EMPLOYEE BENEFITS

January 1, 2022–December 31, 2022
What You Need to Do

- Read this benefits guide carefully.
- Log into UltiPro to complete open enrollment.
- If you enroll in the high-deductible health plan (HDHP), you will be automatically enrolled in a health savings account (HSA). HSA Bank will send information directly to your home, including the debit card. Access your HSA Bank account by visiting mycigna.com or calling 800-CIGNA24.

Covering Dependents

South Metro Fire Rescue (SMFR) provides great benefits to our employees. To keep benefit plans affordable, eligibility of dependents is restricted to your spouse (including your common law spouse, same gender spouse, or domestic partner) and your children who meet the age requirements. If ineligible dependents are found to be enrolled, you may be responsible for reimbursing the plans for expenses incurred by the ineligible dependents; furthermore, it may be cause for termination of employment. Examples of ineligible dependents include: grandchild, niece, nephew, parent, sister, or brother.

All South Metro Fire Rescue employees who cover dependents will be required to submit documentation confirming that each individual meets the eligibility requirements listed in our health plan. Please provide this documentation to Human Resources within 30 days of your initial benefits eligibility date.
Your 2022 Benefits Package

Benefits are an integral part of the overall compensation package provided by South Metro Fire Rescue (SMFR). Within this Benefits Guide, you will find important information on the benefits available to you for the 2022 plan year (January 1, 2022–December 31, 2022). Please take a moment to review the benefits SMFR offers to determine which plans are best for you.

Benefits Eligibility

Employees who regularly work 30+ hours are considered full-time for benefit purposes. Employees who work 20 to 29 hours per week are considered part-time benefited employees. Human Resources will provide you with the appropriate premium contribution schedule. Employees who are considered full-time for benefit purposes may not be considered full-time employees for other employment purposes.

Many of the plans offer coverage for eligible dependents, including:

- Your legal spouse (including common law and domestic partners).
- Your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian).
- Your dependent children of any age who are physically or mentally unable to care for themselves.

Enrollment

You can sign up for benefits or change your elections at the following times:

- Within 30 days of your initial eligibility date (as a newly-hired employee)
- During the annual benefits open enrollment period
- Within 30 days of experiencing a qualifying life event

The choices you make at this time will remain the same through December 31, 2022.

If you do not sign up for benefits during your initial eligibility period or during the open enrollment period, you will not be able to elect coverage until the following plan year.

Changing Your Benefits During the Year

SMFR allows you to pay your portion of the medical, dental, and vision plan costs on a pre-tax basis. Thus, due to IRS regulations, once you have made your elections for the plan year, you cannot change your benefits until the next annual open enrollment period. The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event. You will need to provide documentation dependent upon the type of event.

To request a benefits change, notify Human Resources within 30 days of the qualifying life event. Change requests submitted after 30 days cannot be accepted.

Qualifying life events include, but are not limited to:

- **Marriage, divorce, or legal separation**: You will need to provide a marriage certificate, domestic partner or common law affidavit, or divorce decree.
- **Birth or adoption of an eligible child**: You will need to provide a birth certificate or court papers.
- **Death of your spouse or covered child**: You will need to provide a death certificate.
- **Change in your spouse’s work status that affects their benefits**: Contact Human Resources for required documentation.
- **Change in your child’s eligibility for benefits**: Contact Human Resources for required documentation.
- **Qualified Medical Child Support Order**: You will need to provide court papers.
Medical Insurance Plans
SMFR offers three medical plan options through Cigna. The OAP In-Network Plan does not require you to select a primary care physician (PCP) and you may see any treating provider/facility as long as it is in-network. The OAP and HDHP plans offer in- and out-of-network benefits, allowing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a network provider. Locate a Cigna network provider at mycigna.com.

The table below summarizes the key features of the medical plans. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

