per pay period

Basic Plus Fraud: \$12.00 per pay period

How to use the plan

1. Find an attorney

Create an account at legalplans.com to see your coverages, select an attorney and get a case number for your legal matter. Or, give us a call at **800.821.6400** for assistance.

2. Make an appointment

Call the attorney you select, provide your case number and schedule a time to talk or meet.

3. That's it!

There are no copays, deductibles or claim forms when you use a network attorney for a covered matter.

Money Matters	<ul style="list-style-type: none"> Debt Collection Defense Identity Management Services³ 	<ul style="list-style-type: none"> Identity Theft Defense Negotiations with Creditors Personal Bankruptcy 	<ul style="list-style-type: none"> Promissory Notes Tax Audit Representation Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> Boundary or Title Disputes Deeds Eviction Defense Foreclosure 	<ul style="list-style-type: none"> Home Equity Loans Mortgages Property Tax Assessments Refinancing of Home 	<ul style="list-style-type: none"> Sale or Purchase of Home Security Deposit Assistance Tenant Negotiations Zoning Applications
Estate Planning	<ul style="list-style-type: none"> Codicils Complex Wills Healthcare Proxies Living Wills 	<ul style="list-style-type: none"> Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> Revocable & Irrevocable Trusts Simple Wills
Family & Personal	<ul style="list-style-type: none"> Adoption Affidavits Conservatorship Demand Letters Garnishment Defense Guardianship Immigration Assistance 	<ul style="list-style-type: none"> Juvenile Court Defense, Including Criminal Matters Name Change Parental Responsibility Matters Personal Property Protection 	<ul style="list-style-type: none"> Prenuptial Agreement Protection from Domestic Violence Review of ANY Personal Legal Document School Hearings
Civil Lawsuits	<ul style="list-style-type: none"> Administrative Hearings Civil Litigation Defense 	<ul style="list-style-type: none"> Disputes Over Consumer Goods & Services Incompetency Defense 	<ul style="list-style-type: none"> Pet Liabilities Small Claims Assistance
Elder-Care Issues	Consultation & Document Review for your parents: <ul style="list-style-type: none"> Deeds Leases 	<ul style="list-style-type: none"> Medicaid Medicare Notes Nursing Home Agreements 	<ul style="list-style-type: none"> Powers of Attorney Prescription Plans Wills
Vehicle & Driving	<ul style="list-style-type: none"> Defense of Traffic Tickets⁴ Driving Privileges Restoration 	<ul style="list-style-type: none"> License Suspension Due to DUI 	<ul style="list-style-type: none"> Repossession

Paid Time Off & Holidays

Paid Time Off

Paid Time Off (PTO) can be used for rest, recreation, personal illness/injury or time off to meet other personal needs such as doctor, dentist, or EAP appointments with supervisory approval as needed. Unscheduled use of PTO may be used without prior approval for employee or family illness or emergencies.

PTO Accrual Rates

PTO starts accruing for regular, non-union, full-time and $\frac{3}{4}$ time employees on the first paycheck. PTO accrues each bi-weekly pay period at the rates below:

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

Holidays

The City observes
12 holidays each year.

In addition, eligible employees receive
1 Floating Holiday which must be used by December 31st each year.

Date	Day	Holiday
Jan 1	Wednesday	New Year's Day
Jan 20	Monday	Martin Luther King Jr. Day
Feb 17	Monday	President's Day
May 26	Monday	Memorial Day
June 19	Thursday	Juneteenth
July 4	Friday	Independence Day
Sept 1	Monday	Labor Day
Nov 11	Tuesday	Veterans Day
Nov 27,28	Thurs/Fri	Thanksgiving
Dec 25, 26	Thurs/Fri	Winter Break

Wellness Program



The City of Greeley Wellness Program strives to support and enhance employees' holistic well-being and quality of life. City of Greeley employees are encouraged to discover, engage, and thrive in their wellness journeys. Our program aims to provide programs and initiatives designed to enhance our employees' work-life integration, lifestyle habits, and health status. Initiatives include health education, wellness, and engagement programs to meet organizational goals and priorities.

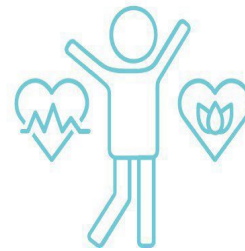
DISCOVER



ENGAGE



THRIVE



We're honored to be recognized by [Aetna, a CVS Health Company](#), with the 2024 Silver Workplace Well-being Award for Above and Beyond, celebrating our commitment to health. This esteemed recognition acknowledges our dedication to making well-being a top priority for our employees.

