



ACCOUNTABILITY · INTEGRITY · RESPECT

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WHAT ARE SOME QUALIFYING LIFE EVENTS THAT MAY ALLOW MID-YEAR BENEFIT CHANGES?

If you experience any of the following events, please contact HR right away.

- Marriage, divorce, or legal separation
- Childbirth or adoption
- Involuntary loss of coverage under another plan
- Obtaining other group coverage, Medicare or Medicaid
- Aging out of a parent's plan

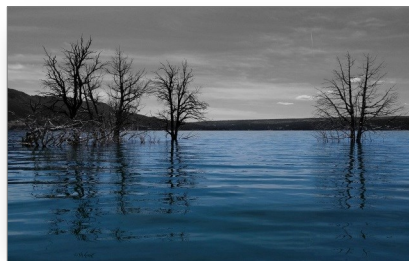
BENEFITS GUIDE 2024

We want you to get the most out of your benefits!

Our goal is that this Benefit Guide will help you maximize your benefits throughout the year. For complete benefit policies and details, visit the [staff site](#).

Because La Plata County offers a very rich leave benefit program, the Board of County Commissioners, along with most other Colorado counties, declined participation in the Colorado Family and Medical Leave Insurance 'FAMLI' program. (Refer to pages 13 & 14 for the County's leave benefits.)

FAMLI provides partial wage replacement benefits to an eligible individual who takes leave from work to care for a new child, to care for themselves or a family member with a serious health condition, to make arrangements for a family member's military deployment, and to address the immediate safety needs and impact of domestic violence and/or sexual assault.



Although La Plata County has opted out of participation in the FAMLI program, County employees will have the option to self-elect coverage by creating an individual account with FAMLI. Because FAMLI benefits don't become available until 2024, you do not need to take any action until you can self-elect coverage in 2024.

At that time, you will need to register with the FAMLI Division as an employee of an Opted-out Local Government Employer in order to submit your wage reports and pay your FAMLI

premiums.

Note: Any County employee opting into the program will be personally responsible for remitting premiums and wage-supporting documents directly to the State of Colorado FAMLI Division. The FAMLI Division recommends that LPC employees periodically check their website at <https://famli.colorado.gov/individuals-and-families>

For more information you may contact them by email at CDLE_FAMLI_info@state.co.us.

One of the more common reasons for taking extended leave is due to the birth, adoption or placement of a child. La Plata County has a **Paid Parental Leave** program that is part of the Sick Leave Bank (SLB), so if you think you might utilize this benefit, you'll want to be sure to enroll in the SLB as either a new hire or during Open Enrollment. See page 14 for more information.

The Colorado Healthy Families and Workplace Act (HFWA), defines how employees may use paid leave for health, safety, and bereavement reasons. Please visit the Colorado Department of Labor and Employment's HFWA [website](#) for more information about how you may use sick leave.

Human Resources is always available to answer your benefit questions. Contact us at HRHelpDesk@lpcgov.org.

Annual Open Enrollment Information

Open Enrollment is employees' annual opportunity to make benefit changes without experiencing a Qualifying Life Event. It typically occurs in October and a lot of information is provided to employees at that time. All benefit changes made during Open Enrollment campaign will go into effect on January 1st of the following year.



Anthem Medical Insurance

By logging into [Anthem.com](https://www.anthem.com) you can:

- View your claims
- View your benefits
- Request an ID card
- Find a Provider
- Compare the cost of procedures between providers
- Pay your provider through the Anthem portal
- Set up Rx Mail Service by logging into [Anthem.com](https://www.anthem.com). Hover over 'My Plans, then click on 'Pharmacy Benefits.' In the top box, click on 'View pharmacy tools and resources,' then scroll down the page and either select 'Request a New Home Delivery Prescription' or 'Switch to a 90-Day Supply.'



Your 2024 Medical Plan Options

The J Plan has no deductibles as long as you stay in network. On the J plan, you have copays and coinsurance responsibilities up to the annual maximum out-of-pocket amounts of \$4000 for an individual or \$8000 for a family.

A deductible is the amount of expenses that must be paid out of pocket before an insurer will pay any expenses.

The High Deductible Health Plan 18 has a \$2500/\$5000 deductible, meaning that you are responsible for the first \$2500 of medical expenses if single, or \$5000 if two or more people are on the plan before the plan starts paying any benefits. After the deductible is met, insurance pays 100% as long as you stay in-network.

The High Deductible Health Plan 22 has a \$3000/\$6000 deductible, meaning that you are responsible for the first \$3000 of medical expenses if single, or \$6000 if two or more people are on the plan before the plan starts paying any benefits. After the deductible is met, insurance pays 100% in-network.

