

# City of Black Hawk Benefits Overview





**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 Accounts
- Flexible Spending Accounts

### **Feeling Secure**

- Group Life and Accidental Death & Dismemberment
- Voluntary Life and Accidental Death & Dismemberment
- Short Term Disability
- Long Term Disability
- 401(a) Defined Contribution Plan
- 457 Deferred Compensation
- IRAs

### **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 20 for more details.**

# Contact Information

Refer to this list when you need to contact one of your benefit vendors. For general information please contact Employee Services.

**MEDICAL:** ----- page 4-6

**Kaiser Permanente Insurance, 303-338-3800**  
[www.kp.org](http://www.kp.org)  
<http://my.kp.org/co/cityofblackhawk/index.html>

**DENTAL:** ----- page 7-8

**Delta Dental of Colorado, 800-610-0201**  
[www.deltadentalco.com](http://www.deltadentalco.com)

**VISION:** ----- page 9

**EyeMed Vision Care, 866-299-1358**  
[www.eyemedvisioncare.com](http://www.eyemedvisioncare.com)

**HEALTH SAVINGS ACCOUNT BANKING:** ----- page 10-11

**Colorado Business Bank , 800-624-0102**  
[www.cobizbank.com](http://www.cobizbank.com)

**FLEXIBLE SPENDING ACCOUNT:** ----- page 12

**AFLAC, 800-323-5391**

**LIFE & ACCIDENTAL DEATH & DISMEMBERMENT:** ----- page 13

**Lincoln Financial Group**  
[www.lfg.com](http://www.lfg.com)

**SHORT-TERM/LONG-TERM DISABILITY & VOLUNTARY LIFE:** ----- page 14

**Lincoln Financial Group**  
[www.lfg.com](http://www.lfg.com)

**RETIREMENT PLANS:** ----- page 15

**ICMA-RETIREMENT CORPORATION** **FPPA, 800-332-FPPA(3772)**  
[www.icmarc.org](http://www.icmarc.org) [www.fppaco.org](http://www.fppaco.org)

**Lisa Deppey, Account Rep – [ldeppey@icmarc.org](mailto:ldeppey@icmarc.org) 303-471-0901**  
**Jared Martin, Certified Financial Planner – [jmartin@icmarc.org](mailto:jmartin@icmarc.org) 800-241-6494**

**EMPLOYEE ASSISTANCE PROGRAM (EAP):** ----- page 16

**Lincoln Financial Group EmployeeConnect, 877-757-7587**  
[www.eapadvantage.com](http://www.eapadvantage.com) password: connect

**OTHER BENEFITS:** ----- page 17-19

**WORKERS' COMPENSATION:** ----- page 19

**Pinnacol Assurance, 888-240-2386**  
[www.pinnacol.com](http://www.pinnacol.com)

**AFLAC SUPPLEMENTAL INSURANCE:** ----- page 19

**AFLAC, Christy Spadi, Account Rep – [christyspadi@yahoo.com](mailto:christyspadi@yahoo.com) 303-726-2825**  
[www.aflac.com](http://www.aflac.com)  
**Employee Services, 303-582-2292**

**PRE-PAID LEGAL:** ----- page 19

**Dave Leutkenhaus, Account Rep – [davelu@prepaidlegal.com](mailto:davelu@prepaidlegal.com) 303-887-6881**  
[www.prepaidlegal.com/info/davelu](http://www.prepaidlegal.com/info/davelu)

**IMPORTANT NOTICES:** ----- page 20

**Medicare Part D Notice of Creditable Coverage**  
**CHIPRA Notice**  
**Health Care Reform Notices**

# Medical Insurance



## Who is Eligible and When

All regular full-time employees and regular part-time employees working at least 20 hours per week are eligible for benefits on the first day of the month following date of hire. Benefits are available to regular part time employees on a pro-rated 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	\$338.64	\$304.78	\$15.63	--
EE & Spouse	\$660.35	\$594.32	\$30.48	\$76.63
EE & Child(ren)	\$640.03	\$576.03	\$29.54	--
Family	\$1,022.69	\$920.42	\$47.20	\$93.35

## Cost of Kaiser Permanente PPO

Employees may buy up to the PPO prorated over 26 pay periods:

