THORNTON
COLORADO

EMPLOYEE BENEFITS GUIDE

2026

The City of Thornton Core Values:

Trust | Collaboration | Dedication | Excellence

Privacy Statement

Federal law, specifically the Health Insurance Portability and Accountability Act, known as "HIPAA," requires the privacy protection of the employees personal health information.

At the City of Thornton, we respect and recognize every individual's right to privacy. We also recognize our obligations to preserve the confidentiality of personal information and have adopted all the guidelines under HIPAA for our use in the collection, use and disclosure of personal information. We have established and will continue to maintain appropriate safeguards under HIPAA to protect the security and confidentiality of personal information.

Disclaimer

This summary is provided for the employees information only. Specific benefits are detailed in and subject to the limitations and provisions of the Personnel Code and Administrative Directives, in addition to any limitations of contract with the City's insurance providers. This summary is neither an express nor an implied contract, and the City retains the right to change, delete, or modify any benefit as authorized by applicable law. Pro-rated benefits are available for Regular part-time employees. Additional information is available on the City's intranet site.

BENEFIT ELIGIBILITY

Understanding eligibility and rules surrounding benefit enrollment is an important first step – please review the below information!

NEW EMPLOYEES

Eligible Employees: If you are a benefit-eligible employee, you can elect to enroll in the City benefit plans. Elections must be made within 30 days of hire. If elected, **coverage begins first of the month following date of hire.**

CURRENT EMPLOYEES

Open enrollment is the only time during the year you can change your benefits unless you experience a qualifying life event. During the open enrollment period you have the opportunity to newly enroll in coverage or make changes to your current coverage.

If you wish to contribute pre-tax dollars to a flexible spending account in 2026, you must make a new election during open enrollment. FSA elections do not carry over from year to year.

Any changes made during open enrollment become effective January 1.

DEPENDENT ELIGIBLITY

Many of our benefit plans offer coverage for your family members. Eligible family members include:

- Your legal spouse
- Your dependent children, including your stepchildren, legally adopted children, and children placed with you for adoption.
  - Dependent children are eligible for medical, dental, and vision insurance up to the end of the month in which they turn age 26 (regardless of student or marital status).
  - Dependent children of any age may remain eligible if they are physically or mentally incapable of self-support.

MID-YEAR BENEFIT CHANGES

As stated above, you cannot change your benefits during the year unless you experience a qualifying life event. The most common qualifying life events are:

- Marriage, legal separation, or divorce.
- Birth of a child (including adoption).
- Loss of other coverage (e.g., child turns 26 and loses coverage through parent’s plan).

There are other, less common, life events that allow you to change your benefits. Please contact Human Resources for a complete list of qualifying life events.

You must notify Human Resources within 31 days of your Qualifying Event!

MEDICAL PLANS

The City of Thornton partners with Cigna & Kaiser Permanente to offer you a broad choice of medical plans. You may choose to enroll in 1 medical plan option. You may be confident that any plan you choose will provide 100% coverage for preventive care, and comprehensive coverage if you experience a significant medical event.

Cigna plans provide access to a local network of providers through their Local Plus Network.

1 Cigna Copay Plan

» Predictable copays for most medical services.

» Low out-of-pocket costs at the time you use the plan.

2 Cigna HDHP Plan

» 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. More details about the HRA can be found on page 5.

Monthly Payroll Deductions for Regular Full-Time Employees

For part-time and other status types please request rates from HR

CIGNA MONTHLY CONTRIBUTIONS	EMPLOYEE
CIGNA COPAY PLAN	
Single	$125.08
Dual (EE + 1)	$413.26
Family	$685.44
CIGNA HDHP PLAN	
Single	$96.78
Dual (EE + 1)	$318.94
Family	$528.60

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

1 Kaiser Copay Plan

» Predictable copays for most medical services.

» Low out-of-pocket costs at the time you use the plan.

2 Kaiser HDHP Plan

» 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. More details about the HRA can be found on page 7.

Monthly Payroll Deductions for Regular Full-Time Employees

For part-time and other status types please request rates from HR

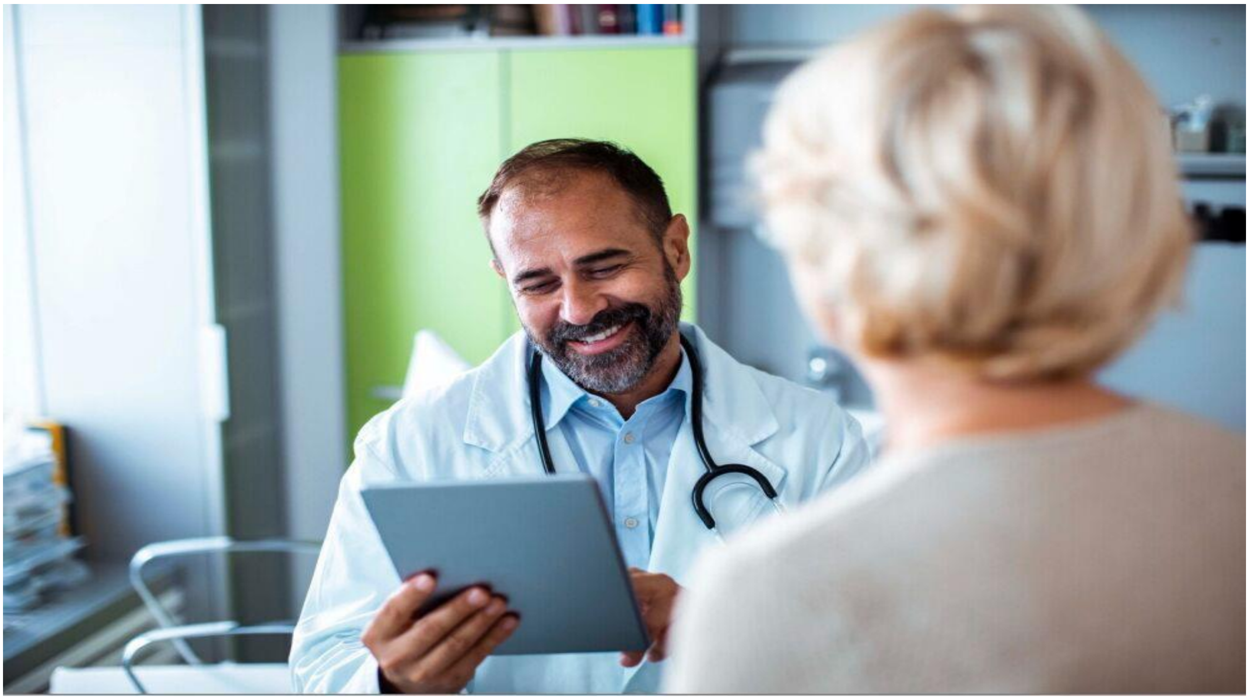
KAISER MONTHLY CONTRIBUTIONS	EMPLOYEE
KAISER COPAY PLAN	
Single	$97.34
Dual (EE + 1)	$317.54
Family	$518.94
KAISER HDHP PLAN	
Single	$81.68
Dual (EE + 1)	$263.64
Family	$435.94

