

# BENEFITS GUIDE

2025



# OUR VALUES

The vision, mission, and values are the foundation of this organization. Thus, every effort will be made to keep these current and meaningful so that the individuals who make up South Metro Fire Rescue are guided by them in the accomplishment of the goals, objectives, and day-to-day tasks.

## Vision.

To be a best-in-class, all-hazards prevention, mitigation, and response organization that supports a safe, healthy, growing community; a leader in risk reduction, preparedness, service delivery, and operational effectiveness; highly valued as a community and business partner and as an employer of choice; and well-positioned to proactively meet the needs of our changing demographic and businesses while maintaining fiscal strength and stability.

## Mission.

South Metro Fire Rescue is a world-class organization that serves the public by protecting lives and property through our dedication to training, prevention, mitigation, and response.

## Values.

We are stewards of the public trust who value the equitable treatment of all. We foster strong community ties through integrity, compassion, and unwavering professionalism.

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*This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.*

# WHAT'S NEW

South Metro Fire Rescue provides a full range of benefits that address your needs now and in the future.

## Medical Plans

**Cigna Plans:** We will continue offering the LocalPlus HDHP with HSA, LocalPlus Plan, and OAP Plan. However, there are significant changes to deductibles, out-of-pocket maximums, and other cost-sharing elements.

See pages 10-11, 14, and 16 for more details.

**Kaiser Plans:** New for 2025, we are introducing plans through Kaiser Permanente. These plans feature similar deductibles, out-of-pocket maximums, and cost-sharing to the Cigna plans, but with lower premiums deducted from your paycheck. Kaiser plans include access to Kaiser providers and facilities, and other affiliated providers.

See pages 12,13,15, and 17 for more information.

## Health Savings Account (HSA)

- The IRS has increased 2025 HSA contribution limits to \$4,300 for individual coverage and \$8,550 for family coverage. The \$1,000 catch-up contribution for those aged 55+ remains the same.
- You can contribute to an HSA if you are enrolled in a qualified HDHP, such as the Cigna LocalPlus HDHP with HSA or the Kaiser HDHP with HSA plans.

## Dental Plan

- We will continue to offer the PPO Premier dental plan. New for 2025 the Premier dentist tier will be enhanced to match the coinsurance benefits of the PPO dentist tier.

## Flexible Spending Account (FSA)

- The IRS has increased the 2025 FSA contribution limits to \$3,300.

## Medical Reimbursement Program

- As part of the 2025 benefit plan restructuring, the Medical (Copay) Reimbursement Program has been discontinued.

## Employee Contributions

- **Dental and Vision:** Employee contributions will remain unchanged for 2025.
- **Medical:** Due to rising healthcare costs, employee contributions for medical plans will increase.



# BENEFITS OVERVIEW

## Eligibility

You and your dependents are eligible for SMFR benefits if you are:

- **Full-Time Benefited Employees** – those scheduled to work at least 30 hours per week.
- **Part-Time Benefited Employees** – those scheduled to work 20-29 hours per week.
- Dependents, subject to documentation (see HR website):
  - Your legal spouse, including common law, and domestic partner
  - Your children up to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally adopted child, or 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

## Qualifying Life Events

Outside of Open Enrollment, you may make changes to your benefits only if you have a qualifying life event (QLE), per IRS rules. You have 30 days from the date of the event to provide appropriate documentation and make election changes.

### Examples of Qualifying Life Events include:

- Marriage
- Divorce
- Birth or adoption of a child or placement for adoption
- Change in a dependent's eligibility status
- Change in employment status for you or your dependents resulting in the loss/gain of coverage
- Significant change in the cost of coverage of your dependent's benefits
- Change in the cost of dependent care (for dependent care flexible spending accounts only)
- Death of a dependent

# BENEFITS OVERVIEW

## When Can I Enroll or Make Changes?

### Open Enrollment

Each year, you have the opportunity to make changes to your benefits during annual open enrollment (OE). OE is your one-time opportunity to enroll for benefits or make changes to your existing benefit elections. The annual OE period typically occurs in late October or early November. The benefits you elect during open enrollment will become effective January 1st through December 31st of the following year.

### New Hire

As a new hire or a rehire, you must enroll within 30 days from your date of hire. Per IRS rules, if you don't enroll before your eligibility date, you won't have coverage through South Metro Fire Rescue for the current calendar year and you won't be able to enroll for benefits until the next open enrollment period, unless you experience a qualifying life event (see page 5). Supporting documentation is required to be attached to the new hire enrollment action if adding a dependent.

Coverage and contributions will start on your eligibility date - regardless of when you enroll.

### Login Information

Log into UKG Pro to make any benefit elections.

**To Access:** Log into UKG Pro through the Employee Launch Pad.

Click Myself > Open Enrollment > Open Enrollment Session.



# KEY TERMS TO KNOW

## Copay

A fixed dollar amount you may pay for certain covered services. Typically, your copay is due at the time of service.

## Deductible

The amount you must pay each year for certain covered health services before your insurance plan will begin to pay.

## Coinsurance

After you meet your deductible, you may pay coinsurance, which is your share of the costs of a covered service.

## Out-of-Pocket Maximum

This includes copays, deductibles and coinsurance. Once you meet this amount, the plan pays 100% of covered services the rest of the year.

## In-Network Providers

The facilities and providers the insurance company has contracted with to provide services under that plan. In-network providers typically provide services at a lower negotiated rate.

## Out-of-Network Providers

The facilities or providers who do not participate in the insurance company's provider network. They do not have a signed contract agreeing to accept the insurance company's negotiated prices and can balance bill the member. Out-of-network providers typically provide services at a higher rate and could cost more.

