

# BENEFITS OVERVIEW

## 2025 New Hire Eligibility Table

Eligibility for benefits is determined based on the employee's status, as illustrated in the table below.

	Benefits	Employee Type		
		Regular Non-Union	Union Police	Union Fire
Employer Paid	Basic Life Insurance	Yes	Yes	Yes
	Short Term Disability	Yes	Yes	Yes
	Leave Donation	Yes	Yes	Yes
	Long Term Disability	Yes	No	No
	FPPA Death & Disability	No	Yes	Yes
Voluntary Plans	Medical	Yes	Yes	Yes
	Dental	Yes	Yes	Yes
	Vision	Yes	Yes	Yes
	Flexible Spending Accounts	Yes	Yes	Yes
	Voluntary Life Insurance	Yes	Yes	Yes
	Voluntary AD&D	Yes	Yes	Yes
Retirement Plans	FPPA (Mandatory)	No	Yes	Yes
	401 (Mandatory)	Yes	No	No
	457 (Voluntary)	Yes	Yes	Yes
	Roth IRA	Yes	Yes	Yes
	Retirement Health Savings	Yes	Yes	No
	Post Employment Health Plan	No	No	Yes
Paid Time Off	Sick	Yes	Yes	Yes
	Vacation	Yes	Yes	Yes
	Holidays	Yes	Yes	No

## Leave Benefits

**Vacation:** A **regular full-time** employee accrues vacation at the following rates:

Years of Employment	Hours Accrued Per Month	Hours Accrued Per Year
0 through 2	10	120
3 through 7	12	144
8 through 12	14	168
13 through 17	16	192
18 through 22	18	216
Over 22	20	240

**Sick Leave:** Each **full-time employee** accrues sick leave at the rate of eight hours per month of employment with the city. Our **Sick Leave Conversion Program** allows employees with a specified balance to convert a limited portion of sick leave to either cash or vacation leave on an annual basis.

**Military Leave:** Military service members are entitled to military leave while engaged in military service with right of reinstatement as set forth in C.R.S. § 28-3-604 and the Uniformed Services Employment and Reemployment Rights Act ("USERRA"), 38 U.S.C. §§ 4301 et. seq. not to exceed a cumulative leave period of five years. To be eligible for military leave, military service members must provide prior notice to the city of such leave in writing, unless precluded by military necessity.

**Military Leave Compensation:** All **full-time employees** will be provided 15 workdays of annual military leave with 100% of employee's city base pay. **Full-time employees** will be provided with 70% of employee's city base pay for military leave taken beyond 15 workdays.



## Medical Plan Overview

The city of Thornton partners with Cigna and Kaiser Permanente to offer you a broad choice of medical plans.

Cigna, a global health service company, has more than 500,000 physicians and more than 8,000 hospitals in its network. Choose between two Cigna medical plans:

### Cigna Local Plus

- » Predictable copays for most medical services.
- » Low out-of-pocket costs at the time you use the plan.

### Cigna Local Plus HDHP with HRA

- » A high-deductible health plan (HDHP) with an affordable payroll deduction.
- » You will pay more out-of-pocket at the time you access medical services.
- » The city offers a Health Reimbursement Account (HRA) to help offset some of your deductible.

Kaiser Permanente is a self-contained medical plan that provides convenient access to services within their network of healthcare providers and facilities.

Choose between two Kaiser Permanente medical plans:

### Kaiser DHMO

- » Predictable copays for most medical services.
- » Low out-of-pocket costs at the time you use the plan.

### Kaiser HDHP with HRA

- » A high-deductible health plan (HDHP) with an affordable payroll deduction.
- » You will pay more out-of-pocket at the time you access medical services.
- » The city offers a Health Reimbursement Account (HRA) to help offset some of your deductible.

## Dental Plan Overview

The city of Thornton offers two comprehensive dental plan through Delta Dental. The plans provide coverage for in-network and out-of-network provider services. It is the employee's choice to use in-network or non-network providers. However, out-of-pocket expenses will be significantly lower for the employee if the employee uses in-network providers.

## Vision Plan Overview

The city of Thornton provides vision coverage through VSP Vision Care. The plan provides coverage for network providers and non-network providers.