

# City of Cherry Hills Village



your 2018

# benefits program

Life is sure to take some unexpected turns. That's why City of Cherry Hills Village is dedicated to providing a solid foundation of employee benefits to help you and your family maintain your health, your financial security, and a work/life balance. City of Cherry Hills Village realizes the importance of financial security for the things that matter most to you and your family, such as maintaining your health and income, should you become ill or injured.

As a full-time employee of City of Cherry Hills Village working 20 or more hours a week, you are eligible for the following benefits:

- Medical
- Dental
- Vision
- Life/AD&D
- Voluntary Life/AD&D
- LTD
- STD
- FSA

This guide offers an overview of the key features of our plans to assist you in making the right choices for your situation. If you have questions regarding your benefits, please contact Kathryn Ducharme at 303-783-2734 or [kducharme@cherryhillsvillage.com](mailto:kducharme@cherryhillsvillage.com)



# your 2018 benefits p

## Medical Benefits

For the 2018 plan year, we have made a few changes to the plans, and encourage you to read through the plan choices carefully. We continue to offer you three medical plans through Kaiser from which to choose. All three plans are HMO plans with Kaiser, which require you to visit only doctors and hospitals within the Kaiser network for all non-emergency care.

### Plan Option 1— HMO Platinum & Plan Option 2—HMO Gold

Both of these plans have a \$0 deductible, and copays for services like doctor visits, and procedures. You will pay copays for every service until you meet the out-of-pocket maximum.

### Plan Option 3—HMO HDHP with HSA

This plan option has a \$1,500 deductible for singles and \$3,000 for families. Once you reach your deductible, the plan will pay for 90% of services for the remainder of the plan year until you reach the Out-of-Pocket Maximums. It is important to note, that the family deductible will apply if any dependents are enrolled on coverage. The individual deductible and out-of-pocket maximum applies to those enrolled as "employee only".

If you enroll in the HSA plan The City contributes to an HSA account on your behalf. See the rate sheet for more info. In order to receive these contributions, you will need to set up an HSA Account if you haven't already. You may also contribute your own money in addition to the City's contributions.

The 2018 HSA maximum contribution limits are \$3,450 individual and \$6,900 family

## Medical Plan Options:

The member share (your cost) for services is highlighted in the table below.

Medical Plan:	Option 1: HMO Platinum	Option 2: HMO Gold	Option 3: HDHP HMO with HSA
<b>Provider Selection:</b>	In Network Only	In-Network Only	In-Network Only
<b>Annual Deductible:</b> <i>(per calendar year)</i>	\$0 Deductible	\$0 Deductible	\$1,500 individual \$3,000 family
<b>Out-of-Pocket Annual Maximum:</b> <i>(per calendar year)</i>	\$2,000 individual \$4,000 family <i>(includes copays)</i>	\$4,500 individual \$9,000 family <i>(includes copays)</i>	\$3,500 individual \$7,000 family <i>(includes deductible)</i>
<b>Office Visits:</b> <i>(no charge for preventive care services)</i>	Primary Care Physician: \$20  Specialist: \$40	Primary Care Physician: \$30  Specialist: \$50	Primary Care Physician: \$30 copay after deductible  Specialist: \$50 copay after deductible
<b>Prescription Drugs:</b>	30-Day Supply: Generic: \$10 Preferred: \$35 Non-Preferred: \$250 Specialty: \$250  <i>Mail-order drug benefit available for a 90-day supply.</i>	30-Day Supply: Generic: \$15 Preferred: \$45 Non-Preferred: \$300 Specialty: \$300  Mail-order (2x):	After deductible: 30-Day Supply: Generic: \$10 Preferred: \$30 Non-Preferred: 10% Specialty: 10%
<b>Hospital —</b> Inpatient:	\$500 Copay per day (4 day maximum)	\$750 Copay per day (4 day maximum)	
Outpatient Surgery:	\$500 Copay per procedure	\$750 Copay per procedure	10% after deductible
<b>Lab &amp; X-Ray —</b> Diagnostic & Therapeutic:	Lab & X-Ray: 10%	Lab & X-Ray: 20%	10% after deductible
MRI/CAT/PET:	\$200 copay	\$500 copay	
<b>Emergency Care:</b>	\$300 Copay	\$400 Copay	10% after deductible
<b>Urgent Care:</b> After-hours urgent care facility	\$75 Copay	\$75 copay	10% after deductible

## Dental Benefits

City of Cherry Hills Village offers dental coverage through Principal. The Principal dental plan is a PPO plan, which allows you to seek services in or out of the network. If you choose a dentist outside of the Principal network, you will pay more for the services.



To determine if your provider is in the network, log on to [https://c3.go2dental.com/member/dental\\_search/provsel.cgi](https://c3.go2dental.com/member/dental_search/provsel.cgi)

Your dental plan is highlighted in the table below.

### Principal Dental Plan:

The member share (your cost) for services is outlined below.

Dental Plan :	In Network	Out of Network
<b>Maximum Annual Benefit</b>	Year 1: \$1,000 Per person (preventive and diagnostic services do accumulate towards the annual maximum)	
<b>Carry Forward</b>	If total annual benefits paid to you are between \$1-\$500, 50% of the unused benefits under \$500 will be added to your 2018 Maximum Annual Benefit.	
<b>Annual Deductible</b>	\$50 per person \$150 family (does not include preventive services)	\$50 per person \$150 family (does not include preventive services)
<b>Member Coinsurance (your share of the cost)</b>		
<b>Diagnostic &amp; Preventive Services</b> <i>(i.e., oral exams &amp; cleanings, fluoride, Bitewing X-Rays, etc.)</i>	0%	10%
<b>Basic Services</b> <i>(i.e., fillings, extractions, root canals, periodontics)</i>	20% of eligible expenses after deductible is met	30% of eligible expenses after deductible is met
<b>Major Services</b> <i>(i.e., bridges, dentures, crowns, etc.)</i>	50% of eligible expenses after deductible is met	50% of eligible expenses after deductible is met
<b>Orthodontia— Children—50% to \$1,500 per lifetime.</b>		

## Vision Benefits

You may choose to purchase voluntary vision through EyeMed.

