

2020
BENEFIT
ENROLLMENT
GUIDE



Your benefits. Your future.

2020

Benefits Open Enrollment

2020 Open Enrollment is October 7th through October 27

The City of Aurora Open Enrollment for 2020 benefits will be held October 7 through October 27. Don't miss your opportunity to elect or waive benefits coverage for the upcoming plan year. Benefits elected during this enrollment period become effective January 1, 2020. Details about this year's enrollment process are provided below.

ACTION REQUIRED!

During this year's Open Enrollment, each benefit-eligible employee is **REQUIRED** to complete enrollment either online or by speaking with a Benefits Counselor to elect or waive coverage. If you do not participate in Open Enrollment, you will not have benefits coverage in 2020.

Open Enrollment is your only opportunity to elect benefits during the year, unless you experience a Qualifying Life Event such as marriage, divorce, or the birth of a child.

Three Ways to Enroll



Online - The online enrollment system is available 24/7 during the enrollment period. Visit www.benefitsgo.com/CityofAurora to register. To register in the online enrollment, you will need your Social Security number, date of birth, and zip code. Once you have completed the registration, you will be prompted to create a username and password.



Onsite (at select locations) - The Enrollment Session allows you to make your benefit elections at a laptop computer station with onsite support from a Benefits Counselor. They can help you navigate the system, answer your questions and help with your benefit selections. Beginning September 30, schedule an appointment with a Counselor at www.benefitsgo.com/CityofAurora-WebScheduler. Select locations will have sign-up sheets available to schedule an appointment.



By Phone - If you can't visit an Enrollment Session, call the Enrollment Call Center to speak with a Benefits Counselor who will explain your options, answer your questions, help you with benefit decisions and take your elections over the phone. Please use the phone number below.

Enrollment Call Center
Phone Number: 1.855.874.0170
Monday through Friday, 8 a.m. - 5 p.m.

City of Aurora Benefits

City of Aurora is proud to offer a comprehensive benefits package to eligible employees. The complete benefits package is briefly summarized in this booklet. Additional information regarding the benefit plan(s) you're electing is available via SharePoint at <https://Auroragov.SharePoint.com>.

You share the costs of some benefits (medical and dental), and City of Aurora provides other benefits at no cost to you (Life, Accidental Death & Dismemberment, and Long-Term Disability). In addition, there are voluntary benefits with reasonable group rates that you can purchase through payroll deductions.

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2020 Benefit Plans Offered

- Medical
- Health Savings Account
- Dental
- Vision
- Flexible Spending Accounts
- Life Insurance
- Voluntary Life
- Retirement Plan
- Long-Term Disability
- **New** Short-Term Disability
- **New** Critical Illness
- **New** Accident
- Accidental Death & Dismemberment
- Identity Theft Protection
- Legal Insurance
- Transportation Account
- Wellness Program
- Employee Assistance Plan

Eligibility

You and your dependents are eligible for the City of Aurora benefits on the first of the month following your date of hire.

Dependent Eligibility

The following dependents are considered eligible:

- Spouse
- Child(ren) to the age of 26 — married or unmarried biological, legally adopted, or legal custody
- Stepchild(ren) to the age of 26 — employee must be married to child's parent
- Common-law spouse

Proof of eligibility is required for all dependents covered on the City's insurance. Acceptable documentation includes:

- Marriage certificates for spouses
- Birth certificates or proof of legal guardianship for children
- Affidavit for common law spouses

Out-of-Area Dependent Coverage

Eligible dependents have access to routine, continuing and follow-up care under most of the City's partnered insurance plan options with Kaiser. Dependents who have HMO, DHMO and HDHP plans are covered for non-urgent medical needs, in addition to urgent and emergency care. However, dependents must be enrolled in the out-of-area dependent program to receive benefits. Note that this program is not available to dependents with the Triple Option plan coverage.

This benefit allows for 5 office visits, 5 diagnostic X-rays and 5 prescription drug refills (applicable copays/coinsurance apply). If the provider bills Kaiser directly, it is not necessary to submit a claim. If the dependent pays out-of-pocket, submit the bill to Kaiser for reimbursement at:

Kaiser Permanente Claims Department
P.O. Box 373150
Denver, CO 80237

Mid-Year Changes — Qualifying Life Events (QLE)

Employees have 30 days from the date of a Qualifying Life Event to add or remove dependents and/or make appropriate changes to their medical, dental, vision, or FSA plans. Changes must correspond to the Qualifying Life Event. For example, for a birth of a child you can add that child to coverage but you cannot make any other changes. See Human Resources for details.

Qualifying Events Include:

- Marriage
- Divorce
- Legal separation
- Birth of a child
- Adoption of a child
- Death of a dependent
- Overage dependent (26 years or older)
- Loss of other coverage
- Spouse or partner's differing Open Enrollment period
- Change in employment status for employee and/or spouse
- Entitlement to government program (example: Medicare, Medicaid, CHIP)

It is the employee's responsibility to submit the appropriate paperwork to Human Resources within 30 days of the event. If this deadline is missed, the employee must wait until the next open enrollment time period to make changes. In the case of divorce, you must remove your ex-spouse within 30 days of the divorce. **Failure to do so may be considered insurance fraud.**

Court-ordered coverage of an ex-spouse through the City's benefit plan is available only through the provisions of COBRA continuation.



