



PITKIN
COUNTY

Employee Benefits

Benefit plans effective January 1, 2022–December 31, 2022

The Pitkin County Benefits Package.

At Pitkin County, we are committed to a generous and comprehensive employee benefits program that helps our employees stay healthy, feel secure, and maintain a work-life balance. In this guide, you will find important information on the health and well-being benefits available to you for the 2022 plan year. Please take a moment to review the benefits Pitkin County offers to determine which plans are best for you. The choices you make upon enrollment will remain the same through December 31, 2022. This excludes the health savings account (HSA), 457(b) retirement plan contributions, and transportation flexible spending account (FSA) because you can make changes to those benefit elections throughout the year.

Your benefits and eligibility may be impacted by COVID-19. Updated information will be posted in the Benefits section on the **Human Resources website**.

This guide contains only general and summary information; it should not be considered a replacement for the more detailed information set forth in certificates of coverage or Summary Plan Documents (SPDs) produced by each insurance company. Every effort is taken to assure the accuracy of this guide; however, in the event of any conflict between this guide and information produced by each insurance company, the insurance company's documents will be the final authority. To access these documents, visit the **Human Resources Website**.





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Community Vision

Pitkin County will continue to be a healthy, safe, vibrant and sustainable community, enhancing the quality of life for everyone who lives, works and visits here, while conserving the natural environment as the basis for our community success.

Organization Mission

Pitkin County government provides valued and high quality public services supporting the health, safety and well-being of people and the natural environment.

Organizational Values

Pitkin County embraces the following values to promote public trust and confidence in County Government.

- STEWARDSHIP
- ETHICS
- EXCELLENCE
- COLLABORATION
- OPEN COMMUNICATION
- POSITIVE WORK ENVIRONMENT

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The photos in this guide were all taken by **Hilary Burgess**.



How Benefits Work

Benefits Eligibility

Eligibility for benefits is determined by the number of hours you are scheduled to work.

Hours Scheduled to Work.	Medical, Dental, and Vision	HSA and Limited Purpose FSA	Dependent Care FSA and Transportation FSA	Life and AD&D	Disability	Employee Assistance Program	Voluntary Accident	401(a)	457(b)
Full-Time 30+ hours per week	X	X	X	X	X	X	X	X	X
Part-Time 20-29 hours per week			X	X	X	X	X	X	X
Elected Officials	X	X	X	X		X	X	X	X

Many of the plans offer coverage for eligible dependents, including:

- ✓ Your legal spouse (documentation of marriage, civil union, or legal union **must** be provided to Human Resources).
- ✓ Your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian)*
- ✓ Your unmarried dependent children of any age who are physically or mentally unable to care for themselves.

*The basic and voluntary life and AD&D coverages only cover unmarried children to age 26.

When to Enroll

You can sign up for benefits or change your benefit elections at the following times:

Within 30 days of your initial eligibility date (date of hire).

As a newly-hired employee.

During the annual benefits open enrollment period.

November 7 - November 20, 2021

Within 30 days of a qualifying life event.

Human Resources must be notified via Munis ESS**.

The choices you make at this time will remain in place through December 31, 2022. If you do not sign up for benefits during your initial eligibility period or during the open enrollment period, you will not be able to elect coverage until the following plan year, unless you experience a qualified qualifying life event. Note: This restriction does not apply to the health savings account (HSA), 457(b) retirement plan, or transportation flexible spending account (FSA), which allow you to change your contribution at any time during the plan year.

Changing Your Benefits During The Year

Pitkin County allows you to pay your portion of the medical, dental, and vision plan costs, and fund the flexible spending accounts on a pre-tax basis. Thus, due to IRS regulations, once you have made your elections for the plan year, you cannot change your benefits until the next annual open enrollment period. The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

You must make a request to open your qualifying life event via Munis ESS, which HR will approve allowing you to make changes to your current benefits elections. You must submit your election changes consistent with your life event within 30 days of the qualifying life event taking place. You will be required to provide proof of the event, such as a marriage license or birth certificate.

Qualifying life events include, but are not limited to:

- Marriage, divorce, or legal separation.
- Birth or adoption of an eligible child.
- Death of your legal spouse or covered child.
- Change in your legal spouse's work status that affects their insurance coverage.
- Change in your child's eligibility for benefits.
- Qualified Medical Child Support Order.
- Enrollment into Medicare.
- Changes to your employment status or hours worked that will make you eligible for benefits.

****REMEMBER THE 30 DAYS**

To request a benefits change due to a qualifying life event, you must submit a life event request and complete election changes via Munis ESS within 30 days. Life event requests or election changes submitted after 30 days cannot be accepted and will not be processed.

Medical Insurance

Pitkin County provides a medical insurance plan administered by Allegiance.

<i>Tier 1: VHA Primary Care Network</i>	<i>Tier 2: Cigna OAP Network</i>	<i>Tier 3: Out-of-Network Providers</i>
A provider list can be found on the VHA website at https://ourvha.org/vha-employer-groups/ .	A provider can be located at askallegiance.com/Pitkin .	These are providers outside of the VHA Primary Care Network and Cigna OAP Network.

The table below summarizes the key features of the medical plan. The coinsurance amounts listed reflect the amount you pay.

Summary of Covered Benefits	CDHP MEDICAL PLAN		
	Tier 1: VHA Primary Care Network	Tier 2: In-Network	Tier 3: Out-of-Network
Plan Year Deductible Individual/Family ¹	\$1,400/\$2,800		\$3,000/\$6,000
Out-of-Pocket Maximum Individual/Family ¹	<i>Includes deductible, coinsurance, and prescription drugs</i>		
	\$4,500/\$6,850		\$12,000/\$24,000
Preventive Care	Plan pays 100%; deductible waived		50% after deductible
Physician Services			
Primary Care Physician	0% after deductible	20% after deductible	50% after deductible
Specialist	20% after deductible		50% after deductible
MDLive Telehealth	\$0 after deductible		N/A
Outpatient Mental Health ²	20% after deductible		20% after deductible
Inpatient Mental Health	20% after deductible		50% after deductible
Urgent Care	20% after deductible		20% after deductible
Lab/X-Ray			
Diagnostic Lab/X-Ray	20% after deductible		50% after deductible
High Tech Services (MRI, CT, PET)	20% after deductible		50% after deductible
Hospital Services			
Inpatient	20% after deductible		50% after deductible
Outpatient	20% after deductible		50% after deductible
Emergency Room	20% after deductible		
Therapies			
Speech, Physical, and Occupational Chiropractic	20% after deductible		50% after deductible
Prescription Drug			
Preventive	Plan pays 100%; deductible waived		Not covered
Generic	20% after deductible		Not covered
Preferred Brand	20% after deductible, \$30 minimum per 30-day supply		Not covered
Non-Preferred Brand	20% after deductible, \$50 minimum per 30-day supply		Not covered
Specialty	20% after deductible, limited to a 30-day supply		Not covered
Mail Order (Up to a 90-day supply)	20% after deductible		Not covered

¹For individual coverage, the individual deductible is the amount the member must pay each plan year before the plan begins paying toward covered services. If electing family coverage, the individual deductible does not apply. The family deductible must be met, either by one individual or by a combination of family members, before the plan begins to pay. The same rule applies to the out-of-pocket maximum. ²Outpatient out-of-network mental health services are covered as in-network and accumulate toward the in-network deductibles and out-of-pocket maximums; however, you will still be required to submit a claim to Allegiance for reimbursement.