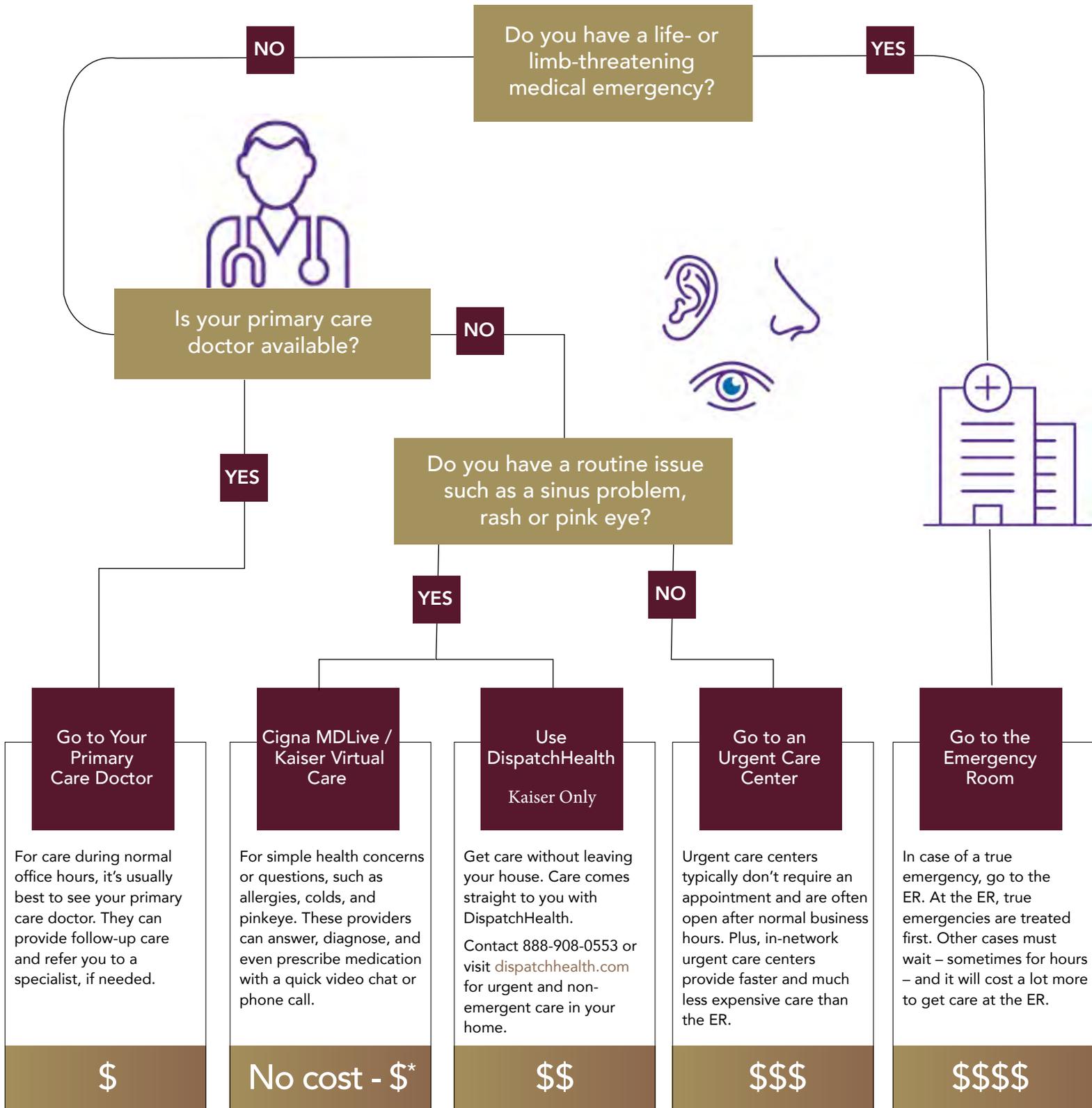
## Balance Billing

The amount billed to the member for the difference between the amount the provider charges and the amount paid by the insurance company. The member is protected from balance billing when utilizing an in-network provider.



# Know Where To Go For Care

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. Use the chart below to help you choose where to go for care.



\*If you are enrolled in a HDHP, per IRS rules, virtual care is required to have a small coinsurance cost.

# MEDICAL PLAN OVERVIEW

South Metro Fire Rescue offers you 6 medical plan offerings - 3 Cigna medical plans and 3 Kaiser medical plans for you and your family. All the plans offered include prescription drug benefits and 100% coverage for preventive care.

## Cigna Medical Plans

### Open Access Plus (OAP) Plan

- Access to broadest OAP network  
In-network access only
- Flexible Spending Account eligible

### LocalPlus In-Network Plan

- Access to narrower LocalPlus network  
In-network access only
- \$0 copay on everyday services
- Flexible Spending Account eligible

### LocalPlus HDHP + HSA Plan

- Access to narrower LocalPlus network as well as out-of-network options
- Health Savings Account (HSA) and Limited Purpose Flexible Spending Account eligible
- Employer contribution to HSA

## Kaiser Medical Plans

### Deductible HMO (DHMO)

- In-network access only
- Copay Plan
- Flexible Spending Account eligible

### Everyday Care Plan

- In-network access only
- \$0 copay on everyday services
- Flexible Spending Account eligible

### HDHP + HSA Plan

- In-network access only
- Health Savings Account (HSA) and Limited Purpose Flexible Spending Account eligible
- Employer contribution to HSA

## Key Features Comparison

	Cigna			Kaiser		
	OAP Plan	LocalPlus	LocalPLUS HDHP + HSA	DHMO	Everyday Care	HDHP + HSA Plan
Primary Care Provider	Recommended but not required			Required		
Referrals to Specialists	Not required			Required for dermatology, allergy, and urology		
Out-of-Network Services	No	No	Yes	No		
Prior Authorization	May be required			Required		
Emergency and Urgent Care	Global coverage for emergency situations, 24/7. Urgent care services are available at in-network facilities.			Global coverage in and out-of-network for emergency and urgent care situations.		
Health Savings Account (HSA)	Not available	Not available	Available. Set aside pretax money to pay for qualified medical expenses	Not available		Available. Set aside pretax money to pay for qualified medical expenses

# CIGNA MEDICAL PLANS COMPARISON

ADMINISTERED BY CIGNA

## Contact Cigna

800.244.6224

myCigna.com

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

	OAP Plan	LocalPlus	LocalPlus HDHP with HSA	
	In-Network	In-Network	In-Network	Out-of-Network
Calendar Year Deductible	Individual: \$1,500 Family: \$3,000	Individual: \$4,000 Family: \$8,000	Individual: \$2,500 Family: \$5,000	Individual: \$4,000 Family: \$8,000
Out-of-Pocket Maximum	Individual: \$4,000 Family: \$8,000	Individual: \$4,000 Family: \$8,000	Individual: \$4,000 Family: \$8,000	Individual: \$8,000 Family: \$16,000
Coinsurance	20%	0%	20%	40%
Maximum Type	Embedded*	Embedded*	Aggregate**	Aggregate**

\*Embedded: if you have other family members on the plan, each family member must meet their own individual deductible or out of pocket until the total amount of deductible and out of pocket paid by all family members meets the overall family deductible or out of pocket.