How the Health Reimbursement Account (HRA) works:

1. Employer funds HRA based on tier coverage elected.
2. Participant attends appointments/picks up prescriptions, utilizes various medical services (MRI, lab work, etc.).
3. Actual cost of medical procedure and medications are deducted from City funded HRA amount.
4. Explanation of Benefits will be mailed to participants showing costs of services that have been utilized by participant and covered family members. Explanation of Benefits will show remaining amount of HRA available.
5. Once HRA fund is exhausted, participant will be responsible for any costs incurred until out-of-pocket maximum is reached. Once out-of-pocket maximum is reached, any costs incurred for the remainder of the year should be at no cost to the participant.
6. If any amount of HRA is remaining at the end of the plan year, this amount will be rolled over into the upcoming year.
7. HRAs will be capped in 2026 at $4,400 for single coverage and $8,750 for family coverage.

SINGLE COVERAGE	
Deductible: $1,750	You pay for services (with $1,000 HRA contribution from City and your own funds) until deductible met
Coinsurance: 80% | 20%	Cigna pays 80% of eligible medical claims; you cover remaining 20% until you hit your out-of-pocket maximum of $3,750
Out-of-Pocket Max: $3,750	Cigna pays eligible medical claims at 100% after the out-of-pocket maximum of $3,750 is met

FAMILY COVERAGE	
Deductible: $3,500	You pay for services (with $2,000 HRA contribution from City and your own funds) until deductible is met
Coinsurance: 80% | 20%	Cigna pays 80% of eligible medical claims; you cover remaining 20% until you hit your out-of-pocket maximum of $7,500
Out-of-Pocket Max: $7,500	Cigna pays eligible medical claims at 100% after the out-of-pocket maximum of $7,500 is met



CIGNA COPAY PLAN

Deductible (Individual / Family)	$1,000 / $2,000
Out-of-Pocket Limits (Individual / Family)	$3,500 / $7,000
Cigna Copay Plan Summary	**In-Network**
Primary Care Visit	$20 copay per visit
Virtual Visit (including mental health & specialists)	No charge
Specialist Visit	$50 copay per visit
Preventive Care/Screening/Immunizations	No charge
If you have a test	
Diagnostic Test (x-ray, bloodwork)	10% coinsurance
Imaging (CT/PET scans, MRIs)	$100 copay
If the employee needs drugs to treat the employee's illness or condition (Retail 30-day supply, retail 90-day supply, 90-day mail order supply)	
Generic Drugs	Retail 30-day: $10 copay Retail 90-day: $30 copay Mail Order: $20 copay
Preferred Brand Drugs	Retail 30-day: 20% coinsurance up to $75 Retail 90-day: 20% coinsurance up to $225 Mail Order: 20% coinsurance up to $150
Non-Preferred Brand Drugs	Retail 30-day: 30% coinsurance up to $125 Retail 90-day: 30% coinsurance up to $375 Mail Order: 30% coinsurance up to $250
If you have outpatient surgery	
Facility Fee (ex. ambulatory surgery center)	10% coinsurance
Physician/Surgeon Fees	10% coinsurance
If you need immediate medical attention	
Emergency Room Care	$250 copay per visit
Emergency Medical Transportation	10% coinsurance
Urgent Care	$75 copay per visit
If you have a hospital stay	
Facility Fee (ex. hospital room)	10% coinsurance
Physician/Surgeon Fees	10% coinsurance
If you need mental health, behavioral health, or substance abuse services	
Outpatient Services	$20 copay per office visit
Inpatient Services	10% coinsurance
If you are pregnant	
Office Visits	10% coinsurance
Childbirth Delivery/Professional Services	10% coinsurance
Childbirth Delivery/Facility Services	10% coinsurance
If you need help recovering or have other special health needs	
Rehabilitation Services	$20 copay
Habilitation Services	$20 copay