The High Deductible Health Plan 26 is designed a little differently than the 18 and 22 plans. The 26 plan has a \$4000 individual or \$8000 family aggregate deductible, meaning that an individual on the plan is responsible for his or her first \$4000 of medical expenses. If a family membership plan is selected, when one family member has satisfied his or her individual deductible, only that family member is eligible to receive benefits. The enrolled remaining family members are eligible for benefits once they've individually satisfied their individual deductible, or collectively satisfy the \$8000 family deductible. After the deductible is met, members have a coinsurance responsibility of 20% until the maximum out-of-pocket amounts is satisfied, which is \$5,500 for an individual or \$11,000 for the family.

Please carefully review the [Summary of Benefits and Coverage](#) for each plan before making your selection. These are available on the [Staff Site](#) or in the Human Resources Office.



Anthem Plan Comparisons

Click [here](#) to view more plan details on the staff site.



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J

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Deductible - In-Network	\$0	\$2500/single \$5000/non-single	\$3000/single \$6000/non-single	\$4000/individual \$8000/family
Co-pay In-Network, routine visits	\$35	Members pay for all medical expenses until deductible is satisfied. Then insurance pays 100% Note: If two or more people are enrolled in the plan, then the non-single deductible must be met, either by an individual or collectively, before any benefit is paid.		Members pay for all medical expenses until deductible is satisfied.
Co-pay In-Network Hospitalization/Out-patient	\$1000			
Co-insurance In-Network	20% up to annual out-of-pocket			After deductible is satisfied, members pay 20% coinsurance until maximum annual out-of-pocket is met.
Annual out-of-pocket maximum includes all copays and coinsurance, including prescription copays, In-Network	\$4,000/individual \$8,000/family	\$2500/single \$5000/non-single	\$3000/single \$6000/non-single	\$5,500/individual \$11,000/family
Chiropractic/Acupuncture/Massage, In-Network	20 chiropractic visits plus 20 combined massage/acupuncture visits annually at routine visit copay	20 chiropractic visits plus 20 combined massage/acupuncture visits annually, subject to deductible.		20 chiropractic visits plus 20 combined massage/acupuncture visits annually, subject to deductible and coinsurance.
Prescription Benefit, In-Network	Tier 1 \$15 copay Tier 2 \$40 copay Tier 3 \$60 copay Tier 4 30% copay	Members pay for all prescription expenses until deductible is satisfied. Then insurance pays 100%		Members pay for all prescription expenses until deductible is satisfied, then members pay 20% coinsurance until maximum annual out-of-pocket is met.

2024 Rates

These numbers are the deductible amounts (in thousands) for Single/Non-Single coverage levels →
Premiums deducted twice per month

		J \$0 Ded. bimonthly	18 \$2.5/\$5K bimonthly	22 \$3/\$6K bimonthly	26 \$4/\$8K bimonthly
Employee Only	County Pays	\$349.13	\$326.55	\$319.20	\$295.58
	Employee Pays	\$87.68	\$67.20	\$56.18	\$44.10
Employee Plus One	County Pays	\$639.98	\$633.68	\$621.08	\$568.58
	Employee Pays	\$277.73	\$189.53	\$164.85	\$141.75
Employee Plus Two or More	County Pays	\$877.28	\$847.35	\$819.00	\$779.10
	Employee Pays	\$412.65	\$313.43	\$288.23	\$219.98

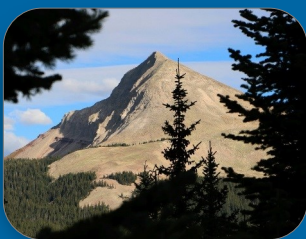


of Colorado

By logging into Deltadentalco.com you can:

- View your claims
- View your benefits
- Request an ID card
- Find a Provider
- Use a cost estimator for dental services

Stay current on dental wellness topics by accessing Delta Dental's Oral Health Library. This library contains information for members of all ages.



Delta Dental Insurance



Delta Basic Plan

- ♦ **\$1000** annual maximum benefit per enrolled member
- ♦ \$50 deductible/person, \$150/family (no deductible for preventive care!)
- ♦ Diagnostic and preventive services covered at 100%
- ♦ Basic services covered at 80%
- ♦ Major services covered at 50%
- ♦ Orthodontics for children to age 19; covered at 50%; \$1,500 lifetime maximum

Click [HERE](#) for Dental Basic plan summary

Dental+ Plan

- ♦ **\$2500** annual maximum benefit per enrolled member
- ♦ \$50 deductible/person, \$150/family (no deductible for preventive care!)
- ♦ Diagnostic and preventive services covered at 100% and don't apply toward annual maximum.
- ♦ Basic & Major services covered at 80%
- ♦ [Right Start 4 Kids](#) - covers children up to their 13th birthday at 100% with no deductible, in-network (subject to limitations and exclusions)
- ♦ Orthodontics for children and adults; covered at 50%; \$2,500 lifetime maximum

