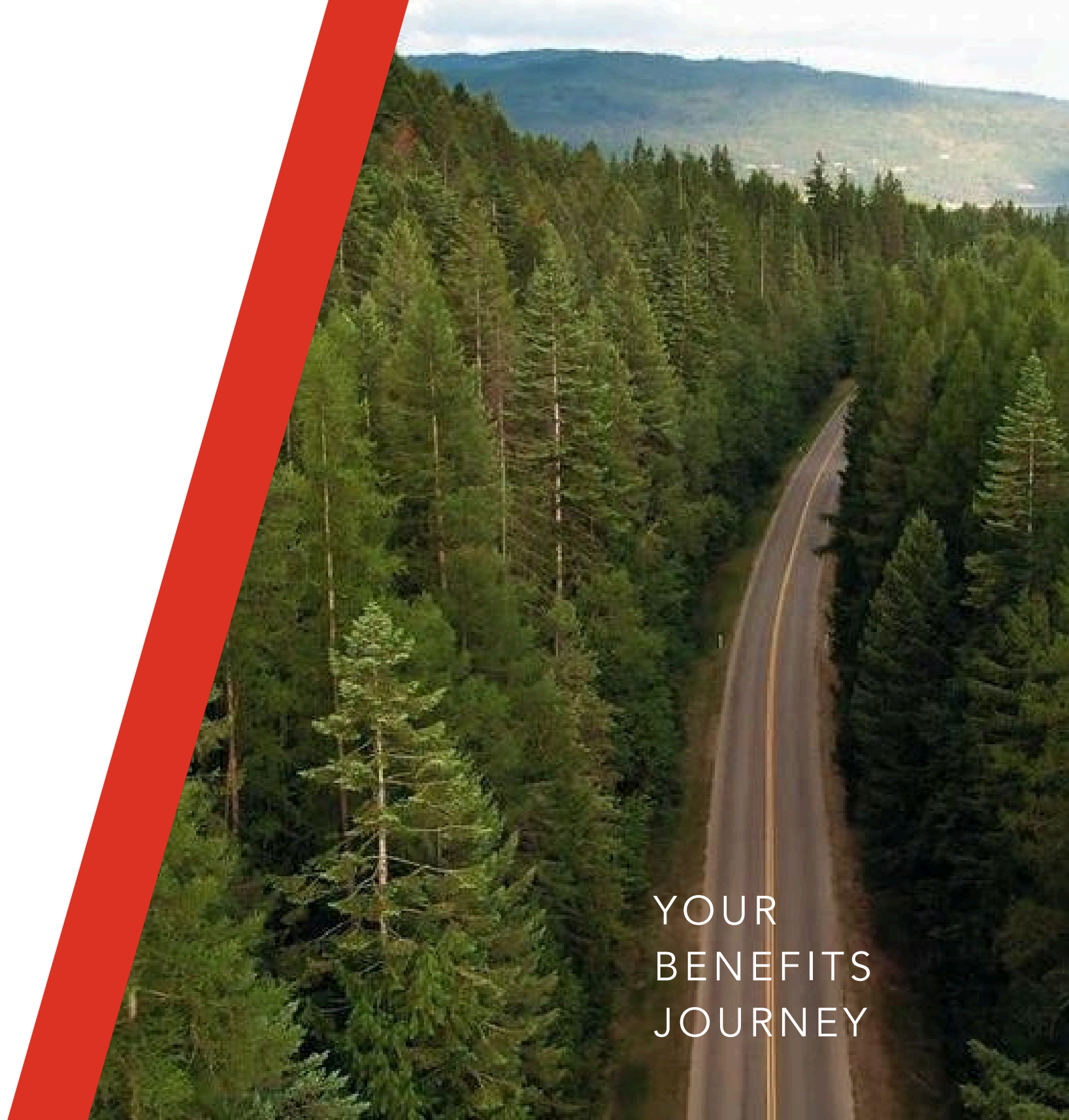




2025 Benefits Guide

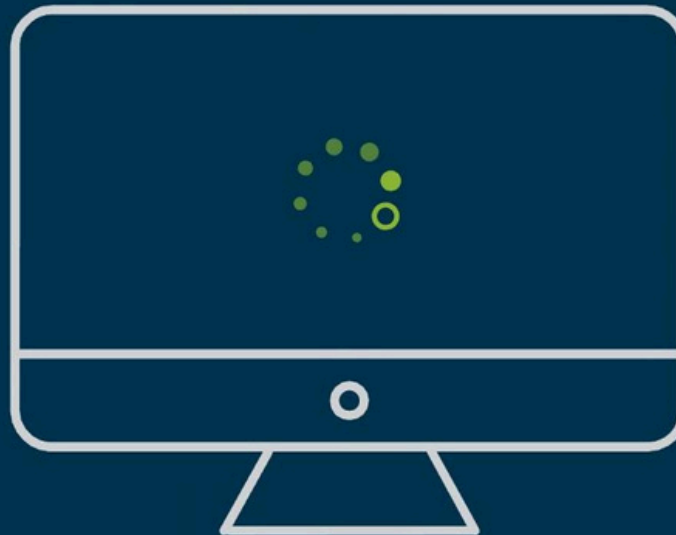


YOUR
BENEFITS
JOURNEY

YOUR
JOURNEY
TO

ENROLLMENT

STARTS HERE



2025 BENEFITS

- Medical benefits will be provided by Kaiser Permanente
- Dental will be provided by Delta Dental
- Vision will be provided through Delta Dental VSP Choice Network
- FSA and HSA will be provided through Rocky Mountain Reserve
- Voluntary Benefits including Disability, Supplemental Life, Accident, Hospital, Cancer and Critical Illness will be provided by Colonial

Summary for 2025:

Monument Fire will retain our major carriers Kaiser Permanente, Delta Dental, and Rocky Mountain Reserve. Our medical plan is changing to level funded through Kaiser. The vision plan will remain Delta Dental, using the VSP network. The district will pay 95% of the medical cost for employees and their eligible dependents and cover the employee's cost for dental. FSA and HSA elections must be actively renewed each year. We will also contribute towards the retirement plan as outlined in the brochure. Thank you for your service and dedication to Monument Fire. If you have any questions please feel free to reach out to the HR department.





OPEN ENROLLMENT

Open Enrollment for 2025 is from November 18 to Dec 1, 2024 for a January 1st effective date. Employees will make annual elections in our enrollment system called EASE. You should receive an email invitation to enroll. If you do not log in you will be enrolled in the plan closest to your current plan (or the one that replaces it). FSA and HSA elections must be actively renewed each year.

Please contact Jennifer Martin in HR if you have any questions.

ENROLL
HERE

NEW HIRES

**Benefits are effective on your full-time Date of Hire.
Full-time is a minimum of 30 hours per week. Coverage ends on the day your employment terminates**

MID-YEAR CHANGES

