



WINDSOR SEVERANCE FIRE RESCUE

EMPLOYEE BENEFITS GUIDE

2024



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Medical Insurance

CEBT

EPO-4 (Exclusive Provider)

- \$45 Primary Care Copay / \$60 Specialist Copay
- \$75 Urgent Care copay / \$250 Emergency Room Copay
- Inpatient hospital \$1,500/admission
- Max out of pocket \$5,500 single/\$11,000 family
- Access to the employee health clinic with no Copay

HD3500 (High Deductible)

- Yearly deductible \$3,500 single/\$7,000 family
- Health Saving Account (HSA) WSFR funds \$1,000 single/\$2,000 family
- All visits subject to plan deductible
- After the deductible is met, then 20% coinsurance with in-network providers
- **Max out-of-pocket \$5,000 single/\$10,000 family (decrease)**



Medical Coverage Cost

CEBT

EPO-4 Plan:

EPO-4	EE Only	EE + Spouse	EE + Child(ren)	EE + Family
Employee	\$33.09	\$72.74	\$69.42	\$82.43
WSFR	\$297.83	\$654.65	\$624.74	\$741.88

HD3500 Plan:

HD3500	EE Only	EE + Spouse	EE + Child(ren)	EE + Family
Employee	\$28.15	\$61.98	\$59.12	\$70.43
WSFR	\$253.38	\$557.86	\$532.11	\$633.88

*All rates are per pay period

Additional CEBT Medical Benefits



- 24x7 access to board-certified doctors via phone or video
 - Free to EPO members, \$45 copay for HD members
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- No cost planned surgeries with access to a premier network of providers
 - Out-of-Pocket costs waived for EPO members, portion of deductible applies for HD members
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- Save money by knowing the pricing for hundreds of procedures
 - Pays cash rewards for using Fair Price facilities
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CEBT Health & Wellness Center (Marathon Health)

- Provide prevention, sick, and lab services
- No cost to EPO members, reduced cost for HDHP members
- 2 local locations, Loveland & Greeley

Health Care Spending Accounts

All plans are administered through Rocky Mountain Reserve

Health Care Flexible Spending Account (FSA)

- Pre-tax deduction used to pay for medical expenses
- 2024 contribution limit: \$3,200

Dependent Care FSA

- Pre-tax deduction used to pay for daycare or dependent care expenses
- 2024 contribution limit: \$5,000 married filing joint or \$2,500 married filing separately

Limited Purpose FSA

- Limited Purpose FSAs are for vision and dental expenses before the member has met their insurance deductible
- Can be paired with an HSA account
- 2024 contribution limit: \$3,200

Health Savings Account (HSA)

- Must be enrolled in HD3500 medical plan
- Pre-tax deduction used to pay for medical expenses
- 2024 contribution limit: \$4,150 individual and \$8,300 family
- WSFR grants a yearly contribution of \$1,000 employee or \$2,000 family to help offset the deductible

Dental Insurance



Delta PPO Plus Premier

- 100% Diagnostic/Preventative coverage (cleanings, X-rays)
- 80% Basic Services (fillings, oral surgery)
- 50% Major Services (crowns, implants)
- 50% Orthodontics
- Maximum yearly benefit of \$2,000/member

Plan A:

Plan A	EE Only	EE + Spouse	EE + Child(ren)	EE + Family
Employee	\$1.91	\$3.90	\$4.87	\$6.59
WSFR	\$17.20	\$35.08	\$43.85	\$59.33

***All rates are per pay period**



Vision Insurance



VSP Plan C (Upgrade)

- \$10 copay for well-vision exams
- Yearly prescription lens
- Eyeglass frame allowance every 12 months
- \$175 yearly allowance for frames & contacts
- Average 15% discount for laser correction



VSP Plan C

VSP Plan C	EE Only	EE + Spouse	EE + Child(ren)	EE + Family
Employee	\$1.62	\$3.00	\$3.23	\$5.54
WSFR	\$1.62	\$3.00	\$3.23	\$5.54

***All rates are per pay period**



Pension Program

Plan administered through Fire & Police Pension Association (FPPA)

- All full-time and part-time employees must participate
- Payroll contributions on base salary
 - 2024 employee contribution rate 12% (final adjustment with current legislation)
 - 2024 employer contribution rate 10% (increases .5% yearly until 12%)
- Normal retirement occurs at 30 years of service and age 50 or eligible for Rule of 80
 - Vested retirement with 5 years of service, payable at age 55
- 2% benefit for each year of service, first 10 years, 2.5% benefit each year after 10
- Deferred Retirement and Deferred Retirement Option Plan (DROP) available



Rule of 80

Normal Retirement

Requirements

25 years of service and age 55 OR eligible for Rule of 80

Calculation

A 2% benefit for each year of service for the first ten years, then a 2.5% benefit for each year of service thereafter. The benefit is based on the average of the highest three years' base salary*. The year in which a member retires may be considered in calculating the average of the member's highest three years' base salary if the member retires on or after July 1. The chart to the right shows the estimated percentage factor used to calculate the retirement benefit at each age and for each year of service.