Click [HERE](#) for Dental+ plan summary

2024 Rates

		Delta Dental Basic	Delta Dental Plus
Premiums deducted twice per month		bimonthly	bimonthly
Employee Only	County Pays	\$16.28	\$18.11
	Employee Pays	\$0.00	\$3.19
Employee plus one dependent	County Pays	\$22.34	\$27.71
	Employee Pays	\$6.28	\$9.74
Employee plus two or more dependents	County Pays	\$29.79	\$36.68
	Employee Pays	\$14.02	\$20.63

Vision Insurance



VSP WellVision Plan

Frames & contacts covered up to **\$150**

- ♦ **Annual eye exam:** \$20 Copay
- ♦ **Glasses:** \$20 copay for single vision or lined bifocal lenses, every 12 months; 20% off additional lens options.
- ♦ Frames covered up to **\$150** every 24 months, then 20% discount.
- ♦ **OR Contacts:** **\$150** every 12 months toward contacts and fitting (15% discount on contact lens exam within 12 months of a WellVision exam).

Click [HERE](#) for plan summary

By logging into
[VSP.com](https://www.vsp.com) you can:

- View your claims
- View your benefits
- Find a Provider
- Get rebates & special offers
- Like to shop online?
Use your VSP benefits
at [eyeconic.com](https://www.eyeconic.com)

Access current eye
health information
at VSP's [Eye Health
Center](#).

2024 Rates

Vision VSP Signature Choice

Premiums deducted twice per month

bimonthly

Employee Only	County Pays	\$3.95
	Employee Pays	\$0.00
Employee plus one dependent	County Pays	\$0.85
	Employee Pays	\$4.88
Employee plus two or more dependents	County Pays	\$1.53
	Employee Pays	\$8.74





Visit the [Staff Site](#) for a slide presentation with rates!

Our local group representative is happy to answer your Aflac questions.

Darci McMahon

970-946-2098

darci.mcmahon@us.aflac.com

Download the **MyAflac** mobile app from the App Store or Google Play Store.

More info on the Staff Site [here](#).

Do you have a Wellness claim to submit?

Click [HERE](#) to get the Wellness Claim form.

Visit the [Aflac](#) section of the Staff Site for other claim forms.

Do you need help with your Aflac claim?

Contact **Joyce Griffith**
Claims Admin Assistant

joyce_griffith@us.aflac.com

Phone / fax 970-385-5656

Office Hours:
Monday - Friday
9am to 5pm



AFLAC SUPPLEMENTAL INSURANCE

- ◆ Available to benefits-eligible employees
- ◆ Group rates offered to employees are much lower than individual plans
- ◆ Rates never increase with age - they remain the same as when first enrolled
- ◆ These plans **DO NOT** expire with employment and you get to keep your low group rates.

Some of the plans available for purchase:

- ◆ Group Accident Advantage Plus
- ◆ Group Critical Illness
- ◆ Hospital Choice
- ◆ Critical Care and Recovery
- ◆ Cancer Care
- ◆ Short Term Disability
- ◆ Dental Insurance

Aflac is different from health insurance - it's insurance for daily living!

While major medical insurance pays doctors and hospitals, Aflac pays cash benefits directly to you. Benefits are paid regardless of any other coverage you may have - even workers' compensation.

Not only does Aflac pay you if you're sick or hurt – it also pays you if you're well!

Because Aflac wants you to be able to focus on getting better and not worry about how you will pay the unexpected medical bills or other everyday living expenses such as rent/mortgage payments, there is a focus on getting you cash as quickly as possible. Most claims are paid within four days! You use the money however you see fit.

Introducing the only pet insurance made just for employees.



Nationwide®
Is on your side

- ✓ Up to 90% cash back on eligible vet bills¹
- ✓ Open to pets of all ages
- ✓ Only for employees, not the general public
- ✓ Average savings of 30% over similar plans from other pet insurers²

Sign up anytime year-round and take advantage of preferred pricing³

How to apply for a policy

Nationwide® pet insurance provides coverage for veterinary expenses related to accidents and illnesses. Policies are available for dogs, cats, birds, reptiles and other exotic pets.

Optional wellness coverage is also available for dogs and cats, providing reimbursement for the preventive care necessary to keep them healthy year after year.

Choose from two easy ways to sign up:



Call us and tell the pet insurance specialist the name of your company. Your rates will include preferred pricing.

(877) 738-7874

Visit your company pet page to enroll online. The rates given will include your preferred pricing.

<https://benefits.petinsurance.com/laplatacounty>



Choose from three levels of coverage with My Pet Protection

50%
reimbursement

\$20-\$35/month⁴

70%
reimbursement

\$27-\$47/month⁴

90%
reimbursement

\$39-\$59/month⁴

How can you file a claim?