<table>
<thead>
<tr>
<th>SUMMARY OF COVERED BENEFITS</th>
<th>OAP In-Network Plan</th>
<th>OAP Plan</th>
<th>HDHP with HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In Network Only</td>
<td>In Network</td>
<td>Out of Network</td>
</tr>
<tr>
<td>Calendar Year Deductible</td>
<td>None</td>
<td>Deductible does not cross-accumulate $750/$2,250</td>
<td>Deductible does not cross-accumulate $1,500/$3,000*</td>
</tr>
<tr>
<td>Individual/Family</td>
<td></td>
<td>$1,500/$4,500</td>
<td>$1,500/$3,000</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$3,000/$6,000</td>
<td>Deductible, coinsurance, and copays included $3,000/$6,000</td>
<td>Deductible and coinsurance included $4,000/$6,850</td>
</tr>
<tr>
<td>Individual/Family</td>
<td></td>
<td>$6,000/$12,000</td>
<td>$6,000/$12,000</td>
</tr>
<tr>
<td>Lifetime Maximum</td>
<td>Unlimited</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive Care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office Visit</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td>Age-Appropriate Mammograms, PSA, PAP Smear</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td>Physician Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary Care Physician</td>
<td>$30 copay</td>
<td>$30 copay</td>
<td>40% after ded.</td>
</tr>
<tr>
<td>Specialist</td>
<td>$50 copay</td>
<td>$50 copay</td>
<td>40% after ded.</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$50 copay</td>
<td>$50 copay</td>
<td>40% after ded.</td>
</tr>
<tr>
<td>Lab/X-Ray</td>
<td>Plan pays 100% $100 copay</td>
<td>Plan pays 100%</td>
<td>40% after ded.</td>
</tr>
<tr>
<td>Diagnostic Lab/X-Ray</td>
<td></td>
<td>20% after ded</td>
<td>40% after ded.</td>
</tr>
<tr>
<td>High-Tech Services (MRI, CT, PET)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospital Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient</td>
<td>$1,400 copay/admit</td>
<td>20% after ded.</td>
<td>40% after ded.</td>
</tr>
<tr>
<td>Outpatient</td>
<td>$525 copay/admit</td>
<td>20% after ded.</td>
<td>40% after ded.</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$200 copay</td>
<td>$200 copay</td>
<td>$200 copay</td>
</tr>
<tr>
<td>Chiropractic Care</td>
<td>$30 copay</td>
<td>$30 copay</td>
<td>40% after ded.</td>
</tr>
<tr>
<td>20 days per calendar year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$15 copay</td>
<td>$15 copay</td>
<td>Not covered</td>
</tr>
<tr>
<td>Preferred Brand</td>
<td>$40 copay</td>
<td>$40 copay</td>
<td>Not covered</td>
</tr>
<tr>
<td>Non-PREFERRED Brand</td>
<td>$60 copay</td>
<td>$60 copay</td>
<td>Not covered</td>
</tr>
<tr>
<td>Therapeutic/Specialty</td>
<td>30% copay up to $250</td>
<td>30% copay up to $250</td>
<td>Not covered</td>
</tr>
<tr>
<td>Mail Order Drugs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>1x retail copay</td>
<td>1x retail copay</td>
<td>Not covered</td>
</tr>
<tr>
<td>Preferred Brand</td>
<td>2x retail copay</td>
<td>2x retail copay</td>
<td>Not covered</td>
</tr>
<tr>
<td>Non-PREFERRED Brand</td>
<td>2x retail copay</td>
<td>2x retail copay</td>
<td>Not covered</td>
</tr>
<tr>
<td>Therapeutic/Specialty</td>
<td>30% copay up to $250</td>
<td>30% copay up to $250</td>
<td>Not covered</td>
</tr>
<tr>
<td>30-day supply</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

[1] For individual HDHP coverage, the individual deductible is the amount the member must pay each plan year before the plan begins paying toward covered services. If electing dependent coverage, the individual deductible does not apply. The family deductible must be met, either by one individual or by a combination of family members, before the plan begins to pay. The same rule applies to the out-of-pocket maximum. [2] Plan pays 100% of diagnostic lab/x-ray at an independent facility and 20% after deductible at an outpatient hospital facility. On HDHP, plan pays 100% after deductible at an independent facility.
Per Pay Period Medical Insurance Plan Costs
Listed below are the per pay period costs for medical insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>OAP In-Network Plan</th>
<th>OAP Plan</th>
<th>HDHP with HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$73.73</td>
<td>$67.97</td>
<td>$47.01</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$154.84</td>
<td>$142.74</td>
<td>$98.72</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$140.09</td>
<td>$129.15</td>
<td>$89.32</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$221.20</td>
<td>$203.92</td>
<td>$141.03</td>
</tr>
</tbody>
</table>

Preventive Care
The Cigna medical plans cover in-network age-appropriate preventive care at 100%. This includes age-appropriate routine screenings and checkups, as well as counseling to prevent illness, disease, or other health problems. Detailed information is available at healthcare.gov.

You won't have to pay anything—no deductible, copay, or coinsurance—for preventive services when:
- You get them from a doctor or other health care provider in the Cigna network.
- The main purpose of your visit is to get preventive care.

90-Day Supply for Maintenance Medications
You can have a 90-day supply of your maintenance medication refilled at a 90-day network pharmacy for two times the retail copay. The 90-day pharmacy network consists of 29,000+ of the total contracted (68,000+) pharmacies, including CVS (Target), Walmart, and Kroger (King Soopers). 30-day refills can be filled at both the 90-day and 30-day contracted pharmacies.

2022 Medical Reimbursement Program
Cigna OAP In-Network Plan and Cigna OAP Plan
Covered employees and their dependents enrolled in the OAP In-Network Plan or OAP Plan are eligible to receive:
- $700 reimbursement from SMFR toward the $1,400 inpatient copay on the OAP In-Network Plan, reducing the employee's out-of-pocket expense to $700.
- $350 reimbursement from SMFR toward the $525 outpatient copay on the OAP In-Network Plan, reducing the employee's out-of-pocket expense to $175.
- $700 reimbursement from SMFR toward the OAP Plan inpatient deductible or coinsurance level.
- $350 reimbursement from SMFR toward the OAP Plan outpatient deductible or coinsurance level.
- Reimbursement for Tier 4 copay for amount over Tier 3 copay of $60 up to a maximum per prescription of $250.