\*\*Aggregate: If you have other family members on the policy, the overall family deductible must be met before the plan begins to pay.

# CIGNA MEDICAL PLANS CONTRIBUTIONS

## 2025 Contribution Per Pay Period (24 pay periods)

Per Pay Period	OAP Plan	LocalPlus	LocalPlus HDHP with HSA
Employee Only	\$92.43	\$97.88	\$55.78
Employee/Spouse/DP	\$194.09	\$205.54	\$117.13
Employee/Child(ren)	\$175.61	\$185.97	\$105.98
Employee/Family	\$277.28	\$293.63	\$167.33

### 24/7 Access to Your Cigna Plan

Sign up now for myCigna. Get 24/7 access to your digital ID cards, online doctor visits, your claims, coverages, and all details of your plan. [Activate your account now.](#)

# CIGNA MEDICAL PLANS KNOW YOUR NETWORK

ADMINISTERED BY CIGNA

## Contact Cigna

800.244.6224

myCigna.com

Each plan offers access to a Cigna network of providers. Cigna LocalPlus and Cigna Open Access (OAP) are both health plans that provide access to doctors, specialists, and hospitals. LocalPlus is a smaller, local network, while OAP is a larger, national network.

	Access to this Cigna Network	Out-of-Network Benefits Covered?	Save money by using providers in the Cigna network.
OAP Plan	OAP	No (except for emergencies)	
LocalPlus In-Network Plan	LocalPlus	No (except for emergencies)	
LocalPlus HDHP + HSA	LocalPlus	Yes, but the cost may be higher than in-network	

## Is Your Doctor in the Network?

If you have an established relationship with a provider or know of one you would like to start seeing, check to see if they are in the plan's network before you enroll by finding a doctor at [www.cigna.com](http://www.cigna.com).

## How the LocalPlus Network Works

In your local area, or when in any LocalPlus network area, you must receive care from a health care professional or facility in this network to receive in-network coverage.

If you choose to go outside the LocalPlus network on the LocalPlus HDHP + HSA (or outside the Away from Home Care feature when LocalPlus isn't available), you will receive out-of-network coverage. Your share of the costs may be higher than what you would pay for in-network care.

## What About Emergency Care?

Regardless of the plan you select, you have access to worldwide coverage in case of an emergency.

To find LocalPlus in-network care when you're away from home:

1. Log in to [myCigna.com](http://myCigna.com).
2. Select Find Care & Costs.
3. Enter the applicable city/state or zip code.
4. Search doctor by type or search nearby health facilities.
5. When on-screen message pops up, confirm you need care while you're away from home.
6. See search results for in-network providers or hospitals.



# KAISER MEDICAL PLANS COMPARISON

INSURED BY KAISER

## Contact Kaiser

800.632.9700

kp.org

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

	Kaiser DHMO	Kaiser Everyday Care	Kaiser HDHP with HSA
	In-Network Only	In-Network Only	In-Network Only
Calendar Year Deductible	Individual: \$1,500 Family: \$3,000	Individual: \$4,000 Family: \$8,000	Individual: \$2,500 Family: \$5,000
Out-of-Pocket Maximum	Individual: \$4,000 Family: \$8,000	Individual: \$4,000 Family: \$8,000	Individual: \$4,000 Family: \$8,000
Coinsurance	20%	0%	20%
Maximum Type	Embedded*	Embedded*	Aggregate**

\*Embedded: If you have other family members on the plan, each family member must meet their own individual deductible or out of pocket until the total amount of deductible and out of pocket paid by all family members meets the overall family deductible or out of pocket.

\*\*Aggregate: If you have other family members on the policy, the overall family deductible must be met before the plan begins to pay.

# KAISER MEDICAL PLAN CONTRIBUTIONS

## 2025 Contribution Per Pay Period (24 pay periods)

Employee Cost	Kaiser DHMO	Kaiser Everyday Care	Kaiser HDHP with HSA
Employee Only	\$82.31	\$83.75	\$47.80
Employee/Spouse/DP	\$172.83	\$175.86	\$100.37
Employee/Child(ren)	\$156.38	\$159.11	\$90.81
Employee/Family	\$246.91	\$251.23	\$143.38

### 24/7 Access to Your Kaiser Plan

Sign up now at [KP.org](https://kp.org).

Get access to online doctors visits, your claims coverage, refill prescriptions, message your doctor and more. [Activate your account now.](#)

# KAISER MEDICAL PLANS KNOW YOUR NETWORK

INSURED BY KAISER

## Contact Kaiser

800.632.9700

kp.org

Each plan offers access to the Kaiser network of providers. The Kaiser health plans provide access to doctors, specialists, urgent care, and hospitals. Kaiser is a closed, local network, with no out-of-network coverage.

	Access to this Kaiser Network	Out-of-Network Benefits Covered?	
Everyday Care Plan	Kaiser	No (except for emergencies and urgent care)	Save money by using providers in the Kaiser network.
DHMO Plan	Kaiser		
HDHP + HSA Plan	Kaiser		

## How Does the Kaiser Network Work?

In your local area, or when in any Kaiser network area, you must receive care from a health care professional or facility in this network to receive in-network coverage.

If you choose to visit a non-Kaiser doctor or facility, you will be out-of-network and coverage is not available, except for emergencies and urgent care. You will pay the full cost, which will be significantly higher than what you would pay for in-network care.

## What About Emergency Care?

Regardless of the plan you select, you have access to care at any emergency or urgent care facility worldwide.

## What About Virtual or Urgent Care?

Kaiser offers members multiple options for virtual care through [kp.org](https://kp.org). You can choose to chat, video call, or message with a doctor for routine care questions, minor injuries and illnesses, medical form completion and prescription refills/concerns.

Many Kaiser facilities have attached in-network urgent care centers that are open late hours and weekends. Kaiser also partners with DispatchHealth to provide urgent care where you are for the same cost as an urgent care visit. Simply make an appointment at 720-796-7273 or [DispatchHealth.com](https://DispatchHealth.com), show them your Kaiser ID card, and they'll take care of the billing. Out-of-network urgent care is also covered anywhere in the world.