File a claim in just two easy steps:

1. Pay your veterinarian at the time of treatment.
2. Submit your claim via fax, email, or the free VitusVet app (available for Apple and Android devices).

We take it from there. We'll process your claim and send your reimbursement right away.

Watch a quick, 2-minute video to learn more about pet insurance.

[https://
www.petinsurance.co
m/petvideo/](https://www.petinsurance.com/petvideo/)

Need assistance or
have questions?
Contact their Member
Care team at
800-540-2016



RETIREMENT PLAN



401(a) Defined Contribution Plan

The County provides a 100% matching contribution to 3/4 & full time, benefit eligible employee's **401(a)** pre-tax mandatory contributions per the schedule below.

Length of Employment	Matched Contribution (% of gross wages)
Up to 6 years	5%
6 - 10 years	6%
11 - 15 years	7%
16 + years	8%

The County's contribution is on a 5 year vesting schedule.

Length of Employment	Portion of Matched Contribution that is owned by employee
During 1st year	0%
After 2 years	25%
After 3 years	50%
After 4 years	75%
After 5 years	100%

CRA 401(a) Loan Program

The Retirement Loan Program was designed to assist employees experiencing emergent situations or to assist in buying a primary residence. Only fully vested employees are eligible for a loan. For more information and an application packet, visit the staff site [HERE](#). Please allow 30 days for loan processing.

Need info or help from CRA?

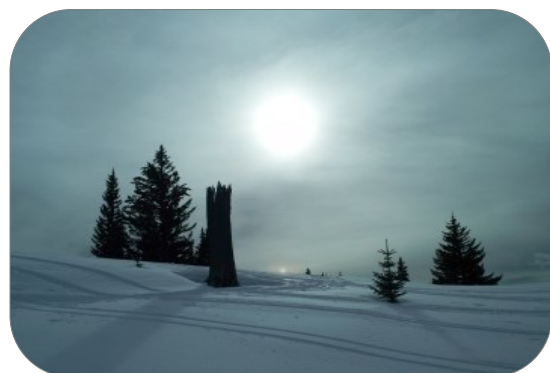
Call 800-352-0313

Retiree Crossroads

Whether you are preparing for retirement or have already embarked on your journey, this site is for you.

On this website you'll find tools for pre-retirement planning, understanding the financial challenges facing retirees, and have access to your Great-West Retiree Advocate.

Click [HERE](#) to access this great info!





RETIREMENT PLAN

457(b) Deferred Contribution Plan

**Are you saving enough
for your retirement?**



Defer additional income to a **Roth or Regular 457 (b) Plan** to increase your retirement potential. You may start or stop this contribution on the 1st of any month. 2024 limits have not yet posted, but for reference, [2023 IRS dollar limits](#) were: Under Age 50 - \$22,500; Over Age 50 - additional [special catch-up contributions](#) of \$7,500.

Click [HERE](#) for the forms on the staff site to enroll for the first time or to make changes to your 457(b) Plan.

There are two ways to contribute to a 457(b) plan: The Regular 457(b) enables employees to contribute to their retirement plan with before-tax contributions. The Roth 457(b) plan enables employees to contribute to their retirement plan with after-tax contributions. Or you can do a combination of both. The combined total of both contribution types may not exceed current 457(b) plan year limits.

Roth 457(b) Option

- After-tax Contributions (taxes prepaid)
- Tax-free Investment Earnings
- Future Withdrawals are 100% Tax-free upon separation from employment, if held at least 5 years and to age 59 ½.

Most beneficial for: younger employees, lower tax bracket now, higher tax bracket at retirement, longer time horizon with a more aggressive investment strategy resulting in a greater accumulation of “tax-free” assets for distributions upon retirement.

Regular 457(b) Option

- ◆ Before-tax Contributions (taxes postponed)
- ◆ Tax-deferred Investment Earnings
- ◆ Future Withdrawals are Fully Taxable

Most beneficial for: older employees, higher tax bracket now, lower tax bracket at retirement, shorter time horizon with a more conservative investment strategy resulting in a more modest accumulation of “taxable” assets for distributions upon retirement.

Check out CRA’s website at <https://www.cra-online.org/>

View your account information ◆ View Fund Information ◆ Access Investment Tools
There are over 40 different planning tools and calculators available once you log in to your account, including Retirement and Financial Planners!



www.asiflex.com

Email:

asi@asiflex.com

1-800-659-3035

Want to know how much money is in your FSA? Visit

www.asiflex.com/debitcards to view your account balance.

FSA and HSA funds can be used for more than doctor office visits. Check out the



to either shop or simply get ideas about eligible items to purchase.

FSAs & HSAs

FLEXIBLE SPENDING ACCOUNT

An FSA allows you to set aside money on a pre-tax basis, lowering your taxable income. The money deposited into a medical FSA can be used to pay medical, dental, vision, or other health care expenses. The full amount of your annual election is available on January 1st or on the 1st day of the month following your first six months of employment. Only elect an amount you anticipate spending within the year as unspent funds are forfeited. A free ASIFlex debit card is included!