Pharmacy Insurance

Prescription Home Delivery Program (Mail Order)

Employees enrolled in the CDHP medical plan have access to the Prescription Home Delivery Program (Mail Order) through Express Scripts (ESI) administered by RxBenefits. Send medications right to your home or P.O. Box! This means that you can avoid trips to the pharmacy to pick up your medications. Home Delivery or mail order is a convenient option for receiving your long-term (or maintenance) medications that you take on an ongoing basis.

Why use mail order?

- **Convenience.** Medicine is delivered directly to you, which means fewer trips to the pharmacy. Automatic refill options help you stay on track.
- **Safety.** All prescriptions are reviewed by a pharmacist to help ensure your order is complete and accurate. Medicine arrives in private, tamper-resistant and when needed, temperature-controlled plain packaging.

How do I start using the Prescription Home Delivery Program for my medications?

- Enroll online by registering at [express-scripts.com](https://www.express-scripts.com). Please have your address, phone number, drug allergies, and payment information available at the time of registration.
- Request that your doctor submit your prescription to Express Scripts for a 90-day supply.

LEARN MORE

To learn more about your pharmacy benefits, please visit [express-scripts.com](https://www.express-scripts.com) or contact RxBenefits Member Services at 800-334-8134 or rxhelp@rxbenefits.com.

Express Scripts Voluntary Smart90 Program

The Voluntary Smart90 Program through Express Scripts allows you to switch your eligible medications from a 30-day supply to a 90-day supply. Prescriptions can be filled through mail order or at any retail pharmacy covered by the CDHP medical plan. You're less likely to run out of your medications or miss a dose with 90-day supply and it saves money.

With Express Scripts you can:

- Transfer your prescriptions online, by phone, or via the Express Scripts app.
- Receive auto-refill and refill reminders.
- Talk with a pharmacist 24/7.



2022 Health Plan Costs

Listed below are the costs for the Consumer-Driven Health Plan (CDHP) medical insurance plan. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis. Benefits are deducted from 24 out of 26 paychecks per year.

Coverage Level	CDHP MEDICAL PLAN—WELLNESS RATES				
	Employee Pays Per Pay Period (24)	Employee Pays Monthly	County Pays Monthly ²	Total Monthly Premium	Monthly COBRA Rates ³
Employee Only	\$0.00	\$0.00	\$870.24	\$870.24	\$887.64
Employee + Legal Spouse ¹	\$145.44	\$290.88	\$1,537.68	\$1,828.56	\$1,865.13
Employee + Child(ren)	\$134.76	\$269.52	\$1,379.68	\$1,649.20	\$1,682.18
Employee + Family ¹	\$184.10	\$368.20	\$2,174.96	\$2,543.16	\$2,594.02

Coverage Level	CDHP MEDICAL PLAN—NON-WELLNESS RATES				
	Employee Pays Per Pay Period (24)	Employee Pays Monthly	County Pays Monthly ²	Total Monthly Premium	Monthly COBRA Rates ³
Employee Only	\$24.21	\$48.42	\$821.82	\$870.24	\$887.64
Employee + Legal Spouse ¹	\$169.65	\$339.30	\$1,489.26	\$1,828.56	\$1,865.13
Employee + Child(ren)	\$158.97	\$317.94	\$1,331.26	\$1,649.20	\$1,682.18
Employee + Family ¹	\$208.31	\$416.62	\$2,126.54	\$2,543.16	\$2,594.02

The same election will apply for both dental and vision coverage. For example, if you elect family dental coverage, you will also be enrolled in family vision coverage. Listed below are the costs for dental/vision coverage. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis. Benefits are deducted from 24 out of 26 paychecks per year.

Coverage Level	DENTAL/VISION RATES				
	Employee Pays Per Pay Period (24)	Employee Pays Monthly	County Pays Monthly ²	Total Monthly Premium	Monthly COBRA Rates ³
Employee Only	\$0.00	\$0.00	\$58.44	\$58.44	\$59.61
Employee + Legal Spouse ¹	\$9.68	\$19.36	\$74.80	\$94.16	\$96.04
Employee + Child(ren)	\$8.76	\$17.52	\$69.52	\$87.04	\$88.78
Employee + Family ¹	\$20.28	\$40.56	\$80.16	\$120.72	\$123.13

¹ Legal spouses that are both full-time employees of Pitkin County, with or without dependents, enrolled in the medical, dental, or vision plan in the employee + legal spouse or family coverage tiers, will pay 25% of the cost of coverage.

² County total monthly payment does not include Pitkin County HSA contributions, which are in addition to the amounts shown above.

³ COBRA rates include 2% administration fee.

Know Where To Go for Care

Need health care right now? Not sure where to go? Start by calling your primary care provider team (PCP). Your PCP knows your health history and can help you assess the urgency of your medical problems and direct you to the best place to receive care.



USE MDLive TELEHEALTH	GO TO YOUR PCP	GO TO AN URGENT CARE CENTER	GO TO THE EMERGENCY ROOM
<p>When you need care and your doctor’s office is closed or you are out of town, try telehealth. All you need is a phone or computer with video. Log into mdlive.com/allegiance to make an appointment.</p> <p>To get care without leaving your house, make an appointment for:</p> <ul style="list-style-type: none"> • Cold and flu symptoms • Rashes • Sinus infections • Urinary tract infections <p>See page 9 for more information on MDLive.</p>	<p>For care during normal office hours, it’s usually best to go to your primary care provider team. They can provide follow-up care and refer you to a specialist, if needed.</p> <p>Visit your PCP for:</p> <ul style="list-style-type: none"> • Preventive care • Non-emergency illnesses • Treatment of chronic conditions 	<p>If you need care now and your PCP is unavailable, try a network urgent care center, which will be faster and less expensive than the ER.</p> <p>Go to an urgent care center for:</p> <ul style="list-style-type: none"> • Small cuts • Minor broken bones 	<p>In the case of a true medical emergency, go to the ER or call 911 immediately.</p> <p>Seek immediate attention at an ER for:</p> <ul style="list-style-type: none"> • Chest pain • Sudden weakness or trouble talking • Difficulty breathing • Spinal injuries • Severe head injury • Major broken bones
\$	\$	\$\$	\$\$\$

You have a choice of providers. The cost of care and your out-of-pocket expenses may be less depending on where you go for care.



VHA PROVIDERS	IN-NETWORK (CIGNA OAP PROVIDERS)	OUT-OF-NETWORK PROVIDERS
<p>https://ourvha.org/vha-employer-groups/</p>	<p>askallegiance.com/Pitkin</p>	<p>Out-of-Network providers are the most expensive option.</p>

Preventive Care

Pitkin County's CDHP medical plan covers Tier 1 (VHA Primary Care Network) and Tier 2 (Cigna OAP In-Network) preventive care at 100%. This means you will not have to pay anything out of your pocket (no deductible, copay, or coinsurance) for billed preventive services.

What is preventive care?

The focus of preventive health care is to **prevent** illnesses, disease, and other health problems, and to **detect** issues at an early stage when treatment is likely to work best.