Important Dates!



SAVE THE DATE

Save the date for these annual events that will provide you with a resource, well-being opportunity, or preventative screening to support you in your wellness journey. Access the Wellness SharePoint page for all upcoming events: <https://bit.ly/COG-Wellness>

- 2025 Wellness Spirit Weeks

February 12 - 16

- April 8 - 12
- June 10 - June 14
- August 19 - 23
- October 7-11

Let's Bike Day

- June 25

Mammogram Screening Event

- Spring 2025
- Fall 2025

Flu Vaccine Clinic

- October 2025

2025 Wellness Incentive Deadlines

- September 30: Complete Biometric Screening
- October 31: Complete Provider Follow-Up and Wellness Activities

Benefits & Wellness Fair

- October 2025

3rd Annual Costume 5K

- October 18



Movement Memberships



Greeley Recreation Center Membership

The City of Greeley Wellness Program and Culture of Parks and Recreation Department have partnered to offer full-time, 3/4-time, and part-time benefit-eligible employees a complimentary* Employee Wellness Rec Membership. This membership includes access to the Greeley Rec Center and the Family FunPlex for employees and their families.

The Employee Wellness Rec Membership is considered a taxable fringe benefit.

Membership Option	Annual Taxable Amount	Taxable Amount Per Paycheck (Employee <i>only</i> pays the tax on this amount - this is NOT the amount employees will pay)	Taxable Amount Information
Employee Only	\$360	\$15 (\$360 / 24 paychecks)	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.
Employee Only Senior (60+)	\$225	\$9.38 (\$225 / 24 paychecks)	
Employee Only Military	\$225	\$9.38 (\$225 / 24 paychecks)	
Employee Family**	\$600	\$25 (\$600 / 24 paychecks)	
Employee Family** Military	\$540	\$22.50 (\$540 / 24 paychecks)	

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

*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.



Active & Fit Direct

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!

Employee Perks



Golf Pass!

- Access to Highland Hills and Boomerang Links
- Golf Rates
 - Wellness 9-hole rate to walk for city 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

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.





A fresh take on mental wellness in the workplace

City of Greeley

Employee Counseling & Well Being Resources



20 Minute Wellness Support Sessions

- FREE Mental Wellness Sessions for Employees
- Unlimited, Brief, Solution-Focused Sessions
- Stress Mgmt, Work-Life Balance, Life Coaching, etc.
- Vetted Additional Referrals Based on Your Needs
- Appointments held by Phone, Video Call, or In Person
- Click or Call to Book Appointment
- For available hours, scan QR code or click link below



50 Minute Therapy + Coaching Sessions

- FREE Therapy for Employees and Dependents
- 6 Free Confidential Sessions Per Employee / Per Dependent / Per Event / Per Year
- Stress, Anxiety, Depression, Grief/Loss, EMDR, Couples, Family, Addictions, Health Coaching, etc
- High Quality Mental Health Professionals to Select
- In Person or Virtual Availability, Click or Call to Book



Active Adult Center

Lower Level - IOME Suite - LL247
1010 Sixth St Greeley, CO

Plus:

Self Care Central



Self guided tools + wellness resource library

IOME Community



Monthly-updated online content from local experts who provide tangible, whole-person wellness tips

Exclusive Discounts



on 50+ local businesses offering self-care services and products

Local



IOME is a Northern-Colorado based wellness organization with licensed, dedicated counselors.

Proactive



Tools, support and accountability so you don't reach your breaking point!

Easy & Confidential



Book sessions via the confidential link or call/text 970-200-8793. All sessions are strictly confidential and no employee info is ever shared.

Learn More & Sign Up Today!

lowemenow.com/CityofGreeley

970 - 200 - 8793



"You deserve the best because your loved ones deserve the best of you, not what's left of you"

- Becky Lauridsen
Founder of IOME



CITY OF GREELEY
WELLNESS



IOME®
guilt free self care

Employee Assistance Program(EAP)

What is it?

Living a healthy and balanced life means taking care of your emotional health just as much as your physical health. The Employee Assistance Program (EAP) provides employees and their families with resources to deal with personal or work-related issues that may cause stressors and affect day to day life.

The EAP provides professional and confidential counseling for a variety of needs. **Employees and anyone living in your household** may have up to 3 sessions per person, per issue, per year. Any use of the services provided is kept completely confidential from your employer, your insurance, and your medical provider.