Your EyeMed plan offers benefits in or out-of-network. Please keep in mind, if you choose to visit a provider outside the EyeMed network, your benefits may be substantially reduced, and you will be required to provide payment up-front and submit a claim to EyeMed for reimbursement.

The benefits for the EyeMed plan are highlighted in the table below; please refer to your EyeMed plan materials for additional details.

EyeMed Vision Plan		
Provider Selection:	In-network benefits	Out-of-network benefits
<b>Vision Exam 12 months</b>	\$10 copay	\$40 copay
<b>Lenses 12 months</b>	Single/ Bifocal/ Trifocal Lenses: \$25 Copay	Single \$30 copay Bifocal \$50 copay Trifocal \$70 copay
<b>Frames 24 months</b>	Frames: \$0 Copay; \$130 allowance; 20% discount on balance over \$130	Up to \$91
<b>Contact Lenses 12 months</b>	<b>Conventional—\$0 Copay; \$130 allowance; 15% off retail over \$130</b>	<b>Conventional—up to \$130 allowance</b>
	<b>Disposable—\$0 Copay; \$130 allowance; plus 15% off balance over \$130</b>	<b>Disposable—up to \$130 allowance</b>
	<b>Medically Necessary—\$0 copay; Paid-in-full</b>	<b>Medically Necessary—\$210 allowance</b>
<b>Laser Vision Correction</b>	15% off the retail price or 5% off the promotional price	N/A

\*\* Out-of-network dentists are reimbursed according to a schedule of usual and customary fees in the geographic area in which the expenses are incurred.



## Life & AD&D Coverage

City of Cherry Hills Village provides you with basic life and accidental death & dismemberment (AD&D) coverage and pays the full premium. You are covered for one times your annual salary, up to \$100,000 in life benefit. Should your death be due to an accident, your beneficiary would receive a total of two times your annual salary.

The City also provides your spouse and dependents with life insurance: spouse coverage is provided in the amount of \$10,000 & dependent children in the amount of \$2,000.

You also have the option of purchasing additional voluntary life and accidental death & dismemberment coverage.

## Short-Term Disability Coverage

City of Cherry Hills Village provides you with Short-Term Disability coverage should you become injured or sick and unable to work for longer than 28 days. The benefit provides you with a benefit of 60% of your salary to a maximum of \$1,500 per week.

## Long Term Disability Coverage

City of Cherry Hills Village also provides you with Long Term Disability coverage should you become injured or sick and unable to work for longer than 90 days. Please see HR for additional information.

## Pretax Benefit Premiums

City of Cherry Hills Village's Pretax Benefit Plan provides you with the opportunity to deduct certain benefit premiums and expenses on a pretax basis, which can add up to a substantial amount of tax savings. The pretax premium allows you to pay your portion of the medical, dental and vision premiums with pretax dollars.

## Flexible Spending Accounts

You have the opportunity to set aside pre-tax dollars to use for qualified expenses. We have two Flexible Spending Accounts (FSAs) available:

The **Health Care Spending Account** allows you to deduct up to \$2,650 per year from your paycheck to pay for qualified health care expenses including medical, dental, and vision. *(Note: If you are contributing to an HSA, you may not participate in this spending account)*

The **Dependent Care Spending Account** allows you to deduct up to \$5,000 per plan year from your paycheck (\$2,500 if you are married and file taxes separately from your spouse) to pay for qualified dependent care expenses.

*Thank you for your contributions to the success of City of Cherry Hills Village!*

This summary is intended to acquaint you with the major benefits City of Cherry Hills Village provides to employees. It is not all-inclusive, but rather a brief outline. Exact benefit limitations and exclusions are contained in the insurance company's plan documents. Should there be any discrepancies between this summary and the materials produced by each insurance company, the insurance company's documents will prevail.

## Contact Information

### City of Cherry Hills Village

Kathryn Ducharme 303-783-2734  
kducharme@cherryhillsvillage.com

### Medical

Kaiser

800-464-4000

Email: [co.kp.csu@kp.org](mailto:co.kp.csu@kp.org)

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

### Dental

Principal

1-800-247-4695

[www.principal.com](http://www.principal.com)

### Vision

Eye Med

1-866-939-3633

[www.eyemed.com](http://www.eyemed.com)

### Life and Disability

Mutual of Omaha

1-800-877-5176

[www.mutualofomaha.com](http://www.mutualofomaha.com)

### EAP

Mutual of Omaha

1-800-316-2796

[www.mutualofomaha.com/eap](http://www.mutualofomaha.com/eap)

### FSA

Rocky Mountain Reserve

1-888-722-1223

[www.rockymountainreserve.com](http://www.rockymountainreserve.com)

## Important Dates:

### ENROLLMENT MEETINGS

Wednesday November 22nd:

6:30 a.m.

2:00 p.m.

Thursday November 30th:

6:30 a.m.

2:00 p.m.

### NEW BENEFIT ELECTIONS BECOME EFFECTIVE FOR THE NEW PLAN YEAR

Monday January 1st