Medical Benefits: Administered by Kaiser

City of Aurora offers you and your family members four medical plan options:

- Kaiser High Deductible Health Plan (HDHP)
- Kaiser DHMO (Deductible HMO)
- Kaiser HMO
- Kaiser Triple Option (POS)

Waived Health Stipend

City of Aurora provides a \$50 per month stipend to full-time employees who have coverage elsewhere. Proof of other medical coverage must be provided. Employees who are covered under another City of Aurora employee's medical insurance as a dependent (e.g. spouse) are not eligible for the stipend. For more information, please contact HRBenefits@auroragov.org.

Kaiser High Deductible Health Plan & HSA

Each person's health care needs are different. That's why our Kaiser High Deductible Health Plan (HDHP) is designed to encourage you to be more aware of your health care expenditures. It also offers a number of special features, for example:

- It has the lowest per-paycheck cost.
- You have access to a Health Savings Account (HSA) that allows you to put aside money that will be tax-free to pay for eligible medical expenses. You choose when to use the money in your HSA account. It rolls over from year to year, allowing the balance to increase.

You can open an HSA if you're enrolled in an HSA-compatible High Deductible Health plan.

You cannot open an HSA if:

1. You have coverage under any other health plan that is not an HSA compatible health plan (including some FSA plans);
2. You're enrolled in Medicare; or
3. You're claimed as a dependent on another individual's tax return.
4. Triple Tax Advantage
5. Conversion to retirement amount at retirement age

2020 HSA Contribution Limits

\$3,550 - Self Only

\$7,100 - Family

If age 55 or over may contribute an additional \$1,000

Setting up an HSA Account

Your HSA is administered through Optum Bank. You can open and contribute to an HSA if you:

- Are covered by an HSA-qualified health plan.
- Are not covered by other health insurance (with some exceptions).
- Are not enrolled in Medicare.
- Are not eligible to be claimed as a dependent on another person's tax return.
- Have not received health benefits from the Veterans Administration with the exception of services for a "service related disability" or an Indian Health Services facility within the last three months.

Please visit the City's SharePoint site at <https://Auroragov.SharePoint.com>. To enroll into an HSA plan, please contact Human Resources at 303.739.7225.

Contributing to your HSA

What's great about an HSA is that contributions to the account are federally tax-deductible. Contribution limits are set by the IRS and the U.S. Treasury, and include dollars you put into your account as well as amounts others, such as your employer or family members, contribute to your account. Any investment and interest earnings in your account are also federally tax-deferred. Depending on the state where you live, you may save on your state income tax as well.

Using your HSA funds

Money you use from your HSA to pay for qualified medical expenses is federally tax-free. If you use money for reasons other than qualified medical expenses before age 65, that money is taxable and subject to a 20% penalty. This isn't a complete list of the rules and requirements for HSAs. More info can be found at irs.gov.

City of Aurora Employee Health Center

There are times when you need medical attention sooner rather than later, or maybe you have a quick question you'd like answered. Stop in at the City of Aurora Health Center located on the 1st floor of the Aurora Municipal Center.

Pay No Copay - 100% Free (HMO, DHMO, and Triple Option plans)

- HDHP preventive care is covered at 100%
- Your spouse is eligible to receive care at the Employee Health Center. Your spouse must be enrolled under the City's medical plan to receive these benefits.

Please note: HDHP members are billed for non-preventive services.

Examples of conditions you can be treated for include, but are not limited to:

Minor Illnesses or Injuries

- Allergy symptoms
- Bronchitis/cough
- Ear ache/ear infection
- Flu, sinus, and cold symptoms
- Pink eye
- Upper Respiratory symptoms
- Blisters
- Minor burns
- Minor cuts, wounds, and abrasions
- Suture, splinter, and staple removal

Ongoing Health Conditions

- Diabetes management
- Hypertension management
- Thyroid management

Wellness and Physical Exams

- Blood pressure checks
- Cholesterol and diabetes glucose screening
- Health maintenance exams — annual physicals, Pap smears, etc. (not work-related)
- Preventive lab draws
- Pregnancy evaluations
- Smoking cessation
- Vaccinations

Skin Conditions

- Acne
- Bug bites, poison ivy, or stings
- Cold or canker sores
- Minor infections
- Minor rashes



Clinic Hours

Monday and Friday,
8 a.m. to Noon,
Wednesday, 1 p.m. - 5 p.m.

Make an
appointment by calling
weekdays, 8 a.m. to 5 p.m.
Kaiser Appointment Line
303.338.4545