There is a 2022 reimbursement maximum of $1,050 per covered household toward inpatient and/or outpatient copays. To receive your reimbursement, please submit the following documentation to Human Resources: inpatient or outpatient copay reimbursement request form and an itemized statement/receipt from the medical facility that reflects the patient name, date of service, and appropriate copay amount. The copay reimbursement request form can be found on PowerDMS.

HDHP with HSA
SMFR will make a contribution to your health savings account (HSA) based on the length of your enrollment in the HDHP. See page 6 for details.
Health Savings Account

If you enroll in the Cigna high-deductible health plan (HDHP), you may be eligible to open and fund a health savings account (HSA) through HSA Bank. An HSA is a personal health care savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars.

SMFR will make a contribution to your health savings account (HSA) based on the length of your enrollment in the HDHP. If you are newly enrolled, or will be entering your second consecutive year, you will receive $2,000 for employee-only coverage or $4,000 for all other coverage levels. If you have been enrolled in the HDHP for three or more years, you will receive $1,500 for employee-only coverage or $3,000 for all other coverage levels. Contributions will be prorated based on the month of hire for all employees hired after January.

Contributions to a health savings account (including the SMFR contribution) cannot exceed the annual IRS contribution maximums. Employees age 55+ by December 31, 2022, may contribute additional funds to their HSA (up to $1,000 in 2022).

Once you are enrolled in the HDHP, you will be automatically enrolled in an HSA. HSA Bank will send information directly to your home, including the debit card. Access your HSA by visiting mycigna.com or calling 800-CIGNA24.

HSA Eligibility

You are eligible to open and fund an HSA if:

- You are enrolled in the Cigna HDHP.
- You are not covered by a non-HSA plan, health care FSA, or health reimbursement arrangement.
- You are not eligible to be claimed as a dependent on someone else’s tax return.
- You are not enrolled in Medicare or TRICARE for Life.
- You have not received Veterans Administration benefits in the last three months, unless the condition for which you received care was service-related.

Use Your HSA to Pay for Qualified Medical Expenses

- You can use your HSA money to pay for eligible expenses now or in the future.
- Funds in your HSA can be used for your expenses and those of your spouse and eligible dependents, even if they are not covered by the Cigna HDHP.
- Eligible expenses include deductibles, doctor’s office visits, dental expenses, eye exams, prescription expenses, and LASIK eye surgery.
- A complete list of eligible HSA expenses can be found at irs.gov/pub/irs-pdf/p502.pdf.

Accessing Your HSA Funds

Two easy ways to access your HSA money:

- Debit card—Draws directly from your HSA and can be used to pay for eligible expenses at your doctor’s office, pharmacy, or other locations where you purchase health-related items or services.
- Checkbook—Works just like your personal checkbook, with the exception that it draws from your HSA and can be used to pay for eligible expenses or to reimburse yourself for expenses you’ve paid out of your pocket.

Your HSA is an Individually Owned Account

- You own and administer your HSA. You determine how much you will contribute to your account and when to use the money to pay for eligible health care expenses.
- You can change your contribution at any time during the plan year without a qualifying event.
- Keep all receipts for tax documentation.
- An HSA allows you to save and roll over money from year to year.
- The money in the account is always yours, even if you change health plans or jobs. There are no vesting requirements or forfeiture provisions.

Maximize Your Tax Savings

- Contributions to an HSA are tax free and can be made through payroll deduction on a pre-tax basis when you open an account through HSA Bank.
- If you open an account through an institution other than HSA Bank, SMFR cannot deduct pre-tax contributions from your paycheck; you will need to make post-tax contributions directly to the institution and take an “above the line” deduction on your federal income tax filing for any amounts you contribute to your HSA.
- The money in your HSA (including interest and investment earnings) grows tax free.
- As long as you use the funds to pay for qualified medical expenses, the money is spent tax free.

If you fund an HSA, you cannot contribute pre-tax dollars to the traditional health care flexible spending account. However, you can fund a limited purpose health care FSA (for dental and vision expenses only).
Dental Insurance Plan
SMFR offers a dental insurance plan through Delta Dental of Colorado. The plan offers in- and out-of-network benefits, allowing you the freedom to choose any provider. However, you will pay the least amount out of your pocket when you choose a Delta Dental PPO provider. Locate a provider at deltadentalco.com.

The table below summarizes the key features of the dental plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

<table>
<thead>
<tr>
<th>SUMMARY OF COVERED BENEFITS</th>
<th>PPO</th>
<th>Delta Dental PPO Plan</th>
<th>Non-Participating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar Year Deductible</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual/Family $50/$150</td>
<td></td>
<td>$50/$150</td>
<td></td>
</tr>
<tr>
<td>Calendar Year Benefit Maximum</td>
<td></td>
<td>$1,500</td>
<td></td>
</tr>
<tr>
<td>Preventive Care</td>
<td></td>
<td>Plan pays 100%</td>
<td>20%</td>
</tr>
<tr>
<td>Basic Services</td>
<td></td>
<td>10% after ded.</td>
<td>20%</td>
</tr>
<tr>
<td>Major Services</td>
<td></td>
<td>40% after ded.</td>
<td>50%</td>
</tr>
<tr>
<td>Orthodontia Services (children under 19)</td>
<td></td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td>Orthodontia Lifetime Maximum</td>
<td></td>
<td>$1,500</td>
<td></td>
</tr>
</tbody>
</table>

Vision Insurance Plan
SMFR offers a vision insurance plan through Vision Service Plan (VSP). You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider. Locate a VSP network provider at vsp.com.