## To find Kaiser in-network care:

1. Create an account or login into [kp.org](https://kp.org)
2. Select Doctors & Locations
3. Region Colorado
4. Select Doctor or Locations > enter in zip code and/or keywords (i.e. primary care), and click on search
5. See search results for in-network providers or locations



# CIGNA MEDICAL BENEFITS PER PLAN



ADMINISTERED BY CIGNA

These are the benefits paid by our medical plans for typical health care services. The copay and coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

	OAP Plan	Local Plus	LocalPlus HDHP with HSA	
	In-Network Only	In-Network Only	In-Network	Out-of-Network
<b>Doctor's Office</b>				
Primary Care Visit	\$30 copay	No charge	20% after deductible	40% after deductible
Specialist Visit	\$50 copay	No charge	20% after deductible	40% after deductible
Preventive Services	No charge	No charge	No charge	No charge
Labs / X-Rays	20% after deductible	No charge	20% after deductible	40% after deductible
Imaging (MRI, CT, PET, Etc.)	20% after deductible	\$500 copay	20% after deductible	40% after deductible
Urgent care	\$50 copay	No charge	20% after deductible	20% after deductible
<b>Hospital Services</b>				
Emergency Room	\$200 copay	\$500 copay	20% after deductible	20% after deductible
Inpatient	20% after deductible	0% after deductible	20% after deductible	40% after deductible
Outpatient	20% after deductible	0% after deductible	20% after deductible	40% after deductible
<b>Additional Services</b>				
Colonoscopy	Preventive and Diagnostic No charge	Preventive and Diagnostic No charge	Preventive No charge; Diagnostic 20% after deductible	Preventive No charge; Diagnostic 40% after deductible
NeuroFeedback	Biofeedback: \$50 copay Brain Mapping: \$100 copay	Biofeedback: \$50 copay Brain Mapping: \$100 copay	20% after deductible	Not covered
Hearing Aids	20% after deductible	No charge	20% after deductible	40% after deductible
Chiropractic Care (limit 20 visits per year)	\$30 copay	\$0 copay	20% after deductible	40% after deductible

## EMS Transport Policy

Full and part-time employees (as defined by the IRS) and their dependents covered by SMFR Cigna medical insurance plans are eligible for the EMS Transport benefit. If transported by an SMFR medic, EMS will ensure the transport isn't billed through insurance.

**To activate the benefit, notify EMS within one-week of the transport date.** See the EMS Transport [policy](#) for details and exclusions.

# KAISER MEDICAL BENEFITS PER PLAN

INSURED BY KAISER

These are the benefits paid by our medical plans for typical health care services. The copay and coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

	Kaiser DHMO In-Network Only	Kaiser Everyday Care In-Network Only	Kaiser HDHP with HSA In-Network Only
<b>Doctor's Office</b>			
Primary Care Visit	\$30 copay	No charge	20% after deductible
Specialist Visit	\$50 copay	No charge	20% after deductible
Preventive Services	No charge	No charge	No charge
Labs / X-Rays	10% after deductible in Medical Office; 20% after deductible at Hospital	No charge	20% after deductible
Imaging (MRI, CT, PET, Etc.)	20% after deductible	\$500 copay	20% after deductible
Urgent care	\$50 copay	No charge	20% after deductible
<b>Hospital Services</b>			
Emergency Room	\$200 copay	\$500 copay	20% after deductible
Inpatient	20% after deductible	0% after deductible	20% after deductible
Outpatient	10% after deductible Ambulatory Center; 20% after deductible Outpatient Hospital	0% after deductible	10% after deductible Ambulatory Center; 20% after deductible Outpatient Hospital
<b>Additional Services</b>			
Chiropractic Care (limit 20 visits per year)	\$30 per visit	\$20 per visit	20% after deductible

# CIGNA PRESCRIPTION DRUG PLANS



ADMINISTERED BY CIGNA

	OAP Plan	LocalPlus	LocalPlus HDHP with HSA	
	In-Network Only	In-Network Only	In-Network	Out-of-Network
<b>Retail: 30-day supply</b>				
Tier I	\$15 copay	\$0 copay	30% after deductible	Not covered
Tier II	\$40 copay	\$50 copay	40% after deductible	
Tier III	\$60 copay	\$125 copay	50% after deductible	
Specialty	\$300 copay	\$300 copay	Covered at appropriate tier levels	
<b>Mail Order: 90-day supply</b>				
Tier I	\$30 copay	\$0 copay	30% after deductible	Not covered
Tier II	\$80 copay	\$100 copay	40% after deductible	
Tier III	\$120 copay	\$250 copay	50% after deductible	
SaveOnSP: Specialty Pharmaceutical Copay Assistance	Certain Specialty medications are reduced to \$0 copay cost	Certain Specialty medications are reduced to \$0 copay cost	N/A	

## Are Your Prescription Drugs Covered?

To determine if the prescriptions you use are covered by Cigna, review their drug lists at [www.myCigna.com](http://www.myCigna.com).

## Maintenance Prescriptions

If you're enrolled in the OAP Plan or LocalPlus In-Network Plan, you can save on maintenance medications by purchasing a 90-day supply by mail order or at a retail pharmacy. You can get 3 times the supply for only 2 times the price when you purchase a 90-day supply of your maintenance drugs. See [www.myCigna.com](http://www.myCigna.com) for details.



# KAISER PRESCRIPTION DRUG PLANS

INSURED BY KAISER

	Kaiser DHMO In-Network Only	Kaiser Everyday Care In-Network Only	Kaiser HDHP with HSA In-Network Only
<b>Retail: 30-day supply</b>			
Tier I	\$15 copay	\$0 copay	30% after deductible
Tier II	\$40 copay	\$50 copay	40% after deductible
Tier III	\$60 copay	\$125 copay	50% after deductible
Specialty	30% up to \$250 max	\$300 copay	20% after deductible
<b>Mail Order: 90-day supply</b>			
Tier I, II, III	2x retail 30-day copay	2x retail 30-day copay	2x retail 30-day copay

## Are Your Prescription Drugs Covered?

To determine if the prescriptions you use are covered by Kaiser, review their drug lists at [www.kp.org](http://www.kp.org).



# DENTAL PLANS

ADMINISTERED BY DELTA DENTAL

## Delta Dental of Colorado

800.610.0201

www.deltadentalco.com

To find a dental provider or view and print your ID cards, go to Delta Dental website.

With the Delta Dental PPO plus Premier plan, you and your family members may visit any licensed dentist, but you will receive the greatest out-of-pocket savings if you see a Delta Dental PPO provider.