Medical Benefits: Administered by Kaiser Permanente

Plan Features	Kaiser High Deductible Health Plan (HDHP)	Kaiser DHMO	Kaiser HMO	Kaiser Triple Option		
				TIER 1 (At Kaiser)	TIER 2 Participating Provider PHCS Network	TIER 3 Non-Participating Provider
Annual Deductible	\$1,400 / \$2,800	\$200 / \$400	\$0	\$250 / \$750	\$1,500 / \$4,500	\$2,000 / \$6,000
Out-of-Pocket Maximum (Individual/Family)	\$3,000 / \$6,000	\$1,500 / \$3,000	\$2,000 / \$4,500	\$1,750 / \$3,500	\$3,500 / \$7,000	\$6,000 / \$12,000
Coinsurance	10%	10%	N/A	10%	20%	40% (Rx 50%) after ded.
Doctor's Office						
Office Visits (PCP/Specialist)	10% coinsurance after ded.	\$25/\$40 10% coinsurance for covered services received during a visit	\$30 / \$45	\$25 / \$40 10% coinsurance	\$35 / \$55 20% coinsurance	40% coinsurance
Preventive Adult preventive care exams, well-woman exams, immunizations, well-child care through age 17	No charge	No charge	No charge	No charge	No charge	\$70 copay
Hospital Services						
Emergency Room	10% coinsurance after ded.	10% coinsurance after ded.	\$250 per visit	10% coinsurance after ded.		
Emergency Medical Transportation	10% coinsurance after ded.	10% coinsurance up to \$500 per trip after ded.	20% coinsurance up to \$500 per trip	10% coinsurance up to \$500 per trip after ded.		
Urgent Care	10% coinsurance after ded.	\$40 copay per visit 10% coinsurance for covered services received during visit	\$50 per visit	\$40 per visit 10% coinsurance	\$40 per visit 10% coinsurance	\$40 per visit 10% coinsurance
Inpatient	10% coinsurance after ded.	10% coinsurance after ded.	\$500 per admission	10% coinsurance after ded.	20% coinsurance after ded.	40% coinsurance after ded.
Outpatient Surgery	10% coinsurance after ded.	10% coinsurance after ded.	\$300 per surgery	10% coinsurance after ded.	20% coinsurance after ded.	40% coinsurance after ded.
Prescription Drugs						
Retail — Generic Drug Up to a 60-day supply	\$15 after ded.	\$15 after ded.	\$15 after ded.	\$15 after ded.	\$25 (30-day)	50% coinsurance (30-day)
Retail — Formulary Drug Up to a 60-day supply	\$40 after ded.	\$40 after ded.	\$40 after ded.	\$40 after ded.	\$35 (30-day)	50% coinsurance (30-day)
Retail — Non-formulary Drug	Not covered					
Mail Order — Generic Drug Up to a 60-day supply	\$15 after ded.	\$15 after ded.	\$15 after ded.	\$15 after ded.	\$50 (90-day)	Not covered
Mail Order — Formulary Drug Up to a 60-day supply	\$40 after ded.	\$40 after ded.	\$40 after ded.	\$40 after ded.	\$70 (90-day)	Not covered
Mail Order — Non-formulary Drug	Not covered					

New Critical Illness Insurance: Administered by Voya

This year, City of Aurora is offering **new** Critical Illness Insurance to complement your medical insurance. Critical Illness Insurance pays a lump-sum benefit directly to you in the event you or a covered family member are diagnosed with a covered condition such as a heart attack, stroke, or cancer. You can use this benefit any way you choose, to help pay for deductibles and coinsurance, or simply to replace lost earnings from being out of work. You choose the benefit amount when you enroll. No medical underwriting is needed.

Examples of conditions you can be treated for include, but are not limited to:

- Heart attack
- Stroke
- Coronary artery bypass (25%)
- Major organ failure
- End stage renal (kidney) failure
- Cancer
- Skin cancer (10%)
- Carcinoma in situ (25%)

Critical Illness Plan Features



PORTABLE COVERAGE

You can take your policy with you if you change jobs or retire.



FAMILY COVERAGE

Coverage options are available for your spouse and children.



FLEXIBLE

You can use the benefit payments for any purpose you like.



GUARANTEED ISSUE

There are no health questions or physical exams required.



New Accident Insurance: Administered by Voya

This year, City of Aurora is offering **new** Accident Insurance to complement your medical insurance. Accident Insurance pays you or your covered dependents benefits for specific injuries and events resulting from a covered accident, both on and off the job. The amounts paid depend on the type of injury and care received. Benefits may be available for things like: surgery, physical therapy, lacerations, burns, dislocations, and fractures.

Examples of conditions you can be treated for include, but are not limited to:

Common Injuries

- Burns
- Laceration
- Concussion
- Dislocations
- Fractures

Accident Care

- Initial doctor visit
- Urgent care facility treatment
- Outpatient surgery
- X-ray

Accident Hospital Care

- Surgery
- Hospital admission
- Hospital confinement
- Coma
- Transportation
- Critical care unit confinement

Accident Plan Features



FLEXIBLE

You can use the benefit payments for any purpose you like.



FAMILY COVERAGE

You can elect to cover your spouse and children.