Why is preventive care important?

It is important that you have a preventive exam each year— even if you feel healthy and are symptom free—in order to **identify future health risks**.

What's covered?

Covered preventive services **vary by age and gender**. Talk with your provider to determine which screenings, tests, and vaccines will be covered and that are right for you.

See page 11 for information on how to earn the wellness incentive.

Save Money On Your Health Care

Use VHA Primary Care Providers

The VHA brings together employers, healthcare providers, and actionable data to the same table, placing primary care providers at the forefront of the care you will receive. This approach links you to the local healthcare system in a supportive manner. It also creates a system that understands your plan and ensures you receive the care you need, when you need it, and at the right price.

Free preventive care wellness lab testing

When you see your VHA Primary Care Provider, specify you are there for a preventive wellness visit. Your provider will review and recommend what labs are ordered. If any of these labs are ordered from a VHA Primary Care Network provider for employees and Pitkin County insured legal spouse via an Aspen Valley Hospital lab or MidValley Family Practice, they are not supposed to be billed through the health insurance plan, and are free to you: CBC, A1c, TSH, Chem 13, PSA, Cholesterol, HDL, LDL, Triglycerides, and Glucose. Aspen Valley Hospital and MidValley Family Practice have agreed to charge reduced rates for our preventive wellness labs, which means we can use the savings to fund other wellness services.

Notify your provider

When visiting a VHA Primary Care Network provider, be sure to let them know you and your legal spouse work for Pitkin County, a VHA employer. A list of the VHA Primary Care Network providers and more information about the VHA Primary Care Network can be found on the VHA website at: <https://ourvha.org/vha-employer-groups/>.

Note: Some services are generally not considered preventive if you get them as part of a visit to diagnose, monitor, or treat an illness or injury. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam based on your plan design and how your provider bills. Learn more about preventive care at healthcare.gov/coverage/preventive-care-benefits/.



VALLEY HEALTH
A L L I A N C E
Primary Care Network

Valley Health Alliance (VHA) Primary Care Network



What is coordinated care?

Care designed to meet the spectrum of your health care needs using a team of people working to get you the services you need at the right place, at the right time.

Care teams will have an informed understanding of the VHA patient's current state of health and will be able to intervene earlier by using clinical and claims data, lab results, and imaging care coordination.

The system will help the VHA patients access the appropriate specialists with the best premium prices because the care coordinators will be familiar with the VHA patient's plan.

High-risk patients will benefit from increased attention from their primary care team: provider, nurse, medical assistant, and/or care coordinator. These patients will experience additional help with things like accessing community resources, help with prescription benefits, links to specialists, assistance with transportation to and from visits, and connecting with home health services.

How does the VHA Primary Care Network benefit me?

You get local, coordinated care at an affordable price.

Your providers and your employer are working together to deliver better, more affordable care right here, at home. Your doctors want to be the best option—not simply the convenient option. A locally built program can adapt and evolve to meet our community's needs.

What if I don't choose one of these providers?

You may have to pay more for your visit. A list of the VHA Primary Care Network providers and more information about the VHA Primary Care Network can be found on the VHA website at: <https://ourvha.org/vha-employer-groups/>.

MDLive Online Doctor Visits

Employees enrolled in a Pitkin County CDHP medical plan have 24/7 access to licensed physicians through MDLive. MDLive lets you get the care you need—including most prescriptions—for a wide range of minor conditions. You can connect with a board-certified doctor via secure video chat or phone, without leaving your home or office. An MDLive doctor can help coordinate your care for minor conditions with your primary care provider (PCP) when necessary. You are able to choose when, where, and how it works best for you.

See page 6 for help deciding when to best use MDLive.

MDLive Telehealth can be used to help treat:

- Acne
- Allergies
- Asthma
- Bronchitis
- Cold and flu
- Constipation
- Ear infection
- Fever
- Headache
- Insect bite
- Joint aches
- Nausea
- Rashes
- Sinus infection
- Sore throat
- Urinary tract infection

The cost of an MDLive Telehealth visit is \$55. The cost will apply to your deductible until your deductible is met. After you meet your deductible, the cost is \$0 for the rest of the plan year.

Register for MDLive at mdlive.com/allegiance or call 877-753-7992, 24/7-365 days a year.

Medicare

If you enroll in any Medicare plans, please notify Human Resources immediately. You are eligible for Medicare on the basis of age (currently at 65) or disability. Special eligibility rules apply in the case of end stage renal disease.

For help navigating your Medicare options, and support contact: Jonnah Glassman, SHIP Medicare and Volunteer Coordinator at the Northwest Colorado Council of Governments at 970-315-1328 or jglassman@nwccog.org. For more information on Medicare, go to: [medicare.gov](https://www.medicare.gov). The official Medicare US Government site can help you get started, review costs, and access additional Medicare information and resources.

Reminders for employees enrolled in Medicare:

- If you choose to elect both the CDHP medical plan and Medicare, the CDHP medical plan will be primary and Medicare will be secondary.
- Neither Pitkin County nor Express Scripts will handle coordination of benefits with Medicare.
- **If you are enrolled in any Medicare plan, you are not eligible to contribute to a health savings account (HSA). You must stop your HSA contributions six months prior to electing Medicare. Your contributions may not exceed the prorated amount for the time in which you are eligible to contribute.**

Medical Insurance Support

Alight Concierge Service

As a valued employee of Pitkin County, you are offered a health care concierge service through Alight **at no cost**. Your personal health care advisor will be able to help you:

- Save money on health care costs including upcoming procedures and prescriptions.
- Find a high-quality, low-cost doctor, hospital, pharmacy, or dentist.
- Understand your insurance coverage and answer your insurance questions.
- Schedule appointments.
- Review and audit your medical and dental bills for accuracy.
- Estimate your out-of-pocket expenses.
- Explain and interpret your Explanation of Benefits (EOBs).
- Resolve disputes.

Pitkin County employees are provided a dedicated Personal Health Professional. Contact your Personal Health Professional, Houston Pritchard, at **houston.pritchard@alight.com** or 800-513-1667 ext. 675, Monday through Friday.

ALIGHT HIPAA AUTHORIZATION FORM

Please be sure to complete the Alight HIPAA authorization form to authorize Alight to contact carriers and/or other designated individuals on your behalf. Each member covered by the Pitkin County CDHP medical plan, dental plan, or vision plan will need to complete this **form** if Alight determines that it is necessary to assist with your inquiry.



Health and Well-Being Program

November 1, 2021 - September 30, 2022

VISION: All Pitkin County employees are empowered to support health and well-being by motivating, energizing, and inspiring each other.

MISSION: Promote total employee health through education, programs, policies, and practices to support a culture of well-being and high quality of life.