PPO Election	Total Monthly Premium PPO	City of Black Hawk's Monthly Cost (90% of HMO)	Employee Cost Per Paycheck	EE Cost with Spousal Surcharge per paycheck
EE Only	\$504.27	\$304.78	\$92.07	--
EE & Spouse	\$983.32	\$594.32	\$179.54	\$225.69
EE & Child(ren)	\$953.07	\$576.03	\$174.02	--
Family	\$1,522.89	\$920.42	\$278.06	\$324.22

## 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.

## Medical Benefit Plan Design Summary

### Kaiser HMO Option – Kaiser Permanente Physicians and Contracted Facilities only

Plan Feature	In-Network Only
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
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.
Chiropractic Care	No Benefit
Prescription Drugs <ul style="list-style-type: none"> <li>▪ Generic</li> <li>▪ Formulary</li> <li>▪ Non-Formulary</li> </ul>	<ul style="list-style-type: none"> <li>▪ 100% after deductible</li> <li>▪ 100% after deductible</li> <li>▪ 100% after deductible</li> </ul>

## Medical Benefit Plan Design Summary

### Kaiser PPO – PHCS network used instead of Kaiser

Plan Feature	In-Network	Out-of-Network
Deductible	\$2,500 employee only \$5,000 employee plus child, spouse & family	\$5,000 employee only \$10,000 employee plus child, spouse, & family
Coinsurance	80%	60%
Out-of-Pocket Limit	\$5,000 employee only \$10,000 employee plus child, spouse & family	\$7,000 employee only \$14,000 employee plus child, spouse, & family
Primary Care and Specialist Physician Office Visit	80% after deductible	60% after deductible
Preventive Services	100% no deductible	60% after deductible
Lab & X-Ray Services	80% after deductible	60% after deductible
Emergency Room	80% after deductible	60% after deductible
Inpatient/Outpatient Hospital	80% after deductible	60% after deductible
Inpatient Mental Health	80% after deductible. Pre-certification required.	60% after deductible. Pre-certification required.
Outpatient Mental Health	80% after deductible	60% after deductible
Durable Medical Equipment	80% after deductible. Limited to \$2,000 per calendar year.	60% after deductible. Limited to \$2,000 per calendar year.
Chiropractic Care	80% after deductible. Limited to 20 visits per calendar year.	No Benefit
Prescription Drugs <ul style="list-style-type: none"> <li>▪ Generic</li> <li>▪ Formulary</li> <li>▪ Non-Formulary</li> </ul>	<ul style="list-style-type: none"> <li>▪ After deductible is met, \$15 copay until out-of-pocket max is met</li> <li>▪ After deductible is met, \$25 copay until out-of-pocket max is met</li> <li>▪ Based on above schedule</li> </ul>	<ul style="list-style-type: none"> <li>▪ No benefit</li> <li>▪ No benefit</li> <li>▪ No benefit</li> </ul>

# Dental Insurance



## Who is Eligible and When

All regular full-time employees and regular part-time employees working at least 20 hours per week are eligible for benefits on the first day of the month following date of hire. Benefits are available to regular part-time employees on a prorated 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](http://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

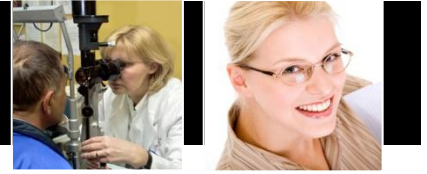
Those who did not previously elect dental coverage will be considered Late Enrollees if they elect coverage at this open enrollment. Late enrollees have a 12-month wait to access Basic and Major Services under the plan. Individuals who elect coverage due to loss of coverage under another plan and children under age 4 are not considered Late Enrollees.

## 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	\$1,000
Orthodontia Lifetime Maximum	\$1,000

Benefit Percentage	Delta Dental PPO	Participating Premier or Non-Participating Dentists
Type 1: Diagnostic & Preventive	100% no deductible	100% no deductible
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
Type 4: Orthodontic Services	50% up to lifetime maximum	50% up to lifetime maximum

# Vision



## Who is Eligible and When

All regular full-time employees and regular part-time employees working at least 20 hours per week are eligible for benefits on the first day of the month following date of hire. Benefits are available to regular part time employees on a prorated basis.

## Cost of Benefit

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

## Vision Benefit Plan Design Summary

Basic Information	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

# 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 or PPO 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 your own or a spouse's Health Care FSA;

Employees who are not HSA eligible may still enroll in the Kaiser Permanente HMO or PPO 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, employees must spend all of their 2010 Medical FSA election (if any) by December 31, 2010 to be eligible to establish and contribute to an HSA January 1, 2011. In addition, your spouse cannot have a medical FSA election for 2011 since your claims would be eligible for reimbursement under the spouse's plan.

