



City of Steamboat Springs Summary of Benefits

Full-time Sworn Police Employees Hired After January 1, 1987

This is an overview and summary of the City's benefits, policies and procedures. As benefits, policies, and procedures are revised, changes will be communicated to you through standard communication channels. Advance notice may not always be possible.

This information does not constitute an employment contract or commitment. The City does not offer employment contracts, nor does it guarantee any minimum length of employment. The City reserves the right to terminate any employee at any time "at-will" with or without cause. No one, including employees, supervisors, directors, or managers has the authority to make any contrary representation of employment.

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*Medical and Dental Rates are listed on the [last page](#) of this summary.

Medical Insurance

Full time employees shall receive coverage under the City's Medical plan beginning on the first day of the month following first day of employment. Dependent coverage may be purchased per schedule on the last page of this summary. You will receive an insurance/prescription ID card from UMR. You may also obtain claim forms from the Human Resources Department.

Our medical insurance is administered by UMR. We have a Major Medical Plan with special cost containment features. PPO coverage is 80/20, and out-of-network coverage is 60/40. Deductible: \$1000/yr. individual; \$2000/yr. family.

Dental Insurance

Full time employees shall receive coverage under the City's Dental plan beginning on the first day of the month following first day of employment and is administered through Delta Dental. This Plan includes two free cleanings and check-up appointments per year.

COBRA Medical Insurance

Employees terminating employment with the City may continue medical or medical and dental insurance coverage at their own expense, for a period of 18 months, in some cases 36 months.

Paid Time Off

The City provides a general leave program of Paid Time Off (PTO) for its employees. Paid Time Off is accrued by regular employees to use for vacations, illness, off the job injury, medical/dental appointments, personal business, child care problems, pregnancies, family emergencies or for any other valid absence as determined by the Department Head or his/her designee.

Continuous Operations employees accrue Paid Time Off at an accelerated rate in lieu of the fact that they do not observe holidays.

Continuous Operations employees accrue the following amount of Paid Time Off on a bi-weekly basis for twenty-six (26) pay periods each year:

Years of Service	Bi-weekly Accrual Hours (40 hrs/wk)
Date of hire	40
DOH through year 1	4.62
Year 2 - 5	6.15
Year 6 - 10	7.69
Year 11 – 15	8.46
Year 16 plus	9.23

Paid Time Off accruals shall increase to the next level beginning with the first full pay period following the employee's anniversary date.

Holidays

Sworn police officers shall be scheduled to work without regard to holidays. Each sworn police officer is granted a bank of Holiday Time of seventy-two (72) hours at the beginning of each year (pro-rated based on date of hire), to be used throughout the year. For details, please contact Human Resources for the Holiday Policy.

Retirement Programs

POLICE PENSION – MISSION SQUARE (401A): The City's contribution is 12.2% (from 1st day of employment) and the employee contributes 9.2% (from 1st day of employment.) Employees may contribute additional funds up to the IRS maximum. Employee contributions are refundable at termination. Employer contributions are refundable per vesting schedule - 20% after 1 year; 40% after 2 years; 60% after 3 years; 80% after 4 years; and 100% after 5 or more years.

In addition to the 401A, Officers may contribute to:

MISSION SQUARE (457) is a tax deferred “self-directed” retirement program available from the first day of employment. It is an optional program for employee contributions, up to current IRS limits. A variety of investment options are available. Contributions are 100% refundable upon termination. Contributions must be identified upon enrollment as a percentage of compensation, i.e., no flat rate contributions.

Roth IRA

EMPLOYEE CONTRIBUTION (Elective): ROTH IRA through MISSION SQUARE is an opportunity to build retirement assets without ever owing any taxes on the earnings. It is a payroll deduction contribution (after-tax). Earnings are tax free at the time of withdrawal providing you have held the ROTH-IRA for at least 5 years, and are 59 ½ years of age or older, or if you are using the money for a first-time home purchase.

Paid Parental Leave

Full-time employees who have been employed with the City for at least twelve (12) consecutive months are eligible for up to 12 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. The purpose of paid parental leave is to enable the employee to care for and bond with a newborn or a newly adopted or newly placed child. This policy will run concurrently with Family and Medical Leave Act (FMLA) leave, as applicable.

Active Health Program

As a full-time employee, Firefighter/EMT’s are eligible for \$400 in “Active Health” dollars, (\$200 if hired July 1st or later). The program is administered through the Human Resources Division.

Youth Program Discount

Discount of 20% on youth programs, including Afterschool Action, Summer Camps, ASSET Clubs, and ASSET Camps.

Section 125, Cafeteria Flex Plan

Medical or Dependent Care Flexible Spending is available to individuals desirous of using "pre-tax dollars" to pay out-of-pocket medical expenses, or dependent care. For details contact Human Resources.

Life Insurance

For employees age 69 and under, the City pays the premium for life insurance in an amount equal to the employee's annual salary to a maximum of \$50,000. Benefits will reduce 35% at age 70.

In addition, employees with a spouse, and/or dependent children have coverage through the Fire and Police Pension Association (FPPA). Please reference your current FPPA Member Handbook under Survivor Benefits.