Pitkin County provides an opportunity for employees to save on health insurance premiums by completing the Employee Health and Well-Being Program. The program is voluntary, however to earn the health insurance premium discount/wellness rate for 2023 you and your spouse must both complete each of the following actions between November 1, 2021 - September 30, 2022:

1. Complete a Primary Care Preventive Wellness Visit

- a. This includes medical and well-women exams at your primary care provider or women's health provider, not a specialist (eg. Cardiologist).
- b. Preventive care is paid 100% by the health plan when in following plan guidelines. Pitkin County's CDHP medical plan covers Tier 1 (VHA Primary Care Network) and Tier 2 (Cigna OAP In-Network) preventive care at 100%. To find out if your Primary Care Provider (PCP) is part of the VHA, or to find a VHA PCP, go to: <https://ourvha.org/vha-employer-groups/>.
- c. Our medical claims processor Allegiance will report quarterly on completion of exams. **You do not have to submit a PCP Visit Verification form to a wellness vendor or portal.**
- d. Pitkin County does not receive any personal identifiable health data from the reporting. Pitkin will only receive a list of names of those that completed their visit for credit for the health insurance premium discount.
- e. Pitkin County will continue to get discounted labs with Aspen Valley Hospital and Midvalley Family Practice as part of your preventive wellness visit with the Valley Health Alliance providers. Certain labs are free to employees and their spouses that are on the health insurance plan. See page 7.

2. Complete a Preventive Dental Care Visit and Exam

- a. This includes an oral exam and cleaning with your dentist.
- b. Our medical claims processor Allegiance will report quarterly on completion of preventive dental exams.
- c. Pitkin County does not receive any personal identifiable health data from the reporting. Pitkin will only receive a list of names of those that completed their visit for credit for the health insurance premium discount.

3. Attest to being tobacco free or complete a Tobacco-Free Success Plan

- a. Go to the Pitkin [Tobacco-Free Workplace page](#) to complete an attestation form.
- b. Attest to whether you are a tobacco user; indicate yes/no.
- c. We want to support you in your journey to quit tobacco use. If you are a tobacco user, you can earn the same incentive by completing a Tobacco-Free Success Plan. There are several options available.

If you think you might be unable to meet a standard for the reward, you may qualify for an opportunity to earn the same reward by different means. Contact Human Resources to inquire about a Reasonable Alternative Standard.

Mental Health

Taking care of your mental health is just as important as taking care of your physical health.

Pitkin County CDHP Medical Plan Members

For outpatient mental health benefits, you must first meet your deductible, then you are responsible for 20% after the deductible is met. When you visit a Tier 1 (VHA Primary Care Network) or Tier 2 (In-Network Cigna OAP Providers) mental health provider your claims will be processed. However, for Tier 3 (Out-of-Network Providers), although outpatient mental health services are covered as in-network and accumulate toward the in-network deductibles and out-of-pocket maximums, you may have to pay first then submit a claim to Allegiance for reimbursement.

Employee Assistance Program

As your employer, we care about your total well-being, which is why we offer an employee assistance program (EAP) through Triad EAP. This program provides counseling services that help you manage problems before they adversely affect your personal life, health, and/or job performance. This benefit is available to full-time, part-time, and seasonal employees, as well as elected officials. Additionally, your legal spouse and dependent children up to 26 years of age are eligible to participate.

Counselors can help you recognize and successfully address issues including:

- Coping with depression
- Calming anxiety
- Anger management
- Communication issues
- Stress management
- Enhancing relationships
- Marital problems
- Family and parenting issues
- Balancing work and home life
- Sharpening parenting skills
- Working through grief, loss, or trauma
- Improving work relationships
- Coworker conflict
- Substance abuse
- Tackling financial or legal problems

Triad can also help you become your best self by helping you learn how to:

- Set goals
- Improve communication
- Become more resilient

Triad EAP benefits include:

- Mental health counseling
- Financial consultations
- Legal consultations
- Work-life referral service

Counseling does not have to be reactive! Confidential mental health counseling is available to you. Pre-authorization is required. Call Triad EAP for a referral to be sent in on your behalf. EAP counseling provides short-term, solution-based counseling. Your counseling benefits include eight free sessions per incident, per year with a licensed counselor.

In response to the COVID-19, Pitkin County is able to enhance this benefit for additional counseling services to support COVID-19 related issues. **In 2022, current EAP benefit eligible employees, and family members can receive an additional 5 telehealth sessions for COVID-19 if needed. Case management benefits remain the same (8 per incident plus 5 more for COVID-19).**

24-HOUR CRISIS SUPPORT

In the event of a mental health emergency, you have access to an on-call counselor 24-hours a day, 365 days a year.

Triad EAP is a free, strictly confidential service that includes telephonic, virtual, or in-person sessions. Triad EAP is bound by strict confidentiality policies. No names or identifying details are shared with your employer.

Access the EAP 24/7 by calling **877-679-1100** or **970-242-9536**, or visiting **triadeap.com** (username: pitkin; password: county).



Health Savings Account

HSA Eligibility

If you enroll in the Pitkin County's health insurance plan, you may be eligible to open and fund a health savings account (HSA). An HSA is a personal health care savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars.

You are not eligible to fund an HSA if:

- You are covered by a non-HSA qualified plan, including a PPO or HMO plan that you may be enrolled in through your legal spouse.
- You are covered by a health reimbursement arrangement through your legal spouse.
- You are covered by a health care flexible spending account (FSA). You may participate in a limited purpose health care FSA.
- You are eligible to be claimed as a dependent on someone else's tax return. For a list of eligible dependents, refer to **IRS Publication 501**.
- You are enrolled in Medicare, TRICARE, or TRICARE for Life. **If you are enrolled in any Medicare plan, you are not eligible to contribute to a health savings account (HSA). You must stop your HSA contributions six months prior to electing Medicare. Your contributions may not exceed the prorated amount for the time in which you are eligible to contribute.**
- You have received Veterans Administration Benefits in the last three months.

Coverage Level	2022 HSA ANNUAL CONTRIBUTIONS		
	Pitkin County HSA Contribution ¹	2022 IRS HSA Limits	Your Maximum Contribution ²
Employee Only	\$1,000	\$3,650	\$2,650
Employee + Legal Spouse	\$1,680	\$7,300	\$5,620
Employee + Child(ren)	\$1,680	\$7,300	\$5,620
Employee + Family	\$1,872	\$7,300	\$5,428

¹ HSA contributions are prorated based on your date of hire.
² If you are age 55+ by December 31, 2022, you may contribute an additional \$1,000 for the 2022 plan year. Be sure to elect the 55+ election in Munis ESS when submitting your enrollment.

Qualified HSA Expenses

- Funds in your HSA can be used for your eligible expenses and those of your legal spouse and eligible dependents, even if they are not covered by the Pitkin County CDHP medical plan.
- A complete list of eligible expenses can be found at [irs.gov/pub/irs-pdf/p502.pdf](https://www.irs.gov/pub/irs-pdf/p502.pdf).
- Utilize your HSA funds through debit card or online bill pay.

Tax Savings and Investment Opportunities

- Contributions to an HSA are tax free and can be made through payroll deductions on a pre-tax basis.
- The money in your HSA (including interest and investment earnings) grows tax free.
- As long as you use the funds to pay for qualified medical expenses, the money is spent tax free.
- Contact Allegiance Benefit Plan Management to learn more about investment opportunities at 877-424-3570 or visit askallegiance.com.

Your HSA is an Individually Owned Account

- You own and administer your HSA; you determine how much you will contribute to your account and when to use the money.
- You can change your contribution at any time during the plan year without a qualifying event.
- Like a bank account, you must have a balance in order to pay for eligible expenses.
- Keep all receipts for tax documentation.
- An HSA allows you to save and “roll over” money from year to year.
- The money in the account is always yours, even if you change health plans or employers.
- There are no vesting requirements or forfeiture provisions.