## City of Black Hawk HSA Contributions for 2011

Eligible employees will receive 50% of the associated deductible with either the Kaiser Permanente HMO or PPO plans, prorated over 26 pay periods.

**New for 2011**, the City will contribute an extra \$1,500 to employee Health Saving Accounts, prorated over 26 pay periods. If this contribution exceeds the annual maximum HSA contribution allowed by the IRS, or if you do not have an HSA (or an FSA), 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.

To remain eligible for the City's Spousal Waiver Incentive HSA contributions, employees are required to notify Employee Services within 30 days of a spouse's employment or health insurance status change during the plan year.

HMO Enrollment Status	Annual Deductible	Annual Employer HSA Contribution 50% of ded + \$1,500	Spousal Incentive	26 Bi-Weekly Prorated HSA Contribution	26 Bi-Weekly Prorated 457 Plan Contrib.
EE Only	\$3,000	\$3,000	--	\$115.38	--
EE Only (w/incent.)	\$3,000	\$3,000	\$1,200	\$117.31	\$44.23
EE+Spouse	\$6,000	\$4,500	--	\$173.08	--
EE+Ch	\$6,000	\$4,500	--	\$173.08	--
EE+Ch (w/ incent.)	\$6,000	\$4,500	\$1,200	\$219.23	--
Family	\$6,000	\$4,500	--	\$173.08	--

\* Assumes no catch-up contribution of \$1,000 for employees age 55 and older.

PPO Enrollment Status	Annual Deductible	Annual Employer HSA Contribution 50% of ded + \$1,500	Spousal Incentive	26 Bi-Weekly Prorated HSA Contribution	26 Bi-Weekly Prorated 457 Plan Contrib.
EE Only	\$2,500	\$2,750	--	\$105.77	--
EE Only (w/incent.)	\$2,500	\$2,750	\$1,200	\$117.31	\$34.62
EE+Spouse	\$5,000	\$4,000	--	\$153.85	--
EE+Ch	\$5,000	\$4,000	--	\$153.85	--
EE+Ch (w/ incent.)	\$5,000	\$4,000	\$1,200	\$200.00	--
Family	\$5,000	\$4,000	--	\$153.85	--

\* Assumes no catch-up contribution of \$1,000 for employees age 55 and older.

### 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 or PPO Plans 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.

**Beginning January 1, 2011 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	2011 Annual Contribution Maximum (Contributions from All Sources)
Employee Only	\$3,050
EE & Spouse, Child(ren), or Family	\$6,150
Individuals age 55+	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.

# Flexible Spending Accounts (FSA)



## Save Money by Paying Less Taxes

Flexible Spending Accounts allow you to pay for your premium contributions, un-reimbursed medical expenses, and out-of-pocket dependent care expenses with pre-tax dollars, which lowers your tax liability.

## Who Can Participate?

Employees not eligible for an HSA account may participate in the Health Care Flex Spending Account administered through AFLAC. Employees may **not** have a **Health Care Flexible Spending Account** and a **Health Savings Account**. All employees may participate in the Dependent Care Spending Accounts.

## Limits for 2011

The maximum you may elect to your Medical FSA for 2011 is \$6,000. The maximum you may elect to your Dependent Daycare FSA for 2011 \$5,000. All elections will be deducted in a prorated basis from each paycheck on a pre-tax basis.

## Flexible Spending Account Contributions – Annual Employer Contribution of \$1,500

**New for 2011**, if you do not have a Health Savings Account in conjunction with one of the Kaiser Permanente High Deductible Health Plans, the City of Black Hawk will contribute \$1,500 towards unreimbursed medical expenses for 2011.

## AFLAC Now Card

**New for 2011**, FSA account holders will be issued an Aflac Now Card for unreimbursed medical expenses, a payment card that provides the cardholder direct access to their pre-tax contributions. The Aflac Now Card was designed to be used solely for out-of-pocket medical expenses only. Aflac has taken steps to control where the card can be used. The card may only be used at merchants with a valid health care Merchant Category Code to include pharmacies and drug stores. A Merchant Category Code (MCC) is a special code assigned to each merchant by MasterCard that identifies the type of merchant.