The table below summarizes the key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

<table>
<thead>
<tr>
<th>SUMMARY OF COVERED BENEFITS</th>
<th>VSP PPO</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eye Exam (every 12 months)</td>
<td>$10 copay</td>
<td>$50 allowance</td>
</tr>
<tr>
<td>Lenses (every 12 months)</td>
<td>$25 copay</td>
<td>$50/$75/$100 allowance</td>
</tr>
<tr>
<td>Frames (every 24 months)</td>
<td>$25 copay, $130 allowance plus 20% off amount over allowance</td>
<td>$70 allowance</td>
</tr>
<tr>
<td>Contact Lenses (in lieu of lenses/frames)</td>
<td>$130 allowance</td>
<td>$105 allowance</td>
</tr>
<tr>
<td>Laser Correction</td>
<td>5% to 15% discount (in-network discount)</td>
<td></td>
</tr>
</tbody>
</table>

Per Pay Period Insurance Plan Costs

### Dental Insurance Plan Costs

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Delta Dental PPO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$2.98</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$5.62</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$6.38</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$10.30</td>
</tr>
</tbody>
</table>

### Vision Insurance Plan Costs

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>VSP PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$0.62</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$0.89</td>
</tr>
<tr>
<td>Employee + One Child</td>
<td>$0.89</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$1.60</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$1.60</td>
</tr>
</tbody>
</table>
Flexible Spending Accounts
SMFR offers three flexible spending account (FSA) options—the health care FSA, the limited purpose health care FSA, and the dependent care FSA—which allow you to pay for eligible health care and dependent care expenses with pre-tax dollars. The FSAs are administered by Rocky Mountain Reserve. Log into your account at rockymountainreserve.com to: view your account balance(s), upload receipts, view eligible expenses, download forms, view transaction history, and more.

Health Care FSA (not allowed if you fund an HSA)
The health care FSA allows you to set aside money from your paycheck on a pre-tax basis (before income taxes are withheld) to pay for eligible out-of-pocket expenses, such as deductibles, copays, and other health-related expenses, that are not paid by the medical, dental, or vision plans. Over-the-counter (OTC) medications are eligible for reimbursement without a prescription. The health care FSA maximum contribution is $2,850 for the 2022 plan year.

Limited Purpose Health Care FSA (if you fund an HSA)
If you fund an HSA, you are not eligible to fund a health care FSA. However, you can fund a limited purpose health care FSA. A limited purpose health care FSA can only be used to reimburse dental and vision expenses. The limited purpose health care FSA maximum contribution is $2,850 for the 2022 plan year.

Dependent Care FSA
The dependent care FSA allows you to set aside money from your paycheck on a pre-tax basis for day care expenses to allow you and your spouse to work or attend school full time. Eligible dependents are children under 13 years of age, or a child over 13, spouse, or elderly parent residing in your house who is physically or mentally unable to care for himself or herself. Examples of eligible expenses are day care facility fees, before- and after-school care, and in-home babysitting fees (income must be reported by your care provider).

You may contribute up to $5,000 to the dependent care FSA for the 2022 plan year if you are married and file a joint tax return or if you file a single or head of household tax return. If you are married and file separate returns, you can each elect $2,500 for the 2022 plan year.

How Does an FSA Work?
You decide how much to contribute to each FSA on a plan year basis up to the maximum allowable amounts. Your annual election will be divided by 24 pay periods and deducted evenly on a pre-tax basis from each of those paychecks throughout the year.

You will receive a debit card from Rocky Mountain Reserve, which can be used to pay for eligible health care expenses at the point of service. If you do not use your debit card or if you have dependent care expenses to be reimbursed, submit a claim form and a bill or itemized receipt from the provider to Rocky Mountain Reserve. Keep all receipts in case Rocky Mountain Reserve requires you to verify the eligibility of a purchase.

Things to Consider Before Contributing to an FSA:
- FSA dollars are use it or lose it (no rollover allowed). However, you have an additional two and a half months (until March 15, 2023) to incur and be reimbursed for expenses after the end of the plan year (January 1, 2022–December 31, 2022). You also have a 90-day period (ending March 31, 2023) to submit expenses incurred during the plan year.
- You cannot take income tax deductions for expenses you pay with your FSA(s).
- You cannot stop or change your FSA contribution(s) during the plan year unless you experience a qualifying life event.
- All funds in your traditional FSA must be used by December 31, 2021, in order to be eligible to contribute to a health savings account and to receive the SMFR contribution in January of 2022.
Basic Life and AD&D Insurance
Life and accidental death and dismemberment (AD&D) insurance is an important element of your income protection planning, especially for those who depend on you for financial security. For your peace of mind, SMFR provides basic life and AD&D insurance to all eligible employees at no cost through The Hartford.