Pre-tax money contributed to a dependent care FSA can be used to reimburse yourself for work related child care expenses after the service has been provided.

Note: The 2024 limits have not yet been established, but will be announced before forms are due. For reference, in 2023 the maximum contribution to the medical portion of an FSA was \$3,050 and the maximum contribution to the Dependent Care portion was \$5,000.



HEALTH SAVINGS ACCOUNT

The maximum contribution to an HSA in 2024 is \$4,150 for employee only coverage, or \$8,300 for employee+1 or more coverage.

Employees must be enrolled in a High Deductible Plan (and have no other health coverage, including a spouse's FSA) to be eligible to open an HSA.

An HSA allows you to set aside money on a pre-tax basis to pay for medical, dental, vision and other health related expenses. These funds may be used to pay expenses for your spouse and/or tax dependent children, even if they are not enrolled in your insurance plan.

An HSA is an on-going account that carries forward to future years, even beyond your employment with La Plata County Government.

You can access funds up to the available balance in your HSA account (not in advance like an FSA).

Withdrawn funds not used for health care expenses are subject to taxes (at any age) and penalties (if under the age of 65 years).

HSA elections may be changed in any pay period by completing the [HSA election form](#) and submit it to HRHelpDesk@lpcgov.org.

New HSA enrollees: HR will follow up with an authorization form to initiate the account setup after which employees must accept the terms and conditions of HAS Central (sent to the employees via email).

A Health Savings Account is an individually owned and managed account. Therefore, each individual is responsible to understand the rules governing HSAs. La Plata County cannot provide tax advice or confirm that any employee meets the eligibility requirements for an HSA. Information about HSAs may be obtained from a qualified tax professional or IRS Publication 969. For specific information or individual advice on your personal situation, please consult your tax or financial advisor.

Group Life, Voluntary Life & Long Term Disability



These two policies are paid 100% by the County and they expire upon separation from employment.

GROUP LIFE INSURANCE

- ◆ Coverage for Regular, benefitted employees
- ◆ Employee coverage is \$50,000; dependents \$2,000
- ◆ Terminates on last day of employment (see full policy)

Click [HERE](#) for Full Policy and the Beneficiary forms on the staff site.

LONG TERM DISABILITY

- ◆ Coverage for Regular Employees working 30 hours a week or more
- ◆ Pays 60% of gross income up to \$5,000/month to age 65
- ◆ Waiting period: 90 calendar days from “disabling event.”

Click [HERE](#) for the Full Policy

VOLUNTARY LIFE INSURANCE

Additional term life insurance may be purchased for yourself, your spouse and your dependent children without having to provide evidence of insurability during the first 30 days of becoming benefits-eligible.

After this special enrollment period, applicants will need to complete an Evidence of Insurability application and obtain a physical.

- ◆ Available to regular, benefit eligible employees
- ◆ Premiums paid by employee through payroll deductions
- ◆ Employee can elect coverage up to 7x annual salary; spouses can receive up to 50% of that amount
- ◆ Children age 5 months to 19 years can be insured for \$10K each
- ◆ This policy **DOES NOT** expire with employment as long as the policy holder continues to pay the premiums.

Click [HERE](#) for the Full Policy, rates, and the application on the staff site.

Are your life insurance beneficiaries up to date?

Click [HERE](#) for a Beneficiary Form.

Not sure who your beneficiaries are?

Email HRHelpDesk@lpcgov.org and we'll look it up for you!



Profile EAP



Centura Health

Profile EAP
counselors are
licensed professionals
who provide
confidential
counseling services for
a variety of issues.

Call 970-764-3760

Visit
www.profileeap.org
for helpful tools &
information.

→ Create your own
account using
Company Code:
LAPLCITY



PROFILE EAP

Counseling Services: Profile EAP counselors are licensed professionals who provide confidential counseling services for a variety of issues, including work-related issues, marriage and relationship problems, personal emotional issues, stress-related problems, family issues, drug and alcohol problems, and critical stress debriefing. Your benefit is 8 sessions, per person, per issue, per year at **no cost** to you.

To schedule a counseling appointment, call 800-645-6571.

Or schedule an appointment online <https://profileeap.eapintake.com/>

Legal Services: Employees are eligible for one initial 30 minute office or telephone consultation per separate legal matter at no cost. If you wish to retain a participating attorney after this consultation, you will receive a preferred rate reduction of 25% off the attorney's normal hourly rate.

Legal services will not be provided for the following:

- ◆ Matters involving disputes or actions between employees and their employer, or Profile EAP or any other of their agents, officers, directors or employees.
- ◆ Matters that, in the attorney's opinion, lack merit.
- ◆ Third-party advice questions involving someone other than the employee or dependent.