## Resources

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

**Beginning January 1, 2011 over-the-counter medications are only considered qualified medical expenses with a physician's prescription.**

# Life and AD&D Insurance



## Who is Eligible and When

All full-time employees working at least 40 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 \$150,000. 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

Contact Employee Services for the Beneficiary Form.

# Voluntary Life and AD&D Insurance



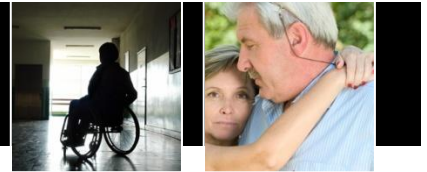
## Voluntary Life Insurance

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 the following amounts; \$10,000, \$30,000, \$50,000, \$60,000, \$80,000, \$100,000. You can purchase coverage for your spouse in the following amounts; \$5,000, \$15,000, \$25,000, \$30,000. \$10,000 of coverage can be purchased for children to age 24 (if full-time student).

### Monthly Cost for Each \$1,000 of Employee & Spouse Voluntary Life Insurance Coverage

Age	<34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Employee Life	\$0.07	\$0.07	\$0.16	\$0.25	\$0.50	\$0.79	\$0.93	\$1.63	\$3.93	\$15.16
Spouse Life	\$0.12	\$0.15	\$0.21	\$0.30	\$0.55	\$0.84	\$0.98	\$1.68	\$3.98	\$15.21
AD&D	\$0.45 per \$1,000									
Dependent Children	\$2.00 per \$10,000									

# Disability Insurance



## Who is Eligible and When

All full-time employees working at least 40 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 a non work-related injury or sickness, disability income benefits are 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 monthly earnings
Maximum Weekly Benefit	\$550 per week	\$3,000 per month
Minimum Weekly Benefit	\$25 per week	\$100 per month
Elimination Period	Accident: 0 Days Sickness: 7 days	90 days
Benefit Duration	Accident: until the 13 <sup>th</sup> weekly benefit is paid Sickness: until the 12 <sup>th</sup> weekly benefit is paid	Own Occupation: 24 months Any Occupation: SSNRA

# Retirement Plans



## FPPA

The State requires that all Firefighters contribute 8% 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 regular full-time employees, except fire personnel, are automatically enrolled in the City's 401(a) defined contribution plan with ICMA-RC. The plan allows all employees, except fire personnel, to contribute up to 6% of base pay to the plan on a pre-tax basis while the City will contribute 6% of gross salary into the employee's account. **Employee pre-tax elections (up to 6% of base pay) 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) on an after-tax basis beyond the 6%, as allowable by law. Employees are allowed to make changes to their after-tax, voluntary elections at any time.

## 457 Deferred Compensation

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 \$16,500 during 2011, 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 \$5,500 for 2011.
- **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 \$33,000 for 2011. Please refer to the 457 Catch-Up Provision Packet for details.

## Social Security

The City requires all employees, except Firefighters, to pay into Social Security. The employee contributes 6.2% of taxable Social Security earnings up to \$106,800 (\$6,621.60) for 2011 towards the Social Security System. The 1.45% Medicare component has no wage limit. The City pays a matching tax.

# Employee Assistance Programs



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

## Services include:

- Crisis intervention
- Relationship or Family Problems
- Depression or anxiety
- Stress Management
- Evaluation referrals
- Short-term counseling and follow-up.

## Provided through Lincoln Financial Group Employee Connect

- 24-hour / 365 day live phone access
- 24-hour crisis intervention
- 3 free face-to-face counseling visits for behavioral issues
- Referrals to community resources for localized support
- Call 1-877-757-7587 or visit [www.eapadvantage.com](http://www.eapadvantage.com) (password: connect) for assistance

# Paid Time Off



## Holidays

Employees are provided a Holiday Bank of 96 hours per year provided at the beginning of each year plus 2 floating holidays, for a total of 14 days per year. Holidays yet to occur are credited to the employee's holiday bank upon date of hire.

- New Year's Day
- Martin Luther King, Jr. Day
- Presidents' Day
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day
- Veteran's Day
- Thanksgiving Day
- Day after Thanksgiving
- ½ day Christmas Eve
- Christmas Day
- ½ day New Year's Eve

## Vacation Leave

Employees accrue vacation based on the following schedule:

Years of Eligible Service	Vacation Hours Each Year
Upon initial eligibility	96 hours
After 5 years	120 hours
After 10 years	160 hours

Vacation will accrue each pay period at 1/26<sup>th</sup> of the vacation hours earned based on eligibility. 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.