Note: Allegiance Debit Card

Your Allegiance debit card works for all of your reimbursement accounts: HSA, Limited Purpose Health Care FSA, Dependent Care FSA, and Transportation FSA.

IF YOU ENROLL IN AN HSA

You cannot contribute pre-tax dollars to a traditional health care FSA, which Pitkin County does not offer. However, you may participate in a limited purpose health care FSA (for dental and vision expenses only). See page 17 for information on FSAs.

2022 HSA ADMINISTRATION IS MOVING TO ALLEGIANCE JANUARY 1, 2022

You will receive instructions on how to open an HSA bank account with Allegiance. You have the opportunity to roll over your balance from HSA Bank to Allegiance in March 2022.



Dental Insurance

Pitkin County offers a dental insurance plan administered by Allegiance. The plan offers in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose an in-network provider.

- Locate a network provider at askallegiance.com/pitkin. Go to "Find a Provider" > "Cigna-In-Network" > Check off the "(Accept)" box > "Continue to Cigna Provider Search Page" > then "Enter Address, City or Zip" > "Doctor by Type" > "General Dentist" > "Continue As Guest" > "Total Cigna DPPO (Cigna DPPO Advantage and Cigna (DPPO) or Cigna DPPO Advantage networks."
- **Although the in- and-out-of-network benefits appear to be the same, it is important to note that out-of-network providers may balance bill you for charges over the reasonable and customary (R&C) amounts. To avoid additional charges, utilize an in-network provider.¹**

The table below summarizes the key features of the dental plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the Summary Plan Document (SPD) for additional information on coverage and exclusions, which can be found on the [Human Resources Website](#).

Summary of Covered Benefits	DENTAL PLAN	
	In-Network	Out-of-Network ¹
Plan Year Deductible Individual/Family	\$50/\$150	
Plan Year Benefit Maximum²	\$1,500	\$1,500
Preventive Care Oral exams, cleanings, x-rays	Plan pays 100%	
Basic Services Periodontal services, endodontic services, oral surgery, fillings	20% after deductible	20% after deductible
Major Services Bridges, crowns (inlays/onlays), dentures (full/partial)	50% after deductible	50% after deductible
Orthodontia Services (children under age 19)	50%	50%
Orthodontia Lifetime Maximum²	\$1,500	\$1,500

¹ Out-of-network providers may bill you for charges over the R&C amounts.

² The plan year benefit maximum is the amount the plan will pay in a given year for preventive, basic, and major services. The orthodontia lifetime maximum is the amount the plan will pay during a lifetime for orthodontia services. These maximums do not cross-accumulate.



Vision Insurance

Pitkin County offers a vision insurance plan through VSP. You have the freedom to choose any vision provider. However, you will pay less out of pocket when you choose an in-network provider. Locate a **VSP Choice** network provider at vsp.com. You may also contact the Alight Concierge Service for assistance in locating an in-network provider. Please see page 10 for additional details on this service.

The table below summarizes key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions, which can be found on the **Human Resources Website**.

Summary of Covered Benefits	VISION PLAN	
	In-Network	Out-of-Network
Eye Exam (every 12 months)	\$10 copay	Reimbursement up to \$45
Standard Plastic Lenses (every 12 months) Single/Bifocal/Trifocal	\$25 copay	Reimbursement up to \$30/\$50/\$65
Frames (every 12 months)	\$180 allowance + 20% off balance	Reimbursement up to \$70
Contact Lenses (every 12 months in lieu of glasses)	\$130 allowance	Reimbursement up to \$105
Contact Lens Exam (fitting and evaluation)	Up to \$60 copay	Included in contact lens reimbursement

REMINDER: DENTAL AND VISION ELECTIONS ARE BUNDLED:

Beginning January 1st, dental and vision are bundled, meaning the same election will apply for both dental and vision coverage. For example, if you elect family dental coverage, you will also be enrolled in family vision coverage.



Flexible Spending Accounts

Pitkin County offers three flexible spending account (FSA) options—the limited purpose health care FSA, the dependent care FSA, and the transportation FSA—which allow you to pay for eligible expenses with pre-tax dollars. The FSAs are administered by Allegiance Benefit Plan Management. Log into your account at www.askallegiance.com to: view your account balance(s), calculate tax savings, view eligible expenses, download forms, view transaction history, and more.

You decide how much to contribute to each FSA on a plan year basis up to the maximum allowable amounts. Your annual election will be divided by 24 pay periods and deducted evenly on a pre-tax basis from each paycheck throughout the year.

Limited Purpose Health Care FSA (if you fund an HSA)

If you fund an HSA, you can also fund a limited purpose health care FSA. The limited purpose health care FSA can only be used for dental and vision expenses. **The limited purpose health care FSA maximum contribution is \$2,850 for the 2022 calendar year.**

Dependent Care FSA

The dependent care FSA allows you to set aside money from your paycheck on a pre-tax basis for day care expenses to allow you and your legal spouse to work or attend school full time. Eligible dependents are children under 13 years of age, or a child over 13, legal spouse, or elderly parent residing in your house who is physically or mentally unable to care for themselves. Examples of eligible expenses are day care facility fees, before- and after-school care, and in-home babysitting fees (income must be reported by your day care provider). You may contribute up to \$5,000 to the dependent care FSA for the 2022 plan year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you may each elect \$2,500 for the 2022 plan year.

Note: The dependent care FSA can only be used for reimbursement as funds accumulate each paycheck across 24 pay periods. The dependent care FSA has unique life events that allow changes to contributions. Please refer to the dependent care FSA section on the **Human Resources Website**.

Transportation FSA

The transportation FSA allows you to set aside money from your paycheck on a pre-tax basis to pay for qualified parking, transit, and vanpooling expenses. **The maximum contribution for 2022 is \$280 per month.**

Note: The transportation FSA can only be used for reimbursement as funds accumulate each paycheck across 24 pay periods.

THINGS TO CONSIDER BEFORE CONTRIBUTING TO AN FSA

- **Reminder for Limited Purpose FSA:** The COVID Relief Bill passed in December 2020 allows any remaining limited purpose health care FSA funds from the 2021 plan year to be carried over to the 2022 plan year. The final date to incur services under this plan is December 31, 2021. However, you have until April 13, 2022 to submit claims incurred in 2021. Remaining funds will rollover April 19, 2022.
2022 plan elections will not have a full balance rollover into 2023. As you make your 2022 Limited Purpose FSA election, keep in mind that at the end of the 2022 plan year only \$570 of unused funds will carry over into 2023. Any unused funds over \$570 will be forfeited.
- **Reminder for Dependent Care FSA:** The COVID Relief Bill passed in December 2020 allows any remaining dependent care FSA funds from the 2021 plan year to be carried over to the 2022 plan year. This plan offers a grace period allowing you to incur services until March 15, 2022. You have until April 13, 2022, to submit claims for reimbursement. Remaining funds will rollover April 19, 2022.
2022 plan elections will not have any rollover into 2023. As you make your 2022 Dependent Care FSA election, keep in mind that at the end of the 2022 plan year any remaining funds after the April 19, 2023 grace period deadline will be forfeited.
- Transportation FSA dollars will continue to roll over year to year. You have until December 31st of the following plan year to submit eligible receipts for reimbursement.
- You cannot take income tax deductions for expenses you pay with your FSA(s).
- You cannot stop or change your FSA contribution(s) during the plan year unless you experience a qualifying life event. This excludes the transportation FSA—you may make changes to contributions for this account at any time.
- If you are enrolled in Medicare, you are eligible to fund a limited purpose health care FSA.
- **Funds in these accounts may not be used to pay for insurance premiums.**



Life and AD&D Insurance

Basic Life and AD&D Insurance

Pitkin County automatically provides basic life and accidental death and dismemberment (AD&D) insurance through Cigna to you, your legal spouse, and your dependent children **at no cost**. You must still make this election in Munis ESS when completing your new hire benefits enrollment, and elections changes due to qualifying life events or open enrollment. If you die as a result of an accident, your beneficiary would receive both the life and the AD&D benefit. This benefit is not portable after age 70.

