



## Evergreen Park & Recreation District 2021 Summary of Benefits

### ELIGIBILITY & COVERAGE

The following employees are eligible for benefits.

- **Full-time Employees (>34.99 hours per week)**
- **Part-time 1 Employees (30-34.99 hours per week)**
- These two classifications are considered benefit eligible and are offered medical, dental, vision, Life, AD&D, and LTD benefits, with coverage beginning the first of the month following the date of hire. These classifications are also eligible for the retirement savings plans offered through EPRD.

<p style="text-align: center;"><b><u>MEDICAL INSURANCE</u></b></p> <p>Employees have the choice between 3 medical plans offered by United Healthcare.</p> <p><b>-PPO4-\$1500 Deductible/\$4000 OOP, 20% coinsurance, \$40 office visit co-pays</b></p> <p><b>-PPO5-\$2500 Deductible/\$4500 OOP, 20% coinsurance, \$45 office visit co-pays</b></p> <p><b>-HDHP2800-\$2800 Deductible/\$5000 OOP, 20% coinsurance</b></p>	<p style="text-align: center;"><b><u>DENTAL INSURANCE</u></b></p> <p>EPRD offers Delta Dental Plan B for employees.</p> <p><b>-\$50 Deductible/\$1500 coverage annually</b></p> <p><b>-Preventative Coverage-100%</b></p> <p><b>-Basic Services-80%</b></p> <p><b>-Major Services-50%</b></p> <p><b>-Orthodontics-50%</b></p> <p><b>*Prevention First:</b> Diagnostic &amp; Preventative services do not count against the annual max when you see a PPO or Premier provider for all services.</p>	<p style="text-align: center;"><b><u>VISION INSURANCE</u></b></p> <p>EPRD offers Vision Service Plan B for employees.</p> <p><b>-Annual eye exam \$15 co-pay</b></p> <p><b>-\$160 Frames/Contacts Allowance</b></p> <p><b>-\$60 co-pay for Contact Lens Exam</b></p>
<p style="text-align: center;"><b><u>FLEXIBLE SPENDING ACCOUNT</u></b></p> <p>EPRD offers Flexible Spending Accounts Plan for payroll tax savings:</p> <p><b>-Healthcare FSA-\$2,750 annual max</b></p> <p><b>-Dependent Care FSA-\$5,000 annual max</b></p> <p><b>-Limited Purpose FSA-\$2,750 annual max</b></p>	<p style="text-align: center;"><b><u>BASIC LIFE AND AD&amp;D</u></b></p> <p>EPRD provides Basic Life and Accidental Death &amp; Dismemberment benefits.</p> <p><b>-\$50K basic life volume</b></p>	<p style="text-align: center;"><b><u>LONG TERM DISABILITY</u></b></p> <p>EPRD offers LTD Disability insurance through Mutual of Omaha.</p> <p><b>-Eligible employees will receive 60% of their pay until the age of 65 years old as long as the definition of disability is met. There is a 90-day wait period.</b></p>
<p style="text-align: center;"><b><u>RETIREMENT SAVINGS</u></b></p> <p>EPRD offers two retirement plans through CRA.</p> <p><b>-401(A) Retirement Savings-immediate/mandatory contribution, employer will match 3%. There is a 5 year vesting schedule.</b></p> <p><b>-457B Def. Comp Plan-optional participation. Defer up to the IRS limit (\$19,500 in 2021). Employer will match up to 5%. Voluntary Roth options available.</b></p>	<p style="text-align: center;"><b><u>FACILITY PERKS</u></b></p> <p>EPRD offers Facility Perks to Full-time, Part-time and Seasonal Staff. Please visit the Facility Perks web link to view this benefit in more detail.</p>	<p style="text-align: center;"><b><u>SICK/VACATION/HOLIDAY TIME</u></b></p> <p>After 90 days of employment, full-time and part-time 1 employee(s) will begin to accrue sick leave per pay period.</p> <p><b>-SICK</b></p> <p>Full-time employees will accrue at a rate .04612 sick hours per hour worked.</p> <p>Part-time 1 employee(s) will accrue sick leave at ½ the rate of full-time employees.</p> <p><b>-VACAITON</b></p> <ul style="list-style-type: none"> <li>° Full-time employee(s) will receive vacation pay based on their years of service.</li> <li>° Part-time 1 employee(s) will receive Vacation pay at ½ the rate schedule listed below based on length of service with EPRD paying 26 pay periods.</li> <li>° Accruals increase with length of employment.</li> <li>° Hourly employees accrue based on hours worked, which may vary from pay period to pay period.</li> </ul> <p><b>-HOLIDAY</b></p> <ul style="list-style-type: none"> <li>° EPRD observes 11 paid holidays (88 hours).</li> </ul>

### **NOTES**

- This coverage extends to EPRD employees, their spouse (legal or common law), same-sex domestic partner (legally recognized or via an affidavit), civil union (certified under Colorado Law), domestic partner (registered in Colorado) and your/their child(ren).
- Proof of spouse and dependent child(ren) status is required.
- Child(ren) are eligible for coverage through the end of the year in which they turn age 26.