



BLACK HAWK

Benefits Overview

Plan Year July 1, 2015 to June 30, 2016



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Our employees are our most valuable asset.



That's why the City of Black Hawk is committed to a comprehensive employee benefit program that helps our employees stay healthy, feel secure, and maintain a work/life balance.

Stay Healthy

- Medical, Dental, and Vision Care
- Health Savings Account

- FPPA
- 401(a) Defined Contribution Plan
- 457 Deferred Compensation
- IRAs

Feeling Secure

- Group Life and Accidental Death & Dismemberment
- Voluntary Life and Accidental Death & Dismemberment
- Short Term Disability
- Long Term Disability

Work/Life Balance

- Employee Assistance Program
- Vacation Leave
- Sick Leave
- Holiday Leave

Medicare Part D Notice: If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see page 15 for more details.



Medical Insurance

Who is Eligible and When

All full-time **employees** working at least 30 hours per week are eligible for benefits on the first day of the month following date of hire.

Grandchildren living in the home of the employee are eligible for coverage on the Kaiser Medical Plan.

The HMO plan deductibles will continue to run on a calendar-year basis.

Cost of Kaiser Permanente HMO

Employees contribute 10% to the premium cost of the HMO prorated over 26 pay periods:

HMO Election	Total Monthly Premium HMO	City of Black Hawk's Monthly Cost (90% of HMO)	Employee Cost Per Paycheck	EE Cost with Spousal Surcharge per paycheck
EE Only	\$387.72	\$348.95	\$17.89	-
EE & Spouse	\$756.05	\$680.45	\$34.89	\$81.05
EE & Child(ren)	\$732.79	\$659.51	\$33.82	-
Family	\$1,170.91	\$1,053.82	\$54.04	\$100.20

Spousal Surcharge

If your spouse has access to health insurance coverage through his or her employer, retiree coverage, Medicare or TRICARE, or other military benefits, there will be a \$100 per month surcharge to cover your spouse on the City of Black Hawk medical plan. If your spouse's access to other health insurance coverage changes during the plan year, you must notify Employee Services within 30 days of the change.

Notification of Qualified Life Event

Per IRS rules, you will be locked into your medical, dental, and vision elections until the next annual enrollment period, unless you experience a qualified life event during the plan year. A qualified life event includes, but is not limited to, marriage, divorce, death, birth, adoption, or placement of a child in your home for adoption purposes, or a change in work hours for you or your spouse. You have 30 days from the date of the qualified life event to make corresponding changes. You must notify Employee Services in writing of your qualified life event. If you miss your 30-day window of opportunity, you must wait until the next enrollment period to make changes.

Notification of Loss of Eligibility

It is your responsibility to notify Employee Services in writing when a change in eligibility has occurred, such as legal separation, divorce, or a dependent child reaching the limiting age. Failure to notify Employee Services in writing of a change in eligibility could result in the loss of COBRA continuation coverage rights. *The City of Black Hawk may pursue all legal remedies for over payment of insurance premiums/HSA employer contributions because of failure to notify when a change in eligibility has occurred.*



MEDICAL BENEFIT PLAN DESIGN SUMMARY

Kaiser HMO Option – Kaiser Permanente Physicians and Contracted Facilities only

PLAN FEATURE	IN-NETWORK ONLY
Calendar Year Deductible	\$3,000 employee only \$6,000 employee plus child, spouse & family
Coinsurance	100%
Out-of-Pocket Limit	\$3,000 employee only \$6,000 employee plus child, spouse & family
Primary Care and Specialist Physician Office Visit	100% after deductible
Preventive Services	100% no deductible
Lab & X-Ray Services	100% after deductible
Advanced Imaging (MRI, CT, PET)	100% after deductible
Emergency Room	100% after deductible
Inpatient/Outpatient Hospital	100% after deductible
Inpatient Mental Health	100% after deductible
Outpatient Mental Health	100% after deductible
Durable Medical Equipment	100% after deductible. Limited to \$2,000 per calendar year.
Vision Exam, Frames, Lenses	\$150 credit every 2 years; must be used at one time.
Chiropractic Care	100% after deductible. Limited to 20 visits per calendar year.
Prescription Drugs	
• Generic	100% after deductible
• Formulary	100% after deductible
• Non-Formulary	100% after deductible

Dental Insurance

Who is Eligible and When

All full-time employees working at least 30 hours per week are eligible for benefits on the first day of the month following date of hire.