- **Employee life and AD&D benefit (Executives):** 1.5x annual salary up to a max of $400,000
- **Employee life and AD&D benefit (All Others):** 1.5x annual salary up to a max of $300,000
- **Spouse life and AD&D benefit:** $5,000
- **Child(ren) (15 days to age 26) life and AD&D benefit:** $2,000

Voluntary Life and AD&D Insurance
SMFR provides you the option to purchase additional life and AD&D insurance for yourself, your spouse, and your dependent children through The Hartford. You must purchase voluntary coverage for yourself in order to purchase coverage for your spouse and/or dependents. Voluntary life rates are age-banded. Benefits will reduce to 65% at age 65, to 45% at age 70, to 30% at age 75, and to 20% at age 80.

If you elect coverage when first eligible, you may purchase up to the guarantee issue amount(s) without completing a statement of health (evidence of insurability). If you do not enroll when first eligible and choose to enroll during a subsequent annual open enrollment period, you will be required to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by The Hartford.

- **Employee:** $10,000 increments up to the lesser of 5x annual salary or $500,000; guarantee issue: $100,000
- **Spouse:** $10,000 increments up to $500,000 not to exceed employee’s amount; guarantee issue: $50,000
- **Dependent children:** $2,000 increments up to $10,000; guarantee issue: $10,000

Short-Term Disability Insurance
SMFR provides short-term disability insurance through The Hartford at no cost to all employees who are eligible for the FPPA Statewide Death & Disability (SWD&D) plan. Short-term disability insurance is designed to help you meet your financial needs if you have been continuously disabled for 90 days and will last for 9 months, at which time SWD&D benefits would begin, if approved.

- **Benefit:** 60% of base weekly earnings up to $2,000 (tax free per week)
- **Elimination period:** 90 days
- **Benefit duration:** 9 months

Voluntary Accident Insurance
SMFR provides you the option to purchase voluntary accident insurance through The Hartford. Accident insurance offers added financial protection by paying a lump-sum cash benefit if a covered person is injured as the result of a covered accident. This benefit helps to handle the out-of-pocket expenses and unexpected bills that can follow an accidental injury. More information is available on PowerDMS.

Voluntary Critical Illness Insurance
SMFR provides you the option to purchase voluntary critical illness insurance through The Hartford. The critical illness plan pays a lump-sum benefit for a covered person that is diagnosed with a covered illness while insurance is in effect, subject to any pre-existing condition limitation and coverage maximums. Covered illnesses include cancer, heart attack, stroke, major organ transplant, and end stage renal failure. More information is available on PowerDMS.

Learn more about voluntary accident and critical illness insurance at [mybenefits.thehartford.com](http://mybenefits.thehartford.com).

Long-Term Disability Insurance
SMFR provides long-term disability insurance through The Hartford at no cost to all eligible employees who are not eligible for the FPPA Statewide Death & Disability (SWD&D) plan. Long-term disability insurance is designed to help you meet your financial needs if you have been continuously disabled for 90 days.

- **Benefit (Executives):** 60% of base monthly earnings up to $9,000 (tax free per month)
- **Benefit (All Others):** 60% of base monthly earnings up to $8,000 (tax free per month)
- **Elimination period:** 90 days
- **Benefit duration:** Social security normal retirement age as long as you remain disabled for all medical disabilities. For any mental health or substance abuse disabilities, benefits are payable for up to 24 months during your lifetime.
Planning for Retirement

SMFR offers three retirement plans: a 401(a) Money Purchase Plan, a 457(b) Deferred Compensation Plan, and a Retiree Health Savings Plan (RHS).

401(a) Money Purchase Plan

The 401(a) is an individual, self-directed retirement account that becomes available to the employee at retirement. Contributions to the plan are made on a pre-tax basis. Full-time and part-time benefited employees are required to participate from their date of hire. Part-time non-benefited employees are not eligible.

Contributions

The mandatory employee contribution into the 401(a) is 12% of the employee's base salary per pay period. The SMFR employer matching contribution is 12% of the employee's base salary per pay period.

Vesting Schedule

The employee is fully vested in their own contributions beginning on the first day of participation in the plan. The employee becomes vested in employer contributions according to the following schedule.

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Vested %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1</td>
<td>0%</td>
</tr>
<tr>
<td>1, but less than 2</td>
<td>33%</td>
</tr>
<tr>
<td>2, but less than 3</td>
<td>66%</td>
</tr>
<tr>
<td>3 or more</td>
<td>100%</td>
</tr>
</tbody>
</table>

457(b) Deferred Compensation Plan

The 457(b) is a retirement account that allows SMFR to further assist employees in building retirement funds. Employees may contribute on a pre-tax and/or after-tax basis and the investments grow tax-deferred.

Contributions

Traditional 457(b): Employee contributions are made on a pre-tax basis, reducing current taxable compensation. Earnings grow tax-deferred and distributions are taxable.