- **Employee***: 2x annual earnings up to \$500,000
- **Legal spouse***: \$10,000
- **Child(ren)**: Live birth to 6 months: \$1,000; unmarried children up to age 26: \$5,000

Note: A person may be insured only once under the basic life and AD&D policy as an employee, legal spouse, or dependent child. An employee who is the legal spouse or dependent of another employee may not be insured as both an employee and legal spouse or employee and dependent at the same time. If you are an employee and a dependent, you will be insured as an employee.

*Age reduction schedule applies. Please see plan document for details.



Voluntary Life and AD&D Insurance

Voluntary Life Insurance

Pitkin County provides you the option to purchase additional voluntary life insurance for yourself, your legal spouse, and your dependent children through Cigna.

You must purchase voluntary coverage for yourself in order to purchase coverage for your legal spouse and/or dependents. Voluntary life rates are age-banded. Benefits will reduce to 65% at age 65 and to 45% at age 70.

- **Employee:** \$10,000 increments up to \$500,000 or 5x annual salary, whichever is less; guarantee issue: \$200,000¹
- **Legal spouse:** \$5,000 increments up to \$500,000 or 100% of the employee's election, whichever is less; guarantee issue: \$25,000¹
- **Child(ren):** Live birth to 6 months: \$1,000 benefit (regardless of amount of insurance purchased); guarantee issue—\$1,000¹; 6 months to age 26: \$2,000 increments up to \$10,000; guarantee issue—\$10,000¹

You may need to engage your doctor to complete the Evidence of Insurability paperwork for Cigna for elections over the guarantee issue amount.

¹ Guaranteed issue is the amount of coverage you may elect without having to go through medical underwriting for approval. There are limitations on guaranteed issue depending on when you enroll. See "Elect Coverage Now" sidebar for more details.

ELECT COVERAGE NOW!

Guaranteed issue is the amount of coverage you may elect without having to go through medical underwriting for approval. **New hires or life events:** If you are a new hire or have experienced a qualifying life event, you may purchase up to the guarantee issue amount(s) without completing a statement of health (**Evidence of Insurability, or EOI**). **Open enrollment:** If you do not enroll when first eligible and choose to enroll during a subsequent annual benefits open enrollment period, you will be required to submit EOI for any amount of coverage. During open enrollment, if you are currently insured under the voluntary life insurance, you may increase your benefit by two (2) increments, as long as the total benefit does not exceed the guarantee issue amount, without submitting EOI.

If Evidence of Insurability (EOI) is required for your voluntary election, you have 30 days from the end of your enrollment period to submit the required paperwork.

Coverage will not take effect until approved by Cigna.

Voluntary Life Insurance Costs

Listed below are the monthly rates for voluntary life insurance. The amount you pay is deducted from your paycheck on a post-tax basis. Legal spouse rates and age reductions are based on your legal spouse's age.

MONTHLY VOLUNTARY LIFE RATES			
Age	Employee Rate Per \$10,000 of coverage	Legal Spouse Rate Per \$5,000 of coverage	Child Rate Per \$1,000 of coverage
<25	\$0.50	\$0.17	\$0.035
25–29	\$0.60	\$0.19	
30–34	\$0.66	\$0.22	
35–39	\$0.83	\$0.28	
40–44	\$1.00	\$0.36	
45–49	\$1.50	\$0.54	
50–54	\$2.30	\$0.86	
55–59	\$4.30	\$1.39	
60–64	\$6.60	\$2.49	
65–69	\$11.72	\$4.16	
70–74*	\$20.54	\$7.37	
75+*	\$20.60	\$12.75	

Voluntary AD&D Insurance

Pitkin County provides you the option to purchase additional voluntary AD&D insurance for yourself, your spouse, and your dependent child(ren) through Cigna. Voluntary AD&D insurance is not subject to Evidence of Insurability (EOI).

You must purchase supplemental coverage for yourself in order to purchase coverage for your spouse and/or dependent child(ren).

- **Employee:** \$10,000 increments up to \$500,000 or 5x annual salary, whichever is less
- **Legal spouse:** \$5,000 increments up to \$500,000 or 100% of the employee's election, whichever is less
- **Dependent child(ren) AD&D benefit*:** Live birth to 6 months: \$1,000 benefit; 6 months to age 26: \$2,000 increments up to \$10,000

*Benefit applies only to unmarried dependent child(ren).

Voluntary AD&D Insurance Costs

Listed below are the monthly rates for voluntary AD&D insurance. The amount you pay is deducted from your paycheck on a post-tax basis. Legal spouse rates and age reductions are based on your legal spouse's age.

MONTHLY VOLUNTARY AD&D RATES		
Employee Rate Per \$10,000 of coverage	Legal Spouse Rate Per \$5,000 of coverage	Child Rate Per \$1,000 of coverage
\$0.50	\$0.25	\$0.030

*Age reduction schedule applies. Please see plan document for details.

Note: A person may be insured only once under the voluntary life and/or AD&D policy as an employee, legal spouse, or dependent child. An employee who is the legal spouse or dependent of another employee may not be insured as both an employee and legal spouse or employee and dependent at the same time.



Disability Insurance

Short-Term Disability Insurance

Pitkin County automatically provides short-term disability (STD) insurance to all eligible employees **at no cost**. STD insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury. Benefits will be reduced by other income, including state-mandated short-term disability plans.