Grandchildren who are under legal guardianship of the employee are eligible for coverage on the Delta Dental Plan.

The plan deductibles will continue to run on a calendar-year basis.



Cost of Benefit

This benefit is paid in full by the City of Black Hawk.

Online Resources

Delta Dental of Colorado sponsors a comprehensive website to assist participants in using their medical benefits. On www.deltadentalco.com you can:

- Search for a Delta PPO or Delta Premier Dentist
- Print a copy of your ID card
- View your claim information
- View your benefits and eligibility

Balance Billing

If you see a dentist that is not in the Delta PPO or Delta Premier network, the dentist will be paid the PPO contract fee for the service and you may be balance billed for any amount over the PPO contract fee. Delta Premier Dentists fall into the non-PPO level of benefits, but they will accept Delta's reimbursement as payment in full (less-any coinsurance or deductible) and will not balance bill members.

Dental Open Enrollment

Employees who have previously not enrolled in the dental plan can enroll during the City of Black Hawk's open enrollment period with no waiting periods, or mid-year if there is a qualifying event.



DENTAL BENEFIT PLAN DESIGN SUMMARY

Basic Information	Delta Dental PPO Dentists, Delta Premier Dentists, and Non-Participating Dentists
Calendar Year Deductible (Single/Family)	\$50/\$150
Deductible Applies to:	Type 2 & 3 Services
Dental Calendar Year Maximum	\$2,000
Child Orthodontia Lifetime Maximum (to age 19)	\$1,500

Benefit Percentage	Delta Dental PPO	Participating Premier or Non-Participating Dentists
Type 1: Diagnostic & Preventive	100% no deductible (services do not count against annual \$2,000 maximum)	100% no deductible
Frequency of Exams	Twice per Year	Twice Per Year
Type 2: Basic Services (includes periodontics and root canals)	90% after deductible	80% after deductible
Type 3: Major Services	60% after deductible	50% after deductible
Implants	60% after deductible Once per tooth in a 60 month period	50% after deductible
Type 4: Orthodontic Services	50% up to lifetime maximum	

Vision

Who is Eligible and When

All full-time employees working at least 30 hours per week are eligible for benefits on the first day of the month following date of hire.

Grandchildren living in the home of the employee are eligible for coverage on the EyeMed vision Plan.



Cost of Benefit

This benefit is paid in full by the City of Black Hawk.

Vision Benefit Plan Design Summary

Benefit Percentage	In-Network	Out-of-Network Reimbursement
Exams	\$10 copay	Up to \$35
Materials	\$10 copay	N/A

Frequency of Service	In-Network & Out-of-Network
Exams	12 months
Lenses	12 months
Frames	12 months
Contact Lenses	12 months

Lenses Options	In-Network	Out-of-Network
Single Vision	100% after \$10 copay	Up to \$25
Bifocals	100% after \$10 copay	Up to \$40
Trifocals	100% after \$10 copay	Up to \$65
Standard Frames	\$140 allowance	Up to \$70

Contact Lenses	In-Network	Out-of-Network Reimbursement
Medically Necessary	100% after \$10 copay	Up to \$200
Elective	\$155 allowance	Up to \$124

Kaiser HMO Vision Benefit

Under the Kaiser HMO plan, there is a \$150 per member allowance for Kaiser HMO optical services (such as exams, frames, and lenses) every two years; the allowance must be used at one time.