Roth Account: A Designated Roth Account is a separate account within the 457(b) plan that holds designated Roth contributions which are made by the employee on an after-tax basis. These contributions are not tax-deferred but, earnings in the Roth Account grow tax-deferred and qualified distributions are tax-free.

Employee contributions to the Traditional 457(b) and Roth accounts are voluntary. SMFR makes matching contributions to the employee 457(b) account in accordance with the following schedule. Employee and employer contributions are fully vested on first day of participation in the plan.

<table>
<thead>
<tr>
<th>YEAR OF SERVICE*</th>
<th>Employee Contribution</th>
<th>Employer Match</th>
</tr>
</thead>
<tbody>
<tr>
<td>On Date of Hire</td>
<td>0% Employee Contribution required to receive 2% Employer Match</td>
<td>Total of 2%</td>
</tr>
<tr>
<td>5th Year</td>
<td>1% Employee Contribution required to receive 3% Employer Match</td>
<td>Total of 3%</td>
</tr>
<tr>
<td>10th Year</td>
<td>2% Employee Contribution required to receive 4% Employer Match</td>
<td>Total of 4%</td>
</tr>
</tbody>
</table>

*The increase to the Employer Contribution is made at the beginning of the year in which an employee is anticipated to reach their 5th or 10th year of service.

Retiree Health Savings Plan (RHS)

The Retiree Health Savings Plan is provided by SMFR to assist employees in building a tax-free fund for retirement health care expenses *. Individuals are eligible to access these funds, tax-free, at the time of separation from service.

For line, SMFR will contribute 2.5% of the Firefighter I salary per pay period. For staff, SMFR will contribute 1.5% of the Korn Ferry salary grade 15 per pay period.

Total Administrative Services Corporation (TASC) provides customer care for the Voya RHS. Their contact information is s@tasconline.com or 800-422-4661.

*Retirement health care expenses eligible for reimbursement from the RHS fund consist of all medical expenses eligible under Internal Revenue Code Section 213(d).
Voluntary Benefits
In addition to your employer-sponsored benefits, SMFR offers you the opportunity to enroll in voluntary benefits through the following organizations. These benefits are paid for by you and are deducted from 24 of your 26 paychecks.

- Police & Firemen’s Insurance Association: Life, accident, and AD&D insurance
- LegalShield: Legal and identity theft protection

Additional Wellness Discounts
Wellness is partnered with businesses to help you achieve your health and wellness goals. For contact information or to see additional details on the discounts below, visit wellness.southmetro.org/start/.

Fit Foods
Fit Foods offers SMFR employees and immediate family a 20% discount. All meals are nutritious and come prepared. They can be picked up or delivered. Store pickup for pre-orders is from 2:00 p.m.–8:00 p.m., seven days a week. Visit Fit Foods at 8101 E. Belleview Ave, #W-2 Denver, CO 80237.

Life Time Fitness
Employees will receive $35 off single monthly membership dues (normally $99/month) and $45 off couple/family monthly membership dues (normally $169/month + $15 per child) as long as you have 10 visits to the club per month). If you do not hit your 10 visits per month, you will pay full price dues that month.

New members will receive waived enrollment fees (up to a $179 value), a personal training session, and 100 LT BUCKS to use on in-club services such as additional personal training, nutrition coaching, spa services, and more.

Nutritional Consults
Kelsey Bailey is a performance dietitian specializing in tactical and professional sport, a certified strength and conditioning specialist, and certified specialist in sports dietetics. To set up an appointment, contact werthkelsey@gmail.com and mention that you work for SMFR and what you are looking for assistance with.

- Initial Session: $100
- Follow Up Session: $50

Chiropractic
Caldwell Chiropractic
Dr. Caldwell comes to Mineral on Tuesdays from 11:00 a.m.–11:30 a.m. and has a drop-in clinic available in Wheatridge. Please visit the Wellness website for details, scheduling, and more information.

South Metro Safety Foundation Classes
Receive a 50% discount on course registration fees:

- Teen driving (Drivers Ed)
- CPR
- Babysitting Certification

For registration details, contact theo.mink@southmetro.org.

Banking Benefits
SMFR employees can apply for memberships to several financial institutions. These institutions offer savings such as free checking and no annual fees for ATM cards.

- **Air Academy**
  800-223-1983
  aafcu.com

- **Credit Union of Colorado**
  303-832-4816
  cuofco.org

- **Bellco**
  303-689-7800
  belfco.org

- **Columbine Federal Credit Union**
  720-283-2346
  columbinefcu.com

- **Wells Fargo**
  800-869-3557
  wellsfargo.com
Tuition Reimbursement

SMFR's tuition reimbursement program provides financial support for approved educational coursework. SMFR employees may take coursework to improve skills required to perform present job assignments, to remain current with innovations and emerging trends in their field, to improve administrative and management skills, or to prepare for positions within SMFR that may be attained through a promotion. Employees are eligible for tuition reimbursement for all required subject areas of an undergraduate or graduate degree program, regardless of whether a specific course or degree is career-related. See tuition reimbursement guidelines for eligibility and additional details.