How can EAP Help Me?

- Unlimited Telephonic Consultation
- Management Consultation
- Available 24/7
- Work/life support such as eldercare, childcare, and pet care
- Education, Financial, Legal, and Identity Theft Services
- Health Rewards (discounts for healthy lifestyle services)

NewYork Life Guidance Resources

Reach Out:

Calling: 800-344-9752

Online: guidanceresources.com

(Register: Web ID: NYLGBS)



Additional Benefits

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. More information can be found on the [Benefits and Leave SharePoint Page](#).

CollegelInvest



A CollegelInvest 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. CollegelInvest is Colorado's 529 Savings Program, the only 529 plan to offer a state income tax deduction for Colorado taxpayers who make contributions to any of the plans. It's no surprise that college is expensive, with costs currently increasing 3-4% a year and sometimes even higher. 529s were created to give Parents incentives to start saving when their children are younger, so earnings or interest can grow with them. Possibly ahead of them.

More information can be found online here collegeinvest.org

Additional Benefits

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:

1. Go to: cogperks.benefithub.com
2. Use Referral Code: FYKOBG
3. Complete Registration

Questions?

Call us: 1-866-664-4621

Email: customercare@benefithub.com



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. 4 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.



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

Eligibility rules, drawing information, history, map and photos can be found on our internal employee website.

Additional Benefits

G-HOPE

Greeley Home Ownership Program for Employees benefits persons interested in home ownership in east Greeley by offering down payment assistance to employees whose employer is based in east Greeley. This is an incentive program for home purchases in target neighborhoods. The Greeley Urban Renewal Authority manages the program. For additional eligibility and program details, visit greeleygov.com/gura

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 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.



 **UNION COLONY CIVIC CENTER**

Additional Benefits

JUNTOS An LGHN Chapter



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.

1. www.lghn.org
 2. In the 'Organizational Code' field enter GreeleyLGHN
 3. Click Apply
 4. Enter your contact information
 5. Create a username and password
 6. Payment details should calculate to zero because we are already members.
- For additional details, visit juntosco.lghn.org or contact juntosco@lghn.org

AME



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 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. For additional details, visit SharePoint or contact ameboard@greeleygov.com



EXCLUSIVE EMPLOYEE BENEFITS FROM ENT CREDIT UNION¹

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.

Take advantage of these special offers by becoming a member today!

Get \$200
when you open a
new *No Strings*
Checking account²



Ent.com/GetStarted

Enter Code EDU001

0% introductory APR
for the first 90 days
on a new personal
line of credit



Ent.com/Lending

Enter Code EDU001

1% cash back on a
refinanced auto loan⁴
PLUS no payments
for 90 days⁵



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 value⁶



Ent.com/Lending

Enter Code EDU001

\$500 off
closing costs with a
new mortgage loan⁷



Ent.com/Lending

Enter Code EDUM01



Find your local Ent service center at Ent.com/Locations or use the URLs and promo codes listed above. If you have questions, speak to your Human Resources department or call us at 800-525-9623.

*See back of page for important terms and conditions. | Equal Housing Opportunity | Insured by NCUA | © 2022 Ent Credit Union



Drive-Up



In-Center



Online



ATM/ITM



Mobile



Telephone Banking

(719) 574-1100 • 800-525-9623 • Ent.com

Cost of Medical Coverage *Effective January 1, 2025*

Contributions made from each paycheck toward your medical, dental and vision benefit elections, as well as contributions to your HSA and FSA, will automatically be deducted from your gross pay before Federal Income taxes and Social Security taxes are calculated. Since these contributions are deducted before your pay is taxed, your taxes will be based on a lower gross pay, and you will end up paying lower taxes on the same salary. Voluntary Life/AD&D costs are taken from your paycheck after taxes, and the benefits paid are not taxable.