	PPO Providers	Premier Providers	Non-Participating Providers
	In-Network	In-Network	Out-of-Network
Claims	Provider Files	Provider Files	You file
Out-of-Pocket Cost	Least Expensive	Less Expensive	Most Expensive
Balance Billing*	None	None	Possible
Number of Providers	Many	More	Unlimited

\*Balance billing is when providers charge a higher price than the amount your insurance agreed to pay, and the employee is billed the difference.

	PPO Providers	Premier Providers	Non-Participating Providers
	In-Network	In-Network	Out-of-Network
Calendar-Year Deductible	\$50 individual / \$150 family	\$50 individual / \$150 family	\$50 individual / \$150 family
Calendar-Year Benefit Maximum	\$1,500	\$1,500	\$1,500
Preventive Dental Services (oral exams, cleanings, x-rays, sealants, fluoride treatment)	No charge; no deductible	No charge; no deductible	20%; no deductible
Basic Dental Services (basic restorative (fillings), oral surgery, endodontics (root canal therapy), periodontics (gum disease treatment))	10% after deductible	10% after deductible	20% after deductible
Major Dental Services (implants, prosthodontics (dentures, bridges), special restorative (crowns, onlays))	40% after deductible	40% after deductible	50% after deductible
Orthodontia Services	50% to \$1,500 lifetime maximum		

## Dental Plan Costs

	Employee Cost (Per 24 Pay Period)
Employee Only	\$2.88
Employee/Spouse/DP	\$5.44
Employee/Child(ren)	\$6.17
Employee/Family	\$9.97

### Delta Dental Mobile App

Maximize your oral health and make the most of your dental benefits right from your mobile device by downloading the Delta Dental Mobile App from the Apple Store or Google Play.

# VISION PLAN

INSURED BY VSP

## VSP

800.877.7195

[www.vsp.com/eye-doctor](http://www.vsp.com/eye-doctor)

You don't need an ID card. Simply contact a VSP provider and let them know you have VSP coverage.

## Value and savings you love

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras which provide offers from VSP and leading industry brands totaling over \$3,000 in savings.

## Provider choices you want

Maximize your benefits at a Premier Program location, including thousands of private practice doctors and over 700 Visionworks retail locations nationwide.

## Quality vision care you need

You'll get great care from a VSP network doctor, including a WellVision Exam. An annual eye exam not only helps you see well, but helps a doctor detect signs of eye conditions and health conditions, like diabetes and high blood pressure.

## More ways to save

Get an extra \$20 to spend on featured brands like Cole Haan, bebe and Calvin Klein plus up to 40% savings on lens enhancements.

	In-Network (Any VSP provider)	Out-of-Network
Eye Exam — once every 12 months	\$10 copay	Allowance up to \$50
Retinal Exam	Up to \$39	Not covered
<b>Eyeglasses</b>		
Single Vision Lenses	\$25 copay	Allowance up to \$50
Lined Bifocal Lenses	\$25 copay	Allowance up to \$75
Lined Trifocal Lenses	\$25 copay	Allowance up to \$100
Frames — once every 24 months	\$25 copay, then \$200 allowance plus 20% off amount over allowance	Allowance up to \$70
<b>Contacts – Once every 12 months if you elect contacts instead of lenses/frames</b>		
Contact Lens Allowance	\$180	Up to \$105
Contact Lens Fitting Allowance	\$60	Up to \$105
Medically Necessary Contact Lenses	\$25 copay then covered in full	Up to \$210
Laser Correction	5-15% discount	N/A

## Vision Plan Costs

	Employee Cost (Per 24 Pay Period)
Employee Only	\$0.62
Employee/Spouse/DP	\$0.89
Employee/Child(ren)	\$1.03
Employee/Family	\$1.65

## Using Your Benefit is Easy

Create an account on [vsp.com](http://vsp.com) to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with exclusive member extras. At your appointment, just tell them you have VSP.

# FLEXIBLE SPENDING ACCOUNT (FSA)

ADMINISTERED BY ROCKY MOUNTAIN RESERVE

## Rocky Mountain Reserve

888.722.1223

[www.rockymountainreserve.com](http://www.rockymountainreserve.com)

South Metro Fire Rescue offers 3 Flexible Spending Account (FSA) options that are administered by Rocky Mountain Reserve. When you enroll in an FSA you can set aside a portion of your earnings before taxes through payroll deduction to cover healthcare, childcare or dependent care.

## Health Care FSA

**Health Care FSA annual maximum is limited to \$3,300\* per employee for 2025.**

As long as you are not enrolled in the LocalPlus HDHP + HSA or Kaiser HDHP + HSA, you are eligible to participate in the Health Care FSA. You can use the Health Care FSA for most medical, dental and vision care expenses that are not covered by your health plan such as copayments, coinsurance, deductibles, eyeglasses and doctor prescribed over the counter medications.

## Limited Purpose FSA

**Limited Purpose FSA annual maximum is limited to \$3,300\* per employee for 2025.**

The limited purpose FSA is available if you are enrolled in the LocalPlus HDHP + HSA Plan or the Kaiser HDHP + HSA plan. You will be able to use your "Limited Purpose FSA" for dental and vision expenses only. You may not use the FSA for medical expenses if you are enrolled in the LocalPlus HDHP + HSA or Kaiser HDHP + HSA Plan.

## Dependent Care FSA

The Dependent Care FSA allows pre-tax payment of qualified dependent care expenses (not health care expenses) up to \$5,000 a year per household (\$2,500 if you are married and filing separate IRS forms). Dependent care expenses include day care, after school programs or elder care programs.

**This program is for eligible expenses incurred to allow both spouses to be gainfully employed.**

*\*FSA maximum per calendar year subject to change by IRS.*

## Things to Consider Before Contributing to an FSA

- You can't take income tax deductions for expenses you pay with your FSA.
- Your FSA contribution(s) during the plan year can't be changed unless you experience a qualifying life event.
- All funds in your current traditional Health Care FSA must be used by December 31, 2024, in order to be eligible to contribute to a health savings account (HSA) and to receive the SMFR contribution in January of 2025.
- Unspent funds remaining in your account at the end of the plan year are forfeited unless you take advantage of the Grace Period—a 2 ½ month period following the end of the plan year during which you may incur claims and use up all amounts remaining in your Healthcare FSA or Dependent Care FSA. For the Health Care and Dependent Care FSAs, you must submit claims no later than 90 days after the end of the plan year.