CIGNA HDHP PLAN

Deductible (Individual / Family)	$1,750 / $3,500
Out-of-Pocket Limits (Individual / Family)	$3,750 / $7,500
Cigna HDHP Summary	**In-Network**
Primary Care Visit	20% coinsurance
Virtual Visit (including mental health & specialists)	No charge
Specialist Visit	20% coinsurance
Preventive Care/Screening/Immunizations	No charge
If you have a test	
Diagnostic Test (x-ray, bloodwork)	20% coinsurance
Imaging (CT/PET scans, MRIs)	20% coinsurance
If the employee needs drugs to treat the employee's illness or condition (Retail 30-day supply, retail 90-day supply, 90-day mail order supply)	
Generic Drugs	Retail & Mail Order: 20% coinsurance
Preferred Brand Drugs	Retail & Mail Order: 30% coinsurance
Non-Preferred Brand Drugs	Retail & Mail Order: 40% coinsurance
If you have outpatient surgery	
Facility Fee (ex. ambulatory surgery center)	20% coinsurance
Physician/Surgeon Fees	20% coinsurance
If you need immediate medical attention	
Emergency Room Care	20% coinsurance
Emergency Medical Transportation	20% coinsurance
Urgent Care	20% coinsurance
If you have a hospital stay	
Facility Fee (ex. hospital room)	20% coinsurance
Physician/Surgeon Fees	20% coinsurance
If you need mental health, behavioral health, or substance abuse services	
Outpatient Services	20% coinsurance
Inpatient Services	20% coinsurance
If you are pregnant	
Office Visits	20% coinsurance
Childbirth Delivery/Professional Services	20% coinsurance
Childbirth Delivery/Facility Services	20% coinsurance
If you need help recovering or have other special health needs	
Rehabilitation Services	20% coinsurance
Habilitation Services	20% coinsurance

NOTE: *Certain services may be excluded and/or limited. For a full list of excluded and other covered services, please check your plan documents for more information.*

If you are enrolled in one of the Cigna plan options through the City, you have access to Regenexx as an in-network benefit.

Regenexx is an innovative treatment for orthopedic injuries that enhances your body's natural healing processes.

To find out more about the Regenexx benefit and whether it is an option for you, contact Regenexx!

Register for an educational webinar (held weekly): regenexxbenefits.com/webinar?mailer

Call: 866-932-7511

Web: regenexxbenefits.com/thorntonco

How the Health Reimbursement Account (HRA) works:

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4. Explanation of Benefits will be mailed to participants showing costs of services that have been utilized by participant and covered family members. Explanation of Benefits will show remaining amount of HRA available.
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6. If any amount of HRA is remaining at the end of the plan year, this amount will be rolled over into the upcoming year.
7. HRAs will be capped in 2026 at $4,400 for single coverage and $8,750 for family coverage.

SINGLE COVERAGE	
Deductible: $1,750	You pay for services (with $1,000 HRA contribution from City and your own funds) until deductible met
Coinsurance: 80% | 20%	Cigna pays 80% of eligible medical claims; you cover remaining 20% until you hit your out-of-pocket maximum of $3,750
Out-of-Pocket Max: $3,750	Cigna pays eligible medical claims at 100% after the out-of-pocket maximum of $3,750 is met

FAMILY COVERAGE	
Deductible: $3,500	You pay for services (with $2,000 HRA contribution from City and your own funds) until deductible is met
Coinsurance: 80% | 20%	Cigna pays 80% of eligible medical claims; you cover remaining 20% until you hit your out-of-pocket maximum of $7,500
Out-of-Pocket Max: $7,500	Cigna pays eligible medical claims at 100% after the out-of-pocket maximum of $7,500 is met

KAISER COPAY PLAN

Deductible (Individual / Family)	$1,000 / $2,000
Out-of-Pocket Limits (Individual / Family)	$3,500 / $7,000
Cigna Copay Plan Summary	**In-Network**
Primary Care Visit	$20 copay per visit
Virtual Visit (including mental health & specialists)	No charge
Specialist Visit	$50 copay per visit
Preventive Care/Screening / Immunizations	No charge
If you have a test	
Diagnostic Test (x-ray, bloodwork)	X-ray: 10% coinsurance Lab: No charge
Imaging (CT/PET scans, MRIs)	$100 copay
If the employee needs drugs to treat the employee's illness or condition (Retail 30-day supply, retail 90-day supply, 90-day mail order supply)	
Generic Drugs	Retail: $10 copay Mail Order: $20 copay
Preferred Brand Drugs	20% coinsurance
Non-Preferred Brand Drugs	20% coinsurance
If you have outpatient surgery	
Facility Fee	Ambulatory Surgical Center: $500 copay Outpatient Hospital: 10% coinsurance
Physician/Surgeon Fees	See facility fee
If you need immediate medical attention	
Emergency Room Care	$250 copay per visit
Emergency Medical Transportation	10% coinsurance up to $500
Urgent Care	$75 copay per visit
If you have a hospital stay	
Facility Fee (ex. hospital room)	10% coinsurance
Physician/Surgeon Fees	10% coinsurance
If you need mental health, behavioral health, or substance abuse services	
Outpatient Services	$20 copay per office visit
Inpatient Services	10% coinsurance
If you are pregnant	
Office Visits	10% coinsurance
Childbirth Delivery/Professional Services	10% coinsurance
Childbirth Delivery/Facility Services	10% coinsurance
If you need help recovering or have other special health needs	
Rehabilitation Services	Outpatient: $20 copay per visit Inpatient: 10% coinsurance
Habilitation Services	$20 copay per visit