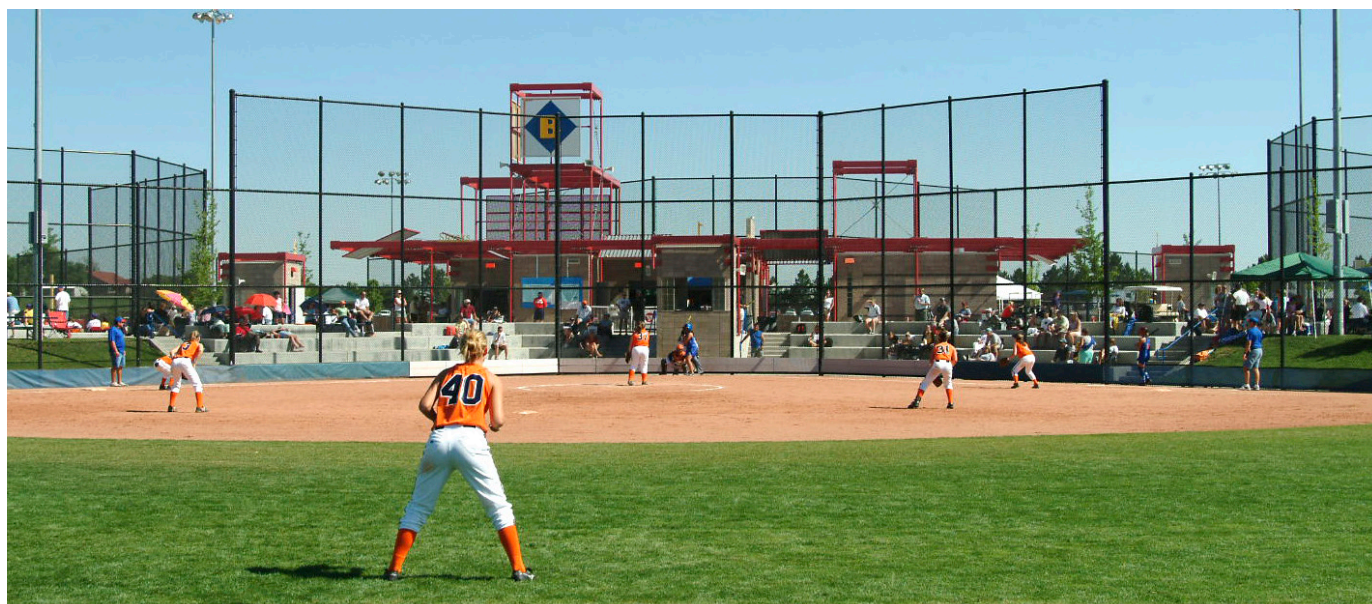
24/7 COVERAGE

Benefits are paid for accidents that happen on and off the job.



GUARANTEED ISSUE

There are no health questions or physical exams required.



Dental Plan: Administered by Delta Dental

	Delta Preferred PPO Dentist	Delta Premier Dentist	Non-Participating Dentist
Annual Deductible	None	\$50 per benefit year; max of \$150 per family	\$50 per benefit year; max of \$150 per family
Annual Benefit Maximum	\$1,500 individual coverage amount		
Preventive Services Exams, cleanings, X-rays	100%	80%	80%
Basic Services Fillings, extractions, oral surgery	80%	80%	80%
Major Restorative Services Crowns, bridgework, dentures	50%	50%	50%
Orthodontia (Dependents under age 19)	50%	50%	50%
Orthodontia Lifetime Maximum	\$1,500		

To learn more about your benefits or to locate a PPO or Premier dentist, go to www.DeltaDentalCO.com.

Dental Plan: Administered by Sun Life Dental

	Sun Life Dental
Choice of Dentist	Sun Life in-network dentists only
Diagnostic	100% paid after \$5 copay
Basic Services	Specific copay schedule based on service. See Intranet SPD for copay schedule.
Major Services	Specific copay schedule based on service. See Intranet SPD for copay schedule.
Orthodontics	25% paid per treatment plan (available to adults and children)
Maximum Benefit	No maximum per calendar year

Instructions for Finding a Dentist (Smile)

To find a dentist through our website, please follow these instructions:

1. Go to www.sunlifedentalbenefits.com
2. On the left hand side, click the button that says "Find a Dentist":
3. Scroll down the page until you see "DHMO or Prepaid Dental Plan?" and click on the drop down box to select the state of "Colorado."
4. Click on the "Legend Series link."
5. From the Search screen that appears, you may search for dentists near you, or for a specific dentist/dental facility to see if your dentist participates in our network.

Please note! You must select a network dentist in order to receive covered care. To select a dentist, write the dentist's Facility ID on your enrollment form and call the Customer Service line at 1.800.442.7742.

Keep in mind:

- You may change dentists up to one time per month, but your change must be phoned into the above Customer Service line no later than 20th of a given month in order to be effective with the new dentist by the first of the following month.
- You must be on your selected dentist's roster in order to receive care.

Vision Plan: Administered by Vision Service Plan (VSP)

	Base Plan		Buy-up Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Eye Exam Once every calendar year	\$15 copay	Up to \$65	\$10 copay	Up to \$65
Lenses (once every calendar year)				
Single Vision Lenses	\$25 copay then covered in full	Up to \$31	\$20 copay then covered in full	Up to \$31
Lined Bifocal Lenses	\$25 copay then covered in full	Up to \$50	\$20 copay then covered in full	Up to \$50
Lined Trifocal Lenses	\$25 copay then covered in full	Up to \$65	\$20 copay then covered in full	Up to \$65
Lens Enhancements	Average 20- 25% discount. Polycarbonate lenses covered for dependent children.	N/A	Average 20-25% discount Polycarbonate lenses covered for dependent children.	N/A
Frames	\$175 allowance after \$25 copay*; 20% discount on balance over \$175	Up to \$77	\$250 allowance after \$20 copay*; 20% discount on balance over \$250	Up to \$106
	once every other calendar year		once every calendar year	
Contact Lenses Once every calendar year if you elect contacts instead of lenses/ frames	Elective: \$150 allowance (no copay)	Elective: Up to \$115	Elective: \$250 allowance (no copay)	Elective: Up to \$250
Contact Lens Exam (Fitting and evaluation of contacts)	15% discount and copay up to \$60	N/A	15% discount and copay up to \$60	N/A
KidsCare Enhancement	Allows for 2 exams per calendar year, additional lenses with minimal prescription changes per calendar year, and a frame every calendar year for dependent children under age 18. Applies to in-network and out-of-network providers.			