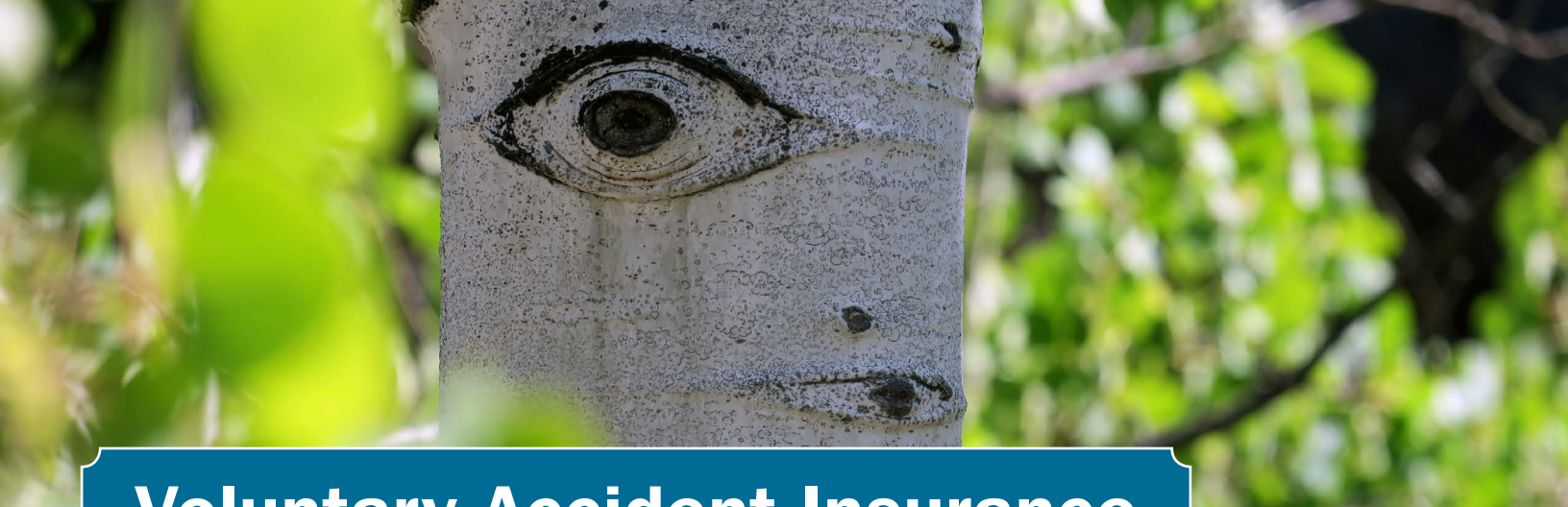
- **Benefit (less than five years of service):** 60% of base weekly pay up to \$1,500 per week
- **Benefit (more than five years of service):** 75% of base weekly pay up to \$1,500 per week
- **Eligibility:** First of the month following 90 days of employment plus working 20 or more hours per week
- **Elimination period:** 14 days (after satisfying your eligibility period)
- **Benefit duration:** Up to 90 days (includes elimination period)

Long-Term Disability Insurance

Pitkin County automatically provides long-term disability (LTD) insurance to all eligible employees **at no cost**. LTD insurance is designed to help you meet your financial needs if your disability extends beyond the short-term disability period. Benefits will be reduced by other income, including state-mandated short-term disability plans.

- **Benefit:** 60% of base monthly pay up to \$6,000 per month
- **Eligibility:** First of the month following 90 days of employment plus working 20 or more hours per week
- **Elimination period:** 90 days (after satisfying your eligibility period)
- **Benefit duration:** Social security normal retirement age*

*Visit ssa.gov/benefits/retirement/planner/ageincrease.html to verify your normal retirement age, based on your birth year.



Voluntary Accident Insurance

If you are regularly scheduled to work 20 or more hours per week, Pitkin County provides you the option to purchase voluntary accident insurance through Cigna. This benefit is post-tax. Accident insurance pays a lump-sum cash benefit directly to you if you have a covered injury and need treatment. The benefit amount is based on the type of injury (or covered incident) you sustain or the type of treatment you need.

Examples of covered injuries include:

- Broken bones
- Burns
- Torn ligaments
- Cuts repaired by stitches
- Coma due to a covered injury
- Eye injuries
- Ruptured disc
- Concussion
- Speech therapy
- Lacerations

Some covered expenses include:

- Emergency room treatment
- Outpatient surgery facility
- Doctor's office visit
- Hospitalization
- Intensive care unit stay

Note: Please refer to the official plan documents for additional information on coverage and exclusions, as well as the Accident Insurance Claim Form, which can be found on the **Human Resources Website**.

Benefit Plan Costs

Listed below are the costs for voluntary accident insurance. The amount you pay for coverage is deducted from your paycheck on a post-tax basis.

Coverage Level	VOLUNTARY ACCIDENT INSURANCE RATES	
	Employee Pays Per Pay Period (24)	Employee Pays Monthly
Employee Only	\$7.05	\$14.10
Employee + Legal Spouse ¹	\$11.82	\$23.63
Employee + Child(ren) ²	\$11.54	\$23.08
Employee + Family ²	\$16.13	\$32.26

¹ Legal spouses that are both full- or part-time employees of Pitkin County, with or without dependents, enrolled in the accident plan in the employee + legal spouse or family coverage tiers, will pay 25% of the cost of coverage.

² Child(ren) are only eligible for coverage up to age 26.



Retirement Savings Plans

Pitkin County Public Employees 401(a) Retirement Plan

Regular employees working more than 20 hours per week no longer contribute to Social Security and instead, are automatically enrolled in the Pitkin County Public Employees 401(a) Retirement Plan. An amount equal to 13% of your gross income will be contributed to the Pitkin County Public Employees Retirement Plan. This is funded by Pitkin County, and deposited directly into your 401a Retirement Savings account administered by Empower Retirement.

See below for the vesting schedule. Visit cra-online.empower-retirement.com for more information. 401a has investment options to choose from. If none are chosen, you are automatically added for the target portfolio based on your age.

Year(s) of Service	Percent Vested
Upon enrollment	50%
After 1 year	60%
After 2 years	75%
After 3 years	100%

Note: Your completed enrollment form should have been submitted to Human Resources during the on-boarding process as a new hire.

457(b) Deferred Compensation Plan

Employees may voluntarily participate in a deferred compensation retirement plan with CRA (Colorado Retirement Association). The 457(b) Deferred Compensation Plan is a retirement plan that allows public employees to defer (postpone) a portion of their current compensation and tax obligation until retirement or separation from service. A loan program is available. Visit cra-online.empower-retirement.com for more information.

If you'd like to enroll or make changes to your contribution, please complete the following:

- If you are opening a 457(b) account, complete the docusign form and make changes in Munis ESS.
- If you already have a 457(b) account open and want to make changes to your contributions, you can do so in Munis ESS under your current benefits section. All contributions changes are effective after the 1st of the following month when the change is accepted.

All **other** forms can be located in your **Empower Participant Portal**.

Pitkin County Retirement Matching Benefit

Pitkin County will match 1% or 2% of an employee's gross salary into the 401(a) Pitkin County Employees Retirement Plan every pay period contingent upon the employee voluntarily electing and actively contributing at least 1% or 2% of their gross salary into the 457(b) governmental plan administered by CRA. For employees electing to participate in this plan, with the Employer match of 1% or 2%, plus the already existing 401(a) contribution by Pitkin County, employees will receive 14% or 15% of gross salary in their 401(a) account.

Your 457(b) Deferred Compensation Contribution	Pitkin's 401(a) Match Contribution	Pitkin's 401(a) Total Contribution
0% gross salary	0% gross salary	13% gross salary
1% gross salary	1% gross salary	14% gross salary
2% gross salary	2% gross salary	15% gross salary

In order to participate and receive the matching 1% or 2% of gross salary, you should select to make a pre-tax % contribution of at least 1% or 2% in Munis ESS. If opening an account for the first time, your 457(b) enrollment forms need to match your election submitted in Munis ESS.