KAISER HDHP PLAN

Deductible (Individual / Family)	$1,750 / $3,500
Out-of-Pocket Limits (Individual / Family)	$3,750 / $7,500
Cigna Copay Plan Summary	**In-Network**
Primary Care Visit	20% coinsurance
Virtual Visit (including mental health & specialists)	Cost-share applies until deductible is met
Specialist Visit	20% coinsurance
Preventive Care/Screening/ Immunizations	No charge
If you have a test	
Diagnostic Test (x-ray, bloodwork)	20% coinsurance
Imaging (CT/PET scans, MRIs)	20% coinsurance
If the employee needs drugs to treat the employee's illness or condition (Retail 30-day supply, retail 90-day supply, 90-day mail order supply)	
Generic Drugs	Retail & Mail Order: $15 copay
Preferred Brand Drugs	Retail & Mail Order: $30 copay
Non-Preferred Brand Drugs	Retail & Mail Order: $50 copay
If you have outpatient surgery	
Facility Fee	Ambulatory Surgical Center: 10% coinsurance Outpatient Hospital: 20% coinsurance
Physician/Surgeon Fees	See facility fee
If you need immediate medical attention	
Emergency Room Care	20% coinsurance
Emergency Medical Transportation	20% coinsurance
Urgent Care	20% coinsurance
If you have a hospital stay	
Facility Fee (ex. hospital room)	20% coinsurance
Physician/Surgeon Fees	20% coinsurance
If you need mental health, behavioral health, or substance abuse services	
Outpatient Services	Office Visit: 20% coinsurance
Inpatient Services	20% coinsurance
If you are pregnant	
Office Visits	20% coinsurance
Childbirth Delivery/Professional Services	20% coinsurance
Childbirth Delivery/Facility Services	20% coinsurance
If you need help recovering or have other special health needs	
Rehabilitation Services	20% coinsurance
Habilitation Services	20% coinsurance

NOTE: Certain services may be excluded and/or limited. For a full list of excluded and other covered services, please check your plan documents for more information.

Register for your Kaiser member account and use the below resources for help with:

- Scheduling
- Finding providers/facilities
- Pharmacy Services
- Mental Health resources
- Plan questions
- Health & Fitness resources

Visit kp.org/allthatisyou

Download the KP mobile app

Call 303-338-3800

Delta Dental Benefit Plans

The City of Thornton provides two comprehensive dental plans for employees to choose from. 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. Below is a summary of the dental plans offered by the city of Thornton through Delta Dental. **To find a dentist visit www.deltadentalco.com | For customer service call 800-610-0201**

	Exclusive Panel Option (PPO Only Providers)		Traditional Delta Dental Plan (PPO + Premier Providers)	Traditional Delta Dental Plan (Non-Network Providers)
Deductible	None		$50 individual / $150 family	$50 individual / $150 family
Annual Maximum	None		$1,700	$1,700
Diagnostic & Preventive Services	$10 copay for eval & cleaning		100%	100%
Basic Services	Refer to copay schedule https://cotstaff.net/benefits		80%	80%
Major Services	Refer to copay schedule https://cotstaff.net/benefits		50%	50%
Orthodontia	$1,700 lifetime maximum Refer to copay schedule https://cotstaff.net/benefits		50% to $1,700 lifetime maximum	50% to $1,700 lifetime maximum

Monthly Payroll Deductions for Regular Full-Time Employees

For part-time and other status types please request rates from HR

DELTA DENTAL MONTHLY CONTRIBUTIONS	EMPLOYEE PAYS
EPO Plan	
Single	$2.72
Dual (Employee + 1)	$15.32
Family	$28.30
PPO + PREMIER NETWORK	
Single	$4.66
Dual (Employee + 1)	$35.48
Family	$75.36

VSP Vision Plan

The City of Thornton provides Vision Coverage through VSP Vision Care. The plan provides coverage for network providers and non-network providers. To locate network providers the employee can call VSP Member Services toll-free at 800-877-7195, or online at www.vsp.com. Below is a summary of the vision plan offered by city of Thornton through VSP Vision Care.

	In-Network	Out-of-Network Reimbursements	Frequency
Eye Exam	$20 copay	Up to $35	Every Calendar Year
Prescription Glasses Single vision | lined bifocals | lined trifocals	$20 copay	Up to $25 | $40 | $55	Every Calendar Year
Lens Enhancements Premium Progressive | Custom Progressive	$80 - $90 | $120 - $160	Up to $55	Every Calendar Year
Frame Allowance Standard | Featured Brand	$120 | $140 + 20% savings over allowance $65 Costco frame allowance	Up to $45	Every Calendar Year
Contact Lenses (in lieu of frames)	$105 allowance; up to $60 copay exam	Up to $105	Every Calendar Year
Diabetic Eye Care Plus	$20 per exam	VSP doctors only	As needed

Monthly Payroll Deductions for Regular Full-Time Employees

For part-time and other status types please request rates from HR

VSP MONTHLY CONTRIBUTIONS	EMPLOYEE PAYS
Single	$4.30
Dual (Employee + 1)	$10.30
Family	$21.80

Flexible Spending Accounts (FSA's)

The City offers several FSA plans which provide employees the opportunity to pay their portion of the health, dental, and vision insurance premiums with pre-tax dollars; to pay dependent care costs with pre-tax dollars; and to pay for qualifying medical (includes dental and vision) expenses not covered by insurance with pre-tax dollars. These are **"use-it-or-lose-it"** accounts and funds do NOT roll over from year to year! Save receipts! The IRS requires documentation of the employee's expenses, so the employee may be asked to submit a receipt at a later date.

Health Care FSA

The Health Care FSA offers the employee the opportunity to be reimbursed for most out-of-pocket medical, dental and vision care expenses for the employee's self and the employee's dependents as long as these expenses are not paid for by any insurance plan. Eligible expenses include medical deductibles and coinsurance, dental coinsurance, vision copayments and coinsurance and certain over-the-counter drug expenses. Certain exclusions apply; we recommend that the employee check with a member of the Benefits staff to clarify any questionable expense prior to enrolling. **The maximum contribution limit for 2026 is $3,400.**

IMPORTANT: Reimbursable medical expenses will process through the Health Reimbursement Account (HRA) first. Any remaining unreimbursed eligible medical expenses will then be reimbursable under the FSA. The IRS does not allow the same expenses to be reimbursed through both the HRA and FSA.

