

# BENEFIT HIGHLIGHTS



# MEDICAL PLANS OPTIONS

## **Medical Plan Options**

- UMR SelectCO ACO
- UMR HDHP with HRA with employer
  - \$500 Employee Only;
  - \$1,000 Employee + dependent(s)
- City contributes 80% of the employee monthly premium!
- Full prescription plan included
- Both plans include FREE virtual visits through Teladoc and through the onsite Wellness Center

### **On-Site Wellness Center**

Access to our Onsite Medical Clinic\* - Marathon Health

- Wellness, disease management and episodic care
- Convenient & high-quality care
- NO cost appointments
- Health coaching & support tools
- 20+ generic medications dispensed
- Wellness Portal

\*Only available to employees enrolled in a City medical plan.



# RETIREMENT BENEFITS

#### Employee (non-Police) Contributions:

- 401(a) Employee 3% with Employer 5%, increases with longevity
- 100% vested after 3 years

#### 457 Deferred Compensation/Roth Contributions:

- All employees eligible
- Pre or Post tax options
- Can contribute up to IRS annual limit

#### Police Retirement Benefits

- 401(a) plan with matching 10% City contribution
- Voluntary Options: Match plan; 401 after tax; 457 plans

# Additional Health Benefits

#### LANTERN (SURGERY PLUS)

- Top Quality surgical care for planned procedures
- Deductible and co-insurance waived
- Personalized case manager

#### ANNUAL ONSITE BIOMETRIC

The City hosts a biometric screening for employees each year

### Unique to our Medical Plan

#### UNIQUE BENEFITS TO CITY OF LOVELAND

- Chiropractic Care
- **EPIC Hearing Program discounts**
- Access to onsite Medical Clinic

## Medical Premium Incentive Rewards

- Complete different activities through the year to earn points. Activities include a health questionnaire, wellness portal challenges, flu shots and more!
- Once complete, points count toward a reduction in your monthly medical premium for the following year



# OTHER BENEFITS

- Dental, Vision, Flexible Spending, Critical Illness & Accident coverage, Employee Assistance
- Paid Life Insurance, Voluntary additional life insurance
- PTO for medical, vacation, holidays
- Additional leaves: jury duty, bereavement, military, volunteer time, comp time, award time
- 529 College Savings plan

# **QUESTIONS?**

Contact: HR@CityofLoveland.org or 970.962.2371











Center (Chilson Center) for staff



**Vision Coverage** available through **VSP** 

**Employee Assistance Program** with unlimited online resources

Basic life, AD&D, Short and Long-Term disability at no cost to employee