# FLEXIBLE SPENDING ACCOUNT (FSA)

ADMINISTERED BY ROCKY MOUNTAIN RESERVE

## Rocky Mountain Reserve

888.722.1223

[www.rockymountainreserve.com](http://www.rockymountainreserve.com)

## How to Use Your FSA

1. Decide how much to contribute to your FSA on a plan year basis up to the maximum allowable amounts.

This amount will be evenly divided by the number of pay periods and deducted on a pre-tax basis from your paycheck.

2. Use your FSA debit card to pay for eligible expenses at time of service or submit a claim for reimbursement at <https://www.rockymountainreserve.com>.

Keep all receipts in case Rocky Mountain Reserve requires you to verify the eligibility of a purchase.

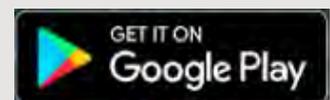
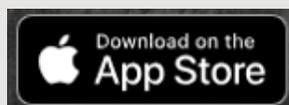
3. FSA funds are "use-it-or-lose-it.". Any remaining funds will be forfeited at the end of the plan year and grace period.

## Get All the Details

Learn about Flexible Spending Accounts and how they work by reviewing the FSA Enrollment Guide from Rocky Mountain Reserve.

## Convenient Access to Your Flexible Spending Account

The RMR Benefits App is the quickest and most secure way to access and manage your account. Use the app to view account balances, submit receipts for reimbursement, file and check claims, and more. Download the app from the App Store or Google Play.



# HEALTH SAVINGS ACCOUNT (HSA)

A Health Savings Account (HSA) is a tax-advantaged account for paying current or future IRS-qualified medical expenses, allowing you to build savings for healthcare or retirement through self-directed investments.

## Advantages of the High Deductible Health Plan (HDHP) with an HSA

The HDHP plan offers lower monthly premiums than traditional plans and cover preventive services at no cost before meeting your deductible. However, it may lead to higher out-of-pocket expenses during unexpected medical crises. South Metro contributes \$750 for employee only coverage or \$1,500 for family coverage to your HSA (prorated for mid-year enrollments). The HSA balance rolls over each year, allowing your savings to grow.

## HSA Eligibility

You can open and contribute to an HSA if you:

- Are enrolled in an HSA qualified HDHP (like the Cigna LocalPlus HDHP + HSA plan or the Kaiser HDHP)
- Are not covered by other health insurance (with some exceptions)
- Are not enrolled in Medicare
- Are not eligible to be claimed as a dependent on another person's tax return
- Have not received health benefits from the Veterans Administration with the exception of services for a "service related disability" or an Indian Health Services facility within the last three months; and
- Are not covered by your own or your spouse's Health Care FSA (with the exception of a Limited Purpose FSA)

## Contributing to Your HSA

Health Savings Accounts offer triple tax advantages: tax free contributions, investments, and withdrawals for eligible medical expenses. After age 65, funds may be used for non-qualified expenses, however distributions will be taxed.

	2025 HSA Contribution Limits	SMFR Contribution	2025 Maximum Contribution
Employee Only	\$4,300	\$750	\$3,550
Family	\$8,550	\$1,500	\$7,050
Catch-Up (55 and older)	\$1,000	N/A	\$1,000

HSA funds **CANNOT** be used for Domestic Partners or children over the age of 18 unless they are your legal tax dependent. Non-dependents on your plan can open their own HSA and contribute up to the family maximum.

# LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

INSURED BY THE HARTFORD

**The Hartford**  
 888.563.1124  
[www.thehartford.com](http://www.thehartford.com)

SMFR provides Basic Life and AD&D insurance from The Hartford upon hire to all benefits-eligible employees at no cost.

Coverage Levels	Benefit
Employee (Executives)	1.5 x annual salary up to a max of \$400,000
Employee (All Others)	1.5 x annual salary up to a max of \$300,000
Spouse	\$5,000
Child(ren) (15 days to age 26)	\$2,000

**Keep Your Beneficiaries Updated**  
 Log on to UKG Pro Life Events through the employee launch pad to designate a beneficiary (the person who will receive the benefit) for your life and AD&D insurance. Make sure to keep this person's information updated so your benefit is paid according to your wishes.

# VOLUNTARY LIFE AND AD&D

INSURED BY THE HARTFORD

You have the option to purchase supplemental life and AD&D insurance for either yourself, your spouse, or your dependent children through The Hartford.

Benefits will reduce to 65% at age 65, to 45% at age 70, to 30% at age 75 and to 20% at age 80.

Coverage Levels	Benefit
Employee	Up to lesser of 5 x annual salary or \$500,000 in increments of \$10,000; Guaranteed Issue Amount: \$100,000
Spouse	Up to \$500,000 not to exceed employee's amount in increments of \$10,000; Guaranteed Issue Amount: \$50,000
Child(ren) (15 days to age 26)	Up to \$10,000 in increments of \$2,000; Guaranteed Issue Amount: \$10,000

## Get Guaranteed Coverage Within 30 Days of Hire

If you choose supplemental coverage within 30 days of hire, you're guaranteed coverage up to the Guaranteed Issue Amount without medical questions. After 30 days or if increasing coverage, you'll need to provide evidence of insurability, and coverage will start only after approval has been received by The Hartford.

# DISABILITY BENEFITS

**The Hartford**  
 ☎ 888.563.1124  
 🌐 [www.thehartford.com](http://www.thehartford.com)

INSURED BY THE HARTFORD

Long-Term Disability (LTD) Insurance is provided by SMFR through The Hartford to all benefits-eligible employees at no cost.

To file a disability claim, submit an HR ticket request to review your disability leave. [HR Request Form](#)

## Basic Long-Term Disability

	Employees Eligible for FPPA D&D	Executives	Staff not Eligible for FPPA D&D
Benefit	60% of Pre-disability Income	60% of Pre-disability Income	60% of Pre-disability Income
Maximum Benefit	\$8,000/month	\$9,000/month	\$8,000/month
Begins	After 90 Calendar Days of Absence	After 90 Calendar Days of Absence	After 90 Calendar Days of Absence
Ends	After 9 months of Benefit	At Social Security Normal Retirement Age	At Social Security Normal Retirement Age

## Voluntary Supplemental Long-Term Disability

Eligibility	All Line and Staff employees with Line benefits
Benefit	60% of Pre-disability Base Monthly Salary
Maximum Benefit	\$8,000/month
Begins	After 90 days or when the maximum benefit duration of the employer provided LTD has been met (9 months)
Ends	At Social Security Normal Retirement Age (after 24 months for Mental Health or Substance Abuse Disabilities)

## FPPA Disability (Line Benefit Eligible employees only)

On and Off Duty Occupational Disability (temporary or permanent) and Total Disability coverage. Benefits are payable the day following the employee's last day on payroll.