Financial Services: Employees are entitled to a no cost telephone consultation with financial counselors. Telephone consultations are generally limited to 30 minutes per issue. Additional time will be billed at a discounted rate of 25% off the provider's normal fees.

To schedule a legal or financial consultation, call 800-645-6571.



LEAVE BENEFITS

Holiday, Annual and Sick Leave Benefits

Holiday Leave is available to all employees who are scheduled to work on an approved holiday (see 2024 General Information sheet). Non-exempt (hourly) employees for whom it is necessary to work on a holiday receive compensation at 2 times their hourly rate. Contact HR for more information.



Sick Leave is compensated time-off to be used by the employee for a personal illness, medical care or treatment, or for an immediate family member's illness, medical care or treatment, or safety reasons.

There is no waiting period for using accrued Sick Leave. This is not a vested benefit, therefore at the time of separation, sick leave accruals are not paid out to the employee.* The accrual rate is 4 hours per pay period for 40 hour/week employees. Accruals are prorated for part time and 30 - 39 hour/week benefit-eligible employees and capped at 720 hours for all employees.

*See Employee Handbook for partial pay out of sick leave upon retirement.

Annual leave is to be used for personal time off. This is a vested benefit. Therefore, at time of separation, any unused accrued leave will be paid out to employee.

Accrual: Based on 40 hours/week. Prorated for benefit-eligible employees scheduled 30-39 hours.

Note: The number of days annually in the chart below is based on an 8 hour work day.

Length of Employment	Accrual Rate	Max Cap
Up to 5 years:	8 hrs per pay period (26 days annually)	200 hrs
5 years to 10 years:	9 hrs per pay period (29.25 days annually)	240 hrs
10 years to 15 years:	10 hrs per pay period (32.5 days annually)	280 hrs
15 or more years:	11 hrs per pay period (35.75 days annually)	320 hrs

Annual Leave Conversion

Benefit-eligible employees who are within two pay periods of reaching their annual leave maximum cap will have the option to convert up to 40 hours (avg. weekly hours) of their accrued leave to cash compensation.

An employee may convert accrued annual leave to cash, provided the employee meets all of the following criteria:

- The employee must be within two pay periods of reaching their maximum cap.
- The employee can only receive one annual leave conversion, up to 40 hours, each calendar year.

Employees should understand that all appropriate taxes and retirement contributions will be deducted from the converted amount.

Please visit the [Staff Site](#) or contact Human Resources for full program details and an application.

SICK LEAVE BANK



- ◆ Membership is voluntary and available to benefit eligible employees.
- ◆ Assists member employees who have exhausted leave time during their own extended illness or injury. Must be FMLA eligible to use (typically occurs at one year of employment) and must be an FMLA qualifying event. The SLB also provides up to 12 weeks of Paid Parental Leave to FMLA eligible employees.
- ◆ Annual contribution of 2 times employee's biweekly sick accrual (8 hours for 40 hour/wk employees)
- ◆ Administered by a Board made up of representatives from all departments.
- ◆ About 92% of eligible employees are currently members.

You only need to sign up once for the SLB.

Changes to participation can be made during Open Enrollment and are effective January 1st.

**SLB forms/info can be found [here](#) or contact [Monica Shadid](#) in HR.
970-382-6364**



PAID PARENTAL LEAVE

La Plata County will provide up to 12 weeks of paid parental leave to eligible employees in the first six months following the birth of an employee's child or the placement of a child with an employee in connection with adoption or foster care. The purpose of paid parental leave is to enable the employee to care for and bond with a newborn, newly adopted, or newly placed child. This policy will run concurrently with Family and Medical Leave Act (FMLA) leave. Thus, this benefit is only available after 12 months of employment. If both parents are LPC employees, the total paid leave taken by both parents may not exceed 12 weeks during the first six months after the event.

The Paid Parental Leave program is a Sick Leave Bank benefit. *As such, employees must be enrolled in the Sick Leave Bank to be eligible for Paid Parental Leave.*

Contact HRHelpDesk@lpcgov.org if you anticipate the need for Paid Parental Leave.

ANNUAL LEAVE TRANSFER

An employee who has an emergency situation and has utilized all other available leave may be allowed to accept contributions of annual leave from co-workers who are willing to make such a donation of leave. For additional information and for eligibility and application requirements, contact the Human Resources Office.



TUITION REIMBURSEMENT BENEFIT

In the interest of promoting continuing education for our employees, La Plata County reestablished the Tuition Reimbursement program in 2021 to assist employees with educational expenses for approved degree or certification programs, up to \$3,500 per year.

Financial assistance is available to any full-time regular employee who has successfully completed one-year of employment with La Plata County.