*Materials copay is a one-time copay per plan year.

No need for an ID card. To take advantage of your VSP vision benefit, simply contact a VSP provider and let them know you have VSP coverage — they handle the paperwork for you.

Find a VSP participating provider at www.vsp.com.



Flexible Spending Accounts (FSAs)

Administered by 24Hour Flex

FSAs offer a convenient way to pay for out-of-pocket health care and dependent care expenses while also saving on taxes. First, you estimate the amount of your out-of-pocket expenses for the year. That amount is then deducted from your pre-tax income through payroll deductions from each paycheck and deposited into a personal reimbursement account.

Then, when you use your account for eligible expenses, you do not pay federal, Social Security or state (if eligible) taxes on your contributions. The City of Aurora offers three FSA choices:

Health Care FSA

- You can use the funds in your FSA to pay for qualified medical expenses not covered by insurance, such as copays, deductibles, dental and vision expenses.
- The maximum annual contribution for 2020 is currently \$2,700.

Dependent Care FSA

- You can pay for day care and other similar expenses during your and your spouse's working hours away from home. To be eligible, the providers must claim this income on their tax return.
- The maximum annual contribution for 2020 is \$5,000.
- \$2,500 married filing separate tax returns
- Common Eligible Dependent Care expenses
- Pre-school expenses for dependent child (Kindergarten not included)
- Day care for a child up to age 13
- Before and After school childcare programs

Limited Purpose FSA

- If you are enrolled in the High Deductible Health Plan, you have the option of contributing to a Limited Purpose FSA to pay for qualified dental and vision expenses.

What is Covered?

You can use a Health care FSA to pay for eligible medical, dental and vision care expenses that are not covered by your health care plans, such as deductibles, copays, coinsurance, eyeglasses, contact lenses, hearing devices, etc., for yourself and your dependents. You cannot use your funds to pay for things like elective cosmetic surgery, over-the-counter medications (unless you have a prescription), health club membership fees or maternity clothes.

How do FSA's Work?

- You set aside pre-tax dollars from each paycheck to your account(s) to pay for eligible expenses throughout the year.
- To contribute to an FSA in 2020, you must elect it when you complete your 2020 enrollment. FSAs do not carry over from year to year.
- To pay for eligible expenses, you can use your account debit card or "pay yourself back" by filing a claim for reimbursement from your account, tax-free. This reduces your taxable income and puts more money back in your pocket.
- You can use the money to pay for eligible expenses incurred between January 1, 2020 and March 15, 2021. You must submit claims for all expenses by March 31, 2021. Any unused funds remaining in your account(s) after the deadline will be forfeited.

Important FSA Considerations

- Over-the-counter medications cannot be reimbursed from your FSA without a prescription.
- Estimate carefully! Any money left in healthcare and dependent care FSAs at the end of the year will be forfeited.

Learn More

24HourFlex is the FSA program administrator. To access your account details or obtain claim forms, go to www.24hourflex.com or call 1.800.651.4855.

For more information go to SharePoint. For a complete listing of reimbursable, FSA expenses, you may contact:

**24Hour Flex | www.24HourFlex.com |
1.800.651.4855**

IRS | www.irs.gov | 1.800.651.4855



Life and AD&D

Life Insurance

Life Insurance provides financial security for the people who depend on you. Your beneficiaries will receive a lump sum payment if you die while employed by City of Aurora. The company provides Basic Life Insurance of varying amounts depending on your class. The below amounts are at no cost to you.

Life Insurance	
Class 1: Mayor, City council members, executives, council appointees, supervisors, managers, battalion chiefs, fire marshal, fire chief, assistant fire chief, deputy fire chief, police chief and police division chiefs.	The lesser of: 2 times your Basic Yearly Earnings not to exceed \$400,000. Minimum amount: \$12,000.
Class 2: Police, firefighters, labor trade, and all other employees	The lesser of: 1 times your Basic Yearly Earnings not to exceed \$175,000. Minimum amount: \$12,000.

Accidental Death and Dismemberment (AD&D) Insurance

Accidental Death and Dismemberment (AD&D) Insurance provides payment to you or your beneficiaries if you lose a limb or die in an accident. City of Aurora provides AD&D coverage to the same amount as the Life Insurance amount (listed above). This coverage is in addition to your company-paid life insurance described above.

Supplemental Life and AD&D Insurance

You may purchase life and AD&D Insurance in addition to the company-provided coverage. You may also purchase life and AD&D Insurance for your dependents. You are guaranteed coverage (up to \$300,000, up to \$30,000 for your spouse, and up to \$20,000 for your child) without answering medical questions if you enroll when you are first eligible.

Voluntary Life Options

Employee – Up to 5 times your annual salary not to exceed \$600,000 in increments of \$10,000; Guaranteed Issue up to 5 times your annual salary not to exceed \$300,000 maximum

Spouse – Up to \$250,000 in increments of \$10,000; \$30,000 maximum amount guaranteed coverage

Children – In amounts of \$10,000 or \$20,000. \$20,000 maximum amount guaranteed coverage for child(ren)

Voluntary AD&D Options

Accident Insurance can help you pay expenses if you or your spouse are seriously injured or killed in a covered accident. This insurance can help ensure that tragedy doesn't take both an emotional and a financial toll on your family.