- Temporary Occupational Disability: 40% of base salary; coverage max is 5 years
- Permanent Occupational Disability: 50% of base salary; payable for as long as disability exists, and employee remains eligible
- Total Disability: 70% of base salary; payable for as long as disability exists, and employee remains eligible

\*Comparable benefit through Reliance Standard offered at 55 years of age and 25 years of service.

# VOLUNTARY ACCIDENT & CRITICAL ILLNESS INSURANCE

**The Hartford**  
 **888.563.1124**  
 [www.thehartford.com](http://www.thehartford.com)

INSURED BY THE HARTFORD

## Voluntary Accident Insurance

South Metro Fire Rescue offers you the opportunity to purchase Accident insurance to ease the financial impact of a major injury. While you can't predict life's unexpected events, you can plan for them by choosing benefits that can help protect your financial future. Plan details can be found on the HR website. This benefit will pay a lump sum in the event of a covered accident. Examples include:

- Fracture
- Laceration
- Dislocation
- Surgery
- Burns
- Ambulance transport
- Coma
- X-ray
- And more

## Voluntary Critical Illness Insurance

South Metro Fire Rescue offers you the opportunity to purchase Critical Illness insurance to ease the financial impact of a major illness. If you or a covered family member is diagnosed with an illness and meets the group policy and certificate requirements, you will receive a payment to use as you see fit.

Collect a \$50 benefit per member per year for completing any one of 26 different annual health screenings.

Coverage Levels	Critical Illness Benefit
Employee	\$5,000, \$10,000, \$20,000, or \$30,000
Spouse	50% of your coverage amount
Child(ren) (15 days to age 26)	25% of your coverage amount

## Filing a Claim for Accident or Critical Illness Insurance

### ONLINE

- Visit the Supplemental Insurance Claims Portal at [TheHartford.com/benefits/myclaim](http://TheHartford.com/benefits/myclaim)
- Register for access if you have not done so already. (They must have current eligibility from the SMFR benefits administrator for you and any dependents to be eligible to register on the portal.)
- Log in to the portal
- Click on Complete Your Claim Form Online under the Quick Links section
- Follow the prompts to complete and submit a claim

### OVER THE PHONE

(for Health Screening Benefit/Accident Protection Benefit Only)

- File your claim by calling 866-547-4205
- Available Monday through Friday, 8:00 a.m. – 6:00 p.m. EST

# EMPLOYEE ASSISTANCE PROGRAM (EAP)

ADMINISTERED BY NICOLETTI FLATTER ASSOCIATES + ADDITIONAL PROVIDERS

South Metro Fire Rescue cares about your total well-being, which is why we offer the Employee Assistance Program (EAP) at no cost to you. This program provides a counseling service that helps you manage problems before they adversely affect your personal life, health and/or job performance. All employees and their family members are eligible for the EAP regardless of whether they participate in our benefit plans.

You receive up to **6 face-to-face and unlimited telephone counseling sessions** per incident, per year. They are available 24/7 to assess your needs and find an appropriate solution for a range of concerns, including:

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

## 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 by the Fire Chief as the first line of defense for employee mental well-being. Our team is comprised of volunteers from both Line and Staff employees that work in conjunction with a team of mental health professionals.

For more information for EAP and Peer Support, visit our wellness website at [southmetro.org/behavioral-health](https://southmetro.org/behavioral-health).

## Neurofeedback

Scheduling for Neurofeedback can be done through the wellness website or [here](#).

For more information on coverage, please visit the wellness website. For more information on neurofeedback. Contact: Beta Brain Performance Solutions, LLC at 720-491-1781

Visit: [smfrwellnessschedule.as.me/braincamp](https://smfrwellnessschedule.as.me/braincamp).



# LEGAL & ID THEFT

**LegalShield/Identity Shield**  
 ☎ 833.690.6121  
 🌐 [www.legalshield.com](http://www.legalshield.com)

INSURED BY LEGALSHIELD/IDENTITY SHIELD

## LegalShield

LegalShield has a proprietary network of provider law firms so you can have direct access to attorneys and licensed private investigators.

### LegalShield coverage includes:

- Legal Consultation and Advice
- Court Representation
- Dedicated Provider Law Firm
- Legal Document Preparation and Review
- Will Preparation
- Letters and Phone Calls Made on Your Behalf
- Speeding Ticket Assistance
- 24/7 Emergency Legal Access

## IDShield

IDShield offers protection beyond identity theft with complete privacy and reputation management services to help keep your online identity and personal information private.

### Identity Theft services include:

- Identity Consultation and Advice
- Dedicated Licensed Private Investigators
- Identity, Credit and Financial Account Monitoring
- Child Monitoring (Family Plan Only)
- Full-Service Identity Restoration
- Real-Time Alerts
- 24/7 Emergency Access
- Social Media Monitoring and Online Privacy Reputation Management

### Access IDShield or Legal Shield account

1. CREATE your account at [accounts.legalshield.com](http://accounts.legalshield.com) using your social security number.
2. ADD the personal information for you, spouse and dependents that you want to monitor, including your social media accounts.
3. DOWNLOAD the IDShield or Legal Shield mobile app

	LegalShield	IDShield	LegalShield & IDShield
	Per Pay Period	Per Pay Period	Per Pay Period
Employee	\$7.90	\$3.58	\$10.98
Family		\$6.93	\$13.83

# RETIREMENT BENEFITS

## Voya Financial

888.311.9487

[www.voya.com](http://www.voya.com)

## 401(a) Money Purchase Plan

The 401(a) is an individual, self-directed retirement account that becomes available to the employee at retirement. Contributions 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. SMFR matches your contribution with another 12%.

Years of Service	Vested %
Less than 1	0%
1, but less than 2	33%
2, but less than 3	66%
3 or more	100%



# RETIREMENT BENEFITS

## Voya Financial

888.311.9487

[www.voya.com](http://www.voya.com)

## 457(b) Deferred Compensation Plan

The 457(b) allows SMFR to assist employees in building retirement funds. You 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:** Designated Roth contributions 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.