## 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 day for every two (2) sick leave days accrued over the 30 day 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 320 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



### **Worker's 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. 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.

### **Electronic Newsletter**

From the address line of your internet browser, type in cobh-news for the City's electronic newsletter.

### **Optional Voluntary Benefits**

- AFLAC Supplemental Insurance Program
- Flexible Spending Accounts
- IRA Investment Opportunities – ICMA-RC; please contact Employee Services for enrolling in a 2011 Roth or Traditional IRAs
- Pre-Paid Legal Services

### **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 Plans 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.

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#### 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 from November 15<sup>th</sup> through December 31<sup>st</sup>.

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 November 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](http://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](http://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:	November 15, 2010
Name of Entity/Sender:	City of Black Hawk
Contact--Position/Office:	Melissa Greiner, Asst. to the City Manager for Administration
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 and you live in a State listed below, 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 live in one of the following States, you may be eligible for assistance paying your employer health plan premiums. The following list of States is current as of September 1, 2010. You should contact your State for further information on eligibility –**

<b>ALABAMA – Medicaid</b>	<b>CALIFORNIA – Medicaid</b>
Website: <a href="http://www.medicaid.alabama.gov">http://www.medicaid.alabama.gov</a> Phone: 1-800-362-1504	Website: <a href="http://www.dhcs.ca.gov/services/Pages/TPLRD_CAU_cont.aspx">http://www.dhcs.ca.gov/services/Pages/TPLRD_CAU_cont.aspx</a> Phone: 1-866-298-8443
<b>ALASKA – Medicaid</b>	<b>COLORADO – Medicaid and CHIP</b>
Website: <a href="http://health.hss.state.ak.us/dpa/programs/medicaid/">http://health.hss.state.ak.us/dpa/programs/medicaid/</a> Phone (Outside of Anchorage): 1-888-318-8890 Phone (Anchorage): 907-269-6529	Medicaid Website: <a href="http://www.colorado.gov/">http://www.colorado.gov/</a> Medicaid Phone: 1-800-866-3513 CHIP Website: <a href="http://www.CHPplus.org">http:// www.CHPplus.org</a> CHIP Phone: 303-866-3243
<b>ARIZONA – CHIP</b>	
Website: <a href="http://www.azahcccs.gov/applicants/default.aspx">http://www.azahcccs.gov/applicants/default.aspx</a> Phone: 1-877-764-5437	
<b>ARKANSAS – CHIP</b>	<b>FLORIDA – Medicaid</b>
Website: <a href="http://www.arkidsfirst.com/">http://www.arkidsfirst.com/</a> Phone: 1-888-474-8275	Website: <a href="http://www.fdhc.state.fl.us/Medicaid/index.shtml">http://www.fdhc.state.fl.us/Medicaid/index.shtml</a> Phone: 1-866-762-2237