1. In Munis ESS, select the appropriate option for your contribution and match.
2. Make a minimum contribution of 1% or 2%.
3. If you are opening an account, complete the **docusign** form. Your 457(b) enrollment forms need to match your elections submitted in Munis ESS.



Additional Benefits

Leave Philosophy

Pitkin County strives to encourage and honor employees' personal needs and well-being by balancing mutual public and employee trust to create a happy, healthy, thriving organization that supports a work-life balance.

Leave Policy

Paid Time Off (PTO) provides you the flexibility to take time off as needed, as approved by your supervisor for sick time, vacations, doctor's appointments, family, and personal care.

Paid Holidays allow employees to receive eight hours at their regular pay rate for the following observed holidays:

- New Year's Day
- Juneteenth
- Thanksgiving Day
- Martin Luther King Jr. Day
- Independence Day
- Day after Thanksgiving
- President's Day
- Labor Day
- Christmas Day
- Memorial Day
- Veterans Day

Regular full-time and part-time non-exempt employees required to work on a holiday will be compensated at the rate of one and one half times their normal rate of pay for hours worked in addition to receiving up to eight hours of holiday leave. Only actual hours worked on the holiday count toward the computation overtime. If you work two shifts within the 24 hour holiday period, only one shift is eligible for one and one half times pay.

Paid Parental Leave

Pitkin County provides eligible regular full-time and part-time employees with up to twelve weeks of paid parental leave 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, as applicable and is subject to ongoing evaluation and budgetary considerations. For details, review this [policy](#).

Aspen Chamber Discounts

For more details on this discount program, visit <https://aspenchamber.org/membership/membership-information/member-benefits>.

Bus Passes

Employees who live outside of Aspen and Snowmass are eligible to receive either a “zone or stored value” pass to use the bus system as a means of transportation for commuting to and from work. For details, review this [policy](#).

Credit Union

Grand Junction Federal Credit Union is available for use to all employees. The purpose of the credit union is to promote fiscal responsibilities, allow members to accumulate savings, and offer loans at a reasonable interest rate.

Discounted Ski Pass

Employees living in Roaring Fork Valley as their primary residence and working a minimum of 20 hours per week during the winter season are eligible for discounted season passes. For details, review this [policy](#).

Employee Home Ownership Program

There are two programs to support employee home ownership: a down payment assistance program and a deed restricted program. For details, please [click here](#) for more information.

Fitness/Well-Being Benefit

The Fitness/Well-Being benefit is provided as an opportunity to purchase personal fitness and/or well-being activities. Employees who are regularly scheduled to work 30 or more hours per week are eligible to receive the full allotment, and those who are regularly scheduled to work between 20 to 29 hours per week are eligible to receive half of the allotment. Eligible new employees will receive a prorated amount for the time worked in the current calendar year. Seasonal, temporary employees, and interns are not eligible for the Fitness/Well-Being benefit. For details, review this [policy](#).

Health and Well-Being Policy

Pitkin County supports staff participating in Pitkin County-sponsored Employee Health and Well-Being activities and programs for two hours of paid work time a month that are designed to increase staff productivity, work/life integration and retention, decrease health care costs, and absenteeism. Employees are also encouraged to participate in activities that support a well workplace and their own health and well-being, upon manager approval. For details, review this [policy](#).

Liberty Mutual Personal Insurance Program

Employees receive an exclusive group discount off of already competitive rates for personal auto, homeowners, and various other lines of insurance coverage. There is also a choice of payment options, including payroll deductions.

LegalShield

Through LegalShield, Pitkin County employees have access to pre-paid legal services, legal document templates, and identity-theft services. There are three different benefit options available through payroll deduction.

Self-enroll in coverage by visiting legalshield.com/info/pitkincounty.

Solid Waste Center Discount

Employees are eligible to bring in up to \$100 worth of items (trash, brush, paint, electronics, etc.) into Pitkin County's Solid Waste Center at no charge. You will be provided with a coupon book, in \$15 and \$20 increments totaling \$100. To claim your coupon book, come to the Landfill and let the Solid Waste Center staff in the scalehouse know you are a County employee. Employees are also entitled to 50% off any purchases (includes soil, compost, aggregate/gravel product). For more information, visit LandfillRules.com or call the Landfill at 970-429-2880.

Tuition Reimbursement

Pitkin County currently supports employees furthering their education and supports this effort through the establishment of a tuition reimbursement program. This program provides qualified employees with funds for coursework completed towards an educational degree that is work-related such as an Associate's, Bachelor's, or Master's Degree. Courses may be approved in this program if they relate to the following areas: present job assignment, job advancement, and advanced degrees related to the job. Full-time regular employees are eligible for consideration for tuition reimbursement upon hire. The County will reimburse up to a maximum of \$5,250 annually (tax-free) to a total maximum benefit for each employee of \$26,000 over the course their employment with the County. This benefit is subject to budgetary appropriation. For details, review this [policy](#).

Verizon Discount

You may be eligible for exclusive employee discounts from Verizon Wireless. The employee discount is 18%. To register for your employee discount, visit verizonwireless.com/discounts and enter your work email address.

Volunteer Service Days

Full-time employees scheduled to work 30 or more hours per week are eligible for up to 16 hours of volunteer service leave per calendar year. Part-time employees scheduled to work 24 to 29 hours per week are eligible for up to 8 hours of leave, and employees scheduled to work less than 24 hours per week are eligible for up to four of hours leave. Leave should be taken in at least 1-hour increments. Volunteer service hours do not accrue, cannot be cashed out by the employee, and cannot be carried over from year to year. For details, review this [policy](#).

Important Contact Information

If you have any questions regarding your benefits or the material contained in this guide, please contact Human Resources.

Pitkin County Human Resources Department: 970-920-5240

Carrier	PROVIDER/PLAN	CONTACT NUMBER	WEBSITE / EMAIL
Allegiance	Medical	855-333-1009	askallegiance.com/pitkin
	Dental		
Express Scripts administered by RxBenefits	Prescription Drug	800-334-8134	express-scripts.com
VSP	Vision	800-877-7195	vsp.com
Cigna	Life/AD&D and Long Term Disability Insurance	800-362-4462	cigna.com
	Voluntary Accident	800-754-3207	
MDLive	Telehealth	877-753-7992	mdlive.com/allegiance
Alight	Health Care Concierge	800-513-1667 ext. 675	houston.pritchard@alight.com
TRIAD EAP	Employee Assistance Program	877-679-1100	triadeap.com
Allegiance	Health Savings Account	877-424-3570	askallegiance.com
Allegiance	Flexible Spending Accounts	877-424-3570	askallegiance.com
Colorado Retirement Association	Retirement Savings Plans	800-352-0313	cra-online.empower-retirement.com
Liberty Mutual	Personal Insurance Program	800-290-7841	libertymutual.com
LegalShield	Pre-Paid Legal Services	800-654-7757	legalshield.com/info/pitkincounty
Valley Health Alliance (VHA)	Primary Care Network	https://ourvha.org/vha-employer-groups/	

You can also contact our Benefits Advocate for assistance on any benefit/claim questions:

Parker, Smith & Feek
Julie Howry, Benefits Account Manager
503-416-6886
jthowry@psfinc.com



PITKIN COUNTY