Employees must apply for acceptance into the Tuition Reimbursement program no later than 15 days before classes begin. It is the responsibility of the employee to enroll in approved courses and pay all applicable fees and costs required at the time of enrollment.

Following the completion of the Program(s) or Course(s) an employee must submit a transcript or grade report to the Human Resources Department showing the grade(s) received. Tuition Reimbursement for completed courses will be a percentage of actual tuition costs based on an employee's final grade point average up to an annual cap of \$3,500.00.

GPA	Grade	Reimbursement
4.0	A	85%
3.9-3.0	B	80%
2.9-2.0	C	50%

Please visit the [Staff Site](#) or contact Human Resources for full program details and an application.





OTHER BENEFITS



Banner Awards

Employee Banners are used by staff and citizens to recognize a LPC employee for a job well done. This is a way to just say, “Thanks, I appreciate it.”

Safety & Wellness Banners are used to recognize an LPC employee for supporting a safe or healthy workplace. Safety is everyone’s responsibility and comes in many forms: personal safety, facility safety, equipment safety, public safety, and even safety of information. Acts of wellness may include introducing or increasing regular exercise, weight loss, clean eating, reducing or stopping tobacco/alcohol use, and reducing stress through practices like mindfulness, gratitude, and meditation. Safety & Wellness go hand-in-hand to contribute to safer workplaces and healthier individuals.

Green Banners may be given to any LPC employee to recognize his or her good deeds in energy conservation. Examples include: turning off the lights, being a diligent recycler and powering down idle office equipment.

Red Innovation Banners may be given to any LPC employee who asked and answered “What drives me crazy” and found a way to fix it - improving a process to benefit our departments, the county and our customers!

To participate in the program, **submit an electronic Banner online [here](#)!** A copy will be sent to both the employee and HR. Or you may fill out a paper Banner found in each department and give it to the employee. Then the employee may enter it in the “**Banner Box**” in Human Resources for a chance to win \$20. Three Employee Banners, one Safety & Wellness Banner, one Green Banner and one Red Banner are drawn each month and announced in the newsletter.



Wellness Programs

La Plata County Wellness Team is committed to the health and well-being of County employees. Their mission is to promote and inspire the health and wellness of employees and their families by providing programming, services and activities which positively impact well-being and contribute to the success of La Plata County Government.

- ◆ **Voluntary Fitness:** \$15 reimbursement per month for a membership to a fitness center.
Minimum of 3 months reimbursed per application. Click [HERE](#) for an application. ...Or...
- ◆ **Special Fitness:** Up to a \$200 reimbursement per year toward the cost of enrolling in a special fitness or training program. Click [HERE](#) for an application.
- ◆ **Tobacco Cessation:** The County offers a maximum of a \$300 reimbursement per year toward the cost of enrolling in a Tobacco Cessation Program. Click [HERE](#) for an application.

Program Requirements:

- Must successfully complete 6-month Introductory Period to be eligible.
- Total cost of program is the responsibility of the employee; proof of payment is required.
- Proof of utilization of fitness services will be required to be eligible in subsequent years.

Use this handy reference sheet for a quick guide,
but keep your login information in a secure location.



See pages 2-3 for more information

To set up an **Anthem** account, go to www.anthem.com, and click on **Log In** at the upper right. Then click 'Register now' below the Log In button.

You will need your Anthem Member ID (or use SSN) to register.

For technical assistance call 1-866-755-2680 M-F 6am to 6pm

Username _____ Password _____



See page 4 for more information

To get connected, go to www.deltadentalco.com, click on the **Members** tab, and then **Sign in/Register** (upper right corner). In the drop down select **Member**. Click 'Create an account.'

Username _____ Password _____



See page 5 for more information

Go to VSP.com, and click on **Create an Account** at the upper right of page. Follow the instructions to set up an account.

Username _____ Password _____



See pages 8-9 for more information

Many tools can be accessed without logging in. To access your account online for the first time, visit www.cra-online.org click on **Participant Account** at top and click on **Register**. If you were sent a PIN number click on the "I have a PIN" tab. Otherwise, enter the required information and follow the prompts. Call **1-800-352-0313** for support if needed.

Username _____ PIN _____



A lot of benefit information and forms are available on the **Staff Site** at

https://cms9.revize.com/revize/laplatacounty/staff_site/index.php

Your username is your county email: firstname.lastname@co.laplata.co.us for employees who started before 7/21/2023 or firstinitiallastname@lpcgov.org for newer employees.

Your initial password is your employee ID number.

Manage your benefits and find more info online!

Use this handy reference sheet for a quick guide,
but keep your login information in a secure location.



Once you receive your FSA PIN, go to www.asiflex.com and click on **Employee Login** at the upper right, then click on **Create an Account** and enter your information. Flex reimbursement requests can be submitted online.

See page 10 for more information

Save Time With the ASIFlex Mobile App!

Search for "ASIFlex Self Service" on Google Play or the iPhone App Store.