Health Savings Account (HSA)

HSA Eligibility

To be eligible to establish an HSA and receive HSA contributions from the City of Black Hawk, you must be:

1. Enrolled in the Kaiser Permanente HMO qualified high deductible health plan; and
2. Not covered under any other medical plan including Medicare, TRICARE, AFLAC Hospital 2 Plan, a spouse's medical plan, or a spouse's Health Care FSA;

Employees who are not HSA eligible may still enroll in the Kaiser Permanente HMO high deductible health plan, but will not receive an HSA contribution from the City of Black Hawk.

Reminder – Health Care FSA Restrictions for HSA Eligibility

The IRS considers the Medical Reimbursement portion of a Flexible Spending Account to be other health care coverage. Therefore, your spouse cannot have a medical FSA election for 2015 since your claims would be eligible for reimbursement under the spouse's plan.

City of Black Hawk HSA Contributions for January 1, 2015 – December 31, 2015

Eligible employees will receive 50% of the deductible for the Kaiser Permanente HMO plan, prorated over 26 pay periods.

The City will contribute an additional \$125 per month to employee Health Saving Accounts. If this contribution exceeds the annual maximum HSA contribution allowed by the IRS, or if you do not have an HSA, the excess amount will be contributed to your 457 Plan on a prorated basis.

Spousal Waiver Incentive

If you are HSA eligible and your spouse has access to health insurance coverage through his or her employer, retiree coverage, or military benefits, and you do NOT cover your spouse on the City of Black Hawk medical plan, you will receive an additional \$100 per month contribution into your HSA. Contributions in excess of the IRS limits will be deposited in the employee's ICMA-RC 457 account.

Employees are required to notify Employee Services within 30 days of a spouse's employment or health insurance status change during the plan year – please see Important Notices, page 14.

HMO Enrollment Status	Annual Deductible	Annualized Employer HSA Contribution 50% of Ded + \$1,500	Monthly Spousal Incentive	Bi-Weekly Prorated HSA Contribution	Bi-Weekly Prorated 457 Plan Contrib.
EE Only	\$3,000	\$3,000	–	\$115.39	–
EE Only (w/incent.)	\$3,000	\$3,000	\$100	\$128.85	\$32.69
EE Only Over 55 (w/incent.)	\$3,000	\$3,000	\$100	\$161.54	–
EE+Spouse	\$6,000	\$4,500	–	\$173.08	–
EE+Ch	\$6,000	\$4,500	–	\$173.08	–
EE+Ch (w/incent.)	\$6,000	\$4,500	\$100	\$219.24	–
Family	\$6,000	\$4,500	–	\$173.08	–
No HSA Account	–	–	–	–	\$57.70



Contribute Tax-Free to Your HSA

HSA Eligible employees can make HSA contributions via payroll deduction on a before-tax basis.

Using HSA Funds

HSA funds can be used tax-free for payment of qualified medical expenses for you or your spouse or qualifying child or qualifying dependent under the tax code. Please note, children covered under the City of Black Hawk HMO plan may not be eligible for reimbursement of medical expenses with HSA funds due to the tax code definition of qualifying child and qualifying relative. See IRS Publication 502 for further information or consult your tax advisor for more information.

For more information about eligible expenses, please see IRS Publication 502 (Health Care Reimbursement) and IRS Publication 503 (Dependent Care).

HSA funds are *not* use-it-or-lose-it; they roll-over year to year to be used for future medical expenses. HSA funds used for non-qualified expenses are subject to income tax and a 20% excise tax penalty.

Over-the-counter medications are only considered qualified medical expenses with a physician's prescription.

How Much Can You Contribute to Your HSA?

High Deductible Health Plan Coverage Level	2015 Annual Contribution Maximum (Contributions from all sources)	2016 Annual Contribution Maximum (Contributions from all sources)
Employee Only	\$3,350	\$3,350
EE & Spouse, Child(ren), or Family	\$6,650	\$6,750
Individuals age 55+	Additional \$1,000	Additional \$1,000

If you enroll in the High Deductible Health Plan mid-plan year, you may contribute the maximum calendar year amount to your HSA as long you maintain continuous HDHP enrollment for a 12 month period. The 12 month period starts with the last month of the taxable year and ends 12 months later. If you do not remain continuously enrolled in an HDHP for the 12 month period, your maximum contribution will be less than the maximum calendar year amount and you may be subject to additional IRS taxes and penalties. Please consult your tax advisor for information.