Dependent Care FSA

The Dependent Care FSA offers the employee the opportunity to be reimbursed for certain eligible dependent care expenses incurred while the employee and the employee's spouse (if married) work. Eligible dependent care expenses include before- and after-school care, day care, preschool, nursery school, summer day camp and elder day care. An eligible dependent is a child under age 13 who is claimed as a dependent on the employee's income tax, a child age 13 and older who is physically or mentally unable to care for himself/herself, a disabled spouse or an elderly parent. To enroll the employee must be either single with eligible dependents or married with a spouse who is actively employed, a full-time student or disabled. **The maximum contribution limit for 2026 will increase to $7,500.**

Commuter and Transit Plan (Section 132)

The Commuter and Transit Plan is a pre-tax way to pay for van-pooling and transit expenses before Federal, State and FICA taxes are deducted. The employee can elect a monthly amount, not to exceed the IRS limit of **$340 per month** to pay for transit passes or van pooling. The employee can elect the Commuter and Transit Plan at any time and may also revoke the election at any time as long as it's before the start of the month in which the deduction is being made. Amounts not used for the month can be carried over to the next month.

LIFE AND DISABILITY BENEFITS

REMINDER: The City of Thornton provides the following benefits for all Regular employees. Police and Fire Union refer to CBA.

Basic Life Insurance

The City currently pays the full cost of the premium for group term life insurance coverage for Career Service and Excluded employee coverage, which is one and one-half times the employee's annual base salary, not to exceed an amount of $400,000. This plan also insures the employee's spouse, and/or children as defined in the existing group term life insurance policy for up to $1,000 each. Coverage amount reduces by 35% at age 65 and by 50% at age 70. Police and Fire Union refer to CBA.

If you are eligible for $50,000 or more in basic, City of Thornton-paid life insurance, you are required to pay income tax on the value of the coverage STD or $50,000.

Voluntary Term-Life Insurance

Employees may purchase additional term life insurance for themselves, their spouse, and/or child(ren). Proof of good health is required for amounts more than 4x annual compensation or $150,000, STD or for all late enrollments.

Voluntary Accidental Death & Dismemberment (AD&D)

Employees may purchase AD&D coverage for themselves, their spouse, and/or child(ren).

Short-Term Disability (STD) Program (non-work related)

The city provides partial income continuance program for absence due to the birth of a child, adoption or foster care placement of a child, serious health condition of the employee, to care for a family member with a serious health condition, situations relating to an employee's family member's active-duty status in the armed forces, or for safe leave. To qualify, employees must be employed for 12 months. There will be an 80-hour elimination period, and you must exhaust all sick leave above 540 hours. Fire and Police refer to CBA. An employee eligible for STD leave shall receive STD pay at the rate of 90% of his/her base salary; employees can supplement the remaining 10% of pay with sick time or vacation time. Employees requesting STD must contact Human Resources 30 days in advance when possible. The duration of this benefit shall not exceed 24 weeks for personal leave and 12 weeks for family related leave.

Long-Term Disability (LTD) Program (non-work related)

The city currently provides partial income in the event of continuous long-term absence, specifically, absences extending beyond six months, in the amount of 60% of the employee's base salary in effect at the time the disability began. These disability payments are paid by a third-party administrator in accordance with the long-term disability insurance policy. In lieu of the above long-term disability coverage for Sworn Police and Fire employees hired after January 1, 1997, the city pays the costs for the State Fire and Policy Pension Association Disability Benefits Program.

Time Off

Sick Leave

Each full-time employee accrues sick leave at the rate of eight hours per month of employment with the City. For more information, refer to Personnel Code 54-311. Police and Fire Union refer to CBA.

Vacation

Regular, non-union, full-time employee accrues vacation at the following rates. For more information on Vacation Accruals, refer to Personnel Code 54-305. For 56-hour week schedule multiply hours by 1.5.

Year of Employment	Number of Vacation Hours Accrued Per Month	Number of Vacation 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

Holidays

Every regular, non-union, full-time employee working an average 40-hour per week schedule shall receive 104 hours (156 for 56-hour week) of paid holidays per year, as follows:

New Year's Day: January 1st

Martin Luther King, Jr. Day: 3rd Monday in January

President's Day: 3rd Monday in February

Memorial Day: Last Monday in May

Juneteenth: June 19th

Independence Day: July 4th

Labor Day: First Monday in September

Veteran's Day: November 11th

Thanksgiving Day: 4th Thursday in November

Thanksgiving Friday: 4th Friday in November

Christmas Day: December 25th

Two Floating Holidays:

Two floating holidays may be taken at any time, subject to approval of supervisor. Employees hired after June 30 will be eligible to take one floating holiday for the year they were hired.

The second floating holiday may be taken at any time, subject to approval of supervisor, unless the Appointing Authority designates the use of such holiday for the day before (Monday) or after (Friday) the Christmas Holiday.

Retirement

An employee shall be considered eligible for retirement from the City at the completion of 20 continuous years of service, at age 62 with at least 10 years of service, or if qualified for normal or disability retirement in accordance with the provisions of the applicable general employee, police or fire pension plan. Any employee who terminates under this section may immediately continue to participate in the City's health plan, subject to any limitation in the plan, providing that the employee pays the entire cost of each 102% premium, in advance, upon becoming due and payable.