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

Years of Service*	Employee Contributions	Employer Match
On date of hire	0% Employee Contribution Required to receive 2% Employer Match	Total of 2%
5th Year	1% Employee Contribution Required to receive 3% Employer Match	Total of 3%
10th Year	2% Employee Contribution Required to receive 4% Employer Match	Total of 4%

\*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 employees, SMFR will contribute 2.5% of the Firefighter I salary per pay period. For Staff employees, SMFR will contribute 1.5% of the Korn Ferry salary grade 15 per pay period. For any questions about the Retiree Health Savings Account please contact Voya Financial Health Account Solutions at (833)232-4673 or HSAinfo@voya.com.

\*\*Retirement health care expenses eligible for reimbursement from the RHS fund consist of all medical expenses eligible under Internal Revenue Code Section 213(d).

# ADDITIONAL BENEFITS

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 the [Wellness website](#).

## FitFoods

Discounts on tasty, healthy pre-made meals.

## Nutritional Consults

To set up an appointment, contact [werthkelsey@gmail.com](mailto:werthkelsey@gmail.com) and mention you work for SMFR.

## Life Time Fitness

Visit the [Wellness website](#) to learn about the current Life Time Fitness offer.

## 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](mailto:theo.mink@southmetro.org).

## Tuition Reimbursement

SMFR's tuition reimbursement program reimburses up to \$4,000 per employee per year for approved educational coursework. Benefits-eligible employees are eligible for tuition reimbursement for all subject areas of an undergraduate or graduate degree program, regardless of whether the coursework or degree is career related.

Visit the HR website to see all guidelines and eligibility.

The following institutions offer discounts:

- Aspen University
- CSU Global
- Columbia Southern University
- Grand Canyon University

For more details about their programs, please visit the HR website.

## Banking Benefits

SMFR has relationships with the following financial institutions. These institutions offer savings specifically for South Metro, including free checking and no annual fees for ATM cards.

**Air Academy**  
800-223-1983  
[aafcu.com](http://aafcu.com)

**Bellco**  
303-689-7800  
[bellco.org](http://bellco.org)

**Credit Union of  
Colorado**  
303-832-4816  
[cuofco.org](http://cuofco.org)

**Columbine Federal  
Credit Union**  
720-283-2346  
[columbinefcu.com](http://columbinefcu.com)

**Wells Fargo**  
800-869-3557  
[wellsfargo.com](http://wellsfargo.com)

# LEAVE BENEFITS

## Vacation and Sick Leave

SMFR provides eligible full-time and part-time benefited Staff and Line employees with a variety of paid leave benefits. Below is a summary of some important leave benefits. Specific information can be found in PowerDMS.

### Full-Time Benefited Employee Vacation Accrual

Months of Continuous Employment	Line Accrual Hours per year	Staff Accrual Hours Per Year
1-36	216	104
37-108	336	144
109-168	360	200
169-228	408	224
228+	432	256

### Part-Time Benefited Employee Vacation Accrual

Months of Continuous Employment	Staff Part-Time Accrual Hours Per Year
1 - 36	57.2
37 - 108	79.2
109 - 168	110.0
169 - 228	123.2
>228	140.8

### Full-Time Benefited Employee Sick Accrual

Employee Accrual	Sick Accrual Hours Per Year
Line	168
Staff	120



# LEAVE BENEFITS

**Voya Financial**  
888.311.9487  
[www.voya.com](http://www.voya.com)

## Holiday Leave

SMFR observes 11 holidays per year for a total of 88 holiday hours. The specific holidays offered to an employee vary by employee classification and work schedule.

Full-time Line employees will receive a holiday premium in addition to base pay for only those hours actually worked on shift or special deployment on the calendar day of the holiday.

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
- Juneteenth
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

### Staff Holidays

- New Years Day
- Martin Luther King Day
- Presidents Day
- Floating Holiday
- Memorial Day
- Juneteenth
- 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 once the employee has been employed for one year.

Eligible Line employees may take up to 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 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 after the addition of a child or children to their family once they have been employed for one year. Eligible employees may take up to six work weeks of paid parental leave after 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.

# CONTACT INFORMATION

If you have any questions regarding your benefits or the material contained in this guide, please contact the Human Resources Division.

## Human Resources

📞 720-989-2426

🌐 [HR@southmetro.org](mailto:HR@southmetro.org) or TEXT: 720-788-1951

## Payroll

📞 720-989-2217

🌐 [Finance@southmetro.org](mailto:Finance@southmetro.org)

Administrator	Benefit	Phone	Website/Email
Cigna	Medical	800-244-6224	<a href="http://www.mycigna.com">www.mycigna.com</a>
Kaiser	Medical	800-632-9700	<a href="http://kp.org">kp.org</a>
Delta Dental of Colorado	Dental	800-610-0201	<a href="http://www.deltadentalco.com">www.deltadentalco.com</a>
VSP	Vision	800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
Rocky Mountain Reserve	Flexible Spending Account	888-722-1223	<a href="http://www.rockymountainreserve.com">www.rockymountainreserve.com</a>
The Hartford	Life Insurance	888-563-1124	<a href="http://www.thehartford.com/employee-benefits">www.thehartford.com/employee-benefits</a>
The Hartford	Short-Term Disability Long-Term Disability Supplemental LTD	800-549-6514	<a href="http://www.thehartford.com/employee-benefits">www.thehartford.com/employee-benefits</a>
The Hartford	Voluntary Accident & Critical Illness	866-547-4205	<a href="http://www.thehartford.com/employee-benefits">www.thehartford.com/employee-benefits</a>
Voya Financial	Retiree Health Savings Plan (RHS)	833-232-4673	<a href="http://southmetroretirementplans.com">southmetroretirementplans.com</a>
	Retirement Savings Plans	Bryan Koepf: 303-925-9613 Zach Leonard: 720-488-2407	<a href="mailto:bryan.koepf@morganstanley.com">bryan.koepf@morganstanley.com</a> <a href="mailto:zachary.leonard@morganstanley.com">zachary.leonard@morganstanley.com</a> <a href="http://morganstanleyfa.com/thekhgroup">morganstanleyfa.com/thekhgroup</a>
Nicoletti Flatter Associates and other select private providers	Employee Assistance Program	View contact information and up-to-date providers on the HR website	
Police & Fireman's Insurance Association (PFIA)	Various	Jim Snyder: 303-425-6181 Mike Carrigan: 303-619-6112	N/A
LegalShield	Legal Services	N/A	<a href="http://benefits.legalshield.com/smfra">benefits.legalshield.com/smfra</a>



# BENEFITS GUIDE

2025