Health Insurance Rates

Bi-Monthly Medical Contributions (full-time , $\frac{3}{4}$ time on benefit summary)

Plan	Employee Cost	City of Greeley Cost	Total Bi-Monthly Premium
Choice Plan			
Employee Only	\$91.00	\$365.50	\$456.50
Employee + Children	\$157.50	\$628.50	\$786.00
Employee +Spouse	\$188.50	\$753.00	\$941.50
Employee + Family	\$253.50	\$1,013.50	\$1,267.00
HDHP			
Employee Only	\$69.00	\$341.00	\$410.00
Employee + Children	\$122.50	\$569.00	\$691.50
Employee +Spouse	\$142.00	\$675.00	\$817.00
Employee + Family	\$193.00	\$902.00	\$1,095.00

Cost of Coverage *Effective January 1, 2025*

Dental Rates

Bi- Monthly Dental Contributions– full time employees

Dental Plan	Employee Cost	City of Greeley Cost	Total Bi-Monthly Premium
Alpha Plus			
Employee Only	\$0	\$6.00	\$6.00
Employee + 1	\$2.17	\$8.83	\$11.00
Employee + 2 or more	\$3.25	\$11.25	\$14.50
Delta A Low			
Employee Only	\$0	\$13.00	\$13.00
Employee + 1	\$9.00	\$17.00	\$26.00
Employee + 2 or more	\$14.50	\$27.50	\$42.00
Delta B High			
Employee Only	\$4.50	\$13.50	\$18.00
Employee + 1	\$16.00	\$17.50	\$33.50
Employee + 2 or more	\$27.00	\$28.00	\$55.00

Bi- Monthly Dental Contributions - part-time employees

Dental plans	Employee Only	Employee + 1	Employee +2
Alpha Plus	\$6.00	\$11.00	\$14.50
Delta A	\$13.00	\$26.00	\$42.00
Delta B	\$18.00	\$33.50	\$55.00

Cost of Coverage *Effective January 1, 2025*

Vision Rates

Bi- Monthly Vision Contributions– full time employees

Vision Plan	Employee Cost	City of Greeley Cost	Total Bi-Monthly Premium
Basic			
Employee Only	\$0	\$0.61	\$0.61
Employee + 1	\$0	\$0.92	\$0.92
Employee + 2 or more	\$0	\$1.66	\$1.66
Buy Up			
Employee Only	\$4.34	\$ 0.59	\$ 4.93
Employee + 1	\$6.27	\$0.91	\$ 7.18
Employee + 2 or more	\$11.09	\$ 1.61	\$ 12.70

Bi- Monthly Vision Contributions - part-time employees

Vision plans	Employee Only	Employee + 1	Employee +2
Basic	\$0.61	\$0.92	\$1.66
Buy Up	\$4.93	\$7.18	\$12.70

Aflac Rates

Bi-Monthly Payroll Deductions -full-time employees

Coverage	Accident	Hospital Indemnity
Employee Only	\$4.96	\$10.44
Employee + Spouse	\$7.94	\$21.04
Employee +Children	\$9.65	\$16.97
Employee + Family	\$12.63	\$27.56

Additional Resources

HR HelpDesk

Email: hrhelp@greeleygov.com

Call: (970) 350-9710

Searchable Knowledge Base: <https://bit.ly/HRknowledge>


Web Link: [Service Catalog - HR Help Desk \(teamdynamix.com\)](https://teamdynamix.com)

[Benefits and Leave SharePoint Page](#)

[Wellness SharePoint Page](#)

Generic ID cards below are for you to cut and fold



		Delta Dental of Colorado PO Box 173803 Denver, CO 80217-3803
Delta Dental PPO Plan		
City of Greeley – Low Option	9487	
Group Name	Group Number	
<hr/>		
Employee Name		
This card does not guarantee eligibility.		

If you have any questions or need additional information, call or write:

Delta Dental of Colorado


PO Box 173803
Denver, CO 80217-3803

Customer Relations: Denver Metro: 303-741-9305
Toll Free: 800-610-0201

Web Access: www.deltadentalco.com

When calling Customer Relations, please have your member ID ready so we may help serve you better.



		Delta Dental of Colorado PO Box 173803 Denver, CO 80217-3803
Delta Dental PPO Plan		
City of Greeley – High Option	9487	
Group Name	Group Number	
<hr/>		
Employee Name		
This card does not guarantee eligibility.		

If you have any questions or need additional information, call or write:

Delta Dental of Colorado

PO Box 173803
Denver, CO 80217-3803

Customer Relations: Denver Metro: 303-741-9305
Toll Free: 800-610-0201

Web Access: www.deltadentalco.com

When calling Customer Relations, please have your member ID ready so we may help serve you better.

Human Resources Benefits Team

HRbenefits@greeleygov.com

970-350-9591



McKailin Willits
*Benefits
Specialist*



Lisa LaDuke
*Benefits
Specialist*



Lori Neff
*Leave
Coordinator*



Christina Bookout
*Wellness
Coordinator*



Deedra Severin
*Benefits and
Wellness Manager*