FPPA Disability Insurance

As defined by the Fire and Police Pension Association (FPPA) there are three levels of coverage for disabilities whether they are suffered on, or off the job:

1. **Temporary Occupational Disability:** If you are granted temporary occupational disability status resulting from an on, or off duty, injury, accident, or illness, which results in your incapacity to perform assigned duties, you will be retired for up to five years and will receive an annual benefit of 40% of your annual base salary regardless of your family status.*
2. **Permanent Occupational Disability:** If you are granted permanent occupational disability status resulting from an on, or off duty injury, accident, or illness which results in your permanent incapacity to perform assigned duties, you will be retired for as long as the permanent occupational disability continues and will receive an annual benefit of 50% of your annual base salary.*
3. **Total Disability:** If you are declared totally disabled and not able to work in any capacity, you will be retired and will receive an annual pension of 70% of your current annual base salary.*

* Options and restrictions apply. Please reference your current [FPPA Member Handbook](#)

Short-Term Disability

The City pays the full premium. Benefits begin on the 15th day of continuous disability. This benefit is a supplement to the FPPA benefit.

Long-Term Disability

The City pays the full premium. Benefits begin on the 91st day of continuous disability. This benefit is a supplement to the FPPA benefit.

Payroll Direct Deposit

Payroll checks are deposited in the employee's checking account on payday, which is every other Friday.

Routt Federal Credit Union

Employees may join the credit union via payroll deduction. The credit union offers free notary service, competitive certificates of deposit and competitive loans. You may call the credit union at 879-2723 to obtain current rates.

Howelsen Hill Skiing and Skating Pass

City employees and their immediate family members are entitled to free skiing and skating at Howelsen Hill. Show your ID card for Ice Skating, Waivers are available from your supervisor to obtain a pass for skiing.

Tennis Center Discount

Full time and continuous part time City employees will receive a 20% discount on court time only, at the Steamboat Tennis Center. This benefit is for employees only, not family members. Show your ID card.

Tuition Reimbursement

Tuition reimbursement is a way for the City of Steamboat Springs to invest in our employee's future career growth and help them pursue further knowledge, skills, and job effectiveness through higher education. Full-time employees who have been employed with the City for at least twelve (12) consecutive months are eligible for up to \$2,000 per calendar year for degreed programs. Employee must be pre-approved for reimbursement before they enroll. Successful completion of courses is required before expenses are reimbursed.

Second Language Bonus

In an effort to better serve our citizens, it is recognized that decreasing language barriers is important. Recruiting and retaining employees who have a proficiency in a second language brings a direct benefit to the operations of the City. Any employee who gains a certified level of proficiency in Spanish, French or Sign Language as a second language can be eligible for an annual bonus. The specified second languages are subject to change based on the needs of the community we serve. If the following criteria is met, an employee is eligible to receive an annual bonus in the amount of \$2,500, to be awarded during the first full pay period in January each year. The maximum bonus an employee is eligible for is \$2,500, even if proficient in more than one of the specified languages. The bonus will be pro-rated for any new hires who test for proficiency based on date of hire.

Voluntary Benefits

The following voluntary benefits are offered at the employee's expense. Please ask Human Resources for enrollment forms.

Aflac Life Insurance and AD&D

This is additional, voluntary life insurance above and beyond city provided insurance. Premiums are based on amount of coverage desired, and age.

Aflac Group Accident

Pays cash benefits in the event of a covered accident. Premiums are semi-monthly depending on the level of coverage elected.

Aflac Group Critical Illness

Pays cash benefits when diagnosed with a critical illness as defined in the plan. Premiums are semi-monthly and depend on issue age and amount elected.

LifeLock

Identify theft protection. Premiums are semi-monthly and depend on coverage elected.

VSP Choice Care

Vision service provider coverage for savings on eye exams, frames, lenses, contacts and more.

Workers Compensation

The City pays the full premium. Benefits pay a monthly income based upon 2/3 of employee's salary in the event of an on-the-job injury causing time off work. If injured on the job, the employee must immediately complete a workers' compensation claim form with your Supervisor or the HR Department. Steamboat Medical Group and Yampa Works Occupational Health Services are the City's designated workers' compensation physicians. All initial visits must be through one of the above offices. Emergency injuries should be directed to the emergency hospital and follow up visits need to be with Steamboat Medical Group or Yampa Works Occupational Health Services.

This guide is intended to provide you with highlights of our benefits program. It is not intended to address all details.

THANK YOU!

*Medical | Dental rates are listed on the following page

2022 MEDICAL | DENTAL RATES

Medical and Dental options may be elected separately. **Monthly Employee portion** of premiums are:

	Employee Only	Employee + 1	Family
Medical:	\$61.00	\$255.00	\$316.00
Dental:	\$6.00	\$11.00	\$17.00

On both Medical and Dental, the **monthly City portion of premiums and total premiums** for both medical and dental coverage is listed below.

	Employee Only	Employee + 1	Family
City Portion:	\$884.98	\$1637.94	\$2294.42
Total Premium:	\$951.98	\$1903.94	\$2627.42

Note: Medical and dental premiums are paid with pre-tax dollars via the Section 125/Flex/Cafeteria Plan Benefit.

These benefits are offered for **Full-Time** Employees.