

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.

Commissioned police employees have additional City-paid death and disability coverage through FPPA.



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

Employee Assistance Program

The Employee Assistance Program through the Hartford offers services for emotional or work-life counseling, financial information and resources, and legal support and resources. Commissioned police employees also have access to the Public Safety EAP through ESI.

Retirement



The City and employee contribute to the Statewide Defined Benefit Plan of the Fire and Police Pension Association of Colorado (FPPA) in the employee's name in lieu of participation in Social Security. An employee contribution is paid before taxes, along with a City contribution of 8%. The City also provides an additional 2.2% of regular earnings and 10.2% of overtime earnings to a 401a Retirement Plan in the employee's name through ICMA-RC. The employee has additional voluntary retirement account options through ICMA-RC, including Roth accounts, a 457 plan, and a 401a plan.

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.

RTD EcoPass

Employees are eligible to receive a free RTD EcoPass, which covers fares for most bus and train routes in the RTD network.

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 or SharePoint for information on our designated providers.

Additional Benefits (Cont.)

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: Commissioned Police Department employees receive **100 hours** of holiday time each year. Additionally, all Police Department employees working 10-hour shifts receive **3 days (30 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 time: 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

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:

Coverage	City's Monthly Contribution
Employee	\$857
Employee and Spouse	\$1,626
Employee and Children	\$1,579
Family	\$2,217

Medical, Dental, and Vision Coverage



The City offers medical coverage through the HMO Plan 420P administered by Kaiser Permanente.



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



The City offers vision coverage to employees through VSP Vision Care.



Benefits for Full Time Commissioned Police Employees

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