

Understanding Your 2025 Benefits

Here's a quick guide of the benefits the City offers to employees. Please email your questions to HRBenefits@westminsterco.gov or visit the Benefits page on COWnet for a more comprehensive look at your benefit options.

Health Insurance

The City offers a robust health benefits package that supports the health of you and your family. The following plans are offered:

- Medical: Aetna POS II, Aetna Whole Health, Kaiser
- Dental: Delta Dental

Support Linc - Employee Assistance Program

- Free and confidential 24/7 access to the EAP
- Confidential counseling, text therapy, and work life resources

Life Coverage Benefits

Term Life Insurance is covered for all active benefited employees:

- 1 x annual salary (Non-Exempt Employees)
- 1.5 x annual salary (Exempt Employees)

Survivor Income Benefits (SIB): Provides surviving spouses 40% of an employee's base salary, and dependent children 20%

Flexible Spending

Set aside up to \$3,300 of your pre-tax dollars for medical expenses and \$5,000 for dependent care expenses. Employees who opt-out of the City's coverage maybe eligible for a medical FSA match up to \$500.

Tuition Reimbursement

Receive reimbursement at 50% of tuition and fees, up to a maximum of \$4,000 per year, for the successful completion of an approved education or training program after one year of employment.

The Center for Healthy Living

"The Center" supports our culture of well-being with a holistic approach to health. Benefits include (dependent on medical plan):

- Free access to the clinic during work hours
- Free health risk assessment and consultation for wellness members
- Free generic/non-narcotic medication

Wellness Perks

- Wellness members who are non-smokers receive \$20, \$40, or \$60 off premiums each month.
- Free access to recreation centers plus discounts for family members
- Free or reduced cost of health screenings and educational programs

Voluntary Benefits

- Long-term care
- VSP vision insurance
- Accident insurance
- Critical illness insurance
- ARAG legal insurance
- CollegenInvest

Leave

- 110* hours of holiday plus 10 hours of floating holiday
- 120* hours of sick leave every year
- Accrue up to 280* hours of vacation
- Additional leave options such as Major Illness Leave, Short Term Disability, and Long Term Disability are available.

**Prorated by FTE and adjusted for Fire personnel*

Planning For Your Future

Below is a summary of retirement plans the City offers employees. Please email RetirementAdministration@westminsterco.gov to obtain a Summary Plan Description or for questions.

Primary Retirement Plan

General Benefited Employees

- Eligible employees are required to participate in the Employee 401(a) Defined Contribution Plan.
- Employees contribute 11.50% on a pre-tax basis (fully vested)
- The City contributes 12%, and employees are fully vested after five years.
- The employee controls how the contributions are invested. Various mutual funds and target date funds are available.
- Employees in the 401(a) may designate 1-25% of the 401(a) contributions into a Retirement Medical Savings Account (RMSA). Funds in the RMSA may be used for reimbursement of qualified health care expenses after separation of employment on a tax-free basis.

Uniformed Fire & Police Employees

- Eligible employees are required to participate in the Defined Benefit Component of the Statewide Retirement Plan under the Fire and Police Pension Association.
- The mandatory employee contribution rate is 12% on a pre-tax basis.
- The City contributes 10.5% and fully vested after five years.
- Normal retirement is defined as 25 years of service credit and age 55 OR eligible for Rule of 80 with a minimum age of 50.

Voluntary Supplemental Plan

- Employees may contribute into the 457(b) Deferred Compensation Plan on a pre-tax and/or Roth after-tax basis in addition to the primary mandatory retirement plan.
- New employees are automatically enrolled at 6% on a pre-tax basis with 1% annual increases until the contribution rate reaches 10%. Employees may opt-out of the auto enrollment at any time and select a different contribution rate.
- The employee controls how the funds are invested. Various mutual funds and target date funds are available.
- The maximum contribution allowed into the 457(b) Deferred Compensation Plan in 2025 is \$23,500 for employees 49 and younger. Employees 50 and older may contribute up to \$31,000.
- Funds in this plan are available for withdrawal upon full separation from the City of Westminster. (No early withdrawal penalty.)

Social Security

- Employees do not contribute to Social Security, and do not earn any qualifying quarters toward Social Security while employed at the City of Westminster.
- Employees pay a 1.45% Medicare tax on earnings.