

# **Benefits at a Glance**

## **Town Hall Office Hours:**

Monday - Thursday 7am to 6pm

## Medical:

Town of Lochbuie provides three medical plan options plus a supplemental medical plan, paid by Employee & Employer, to regular hour employees (employees who work at least 30 hours per week). All three medical plans are offered by Kaiser Permanente which include pharmacy benefits. The supplemental plan is offered by Nextera, please see details below.

Gold 500/30 Rx Copay: \$500 Individual deductible / \$1,000 Family deductible. Calendar Year Out of Pocket Maximum per Single Coverage is \$5,000 and \$10,000 for Family Coverage.

Silver 2500/45: \$2,500 Individual deductible / \$5,000 Family deductible \$7,500 maximum Out of Pocket for Single Coverage and \$15,000 maximum Out of Pocket maximum for Family

Bronze 5250/50 HSA: \$5,250 individual deductible / \$10,500 Family deductible. Calendar Year Out of Pocket Maximum per Single Coverage is \$6,550 and \$13,100 for Family Coverage.

Nextera: Direct primary care is a healthcare model in which family medicine physicians provide complete primary care services for a set monthly, quarterly, or annual fee. It is a fresh alternative to traditional healthcare plans.

## Dental:

Dental insurance is available to regular hour employees working at least 30 hours per week through Mutual of Omaha.

### Vision:

Vision insurance is available to regular hour employees working at least 30 hours per week through Mutual of Omaha.

# Holidays: (11 paid per year)

- New Years Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving Day
- Day After Thanksgiving
- Christmas Eve
- Christmas Day
- Floating Holiday

**Paid Time Off (PTO):** Per pay period accrual (26 pay periods) for full-time employees.

- 0-1 year of service: 5.23 hours
- 2-4 years of service: 6.77 hours
- 5-9 years of service: 8.30 hours
- 10-14 years of service: 9.8
- 15+ years of service: 11.35 hours

## **HSA: Health Savings Account (HSA)**

This voluntary benefit is available to all qualified employees who are on the High Deductible Health Plan. This pre-tax option will reduce taxable income.

## **Retirement and Pension Plans:**

- 457: A defined contribution plan through Nationwide, with employer contribution match up to \$60 per pay period.
- PERA: PERA is a substitute for Social Security for public employees. Benefits are pre-funded, which means while a member is working, he or she is required to contribute a fixed percentage of their salary to the retirement trust funds. Employers also contribute a percentage of pay to the trust fund.
- FPPA (Police only): FPPA is a Statewide Defined Benefit Pension Plan similar to PERA. Employees and Employers contribute a certain percentage to the fund.

## **Additional Benefits:**

The following additional benefits are available to all regular hour employees.

- Short and Long-Term Disability (Town paid)
- Life Insurance (Town paid)
- Employee Assistance Program (Town paid)
- Accident Insurance
- Pre-tax Deduction Plan
- Payroll Direct Deposit

#### **Contact Us:**

For details on any of these plans or for more information about employment at the Town of Lochbuie please reach out to our Human Resources Department at 303-655-9308.