Employee – Your amount matches your election under the Voluntary Life

Spouse – Your amount matches your spouse Voluntary Life election

Each covered child – Your amount matches your child Voluntary Life election

Disability Insurance

Long-Term Disability

Meeting your basic living expenses can be a real challenge if you become disabled. Your options may be limited to personal savings, spousal income and possibly Social Security. Disability Insurance provides protection for your most valuable asset—your ability to earn an income. City of Aurora provides Long-Term Disability Insurance (LTD) coverage for you at no cost. LTD coverage provides income when you have been disabled for 90 days or more. Your benefit is 60% of your monthly earnings, up to \$9,000 per month. This amount may be reduced by other deductible sources of income or disability earnings. Benefit payments can continue to age 65 if you are under age 60 at the time of disability.

For Civil Service employees, disability benefits are provided via FPPA. Please contact 303-770-3772.

New Voluntary Short-Term Disability Insurance

This year, City of Aurora is offering **new** Short-Term Disability to protect your finances. Short-Term Disability Insurance replaces a portion of your income if an injury or illness forces you out of work for an extended period of time. You may elect a weekly benefit up to 40% of your weekly income, not to exceed \$2,000. Benefits become payable after 14 consecutive days of illness or off-the-job injury and continue for a maximum duration of 13 weeks.



Retirement Plan

GERP Plan And Nationwide 457 Plan

The General Employees' Retirement Plan (GERP) is a defined benefit pension plan created by the Aurora City Council in 1967. The Plan is designed to provide lifetime retirement income to City employees and their families.

Employees participating in GERP will contribute 7.00% of their gross earnings to the Plan each pay period. The City of Aurora makes a matching employer contribution to the plan. Contributions are held in trust and are invested under the direction of the Retirement Board.

In order to qualify for a monthly pension benefit, participants must earn at least five years of credited service, or work until their normal retirement age if sooner. Normal retirement age is 65 for employees who were hired before January 1, 2012, and age 67 for those hired after that date. Instead of a pension, participants may choose to receive a lump sum refund of their contributions, interest and their vested portion of the City's contributions when their employment ends. The interest rate credited on employee account balances is 4% for 2018.

GERP publishes a Participant's Retirement Plan Benefit Guide to help employees understand the many benefits and options available to them. Questions may be directed to GERP's administrative staff at the address below.

**GERP's administrative office is located at: 12100 East Iliff Avenue, Suite 108, Aurora, CO 80014
Phone: 303.368.9160 - Fax: 303.368.9181**

Plan information is also available on the website www.auroragerp.qwestoffice.net

Nationwide 457 Deferred Compensation Plan

The City of Aurora recognizes the importance of helping you save for retirement. Therefore, the City offers an automatic 1% contribution enrollment into the Nationwide 457 Deferred Compensation Plan (Deferred Comp). The plan will help you create a financially secure future for you and your family. Your contribution will be made directly through payroll deductions.

The Benefits of the 457 deferred comp plan include:

- Bridging the gaps between you pension, Social Security, and the income needed in retirement.
- Contributions and earnings grow tax-deferred and can be withdrawn upon separation from service at any age.
- After-tax Roth contributions receive tax free withdrawals upon separation from service, if the funds have been in the plan for five years and you've reached age 59 ½.
- Access to default Target Date Investment Alternatives (DIA) funds, professionally managed funds, (which are invested for you) or self-directed options.

Deferred comp is flexible—making participation easy:

- Enrollment is an automatic 1% contribution of salary.
- Contributions can be increased, decreased, stopped and/or restarted at any time.
- Contributions can be made as a flat dollar amount instead of a percent of salary.
- Investment options can be changed online, with toll-free support, or with your local representative.
- Other retirement assets can be consolidated into the plan.
- Ability to convert sick and annual leave into a pre-tax contribution.

Watching out for employees:

The Deferred Comp plan is managed by an employee Advisory Committee and Investment Advisor, Innovest Portfolio Solutions. The committee and advisor monitor the available investments, fees and services provided by Nationwide, the plan's record keeper.

To opt-out, please fill out the Opt out form on the intranet HR or Payroll web page.

For more information, contact Michelle Escobedo at 303.475.3195 or EscobeM@nationwide.com.

Note: opting-out is not irrevocable. To sign up in the future, contact Payroll at payrollstaffinance@auroragov.org

Identity Theft Protection

City of Aurora offers comprehensive identity theft protection that can help you keep your information and credit safe from thieves. Identity Theft Protection guards and protects multiple gateways into your identity and credit, alerting you when you are under threat.

Legal Insurance

Legal Insurance provides employees with convenient and affordable access to a highly qualified network of more than 13,500 attorneys for counsel on the most frequently needed personal legal matters. Additionally, all group legal services include telephone advice and office consultations on an unlimited number of matters. Legal Protection covers some of the most frequently needed personal legal matters, such as general phone advice and office consultations, wills and estate planning documentation, real estate matters, and more.

Transportation Account

Commute to work. Save on taxes. Qualified transportation plans allow employees to deduct money from their paycheck before taxes to pay for transit expenses. Unlike other pre-tax accounts, a transit plan allows greater flexibility with enrollment and election changes, making it a simple way to improve employees' lives.

How it Works

Employees elect to deduct an amount from their paycheck each pay period, up to the monthly limits set by the IRS. Employees can enroll, change their election, or revoke their election at any time before the start of each pay period. Those who enroll will be issued a 24HourFlex debit card, which can be used to pay for eligible transit expenses. Participants may also submit claims to be reimbursed for money they spend out-of-pocket on eligible expenses.