1. General Employees - The City and employees make contributions to FICA (Social Security/Medicare). Additionally, the City and employees each make a pre-tax contribution of 7.6% and 6.5%, respectively, of salary to the City's Nationwide Pension Plan (401 plan). In addition, the City will match 1:1 of an employee's voluntary (pre-tax) contributions to the City's Nationwide Deferred Compensation Plan (457 plan) up to a maximum of an additional 1%. Matching contributions will be deposited to the Employee's 401(a) and are subject to a 5 year vesting schedule.

2. Sworn Police Employees – In lieu of Social Security, the City and employees each make contributions to a Police Pension Plan. New employee contributions are 12% of eligible compensation, employer contributions are 11% of the eligible compensation. For those who were hired after March 31, 1986, additional contributions will be made by the City toward the Medicare portion of FICA withholding. In addition, the City will match 1:1 of an employee's voluntary (pre-tax) contributions to the City's Nationwide Deferred Compensation Plan (457 plan) up to a maximum of an additional 1%. Matching contributions will be deposited to the Employee's 457 plan which is immediately vested.

3. Sworn Fire Employees – In lieu of Social Security, the City and employees each make contributions to a Fire Pension Plan. New employee contributions are 12% of eligible compensation, employer contributions are 11% of the eligible compensation. For those who were hired after March 31, 1986, additional contributions will be made by the City toward the Medicare portion of FICA withholding. Refer to CBA for any additional deferred compensation (457) options.

Employees earn ownership in the city of Thornton's contributions to their retirement plan account in accordance with the following vesting schedule:

1 year of service	20% vested
2 years of service	40% vested
3 years of service	60% vested
4 years of service	80% vested
5 years of service	100% vested

Post Employment Health Plan (PEHP)

The PEHP Plan is a City-sponsored health benefit savings vehicle that allows employees to accumulate assets to pay for insurance premiums for themselves and their spouse, or dependents at separation from service on a tax- free basis.

Upon the completion of the employee's fifth year of continuous regular employment, the employee becomes eligible to receive the annual Employer contribution, which is subject to change and approved by City Council each year. Other allowable contributions to the Plan are forfeitures of vacation maximum of 40 hours over 300 hours (450 hours for 56-hour week) at the end of the year and/or one floating holiday. Participation in the PEHP Plan will be mandatory for all non-union Regular full-time employees. Police and Fire Union should refer to the CBA.

You can access your account at www.mythorntonretirement.com

WELL-BEING INITIATIVES

Well-Being Initiatives

Welcome to BeWell. The city of Thornton is committed to creating a culture of well-being and BeWell is a comprehensive approach to employee wellness. All employees are welcome to participate in opportunities designed to support your well-being inside of and outside of work. It's also a great way to earn recognition and a way to have fun and feel well!

What are BeWell's Long-Term Goals?

- Support the physical, mental and emotional health of employees
- Create an organizational culture and climate that supports and promotes well-being

BeWell Annual Events, Program and Opportunities

- BeWell Annual Recognition Program - An opportunity to be recognized for your well-being efforts and achievements and earn the following:
    - ✓ *Regular Employees: your choice of up to 28 hours of vacation time OR up to 16 hours of vacation time + up to $300 for your choice of thousands of items or gift cards.*
    - ✓ *Temporary: Up to $450 for your choice of thousands of items or gift cards.*
- Race sponsorship
- Team & individual challenges
- Flu shots
- Blood drives and other volunteerism/social well-being opportunities
- On-site massage
- One-on-one, on-site consultations with a Registered Dietitian, Exercise Physiologist or Personal Trainer
- Staff sports leagues
- Workshops
- On-site fitness classes available to employee and immediate families
- Free Recreation Center pass & more!

Questions?

Contact Jill Collins, your Wellness Coordinator
jill.collins@thorntonco.gov | 720-977-5925

EMPLOYEE ASSISTANCE PROGRAM

Employee Assistance Program (EAP):

Employee Assistance Programs extend beyond confidential counseling, offering a wide array of services. Recognizing the full scope of your EAP is essential for enhancing your mental well-being, as it provides valuable support for various day-to-day challenges.

Who is Eligible?

- ALL employees and their family members (do not need to be enrolled in Cigna health plans)

What are the benefits?

- Free to employees!
- 100% confidential
- Up to 5 face-to-face or video-based counseling sessions per issue, per year:

Talk to a counselor about:

- Improving relationships
- Managing life changes
- Improving esteem and confidence
- Achieving work-life harmony
- Navigating depression, anxiety

Connect to local resources for:

- Childcare needs
- Caring for an elder
- Pet care
- Legal & financial resources
- Parenting resources

Healthy Rewards:

- Weight & Nutrition
- Fitness
- Mind/Body
- Vitamins & Wellness products
- Health lifestyle products

How to utilize?

Online:

Register at mycigna.com – For EAP services, you only need to provide your employer's name: City of Thornton

Telephone: 1-888-712-1567

Multi-Lingual Pay Program

This program provides Regular and Contract employees who are bilingual in Spanish, Hmong, and/or American Sign Language an incentive in addition to their base pay to more effectively conduct city business and meet customer needs. The maximum annual amount of the incentive will be either $800 or $1,200 depending upon the employee's approved level in accordance with their proficiency testing scores. Employees who complete such testing mid-year will receive a prorated amount. Police and Fire Union please refer to the CBA.

EMPLOYEE EMERGENCY FUND

Designed to assist employees with financial needs as a result of unexpected expense(s) due to an emergency. Funded entirely by employee contributions, and only employees are eligible to receive funds.

Maximum distribution amount is $500 annually and are considered taxable income. Distributions may be coordinated with FOP/IAFF distributions.

Giving Open Enrollment

Any employee may contribute via voluntary payroll deduction. Employees may designate a one-time amount per pay period amount, which will continue until stopped by employee during an open enrollment period. Each year following, HR will conduct an open-enrollment period.

