



# BENEFIT HIGHLIGHTS



## MEDICAL PLANS OPTIONS

### Medical Plan Options

- UMR SelectCO ACO
- UMR HDHP with HRA including employer contribution
  - \$500 Employee Only
  - \$1,000 Employee + dependent(s)
- City contributes 80%, on average, 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.*

### Additional Health Benefits

#### LANTERN

- 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

- Access to dedicated employee Medical Clinic
- Chiropractic Care
- EPIC Hearing Program discounts

### Medical Premium Incentive Rewards

- Complete different activities throughout 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



## 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 / 5-year vesting
- Voluntary Options: Match plan; 401 after tax; 457 plans

## OTHER BENEFITS

- Dental, Vision, Flexible Spending, Critical Illness & Accident coverage, Employee Assistance Program
- 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
- Employee Discount Program

## QUESTIONS?

Contact: [HR@CityofLoveland.org](mailto:HR@CityofLoveland.org) or 970.962.2371



Discounted Fitness  
Center (Chilson Center)  
for staff



Full dental coverage  
available through Delta  
Dental of Colorado



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