SMFR has agreements with some higher education institutions that offer our employees a 10% discount.

The following institutions that offer these discounts are:
- Aspen University
- CSU Global
- Columbia Southern University

For more details about their programs, please visit PowerDMS.

Member Transport Policy

This benefit is limited to full-time and part-time benefited employees covered by the SMFR medical insurance plan and their dependents (as defined by the IRS Code).

In the event that an employee and/or employee's dependent (as defined by the IRS Code) who is covered by the SMFR medical insurance plan is transported by an SMFR ambulance, the SMFR employee shall notify the EMS Bureau via email and advise them of the qualifying SMFR transport within one week of the transport occurring. A qualifying SMFR ambulance transport for this policy is defined as one that is covered by the SMFR medical insurance plan.

Not Included

Transports resulting from automobile collisions, ambulance transports provided by an outside agency or private ambulance transports, or the SMFR ambulance transport of SMFR full-time and part-time benefited employees and their dependents covered by medical insurance plans other than those of SMFR are not included. Once notified, the EMS Bureau will complete the necessary steps required in order to stop the transport from being billed through our billing agency and insurance plan. The EMS Bureau will inform the employee of any forms/approvals required in order to complete this process. See SMFR policies for details.
Employee Assistance Program

As your employer, we are interested in your total wellbeing. That is why we offer the employee assistance and work-life program through Nicoletti Flater Associates and other select private providers. This program provides counseling services that help you manage problems before they adversely affect your personal life, health, and job performance. A list of covered employee assistance program (EAP) providers are located on PowerDMS.

All covered employees and their household members are eligible for the employee assistance and work-life referral service. This is a free service, strictly confidential, and includes telephonic counseling and/or up to six face-to-face visits with a licensed professional counselor, per issue, per year.

Assistance is available for the following personal and work life situations:

- Couples/family counseling
- Alcohol and drug counseling
- Anger management
- Domestic violence/stalking
- Sleep and eating disorders
- Grief and loss
- Stress and anxiety
- Post-traumatic stress disorder
- Critical incident reaction
- Phobias
- Financial guidance
- Obsessive compulsive behaviors
- Retirement

Employee Assistance Program Providers

Nicoletti-Flatter and Associates (NFA)
303-989-1617
nfadirector@aol.com
traumathreatandpublicsafetypsychology.com

Southeast Psychotherapy Associates
Dr. Joelle Kruml and Staff
303-910-1755
sepsychotherapy.org

Brower Psychological
Dr. Jamie Brower and Staff
720-222-3400
browerpsychological.com/index.html

Building Warriors
Kelli Gilchrist and Staff
720-504-6207
buildingwarriors.org

Code 4 Counseling
Dr. Sara Metz
303-517-1516
code4counseling.com

Parker Counseling and Education Services
AnnMarie Mullins and Staff
303-317-3088
parkercounseling.org

Dr. James Pinkney III, LPC, RPT
Dr. James Pinkney
303-909-9952
drjamespinkney.com

Peer Support

The Peer Support Program provides SMFR employees and their families the opportunity to receive confidential support through tough times of personal and professional crisis. South Metro Peer Support was put in place as a directive from the Fire Chief as the first line of defense for employee mental wellbeing. Our team is comprised of volunteers from both line and administrative employees that work in conjunction with a team of mental health professionals. For more information, visit wellness.southmetro.org/behavioral-health.

Neurofeedback

Neurofeedback, also known as neurotherapy, is a type of biofeedback that presents feedback from the brain activity in order to reinforce healthy brain function through operant conditioning. Please reach out to Wellness for more information.

Neurofeedback services will be partially subsidized by the department instead of being billed through insurance. Neurofeedback is an eligible expense for a health savings account (HSA).

The cost to members are as follows:

- **Consultation:** Free
- **Brain Map:** $50
- **45 min NFB:** $25
- **60 min NFB:** $40
- **Counseling Only:** EAP

Neurofeedback will be in-network for dependents/family members through Cigna. The copay for these appointments are dependent on your plan and are billed as a specialist visit. Please note that the mapping is not covered under insurance.

Cash pay options are as follows:

- **Consultation:** Free
- **Brain Map:** $50
- **45 min NFB:** $25

For more information, contact Beta Brain Performance Solutions, LLC at 720-491-1781 or visit smfrwellnessschedule.as.me/braincamp.
Leave Accruals
Available to eligible full-time and part-time benefited Staff and Line employees.