Open Enrollment is the only time you can make changes to your benefit elections unless you experience a 'special qualifying event' during the year. Examples may include getting married or divorced, having a baby or adopting, gaining or losing coverage. In most cases you must notify HR within 30 days of your qualifying event. Late changes will need to wait until the next open enrollment

HAVE QUESTIONS?

- Assistance with benefits and coverage questions
- Process enrollment changes and locate ID cards
- Locate in-network providers



YOUR JOURNEY TO HEALTH



Medical insurance helps you pay for preventive care, routine health needs, prescriptions, and advanced procedures by cost-sharing with your insurance provider. You can enroll with Kaiser online [at this link](#).

MEDICAL

KP LEVEL FUNDED 0/10/1500 EPO

Kaiser Resource Links

KP LEVEL FUNDED HDHP HSA 1700/20%/3500 EPO

DEDUCTIBLE	Individual: \$0 Family: \$0	<u>Online Wellness Tools</u>	Individual: \$1,700 Family: \$3,400
OFFICE VISITS	Primary Care: \$10 Specialist: \$30 Urgent Care: \$50	<u>Wellness Rewards</u>	Primary Care:*20% Coinsurance Specialist: *20% Coinsurance Urgent Care:*20% Coinsurance
PROCEDURES	Inpatient: \$500 day Outpatient: \$10 Emergency Room: \$250	<u>Discounts- Gym, etc</u>	Inpatient:*20% Coinsurance Outpatient: *20% Coinsurance Emergency Room:*20% Coinsurance
PRESCRIPTIONS	Generic: \$5 Brand: \$ 30 Non-Preferred Brand: \$45 Specialty: \$500	<u>Self Care Apps</u>	Generic:*20% Coinsurance Brand: *20% Coinsurance Non-Preferred Brand:*20% Coinsurance Specialty:*20% Coinsurance
OUT-OF- POCKET MAXIMUM	Individual: \$1,500 Family: \$3,000	<u>Healthy Lifestyle</u>	Individual: \$3,500 Family: \$7,000
EMPLOYEE COST (Per Pay Period)	Employee: \$20.13 Employee + Spouse: \$39.45 Employee + Child(ren): \$36.55 Family: \$55.87	<u>Personal Coaching</u>	Employee: \$15.37 Employee + Spouse: \$29.93 Employee + Child(ren) \$27.74 Family: \$42.30