<p align="center"><b>GEORGIA – Medicaid</b></p> <p>Website: <a href="http://dch.georgia.gov/">http://dch.georgia.gov/</a>  Click on Programs, then Medicaid  Phone: 1-800-869-1150</p>	<p align="center"><b>MONTANA – Medicaid</b></p> <p>Website: <a href="http://medicaidprovider.hhs.mt.gov/clientpages/clientindex.shtml">http://medicaidprovider.hhs.mt.gov/clientpages/clientindex.shtml</a>  Telephone: 1-800-694-3084</p>
<p align="center"><b>IDAHO – Medicaid and CHIP</b></p> <p>Medicaid Website: <a href="http://www.accesstohealthinsurance.idaho.gov">www.accesstohealthinsurance.idaho.gov</a>  Medicaid Phone: 1-800-926-2588  CHIP Website: <a href="http://www.medicaid.idaho.gov">www.medicaid.idaho.gov</a>  CHIP Phone: 1-800-926-2588</p>	<p align="center"><b>NEBRASKA – Medicaid</b></p> <p>Website: <a href="http://www.dhhs.ne.gov/med/medindex.htm">http://www.dhhs.ne.gov/med/medindex.htm</a>  Phone: 1-877-255-3092</p>
<p align="center"><b>INDIANA – Medicaid</b></p> <p>Website: <a href="http://www.in.gov/fssa/2408.htm">http://www.in.gov/fssa/2408.htm</a>  Phone: 1-877-438-4479</p>	<p align="center"><b>NEVADA – Medicaid and CHIP</b></p> <p>Medicaid Website: <a href="http://dwss.nv.gov/">http://dwss.nv.gov/</a>  Medicaid Phone: 1-800-992-0900  CHIP Website: <a href="http://www.nevadacheckup.nv.org/">http://www.nevadacheckup.nv.org/</a>  CHIP Phone: 1-877-543-7669</p>
<p align="center"><b>IOWA – Medicaid</b></p> <p>Website: <a href="http://www.dhs.state.ia.us/hipp/">www.dhs.state.ia.us/hipp/</a>  Phone: 1-888-346-9562</p>	<p align="center"><b>NEW HAMPSHIRE – Medicaid</b></p> <p>Website: <a href="http://www.dhhs.state.nh.us/DHHS/MEDICAIDPROGRAM/default.htm">http://www.dhhs.state.nh.us/DHHS/MEDICAIDPROGRAM/default.htm</a>  Phone: 1-800-852-3345 x 5254</p>
<p align="center"><b>KANSAS – Medicaid</b></p> <p>Website: <a href="https://www.khpa.ks.gov">https://www.khpa.ks.gov</a>  Phone: 800-766-9012</p>	<p align="center"><b>NEW JERSEY – Medicaid and CHIP</b></p> <p>Medicaid Website: <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a>  Medicaid Phone: 1-800-356-1561  CHIP Website: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a>  CHIP Phone: 1-800-701-0710</p>
<p align="center"><b>KENTUCKY – Medicaid</b></p> <p>Website: <a href="http://chfs.ky.gov/dms/default.htm">http://chfs.ky.gov/dms/default.htm</a>  Phone: 1-800-635-2570</p>	<p align="center"><b>NEW MEXICO – Medicaid and CHIP</b></p> <p>Medicaid Website:  <a href="http://www.hsd.state.nm.us/mad/index.html">http://www.hsd.state.nm.us/mad/index.html</a>  Medicaid Phone: 1-888-997-2583  CHIP Website:  <a href="http://www.hsd.state.nm.us/mad/index.html">http://www.hsd.state.nm.us/mad/index.html</a>  Click on Insure New Mexico  CHIP Phone: 1-888-997-2583</p>
<p align="center"><b>LOUISIANA – Medicaid</b></p> <p>Website: <a href="http://www.lahipp.dhh.louisiana.gov">http://www.lahipp.dhh.louisiana.gov</a>  Phone: 1-888-342-6207</p>	
<p align="center"><b>MAINE – Medicaid</b></p> <p>Website: <a href="http://www.maine.gov/dhhs/oms/">http://www.maine.gov/dhhs/oms/</a>  Phone: 1-800-321-5557</p>	<p align="center"><b>NEW YORK – Medicaid</b></p> <p>Website: <a href="http://www.nyhealth.gov/health_care/medicaid/">http://www.nyhealth.gov/health_care/medicaid/</a>  Phone: 1-800-541-2831</p>
<p align="center"><b>MASSACHUSETTS – Medicaid and CHIP</b></p> <p>Medicaid &amp; CHIP Website:  <a href="http://www.mass.gov/MassHealth">http://www.mass.gov/MassHealth</a>  Medicaid &amp; CHIP Phone: 1-800-462-1120</p>	
<p align="center"><b>MINNESOTA – Medicaid</b></p> <p>Website: <a href="http://www.dhs.state.mn.us/">http://www.dhs.state.mn.us/</a>  Click on Health Care, then Medical Assistance  Phone (Outside of Twin City area): 800-657-3739  Phone (Twin City area): 651-431-2670</p>	<p align="center"><b>MISSOURI – Medicaid</b></p>
<p align="center"><b>MISSOURI – Medicaid</b></p>	<p align="center"><b>NORTH CAROLINA – Medicaid</b></p>