Eligibility

Employees are eligible to receive funds based on the following:

- Active employee for at least 6 months and has worked within the last 3 months
- Have not had a request approved within previous 12 months, and no more than $1,500 awarded during employment
- No disciplinary action in preceding 12 months of current request
- Employees do not have to contribute to be eligible
- If multiple employees reside in the same household, only one may receive funds for the same qualifying expense

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EMPLOYEE REFERRAL PROGRAM

Eligibility

All current employees are eligible for this program; with the exception of anyone involved in the hiring process and anyone within the chain of command, as determined by Human Resources.

Guidelines

- Applies to new hires only
- Referring employee(s) and the referred candidates must be actively working employees when all rewards are processed
- No limit on the amount of employees who can be listed as the source of the referral; if multiple employees refer the same candidate, the award will be split among the referring parties

Rewards

Regular Recruitments: $250 after the new hire starts and $250 after the new hire completes 6 months of employment
Contract, Temporary, or Seasonal Recruitments: $100 after the new hire completes 3 months of employment and has worked 250 hours

How to Refer

1. Visit the City of Thornton Jobs Page and browse current openings at www.gocot.net/jobs
2. If you see a posting that aligns with a friend's or acquaintance's skill set, please notify the person of the current opening and the application process
3. Complete the Employee Referral Form, by the closing date of the job posting (or within 7 days of your referral's application being submitted, if the posting is continuous

IMPORTANT CONTACTS

Important Contacts

Employees are encouraged to review and consider the information provided in this guide carefully. Should an employee have questions on any of the plan options or need assistance related to the open enrollment process, please contact any member of the Benefits staff:

BENEFITS STAFF	PHONE NUMBER | EMAIL
Tammy Guinn, Benefits Coordinator	303-538-7529 | tammy.guinn@thorntonco.gov
Krista Payne, Benefits Administrator	303-538-7453 | krista.payne@thorntonco.gov

COVERAGE	CARRIER	GROUP #	PHONE #	WEB ACCESS
Cigna Medical	Cigna	3178056	800-244-6224	mycigna.com
Home Delivery Pharmacy	Cigna	3178056	800-285-4812	mycigna.com
Kaiser Medical	Kaiser	00365	303-338-3800	kp.org
Delta Dental (EPO & PPO)	Delta Dental	7990	800-610-0201	deltadentalco.com
VSP Vision	VSP	12134630	800-877-7195	vsp.com
Employee Assistance Program	Cigna	City of Thornton	888-712-1567	mycigna.com
FLEXIBLE SPENDING ACCOUNTS				
Flexible Spending Account	Rocky Mountain Reserve		888-722-1223	rockymountainreserve.com
RETIREMENT				
401(a)	City Employees		888-401-5272	mythorntonretirement.com
457	All eligible employees			
PEHP	All eligible employees		888-401-5272	mythorntonretirement.com
Fire & Police Defined Benefit	FPPA		303-770-3772	fppaco.org

Federal regulations require city of Thornton to provide benefit eligible employees with the following notices:

Pre-Authorization Notice

Participant must complete pre-certification procedures of any inpatient hospital stay as required in the plan document section entitled "Pre-Certification Procedures," or be subject to an additional charge of $500.

Private Health Information

A portion of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) addresses the protection of confidential health information. It applies to all health benefit plans. Confidential health information that identifies (or could be used to identify) the employee is kept completely confidential. This individually identifiable health information is known as "protected health information" (PHI), and it will not be used or disclosed without the employee's written authorization, except as described in the Plan's HIPAA Privacy Notice or as otherwise permitted by federal and state health information privacy laws. A copy of the Plan's Notice of Privacy Practices that describes the Plan's policies, practices and the employee's rights with respect to the employee's PHI under HIPAA is available from the employee's medical plan provider. For more information regarding this Notice, please contact the medical plan directly.

Women's Health and Cancer Rights Act

City of Thornton's medical plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services. These services include:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses and treatment of physical complications resulting from mastectomy (including lymphedema)

This coverage will be provided in consultation with the attending physician and the patient, and will be subject to the same annual deductibles and coinsurance provisions that apply to the mastectomy. For more information, contact the employee's medical plan provider.

Special Enrollment Rights

If the employee declined enrollment for themselves or their dependents (including the employee's spouse) because of other health insurance coverage, the employee may be able to enroll themselves or their dependents in the city of Thornton's health plan if the employee or the employee's dependents lose eligibility for that other coverage (or if the employer stops contributing towards the employee or the employee's dependents' other coverage). However, the employee must request enrollment within 31 days after the employee or the employee's dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if the employee has a new dependent as a result of marriage, birth, adoption, or placement for adoption, the employee may be able to enroll themselves or their dependents, provided that the employee requests enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If the employee or their children are eligible for Medicaid or CHIP and the employee is eligible for health coverage from the State, they may have a premium assistance program that can help pay for coverage. These states use funds from their Medicaid or CHIP programs to help people who are eligible for these programs, but also have access to health insurance through their employer. If the employee or the employee's children are not eligible for Medicaid or CHIP, the employee will not be eligible for these premium assistance programs.

If the employee or the employee's dependents are NOT currently enrolled in Medicaid or CHIP, and the employee thinks the employee or any of the employee's dependents might be eligible for either of these programs, the employee can contact the state Medicaid or CHIP office to find out how to apply. If the employee qualifies, the employee can ask the state if it has a program that might help the employee pay the premiums for an employer-sponsored plan.