***Deductible Applies First**

REVIEW PLAN SBC & SUMMARY



[0/10/1500 Summary](#)

[1700/20% Summary](#)

Save on Prescriptions!

The rates and benefit plan information shown in this guide are illustrative only. To the extent the rates or the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases. The insurance carrier will determine the actual rates based upon the final member enrollment, plan selection, funding, type, and eligibility criteria. Until that time, and the carrier's final communication, the rates will be subject to change.

Good dental hygiene has substantial impact on your overall health. Prevent both oral conditions and other diseases through regular preventive dental care. The dental benefit includes Right Start for Kids for kids under age 13.

	IN-NETWORK	OUT-OF-NETWORK
ANNUAL DEDUCTIBLE	\$50 \$150	\$50 \$150
PREVENTIVE SERVICES	100%	100%
BASIC SERVICES	80%	80%
MAJOR SERVICES	50%	50%
ANNUAL PLAN MAXIMUM	\$1,500	\$1,500
ORTHO SERVICES	50 % Children to Age 19	50% Children to Age 19
ORTHO LIFETIME MAXIMUM	\$1,000	\$1,000
EMPLOYEE COST (Per Pay Period)	Employee Only: Employee + Spouse: Employee + Child(ren): Family:	\$0.00 \$20.66 \$27.41 \$45.65

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Link to Delta Dental to create profile, download ID card...

 **4 Ways to Save on Dental Costs!**



Dental is through Delta Dental using the VSP network. Receive both preventive and materials coverage. You can log into your Delta Dental [account here](#).

IN-NETWORK BENEFITS

EXAMS	\$10 Exam \$25 Materials
LENSES	Single: Bifocal: Trifocal:
FRAMES	\$175 Allowance
CONTACT LENSES	Disposable: \$130 Allowance Medically Necessary: 100% Covered
FREQUENCY OF SERVICES	Exams: 1 x 12 months Lenses: 1 x 12 months Frames: 1 x 24 months Contact Lenses: 1 x 12 months
EMPLOYEE COST (Per Pay Period)	Employee Only: \$4.75 Employee + Spouse: \$9.49 Employee + Child: \$9.97 Family: \$15.45

The rates and benefit plan information shown in this guide are illustrative only. To the extent the rates or the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases. The insurance carrier will determine the actual rates based upon the final member enrollment, plan selection, funding, type, and eligibility criteria. Until that time, and the carrier's final communication, the rates will be subject to change.





HEALTH SAVINGS ACCOUNT

Take advantage of triple tax savings through an HSA. Reduce your taxable income by contributing into this account, purchase qualified healthcare items free of tax, and earn tax-free interest on HSA investment dollars. Any unused funds will roll over from year to year.

You must be enrolled in Monument Fire's HSA plan to be eligible for the employer HSA contribution. The contribution is one-time, not annual.

2025 HSA MAXIMUM CONTRIBUTIONS

Individual: \$4,300

Family: \$8,550

2025 EMPLOYER ONE-TIME HSA CONTRIBUTION

Individual: \$500

Family: \$1,000

FLEXIBLE SPENDING ACCOUNT

Save tax dollars and receive an advanced loan to assist with qualified expenses with an FSA. Determine your per paycheck contribution in the beginning of the year, and then spend those funds on qualified health expenses or dependent care expenses as needed before the plan year ends. The 2024 to 2025 FSA rollover limit is \$640.

2025 FSA MAXIMUM CONTRIBUTIONS

Health Care FSA: \$3,300

Limited Purpose FSA: \$3,300

YOUR
JOURNEY
TO

SAVINGS



Learn 8 Life-Changing HSA Tips in Under 8 Minutes!

The benefit plan information shown in this guide is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases. *2025 FSA maximums are still proposed at the time of publishing.