Life and AD&D Insurance

Who is Eligible and When

All full-time employees working at least 30 hours per week are eligible for benefits on the first day of the month following date of hire.

Cost of Benefit

This benefit is paid in full by the City of Black Hawk.

Basic Life and AD&D Insurance

City of Black Hawk provides full-time employees with a life insurance benefit of two times annual compensation rounded to the next higher \$1,000, to a maximum of \$300,000. There is also an accidental death and dismemberment (AD&D) benefit that pays an additional benefit in the case of accidental death, or loss of limb or eyesight.

Keep Your Beneficiary Information Current

Please login to ADP self-service to change your beneficiaries.

Voluntary Life and AD&D Insurance

Voluntary Life Insurance

Employees who want to supplement their group life insurance benefits may purchase additional coverage. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through payroll deductions. You can purchase coverage on yourself in increments of \$10,000 to a maximum of 5 times your basic annual earnings up to \$100,000. You can purchase coverage for your spouse in \$5,000 increments to a maximum of 50% of the employee amount up to \$30,000. \$10,000 of coverage can be purchased for children to age 24 (if full-time student). The spouse's life rate is based on the employee's age. *Voluntary life insurance elections outside of the initial eligibility period require medical evidence of insurability.*

Monthly Cost for Each \$1,000 of Employee or Spouse Voluntary Life Insurance Coverage										
Employee's Age	<35	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Employee or Spouse Life Rate	\$0.06	\$0.085	\$0.136	\$0.213	\$0.426	\$0.673	\$0.792	\$0.903	\$1.337	\$3.228
AD&D Rate	Employee \$0.04 Spouse \$0.031 Child \$0.041									
Dependent Children	\$0.24 per \$1,000 regardless of number of children									



Disability Insurance

Who is Eligible and When

All full-time employees working at least 30 hours per week are eligible for benefits on the first day of the month following date of hire.

Cost of Benefit

This benefit is paid in full by the City of Black Hawk.

Benefits You Receive

The City of Black Hawk provides full-time employees with short and long-term disability income benefits insured by Lincoln, as well as Worker's Compensation Coverage for on-the-job accidents and injuries.

Short Term and Long Term Disability

In the event you become disabled from an injury or sickness, disability income benefits may be provided as a source of income. Here is a summary of the Short Term and Long Term Disability Benefits:

	Short Term Disability	Long Term Disability
Benefit Percentage	66.67% of weekly covered earnings rounded to the nearest dollar	60% of covered earnings
Maximum Weekly Benefit	\$1,250 per week	\$6,000 per month
Minimum Weekly Benefit	\$25 per week	\$100 per month
Elimination Period	Accident: 14 Days Sickness: 14 days	90 days
Benefit Duration	Accident: until the 11 th weekly benefit is paid Sickness: until the 11 th weekly benefit is paid	Own Occupation: 24 months Any Occupation: SSNRA



Retirement Plans

FPPA

The State requires that all Firefighters contribute 8.5% of base pay to F.P.P.A. and the City will contribute 8% of base pay to F.P.P.A. Employees are eligible from the date of hire.

401(a) Defined Contribution Plan

All full-time employees, except fire personnel, are automatically enrolled in the City's 401(a) defined contribution plan with ICMA-RC. The plan requires all employees, except fire personnel, to contribute 6% of base pay to the plan on a pre-tax basis as a condition of employment. The City will contribute 6% of gross salary into the employee's account. *Employee pre-tax elections are irrevocable.* The City's contributions are subject to the following vesting schedule:

Years of Service	Total Amount Vested
After 1 year of Service	20%
After 2 years of Service	40%
After 3 years of Service	60%
After 4 years of Service	80%
After 5 Years of Service	100%

In addition, employees who have maximized all other pre-tax investments may voluntarily contribute to their 401(a) beyond the 6%, as allowable by law. Employees are allowed to make changes to their voluntary elections at any time.

