

## Introduction

Welcome to Westminster's Total Rewards Summary. Our goal is to highlight the innovative, comprehensive and valuable rewards you are eligible for as a Westminster benefited employee. The City of Westminster is a high-performing organization, and one that continues to invest in its employees. We have a high standard for everything we do, and this is echoed in our Total Compensation approach. We provide an exceptional compensation and benefits package, along with a dynamic training program and quality work environment. In return, the City proudly offers total rewards that give you the opportunity to maximize success in four key areas:

### Total Health



The City of Westminster and you are partners in promoting good health, managing costs and having access to quality, appropriate care and coverage. Your total health rewards section includes information on: Healthcare (medical/dental/vision), Disease Management Programs, Eligibility, Retiree Health Plan, Wellness Program, The Center For Healthy Living, and the Employee Assistance Program (EAP).

### Total Balance



The City of Westminster provides valuable rewards to help you achieve an exceptional quality of life. Your total life balance rewards section includes information on: General Leave, Personnel Policies & Rules, and Holiday Leave.

### Total Finances



The City of Westminster provides plans and tools to help you build and protect income for today and tomorrow. Your total financial rewards section includes information on: Life Insurance, Retirement, Survivor Income Benefit (SIB), Long Term Disability, 529 College Savings Plans, Long Term Care Insurance and Flexible Spending Accounts.

### Total Career



The City of Westminster offers you the chance to acquire new skills, bolster your education and expand career opportunities through a variety of programs. Your total career rewards section includes information on: Training & Development and Tuition Reimbursement.

# Your Total Health

## Health and Dental

The City offers health benefit packages through Aetna or Kaiser Permanente along with a Delta Dental insurance plan. Employees have the opportunity to enroll themselves and dependents in one of the group insurance options and the City pays the majority of the premium cost. Premiums are pre-taxed. Plan design comparisons and premium rates are available from Human Resources – Benefits.



## Wellness Program

City employees who are members of the wellness program and are nonsmokers will receive a \$10, \$20, or \$30 reduction in their insurance premium per pay period. Other benefits include use of recreation centers at no cost to the employee and at a reduced cost to family members, free or reduced cost health screenings, and educational programs. All benefited employees joining the wellness program must complete an annual Health Risk Assessment (HRA), blood/lipid profile and consultation with a clinician at The Center for Healthy Living, our employee health clinic.

## The Center for Healthy Living

“The Center” is a valuable addition to the City’s Wellness Program and supports our culture of well-being with a holistic approach to health. Employees and their dependents covered under the Aetna health insurance plan can visit the clinic for free, during work hours, and with no time wasted in a waiting room. Generic, non-narcotic medications are dispensed at the clinic at no cost and employees can work with a dedicated health care provider to monitor health and well-being.

## SupportLinc - Employee Assistance Program

This 24 hours a day resource provides you and your immediate family confidential counseling, work life resources, and user friendly online and mobile application services.

## Optional Vision and Long Term Care Insurance

Employees have the opportunity to purchase vision plan coverage and long term care coverage. Full premium costs are paid by the employee.

	Aetna	Kaiser	Opt-Out
WELLNESS MEMBER	FREE Access to Clinician Services* FREE COW Wellness Services** Insurance Premium Discounts	FREE COW Wellness Services Insurance Premium Discounts	FREE COW Wellness Services
NON-WELLNESS MEMBER	FREE Access to Clinician Services* Access to COW Wellness Services (NOMINAL FEE)	Access to COW Wellness Services (NOMINAL FEE)	Access to COW Wellness Services (NOMINAL FEE)

\*Must meet the Center requirements: Completion of Health Risk Appraisal, Annual Bloodwork, Consultation with Clinician, and/or Wellness Coordinator to establish a personal health program.

# Your Total Finances

## Pension, Retirement, Life and Disability

All benefited employees, except firefighters and sworn police officers who elected coverage under FPPA, participate in the City of Westminster Employee 401(a) Defined Contribution Plan in lieu of Social Security. The mandatory pre-tax employee contribution rate is 11% of base pay and is fully vested. The Employer contribution rate is 11.25% of base pay. For eligible employees hired on or after June 1, 2021, the employer contributions start with the August 2, 2021 pay period and are subject to the following vesting schedule for employer contributions:

Less than 3 years - 0%  
3 to 4 years - 60%  
4 to 5 years - 80%  
Over 5 years - 100%

Firefighters and Sworn Officers are covered under a defined benefit with FPPA.

A 457(b) deferred compensation plan, administered by Empower Retirement, is available to all benefited employees on a voluntary basis. Employees may contribute into the 457(b) plan on a pre-tax and/or after-tax (Roth) basis.

The City pays the full premium for life insurance coverage equal to 1.0 times a non-exempt employee's annual salary or 1.5 times an exempt employee's salary, long term disability at 60% of employee's monthly salary to a maximum of \$12,000/month, and survivors' benefits payable at 20-60% of employee's base salary. Employees may also purchase additional life insurance for themselves or their spouses up to \$250,000. Firefighters are covered under FPPA for Long-Term Disability and Survivors benefits.

## Retirement Medical Savings Account (RMSA)

A maximum of 25% of the mandatory and city contributions may be placed in a 401(h) account. This is a pre-tax benefit that remains nontaxable when used for qualified medical expense reimbursements after employment with the City

## Long Term Care Insurance

Long Term Care options and discounts are available for you or your extended family. Premiums are paid by the employee.

## Flexible Spending Accounts

Dependent Care: employees may designate up to \$5,000 pre-tax dollars per year for qualified child or elder care expenses Health Care: employees may designate up to \$3,050 pre-tax dollars per year for qualified medical, dental or vision expenses.

## Credit Union

All employees are eligible to join the Westminster Federal Credit Union. Additional details are available from the Credit Union Office at (303) 427-6466.

## College Invest

Employees are able to set aside funds for higher educational opportunities. Account earnings grow tax-deferred and can be deducted from your Colorado state income tax.

# Your Total Career

## Employee Development

The continuous growth and development of all employees is extremely important to the City. Our programs and initiatives support a culture that encourages career development and believes training and development enhances personal and organizational performance. The training and development program champions the City's Mission, SPIRIT values and strategic plan by providing employees with over 150 in-house training opportunities and job specific training programs. Leadership Development is foundational to the culture of our organization. We offer Emerging Leaders Supervisor CORE, Leadership Edge and other supervisor and executive development opportunities. Personal and professional development is equally important and we offer a wide variety of classes to build and enhance skills.

## Training and Tuition Reimbursement

The Tuition Reimbursement Program provides reimbursement for a portion of the tuition and fees for successful completion of an approved education or training program after one-year of employment and at 50% of tuition and fees to a maximum of \$2,500 per year.

# Your Total Life Balance

## General Leave

This leave bank allows employees to be paid while taking time away from work as approved and allows employees the ability to maximize work/life balance needs. General leave may be used for vacation, illness, off-the-job injury, medical appointments, personal business, child care and family emergencies or for valid absences. Accrual rates are based on years of service and FTE. Complete details can be found on the City's internet or Personnel Policies and Rules handbook.

## Observed Holidays

- Floating Holiday
- New Year's Day
- Martin Luther King, Jr. Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Veteran's Day
- Thanksgiving
- Day After Thanksgiving
- Christmas Day