**Full-Time Benefited Employee Vacation Accrual**

<table>
<thead>
<tr>
<th>MONTHS OF CONTINUOUS EMPLOYMENT</th>
<th>Line Accrual Hours Per Year</th>
<th>Staff Accrual Hours Per Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>1–36</td>
<td>144</td>
<td>104</td>
</tr>
<tr>
<td>37–108</td>
<td>216</td>
<td>144</td>
</tr>
<tr>
<td>109–168</td>
<td>288</td>
<td>200</td>
</tr>
<tr>
<td>169–228</td>
<td>336</td>
<td>224</td>
</tr>
<tr>
<td>228+</td>
<td>360</td>
<td>256</td>
</tr>
</tbody>
</table>

**Part-Time Benefited Employee Vacation Accrual**

<table>
<thead>
<tr>
<th>AVERAGE HOURS PER WEEK</th>
<th>Vacation Accrual Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>22–31.99</td>
<td>55%</td>
</tr>
<tr>
<td>32–35.99</td>
<td>80%</td>
</tr>
<tr>
<td>36–39.99</td>
<td>90%</td>
</tr>
</tbody>
</table>

**Full-Time Benefited Employee Sick Accrual**

<table>
<thead>
<tr>
<th>EMPLOYEE ACCRUAL</th>
<th>Sick Accrual Hours Per Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Line</td>
<td>144</td>
</tr>
<tr>
<td>Staff</td>
<td>120</td>
</tr>
</tbody>
</table>

**Accrual Rates for Part-Time Benefited Staff Employees**

Regular part-time benefited Staff employees are provided sick leave based on the average number of hours they work per week annually.
Holiday Leave

SMFR observes ten (10) holidays per year for a total of 80 holiday hours. The specific holidays offered to an employee vary by employee classification and work schedule. See the Holiday Pay Policy 3.1.8 for full holiday practices. SMFR observed holidays are as follows for Line and Staff employees:

**LINE HOLIDAYS**
- New Years Day
- Martin Luther King Day
- Presidents Day
- Easter
- Memorial Day
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

**STAFF HOLIDAYS**
- New Years Day
- Martin Luther King Day
- Presidents Day
- Personal Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day After Thanksgiving
- Christmas Day

Paid Maternity Leave

SMFR provides eligible employees with paid maternity leave for use immediately following childbirth.

Eligible Line employees may take up to twenty-four (24) work weeks of paid maternity leave immediately following childbirth for the purposes of recovering from childbirth, re-attaining physical fitness for duty on Line, family bonding, and overall wellness.

Eligible non-Line employees may take up to twelve (12) work weeks of paid maternity leave immediately following childbirth for the purposes of recovering from childbirth, family bonding, and overall wellness. See SMFR policies for details.

Paid Parental Leave

SMFR provides eligible employees with paid parental leave for use immediately upon the addition of a child or children to their family.

Eligible employees may take up to six (6) work weeks of paid parental leave immediately following the addition of a child or children to their immediate family for the purposes of caring for the child(ren), family bonding, and overall wellness. See SMFR policies for details.
If you have any questions regarding your benefits or the material contained in this guide, please contact the Human Resources division.

**HR Generalists:** Autumn Regan, Cristina Lopez, and Kristi Hohl  
**Phone:** 720-989-2426  
**Email:** hr@southmetro.org

If you have any questions regarding payroll please contact the Finance Division.

**Payroll Manager:** Dori Chuvarsky  
**Phone:** 720-989-2438  
**Email:** dori.chuvarsky@southmetro.org

<table>
<thead>
<tr>
<th>PROVIDER/PLAN</th>
<th>CONTACT NUMBER</th>
<th>WEBSITE/EMAIL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical—CIGNA (#3335553)</td>
<td>800-244-6224</td>
<td>mycigna.com</td>
</tr>
<tr>
<td>HSA Bank—HSA Bank</td>
<td>800-244-6224</td>
<td>mycigna.com</td>
</tr>
<tr>
<td>Dental—Delta Dental (#11677)</td>
<td>800-610-0201</td>
<td>deltadentalco.com</td>
</tr>
<tr>
<td>Vision—Vision Service Plan (#3001723)</td>
<td>800-877-7195</td>
<td>vsp.com</td>
</tr>
<tr>
<td>Flexible Spending—Rocky Mountain Reserve</td>
<td>888-722-1223</td>
<td>rockymountainreserve.com</td>
</tr>
<tr>
<td>Life, AD&amp;D, Short- and Long-Term Disability, Accident, and Critical Illness—The Hartford (#872932)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
  - Disability: 800-549-6514  
  - Life: 888-563-1124  
  - Conversion/Portability: 877-320-0484  
  - Accident: 866-547-4205  
  - Critical Illness: 866-547-4205 | mybenefits.thehartford.com |
| Retiree Health Savings Plan (RHS)—TASC | 800-422-4661 | tasconline.com/ubaaccess |
| Retirement Savings Plans—Voya | Bryan Koepf: 303-925-9613 Zach Leonard: 720-488-2407 | bryan.koepf@morganstanley.com zachary.leonard@morganstanley.com advisor.morganstanley.com/the-kh-group |
| Employee Assistance Program | See page 12 | See page 12 |
| Police & Fireman’s Insurance Association (PFIA) | Jim Snyder: 303-425-6181 Mike Carrigan: 303-619-6112 | N/A |
| LegalShield | Doug Kelley: 719-444-8767 Andrea Wacker: 719-243-3174 | kelleyidt@comcast.net legalshield@myezone.us |

This guide is a brief summary of your benefits and does not constitute a policy. SMFR may amend the benefit program at any time. Your certificate booklets contain the actual detailed provisions of your benefits. If there are any discrepancies between the information in this brochure and the certificate booklets, the certificate booklets will prevail.

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