457 Deferred Compensation

Full-time employees are eligible to participate in the City's 457 Deferred Compensation Plan and may enroll at any time. This is a tax-sheltered, supplemental retirement/pension plan that allows employees to defer up to \$18,000 during 2015, or 100% of pay, whichever is less. The plan offers several investment options. This is a voluntary plan, which is administered by ICMA-RC. Employees are eligible from the date of hire. Employees may make changes to this plan at any time.

- Catching Up After Age 50: There is an "Age 50 Catch-Up Provision" above the normal maximum contribution limit for employees of an additional \$6,000 for 2015.
- Catching Up on Past Contribution Before Your Retirement Age: You may use the three-year catch-up period immediately preceding the year of your declared normal retirement age to defer additional income up to a total contribution of \$36,000 for 2015. Please refer to the 457 Catch-Up Provision Packet for details.

Employees participating in the 401(a) Defined Contribution Plan are eligible to receive contributions from the City through Variable Employer Match of Voluntary Employee 457 Contribution. This program is designed to encourage employees to save more for their retirement and incentivizes through an employee/employer variable match. The more an employee contributes, the more the City will contribute, up to an employer maximum of 12% of combined 401(a) and 457 contributions.

Social Security and Medicare

The IRS requires all City of Black Hawk employees, except Firefighters, to pay into Social Security. The Social Security tax rate is 6.2 percent on income under \$118,500 through the end of 2015 for both the employer and the employee. The employer and every employee are required by law to contribute to Medicare. The Medicare tax rate is 1.45 percent of all income for 2015.



Employee Assistance Programs

The City of Black Hawk provides an Employee Assistance Program to help employees and immediate family living in their home, work through problems which may be affecting their lives and work in a negative way. The program is free to employees and their eligible dependents.

Services include:

- Crisis intervention
- Relationship or Family Problems
- Depression or anxiety
- Stress Management
- Evaluation referrals
- Short-term counseling and follow-up
- Legal issues
- ID Theft

Provided through CIGNA's Life Assistance Program

- 24-hour/365 days per year telephonic services
- 24-hour crisis intervention
- 3 free face-to-face counseling visits per issue, per year for behavioral issues
- Referrals to community resources for localized support
- Call 1-800-538-3543 or visit www.cignabehavioral.com/CGI



Paid Time Off

Holidays

Employees are provided a Holiday Bank of 88 hours per year provided at the beginning of each year plus 32 hours floating holiday, for a total of 15 days per year. Holidays yet to occur are credited to the employee's holiday bank upon date of hire. Floating Holiday hours accrue at the rate of 8 hours per quarter worked during the calendar year.

- New Year's Day
- Martin Luther King, Jr. Day
- Presidents' Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve
- Christmas Day
- New Year's Eve

Vacation Leave

Employees accrue vacation based on the following schedule: 96 hours per year upon initial eligibility, 120 hours per year after 5 years of eligible service, and 160 hours per year after 10 years of eligible service.

The maximum amount of vacation hours that an employee will be allowed to carry at any time shall be 320 hours. Vacation begins accruing from date of hire. Unused vacation leave benefits will be paid upon termination of employment.

Sick Leave

Employees are provided 96 hours of sick leave per year for temporary absence due to illness, injuries, or other medical reasons. Employees may use sick leave benefits for absences due to their own illness or injury or that of a family member. Sick leave will accrue each pay period at 3.69 hours or 96 hours per year and begins accruing from the date of hire.

Unused sick leave benefits will be allowed to accumulate until the employee has accrued a total of 60 days' worth or 480 hours. However, if an employee's sick leave benefit accrues beyond 30 days (240 hours) as of 7 days prior to the first pay date in December of each year, and only in the event that the employee has completed five (5) years of service as a full-time employee, all days and portions of days above 30 days may be cashed out or converted to vacation leave at the employee's then current pay-rate in an amount equal to one (1) hour for every two (2) sick leave hours accrued over the 240 hour limit.