Username _____ Password _____ Security Image _____



See pages 8 for more information

If you are enrolled in a high deductible health plan and would like to set up an account, contact Julie Pickett or Monica Shadid in HR.

User ID _____ Password _____ Special Word _____

Once you've created your account, log into www.hsacentral.net to view account activity.

Click **Access My HSA** at upper right and choose **Consumer Portal**.

For technical support, contact 1-833-232-4676, M - F, 6 am to 6 pm



See page 12 for more information

Go to www.ProfileEAP.org and click on the 'Sign Up' bar at upper right. The **Company Code** is LAPLCTY

Call **970-764-3760** for free, confidential counseling appointments or legal and financial services.



See page 11 for more information

If you have a Voluntary Life Insurance product, you can view your account details at www.lfg.com. Click on Register in the upper right corner. Follow the instructions to set up an account for an Individual.

Username _____ Password _____



See page 7 for more information

Our local representative is happy to answer your questions.

Darci McMahon (970)946-2098 or darci_mcmahon@us.aflac.com

For claims assistance, contact Joyce Griffith also at joyce_griffith@us.aflac.com or phone / fax 970-385-5656



The Munis ESS portal can be accessed from any computer using your County Log in credentials.

<https://selfservice.laplata.co.us/MSS/login.aspx>

Per federal regulations, LPC must provide the following notices to our benefit eligible employees. For a complete copy of any notice, click on the notice title, visit the LPC staff site, or contact Human Resources.

[Notice of Privacy Practices](#)

Our Responsibilities:

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

[Summary of Benefits and Coverage \(SBC\)](#)

The Affordable Care Act specifies that you have the right to an easy-to-understand summary about your health plan's benefits and coverage. Insurance companies and job-based health plans must provide you with:

- A short, plain-language Summary of Benefits and Coverage (SBC)
- A Uniform Glossary of terms used in health coverage and medical care

This information helps you make "apples-to-apples" comparisons when you're looking at plans. The SBC also includes details, called coverage examples, which show you what the plan would cover in 3 common medical situations: diabetes care, a simple fracture, and childbirth.

[Individual Shared Responsibility Provision & Marketplace Notice](#)

Under the Affordable Care Act, the federal government, state governments, insurers, employers and individuals are given shared responsibility to reform and improve the availability, quality and affordability of health insurance coverage in the United States. Starting in 2014, the [individual shared responsibility provision](#) requires you, your spouse, and your dependents to have qualifying health insurance for the entire year. In addition, you may be eligible for the premium tax credit if you purchased health coverage through the Health Insurance Marketplace.

You may enroll in a one of LPC's health plans or you may want to consider visiting www.healthcare.gov for information on health plans available through the Healthcare Marketplace.

[COBRA Continuation of Coverage](#)

This notice contains important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. This notice generally explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect the right to receive it.

[Notice of Prescription Drug Creditable Coverage](#)

The Medicare Modernization Act (MMA) requires LPC (whose policies include prescription drug coverage) to notify Medicare eligible policyholders that their prescription drug coverage is creditable coverage, which means that the coverage is expected to pay on average as much as the standard Medicare prescription drug coverage. HR will provide this information directly to affected employees at the appropriate time.

[Women's Health and Cancer Rights Act](#)

If you ever need a benefit-covered mastectomy, we hope it will give you some peace of mind to know that your Anthem benefits comply with the Women's Health and Cancer Rights Act of 1998, which provides for:

- Reconstruction of the breast(s) that underwent a covered mastectomy
- Surgery and reconstruction of the other breast to provide a symmetrical appearance
- Prostheses and coverage for physical complications during all stages of the covered mastectomy, including lymphedemas

All applicable benefit provisions will apply, including existing deductibles, copayments, and/or coinsurance. Contact your Plan administrator for more information.

For more information about the Women's Health and Cancer Rights Act, you can go to the federal Department of Labor website at <https://www.dol.gov/general/topic/health-plans/womens>

[Premium Assistance Under Medicaid and the Children's Health Insurance Program \(CHIP\)](#)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed in the notice, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

[Pregnant Workers Fairness Act](#)

Under the Act, if an applicant or employee who is pregnant or has a condition related to pregnancy or childbirth requests an accommodation, an employer must engage in the interactive process with the applicant or employee and provide a reasonable accommodation to perform the essential functions of the applicant or employee's job unless the accommodation would impose an undue hardship on the employer's business.

[Uniformed Services Employment and Reemployment Rights Act \(USERRA\)](#)

If you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage for you and your dependents for up to 24 months while in the military.

Even if you don't elect to continue coverage during your military service, you have the right to be reinstated in your employer's health plan when you are reemployed, generally without any waiting periods or exclusions (e.g., pre-existing condition exclusions) except for service-connected illnesses or injuries.