Spending Limits

The IRS has established the following monthly spending limits for 2020:

- Transit: \$265 per month

Any amount remaining in a participant's account at the end of each month may be carried over to subsequent months. Employees may not be paid out more than they have in their account at any point in time.

Qualifying Expenses

- Vanpool (7 or more passengers)
- Mass transportation (bus, train, etc.)
- Regional Transportation District



City of Aurora Employee Wellness Program

The following Employee Wellness Program activities are offered to all benefits-eligible employees:

- **Peak Wellness Center:** Located on the 3rd floor of the Aurora Municipal Center, the Peak Wellness Center is an all-inclusive fitness facility, which includes cardiovascular equipment, weight equipment, free weights and full locker rooms. The center is open 24 hours a day, 7 days a week. See the Peak Wellness Center Policies and Procedures on the City intranet for more information.
- **Group Exercise Classes:** Free weekly circuit training, yoga, Zumba, and Pilates classes are offered at the Peak Wellness Center and Central Library. Check the monthly Employee Wellness Event Calendar for class times and details.
- **Wellness Challenges:** The Employee Wellness Program hosts 8-week online wellness challenges throughout the year. Challenges focus on tracking physical activity, nutrition, stress management and healthy lifestyle behaviors. Join individually or with a team of coworkers to earn incentives and prizes!
- **Weigh and Win Program:** All City employees and their families have access to Weigh and Win, a free community-based program that rewards participants for weight improvement and living a healthy lifestyle. A Weigh and Win kiosk is located in the Aurora Central Library and at various locations throughout the community. Visit www.weighandwin.com for more information.
- **Wellness Classes:** Regular one-hour talks on a variety of health topics are offered throughout the year at various COA locations.
- **Special Topic Series:** Special 3 – 6 week health series are offered throughout the year on important topics such as healthy cooking, smoking cessation, weight loss, diabetes prevention and healthy lifestyle change.
- **Aurora Employee Wellness Newsletter:** The monthly Wellness Newsletter keeps you informed about up-coming health programs, classes and events. It also contains tips about living a healthy lifestyle.

Employee Assistance Plan (EAP)

City of Aurora recognizes that living a productive and fulfilling life requires a healthy mind and a healthy body. Unfortunately, managing the daily stresses of work, home and family life can have a negative effect on your overall health and well-being. EAP provides guidance resources to help.

The EAP offers six free (yourself, dependents, and any household members) over-the-phone consultations with experienced clinicians who can refer you to a local counselor or other resources near you.

Using this benefit is simple. Just call the toll-free phone line 24 hours a day, seven days a week; or go online to find valuable information. GuidanceResources Online is your one-stop for expert information on the issues that matter most to your...relationships, work, school, children, wellness, legal, financial, free time, and more.

For assistance, call 877.533.2363 or visit www.guidanceresources.com ID: MY5848i.

Required Notices

The City of Aurora would like to provide you with information on recently updated Regulatory Notices. Important benefit regulatory notices are required disclosures that should be reviewed by all employees, their adult dependents (including spouses) and guardians of minor children that are covered under the City of Aurora's health plans.

- HIPAA Privacy Notice
- Family Medical Leave Act Rights Responsibilities Notice
- HIPAA Special Enrollment Rights Notice
- Medicaid and the Children's Health Insurance Program (CHIP) Notice
- Medicare Part D Certificate of Creditable Coverage
- Newborns Act Notice
- Women's Health and Cancer Rights Act Notice
- Uniformed Services Employment and Reemployment Rights Act (USERRA)
- Marketplace Notice

To access these notices, simply visit the Regulatory Notices located on SharePoint at <https://Auroragov.SharePoint.com>

Benefits Plan Premiums

Below are the employee monthly contribution amounts for benefits effective January 1 through December 31, 2020

Medical Plans - Full-Time Employees

Benefit Plan	Total Monthly Premium	City Contribution	Employee Cost
KAISER HDHP with HSA			
Employee Only	\$594.08	\$594.08	\$0
Employee + One	\$1,151.92	\$1,138.16	\$13.76
Family	\$1,576.04	\$1,513.24	\$62.80
KAISER DHMO			
Employee Only	\$659.86	\$596.15	\$63.71
Employee + One	\$1,279.58	\$1,138.16	\$141.42
Family	\$1,750.66	\$1,513.24	\$237.42
KAISER HMO			
Employee Only	\$716.56	\$596.15	\$120.41
Employee + One	\$1,389.48	\$1,138.16	\$251.32
Family	\$1,901.10	\$1,513.24	\$387.86
KAISER TRIPLE OPTION			
Employee Only	\$769.42	\$596.15	\$173.27
Employee + One	\$1,467.00	\$1,138.16	\$328.84
Family	\$2,061.32	\$1,513.24	\$548.08

Medical Plans - Part-Time Employees

Benefit Plan	Total Monthly Premium	City Contribution	Employee Cost
KAISER HDHP with HSA			
Employee Only	\$594.08	\$297.04	\$297.04
Employee + One	\$1,151.92	\$569.08	\$582.84
Family	\$1,576.04	\$756.62	\$819.42
KAISER DHMO			
Employee Only	\$659.86	\$298.07	\$361.79
Employee + One	\$1,279.58	\$569.08	\$710.50
Family	\$1,750.66	\$756.62	\$994.04
KAISER HMO			
Employee Only	\$716.56	\$298.07	\$418.49
Employee + One	\$1,389.48	\$569.08	\$820.40
Family	\$1,901.10	\$756.62	\$1,144.48
KAISER TRIPLE OPTION			
Employee Only	\$769.42	\$298.07	\$471.35
Employee + One	\$1,467.00	\$569.08	\$897.92
Family	\$2,061.32	\$756.62	\$1,304.70

Full-Time & Part-Time Employee Definition

The City's definition of a full-time employee includes regular employees who work for the City 30 or more hours per week. The City's definition of a part-time employee includes regular employees who work for the City 20-29 hours per week.