Sick leave benefits are intended solely to provide income protection in the event of illness or injury, and may not be used for any other absence. Unused sick leave benefits will not be paid upon termination of employment.

Sick Leave Donation

Sick Leave Donation is a voluntary donation program which provides sick leave or vacation leave to employees who need additional sick leave due to unexpected hardships and are unable to work due to long term illness or medical conditions. See section 321 of the Employee Handbook for more details.

Additional Leave

Additional leaves are available such as bereavement leave, military leave, jury duty, witness duty, and time off to vote.

Family Medical Leave (FMLA)

The Family and Medical Leave Act requires covered employers to provide up to 12 weeks of unpaid, job-protected leave to eligible employees for medical reasons, birth, or adoption of a child, and for the care of a child, spouse, or parent who has a serious health condition. Employees are eligible for FMLA after 12 months of employment, during which they worked at least 1,250 hours.



Additional Information

Workers' Compensation

The City provides Worker's Compensation Insurance coverage at no cost to the employee through Pinnacol Assurance. Workers' Compensation Insurance pays for an employee's medical expenses for injuries incurred while on the job and, under certain circumstances, compensation for loss of income. Coverage begins on the date of hire.

Direct Deposit

The City utilizes Electronic Funds Transfer (EFT) to deposit employee pay checks into the banking institutions of the employee's choice. There is a mandatory one pay period delay before the direct deposit takes effect.

Optional Voluntary Benefits

- IRA Investment Opportunities – ICMA-RC; please contact Employee Services to enroll in a Roth or Traditional IRA
- AFLAC Supplemental Insurance
- Legal Shield Services
- CollegenInvest – a Division of the Colorado Department of Higher Education. As a non-profit state agency, their goal is to educate residents about the cost of college, and help them save with a 529 Plan. The biggest reason to use a 529 is, unlike any other savings vehicle, contributions are deductible on state income taxes. CollegenInvest Savings Plans can be used anywhere in the county at any type of school.

Important Notice Regarding This Benefits Overview

This benefit summary is neither an express nor implied contract, and the City of Black Hawk retains the right to change, delete, or modify any benefit as authorized by applicable law. This summary in no way replaces the information contained in the Employee Handbook and other benefit plan documents. Employees should refer to the Employee Handbook and other benefit plan documents for more details regarding eligibility, definitions, procedures, limitations, and exclusions.



Important Notices

Important Notice from City of Black Hawk about Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with City of Black Hawk and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. City of Black Hawk has determined that the prescription drug coverage offered by the Kaiser HMO Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year thereafter from October 15th through December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current City of Black Hawk coverage will not be affected.

If you do decide to join a Medicare drug plan and drop your current City of Black Hawk coverage, be aware that you and your dependents will not be able to get this coverage back until the next annual open enrollment period for the City of Black Hawk Plan.



When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with City of Black Hawk and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through City of Black Hawk changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date: July 1, 2015
Name of Entity/Sender: City of Black Hawk
Contact – Position/Office: Melissa Greiner, City Clerk/Administrative Services Director
Address: P.O. Box 68, Black Hawk, CO 80422
Phone Number: 303-582-2292



Medicaid and the Children's Health Insurance Program (CHIP) Offer Free or Low-Cost Health Coverage To Children And Families

If you are eligible for health coverage from your employer, but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.

If you or your dependents are already enrolled in Medicaid or CHIP, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, your employer's health plan is required to permit you and your dependents to enroll in the plan – as long as you and your dependents are eligible, but not already enrolled in the employer's plan. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, you can contact the Department of Labor electronically at www.askebsa.dol.gov or by calling toll-free 1-866-444-EBSA (3272).

