



# Benefits for Commissioned Police Employees

Effective January 1, 2022

## City Contribution

The City of Lafayette makes generous contributions to employees' insurance costs. These contributions cover the entire cost of health insurance and the leftover funds can be used by employees to purchase other insurance offerings. These contributions vary by the coverage level the employee chooses and is eligible for:

Coverage	Monthly Contribution
Employee	\$839
Employee and Spouse	\$1,589
Employee and Children	\$1,544
Family	\$2,165

## Medical Coverage



The City offers medical coverage through the HMO Plan 420P administered by Kaiser Permanente. The monthly premiums listed below are covered by the City Contribution, with funds leftover for other benefits.

Coverage Level	Monthly Premium
Employee	\$705.97
Employee and Spouse	\$1,447.17
Employee and Children	\$1,411.87
Family	\$2,040.19

## Dental & Vision Coverage



Employees have two options for dental coverage through Delta Dental of Colorado: a **PPO Only** plan and a **PPO + Premier** plan.



The City offers vision coverage through VSP Vision Care.

## Retirement



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The City and employee contribute to a Statewide Defined Benefits Plan with the Fire and Police Pension Association of Colorado (FPPA) in the employee's name in lieu of participation in Social Security. An employee contribution of 12% is made before taxes, along with a City contribution of 9%. The City also contributes an additional 1.2% of regular earnings and 10.2% of overtime earnings to a 401a Retirement Plan in the employee's name through MissionSquare Retirement.

The employee has additional voluntary retirement account options through MissionSquare Retirement, including Roth accounts and a 457 plan.

## Income Security



To help employees plan for unexpected occurrences that may result in loss of income, the City offers a variety of life insurance programs and a comprehensive disability plan through The Hartford.

### Term Life Insurance

**City-paid:** 1x the employee's annual salary (maximum of \$150,000).

**Voluntary:** Employees have the option to purchase additional term life insurance for themselves, their spouse, and their child(ren).

### Accidental Death & Dismemberment

**City-paid:** 1x the employee's annual salary (maximum of \$150,000).

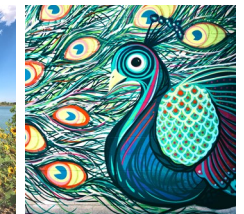
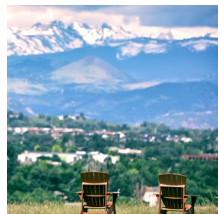
**Voluntary:** Employees have the option to purchase additional AD&D insurance for themselves, their spouse, and their child(ren).

### Short-Term Disability

**Voluntary:** Employees have the option to purchase short-term disability insurance.

### Long-Term Disability

**City-paid:** Employees are provided long-term disability insurance by the City.





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## Income Security

### HealthEquity<sup>®</sup> WageWorks

Employees may participate in the Section 125 Flex Spending Account, which is a way to put pre-tax income aside for medical and dependent care expenses.

## Identity Theft Protection



With ID theft and cybercrimes on the rise, the City offers protection for employees and their families through Norton LifeLock. LifeLock offers a variety of monitoring and protection features to give employees peace of mind

## Employee Assistance Program



The Employee Assistance Program (EAP) offers services for emotional or work-life counseling, financial information and resources, and legal support and resources. This benefit provides **8 visits** per household member per issue per year.

Commissioned police employees also have access to the Public Safety EAP through ESI.

## Additional Benefits

### Bob L. Burger Recreation Center Pass

All City employees are eligible for a free pass to Bob L. Burger Recreation Center. Full-time employees also receive 50% off of family recreation passes.

### Wellness Punch Card

The City's Wellness Punch Card gives employees 100 punches that may be redeemed at the Bob L. Burger Recreation Center, Great Outdoors Waterpark, Indian Peaks Golf Course, and Waneka Lake Boat House.

### Helping Hands

If an employee experiences a hardship, they may apply for assistance through Helping Hands. This program is employee-funded and City-managed.

### Workers' Compensation

Workers' Compensation Insurance covers on-the-job injuries. Employees should report injuries to their supervisor immediately. See Human Resources for information on our designated providers.

### Line of Duty Death

Should an employee pass away in the course of their job, the City will provide one year of health and dental benefits for all dependents covered on the employee's plan at the time of their passing.

## Time Away From Work

### Holidays

The City observes **10 holidays** during the year, including the day after Thanksgiving. Additionally, all non-union employees receive **3 days (24 hours)** of floating holidays per year.

### Sick Time

Employees accrue sick time at the rate of **8 hours per month** worked.

### Bereavement Leave

Employees are allowed up to 40 hours of paid bereavement leave in the event of an immediate family member's passing.

### Vacation

Employees accrue vacation time at increasing rates, based on the employee's length of service with the City:

Year of Service	Vacation hours per year	Accrual rate per month
1	80	6.67
2	88	7.33
3	104	8.67
4	112	9.33
5	120	10.00
6	128	10.67
7	136	11.33
8	144	12.00
9	152	12.67
10	160	13.33
11	168	14.00
12	176	14.67
13	184	15.33
14	192	16.00
15+	200	16.67