City Council Member benefits align with the full-time benefits.

If you are a "contingent" or temporary employee, you may be eligible for health benefits due to provisions of the Affordable Care Act (healthcare reform). Please see Human Resources if you have questions.

Dental Plans - Full-Time Employees

Benefit Plan	Total Monthly Premium	City Contribution	Employee Cost
DELTA DENTAL PLAN			
Employee Only	\$34.40	\$34.40	\$0
Employee + Spouse	\$62.80	48.26	\$14.54
Employee + Child(ren)	\$66.00	\$48.26	\$17.74
Family	\$109.74	\$48.26	\$61.48
SUN LIFE DENTAL PLAN			
Employee Only	\$13.14	\$13.14	\$0
Employee + Spouse	\$21.72	\$21.72	\$0
Employee + Child(ren)	\$29.67	\$29.67	\$0
Family	\$34.88	\$34.88	\$0

Dental Plans - Part-Time Employees

Benefit Plan	Total Monthly Premium	City Contribution	Employee Cost
DELTA DENTAL PLAN			
Employee Only	\$34.40	\$17.20	\$17.20
Employee + Spouse	\$62.80	\$24.13	\$38.67
Employee + Child(ren)	\$66.00	\$24.13	\$41.87
Family	\$109.74	\$24.13	\$85.61
SUN LIFE DENTAL PLAN			
Employee Only	\$13.14	\$13.14	\$0
Employee + Spouse	\$21.72	\$21.72	\$0
Employee + Child(ren)	\$29.67	\$21.72	\$7.95
Family	\$34.88	\$21.88	\$13.00

Vision Plans - Full and Part-Time Employees

Benefit Plan	Total Monthly Premium	City Contribution	Employee Cost
VSP (BASE PLAN)			
Employee Only	\$5.79	-	\$5.79
Employee + Spouse	\$11.55	-	\$11.55
Employee + Child(ren)	\$12.42	-	\$12.42
Family	\$19.75	-	\$19.75
VSP (BUY-UP PLAN)			
Employee Only	\$9.74	-	\$9.74
Employee + Spouse	\$19.46	-	\$19.46
Employee + Child(ren)	\$20.83	-	\$20.83
Family	\$33.32	-	\$33.32

Note: Every effort has been made to ensure the information in this document is accurate. However, if there is any inconsistency between this document and the applicable plan documents, the official plan documents will always govern.

Contact Information

If you have specific questions about a benefit plan, please contact the administrator listed below, or your local Human Resources department.

Benefit	Administrator	Phone	Website/Email	Group #
Medical	Kaiser Permanente	855.249.5005	kp.org	0363
	Membership Services	303.338.3800		
	Appointments, Medical Advice, After-Hours	303.338.4545		
	Behavioral Health	303.471.7700		
	Medical Financial Counseling	303.338.3025		
	Claims	800.382.4661	P.O. BOX 373150 Denver, CO 80237-3150	
	Health Clinic	Appointments 303.338.4545	Hours: Monday and Friday 8 a.m. to Noon Wednesday 1–5 p.m.	
HSA	Optum Bank	800.243.5543	www.optumbank.com	
Dental	Delta Dental	800.610.0201 Local Number 303.741.9305	deltadentalco.com	12138
	Sun Life Financial	800.442.7742	www.sunlife.com	
Vision	Vision Service Plan	800.877.7195	VSP.com	30061173
Life and AD&D Insurance; Disability Insurance; Critical Illness; Accident	Voya	800.955.7736	https://presents.voya.com/EBRC/CityofAurora	67773-6
Short-Term Disability	Voya	800.955.7736	https://presents.voya.com/EBRC/CityofAurora	
Voluntary Life and AD&D Insurance	Voya	800.955.7736	https://presents.voya.com/EBRC/CityofAurora	67773-6
Flexible Spending Account (FSA)	24HourFlex	800.651.4855	24hourflex.com	City of Aurora
Employee Assistance Plan (EAP)	ComPsych	877.533.2363	guidanceresources.com Company ID: MY5848i	
FPPA		303.770.3772	www.fppaco.org	
Human Resources		303.739.7225	https://Auroragov.SharePoint.com HRBenefits@auroragov.org.	
Retirement (Pension)	GERP	303.368.9160	www.auroragerp.org	
Retirement — 457(b)	Nationwide Member Services	303.475.3195 877.677.3678	Aurora457.org	
Legal Plan	Hyatt Legal Plan	800.821.6400	www.legalplans.com	
Identity Theft Protection	InfoArmor	800.789.2720	www.InfoArmor.com	
Voya Claims	Voya	888.238.4840		
PMPP		303.694.1900 x346		