Colorado residents may be eligible for assistance paying your employer health plan premiums. Contact the State of Colorado for further information:

- Medicaid Website: <http://www.colorado.gov/>
- Medicaid Phone (In state): 1-800-866-3513
- Medicaid Phone (Out of state): 1-800-221-3943

To see if other states have added a premium assistance program, or for more information on special enrollment rights, you 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, Menu Option 4, Ext. 61565



Notice of Grandfathered Health Plan

The City of Black Hawk believes this Group Health Plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to Melissa Greiner, Assistant to the City Manager for Administration, 303-582-2292, P.O. Box 68, Black Hawk CO 80422.

Notification of Qualified Life Event

Per IRS rules, you will be locked into your medical, dental, and vision elections until the next annual enrollment period, unless you experience a qualified life event during the plan year. A qualified life event includes, but is not limited to, marriage, divorce, death, birth, adoption, or placement of a child in your home for adoption purposes, or a change in work hours for you or your spouse. You have 30 days from the date of the qualified life event to make corresponding changes. You must notify Employee Services in writing of your qualified life event. If you miss your 30 day window of opportunity, you must wait until the next enrollment period to make changes.

Notification of Loss of Eligibility

It is your responsibility to notify Employee Services in writing when a change in eligibility has occurred, such as legal separation, divorce, or a dependent child’s reaching the limiting age. Failure to notify Employee Services in writing of a change in eligibility could result in the loss of COBRA continuation coverage rights. *The City of Black Hawk may pursue all legal remedies for over payment of insurance premiums/HSA employer contributions because of failure to notify when a change in eligibility has occurred.*



Contact Information

MEDICAL

Provider Name:	Kaiser Permanente Insurance
Provider Phone Number:	(303) 338-3800
Provider Web Address:	www.kp.org http://my.kp.org/co/cityofblackhawk/index.html

DENTAL

Provider Name:	Delta Dental of Colorado
Provider Phone Number:	(800) 610-0201
Provider Web Address:	www.deltadentalco.com

VISION

Provider Name:	EyeMed Vision Care
Provider Phone Number:	(866) 939-3633
Provider Web Address:	www.eyemedvisioncare.com

HEALTH SAVINGS ACCOUNT BANKING

Provider Name:	Colorado Business Bank
Provider Phone Number:	(877) 780-3399
Provider Web Address:	www.cobizHSA.Lh1ondemand.com

LIFE & ACCIDENTAL DEATH & DISMEMBERMENT

Provider Name:	Cigna
Provider Phone Number:	(800) 238-2125
Provider Web Address:	www.mycigna.com

SHORT-TERM/LONG-TERM DISABILITY & VOLUNTARY LIFE

Provider Name:	Cigna
Provider Phone Number:	(800) 642-8553
Provider Web Address:	www.mycigna.com

RETIREMENT PLANS

Provider Name:	ICMA-RETIREMENT CORPORATION	FPPA
Provider Phone Number:	(800) 669-7400, option 0	800-332-FPPA (3772)
Provider Web Address:	www.icmarc.org	www.fppaco.org
	Lisa Deppey Account Rep ldeppey@icmarc.org (303) 471-0901	Jared Martin Certified Financial Planner jmartin@icmarc.org (800) 241-6494



EMPLOYEE ASSISTANCE PROGRAM (EAP)

Provider Name:	Cigna
Provider Phone Number:	(800) 538-3543
Provider Web Address:	www.cignabehavioral.com/CGI

WORKERS' COMPENSATION

Provider Name:	Pinnacol Assurance
Provider Phone Number:	(888) 240-2386
Provider Web Address:	www.pinnacol.com

LEGAL SHIELD

Provider Name:	Dave Luetkenhaus, Account Rep
Provider Phone Number:	(303) 887-6881
Provider Web Address:	www.legalshield.com/hub/davelu
Provider Email Address:	davelhaus@aol.com

AFLAC SUPPLEMENTAL INSURANCE

Provider Name:	Jim Lloyd
Provider Phone Number:	303-880-4148 cell; or call 1-800-99-AFLAC

COLLEGEINVEST

Provider Name:	Melissa Marshall
Provider Phone Number:	303-376-8856
Provider Web Address:	www.collegeinvest.org
Provider Email Address:	mmarshall@collegeinvest.org



2015 Benefits Overview