Website: <a href="http://www.dss.mo.gov/mhd/index.htm">http://www.dss.mo.gov/mhd/index.htm</a> Phone: 573-751-6944	Website: <a href="http://www.nc.gov">http://www.nc.gov</a> Phone: 919-855-4100
<b>NORTH DAKOTA – Medicaid</b>	<b>UTAH – Medicaid</b>
Website: <a href="http://www.nd.gov/dhs/services/medicalserv/medicaid/">http://www.nd.gov/dhs/services/medicalserv/medicaid/</a> Phone: 1-800-755-2604	Website: <a href="http://health.utah.gov/medicaid/">http://health.utah.gov/medicaid/</a> Phone: 1-866-435-7414
<b>OKLAHOMA – Medicaid</b>	<b>VERMONT– Medicaid</b>
Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a> Phone: 1-888-365-3742	Website: <a href="http://ovha.vermont.gov/">http://ovha.vermont.gov/</a> Telephone: 1-800-250-8427
<b>OREGON – Medicaid and CHIP</b>	<b>VIRGINIA – Medicaid and CHIP</b>
Medicaid & CHIP Website: <a href="http://www.oregonhealthykids.gov">http://www.oregonhealthykids.gov</a>  Medicaid & CHIP Phone: 1-877-314-5678	Medicaid Website: <a href="http://www.dmas.virginia.gov/rcp-HIPP.htm">http://www.dmas.virginia.gov/rcp-HIPP.htm</a>  Medicaid Phone: 1-800-432-5924  CHIP Website: <a href="http://www.famis.org/">http://www.famis.org/</a> CHIP Phone: 1-866-873-2647
<b>PENNSYLVANIA – Medicaid</b>	<b>WASHINGTON – Medicaid</b>
Website: <a href="http://www.dpw.state.pa.us/partnersproviders/medicalassistance/doingbusiness/003670053.htm">http://www.dpw.state.pa.us/partnersproviders/medicalassistance/doingbusiness/003670053.htm</a> Phone: 1-800-644-7730	Website: <a href="http://hrsa.dshs.wa.gov/premiumpymt/Apply.shtm">http://hrsa.dshs.wa.gov/premiumpymt/Apply.shtm</a> Phone: 1-877-543-7669
<b>RHODE ISLAND – Medicaid</b>	<b>WEST VIRGINIA – Medicaid</b>
Website: <a href="http://www.dhs.ri.gov">www.dhs.ri.gov</a> Phone: 401-462-5300	Website: <a href="http://www.wvrecovery.com/hipp.htm">http://www.wvrecovery.com/hipp.htm</a> Phone: 304-342-1604
<b>SOUTH CAROLINA – Medicaid</b>	<b>WISCONSIN – Medicaid</b>
Website: <a href="http://www.scdhhs.gov">http://www.scdhhs.gov</a> Phone: 1-888-549-0820	Website: <a href="http://dhs.wisconsin.gov/medicaid/publications/p-10095.htm">http://dhs.wisconsin.gov/medicaid/publications/p-10095.htm</a> Phone: 1-800-362-3002
<b>TEXAS – Medicaid</b>	<b>WYOMING – Medicaid</b>
Website: <a href="https://www.gethipptexas.com/">https://www.gethipptexas.com/</a> Phone: 1-800-440-0493	Website: <a href="http://www.health.wyo.gov/healthcarefin/index.html">http://www.health.wyo.gov/healthcarefin/index.html</a> Telephone: 307-777-7531

To see if any more States have added a premium assistance program since September 1, 2010, 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](http://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](http://www.cms.hhs.gov)  
1-877-267-2323, Ext. 61565

## **Notice of Opportunity to Enroll in Connection with Extension of Dependent Coverage to Age 26**

Individuals whose coverage ended, or who were denied coverage (or were not eligible for coverage), because the availability of dependent coverage of children ended before attainment of age 26 are eligible to enroll in the City of Black Hawk Group Health Plan. Individuals may request enrollment for such children for 30 days from the date of this notice (November 15, 2010). Enrollment will be effective retroactively to January 1, 2011. For more information contact Melissa Greiner, Assistant to the City Manager for Administration, 303-582-2292, P.O. Box 68, Black Hawk CO 80422.

## **Notice Lifetime Limit No Longer Applies and Enrollment Opportunity**

The lifetime limit on the dollar value of benefits under the City of Black Hawk Group Health Plan no longer applies. Individuals whose coverage ended by reason of reaching a lifetime limit under the plan are eligible to enroll in the plan. Individuals have 30 days from the date of this notice (November 15, 2010) to request enrollment. For more information contact Melissa Greiner, Assistant to the City Manager for Administration, 303-582-2292, P.O. Box 68, Black Hawk CO 80422.

## **Notice of Grandfathered Health Plan**

This City of Black Hawk Group Health Plan believes this 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.