Once it is determined that the employee or the employee's dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under the employee's employer plan, the employee's employer must permit the employee to enroll in the plan if the employee is not already enrolled. This is called a "special enrollment" opportunity, and the employee must request coverage within 60 days of being determined eligible for premium assistance. If the employee has questions about enrolling in a premium assistance plan, the employee can contact the local state Medicaid or CHIP office for more information.

COLORADO-Medicaid

- Health First Colorado Website: https://healthfirstcolorado.com
- Health First Colorado Phone: 1-800-221-3943
- CHP+ Website: https://hcpf.colorado.gov/child-health-plan-plus
- CHP+ Phone: 1-800-359-1991

To see if any more States have added a premium assistance program since July 31, 2024, or for more information on special enrollment rights, the employee can contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Ext. 61565

This guide provides only a highlight of the benefit plans offered to you and in no way serves as the actual plan description or plan document for the plans. The plan documents will always govern the offered benefits that your employer provides for you. The City reserves the right to modify any or all of these plans at anytime.

STATE SPECIFIC INFORMATION:

Colorado Resources

Need Additional Resources?

Check out these free state resources available to all employees!

COLORADO

EDUCATION & EMPLOYMENT

Colorado Department of Education: Offers resources related to education and workforce development. They provide information on schools, colleges, and universities in Colorado, as well as resources for continuing education, adult education, and vocational training. *https://www.cde.state.co.us/*

Colorado Division of Vocational Rehabilitation (DVR): Assists individuals with disabilities in obtaining and maintaining employment. They offer vocational counseling, training, and job placement services. DVR can provide assistance with accommodations, accessibility, and job retention support. *https://dvr.colorado.gov/*

Colorado Department of Human Services: Oversees several programs that can help with socioeconomic factors. For example, the Office of Early Childhood offers resources for childcare and early education. The Division of Employment and Benefits provides information on public assistance programs like food assistance, Medicaid, and cash assistance. *https://cdhs.colorado.gov/*

HEALTH & WELL-BEING

Colorado Department of Public Health and Environment (CDPHE): Responsible for promoting and protecting the health and well-being of Colorado residents. They provide information on healthy eating, physical activity, tobacco cessation, and substance abuse prevention. *https://cdphe.colorado.gov/*

Colorado Physical Activity and Nutrition Program (C-PAN): An initiative by the CDPHE that focuses on promoting physical activity and healthy eating. They offer resources, educational materials, and programs to encourage individuals and communities to engage in regular exercise and adopt healthy eating habits. *https://cdphe.colorado.gov/health/prevention-and-wellness/healthy-eating-and-active-living*

Colorado QuitLine: Free, confidential service that helps individuals quit tobacco and nicotine use. They offer coaching, support, and resources to develop a personalized quitting plan. They provide telephone counseling, online support, and information on nicotine replacement therapies. *https://www.coquitline.org/en-US/*

Colorado Substance Abuse Trend and Response Task Force: They provide resources, information, and support related to substance abuse prevention, treatment, and recovery. Their website offers resources for individuals seeking help with substance abuse issues. *https://coag.gov/task-force/*

Colorado 2-1-1: A free and confidential service that connects individuals to a wide range of health and human services. They can provide information on local resources for diet and exercise programs, substance abuse treatment centers, mental health services, and more. You can contact them by dialing 2-1-1 or visiting their website. *https://www.211colorado.org/*

Additional Resources (Continued)

COLORADO (Continued)

HEALTHCARE RESOURCES

Colorado PEAK (Program Eligibility and Application Kit): An online portal that allows individuals to determine their eligibility and apply for various state assistance programs, including Medicaid and the Children's Health Insurance Program (CHIP). Through PEAK, you can access information on healthcare coverage options and apply for enrollment.
https://peak--coloradopeak.force.com/peak/s/peak-landing-page?language=en_US

Connect for Health Colorado: State health insurance marketplace providing a platform for individuals and families to compare and purchase health insurance plans, including private plans and coverage options through Medicaid and CHIP. The marketplace also offers assistance in finding financial aid or subsidies to help make insurance more affordable. *https://connectforhealthco.com/*

Colorado Medicaid: Provides healthcare coverage for low-income individuals and families. Employees who meet the income and eligibility criteria can apply for Medicaid to access comprehensive healthcare services, including doctor visits, hospital care, prescriptions, and preventive care. *https://www.healthfirstcolorado.com/*

Colorado Indigent Care Program (CICP): A discounted healthcare program that provides reduced-cost medical services to low-income individuals and families who do not qualify for Medicaid. It helps eligible individuals access medical care from participating providers at a reduced fee.
https://hcpf.colorado.gov/colorado-indigent-care-program

HOUSING & MOBILITY

Colorado Housing Connects: A resource that helps individuals find affordable housing options in the state. They provide information and assistance on rental housing, homeownership programs, and resources for individuals facing housing challenges. They can connect you with affordable housing resources and programs in your area. *https://coloradohousingconnects.org/*

Colorado Division of Housing: Administers various housing programs and initiatives in the state. They offer resources and support for affordable housing development, rental assistance programs, and homelessness prevention efforts. The DOH website provides information on housing programs and resources available in different communities across Colorado. *https://cdola.colorado.gov/housing*

Colorado Housing and Finance Authority (CHFA): Provides financing options and resources for affordable homeownership and rental housing in Colorado. They offer programs such as down payment assistance, low-interest mortgages, and rental assistance for low-income individuals and families.
https://www.chfainfo.com/

Aging and Disability Resources for Colorado (ADRC): Offers information and resources for older adults, individuals with disabilities, and their caregivers. They can provide assistance in finding accessible housing options, home modifications, transportation services, and other resources to support independent living and mobility. *https://cdhs.colorado.gov/our-services/older-adult-services/state-unit-on-aging/aging-and-disability-resources-for-Colorado*