DUTY DEATH

In the event of a line of duty death, the district provides up to a \$50,000 benefit.

DUTY IN JURY ACCIDENT & HEALTH

This benefit covers injuries and illnesses that occur while participating in any activity of the organization.

Discounts

In addition to Amwell mental health and other discounts, if you are enrolled in a Kaiser medical plan you have access to discounted gym memberships, self-care apps like Calm and my Strength. Personal health coaching and other online wellness tools.

RETIREMENT

Employees contribute 12% and the employer adds 10.5% to the statewide defined benefit. For state wide death & disability, employer contributes 3.8%. The district will contribute 2% of gross wage to the 457 if the employee contributes at least 2%.

fppaco.org

PEER SUPPORT TEAM (PST)

The district support program is designed to provide confidential, voluntary, and peer level support to those who may need it. This program is available to all members 24/7/365.

[Link to PST- Peer Support Team Contacts](#)

MEMBER ASSISTANCE PROGRAM (MAP)

The district provides voluntary confidential access to professional counseling services through a Member Assistance Program. MAP is available to all employees and their immediate family members.

**There is no cost to consult
with an EAP counselor.**

[Link to MAP- SUPPORTLINC](#)



ANNUAL PHYSICALS

Annual physicals are considered a benefit. The District pays 100% toward the cost of an annual physical for all sworn employees. The results of your physical are between you and your primary care provider. Employees are strongly encouraged to follow up with their physician on recommendations made during the examination.

Cardiac, Cancer and Behavioral Health Coverage

The District participates in the Colorado Heart, Cancer and Behavioral Health Benefit Trust to fund extra coverage for our line staff who meet the eligibility requirements (5 years continuous service as a firefighter) should a medical exam reveal a heart or circulatory diagnosis other than hypertension or angina. Cancer coverage includes breast cancer, brain, digestive, genitourinary, hematological, thyroid, and skin cancers.

Benefits to this program include:

- Faster payouts for our firefighter/medics
- No long waits for benefits
- Firefighters/medics will receive payments based on type and stage of their cancer
- Considered a line of duty condition
- Except rehab payments, awards in the cancer program are not taxable.

The benefit plan information shown in this guide is summary only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases.

Get a Check-up!



VOLUNTARY & ADDITIONAL BENEFITS



The District offers voluntary supplemental insurance through Colonial which can be deducted as payroll deductions. Should the employee leave the District, the employee can usually continue the benefit by changing the method of direct billing.

Types of voluntary benefits offered:

- Disability insurance
- Term life
- Accident insurance (Plan 2, Plan 3, Screening Benefit)
- Cancer and critical illness insurance (Health Screen benefit)

Questions for Colonial should be directed to

Allisa Swartz; 970-631-2493 — allisa.Swartz@coloniallifesales.com

Contacts

<u>CARRIER</u>	<u>PLAN NUMBER</u>	<u>CONTACT</u>
KAISER PERMANENTE	36739	www.kaiserpermanente.org CUSTOMER SERVICE 303-338-4545
DELTA DENTAL Dental and Vision	DD000000470	www.deltacoversme.com 888-899-3734
ROCKY MOUNTAIN RESERVE		https://www.rockymountainreserve.com 888-722-1223
COLONIAL		ALLISA SWARTZ allissa.swartz@coloniallifesales.com 303-280-3994 x115
OneDigital Brokers	N/A	Paul Hecomovich pjhecomovich@onedigital.com 303-771-9661
Monument Fire HR & Admin		Jennifer Martin jmartin@monumentfire.org 719-484-0911
Peer Support Coordinator		Stephanie Botkin 719-900-8442

TRI-LAKES MONUMENT FPD
STATION NO. 3



Employee Notices

Please review the employee notices ([link above](#)) detailing your rights and options. You can also request a paper copy of any of these notices at any time.

PERSONAL INFORMATION: Please keep your personal information up to date. You can log into EASE anytime and update your address, dependent changes, etc.

NOTICE: This booklet is only summary of some benefits available to Monument Fire employees and their eligible dependents. It does not contain all the carrier's terms, limits and conditions and is not part of the plan documents. If there is a discrepancy between this summary and the official plan documents, the plan documents will control. Benefits and payments are not guaranteed. Monument Fire reserves the right to modify or terminate benefits at anytime.

**READY TO
ENROLL?**