Rule of 80:

Beginning January 1, 2021, any Member covered by the State-wide Defined Benefit Plan who has attained the age of fifty years, whose combined age and years of accrued service is equal to at least eighty and who is not receiving a disability benefit shall be eligible for an unreduced Normal Retirement benefit.

Payment

The Defined Benefit is payable immediately once the Retirement Application is approved by FPPA. This monthly benefit is paid for the member's lifetime. (See the "Payment Options" section for survivor benefit options.)

*Base Salary (also known as Pensionable Earnings) is defined in FPPA Rule 101.05. The FPPA Rules & Regulations may be viewed at FPPAco.org.

NOTE

Final calculations are made based on the total years and months of service earned. Chart may not reflect the payout option selected by the member.

For service beyond 42 years and age 55, add 2.5% for each additional year over 42 years.

Years of Service	Age at Retirement										
	50	51	52	53	54	55	56	57	58	59	60+
5	6.54	7.11	7.73	8.42	9.17	10.00	10.00	10.00	10.00	10.00	10.00
6	7.85	8.53	9.28	10.10	11.01	12.00	12.00	12.00	12.00	12.00	12.00
7	9.16	9.96	10.83	11.79	12.84	14.00	14.00	14.00	14.00	14.00	14.00
8	10.47	11.38	12.38	13.47	14.67	16.00	16.00	16.00	16.00	16.00	16.00
9	11.78	12.80	13.92	15.15	16.51	18.00	18.00	18.00	18.00	18.00	18.00
10	13.09	14.22	15.47	16.84	18.34	20.00	20.00	20.00	20.00	20.00	20.00
11	14.73	16.00	17.40	18.94	20.63	22.50	22.50	22.50	22.50	22.50	22.50
12	16.36	17.78	19.34	21.05	22.93	25.00	25.00	25.00	25.00	25.00	25.00
13	18.00	19.56	21.27	23.15	25.22	27.50	27.50	27.50	27.50	27.50	27.50
14	19.63	21.34	23.20	25.26	27.51	30.00	30.00	30.00	30.00	30.00	30.00
15	21.27	23.11	25.14	27.36	29.81	32.50	32.50	32.50	32.50	32.50	32.50
16	22.91	24.89	27.07	29.47	32.10	35.00	35.00	35.00	35.00	35.00	35.00
17	24.54	26.67	29.01	31.57	34.39	37.50	37.50	37.50	37.50	37.50	37.50
18	26.18	28.45	30.94	33.67	36.68	40.00	40.00	40.00	40.00	40.00	40.00
19	27.81	30.23	32.87	35.78	38.98	42.50	42.50	42.50	42.50	42.50	42.50
20	29.45	32.00	34.81	37.88	41.27	45.00	45.00	45.00	45.00	45.00	45.00
21	31.09	33.78	36.74	39.99	43.56	47.50	47.50	47.50	47.50	47.50	47.50
22	32.72	35.56	38.67	42.09	45.86	50.00	50.00	50.00	50.00	50.00	50.00
23	34.36	37.34	40.61	44.20	48.15	52.50	52.50	52.50	52.50	52.50	52.50
24	36.00	39.12	42.54	46.30	50.44	55.00	55.00	55.00	55.00	55.00	55.00
25	37.63	40.89	44.47	48.41	52.73	57.50	57.50	57.50	57.50	57.50	57.50
26	42.82	46.53	50.60	55.08	60.00	60.00	60.00	60.00	60.00	60.00	60.00
27	48.59	52.80	57.42	62.50	62.50	62.50	62.50	62.50	62.50	62.50	62.50
28	55.00	59.77	65.00	65.00	65.00	65.00	65.00	65.00	65.00	65.00	65.00
29	62.11	67.50	67.50	67.50	67.50	67.50	67.50	67.50	67.50	67.50	67.50
30	70.00	70.00	70.00	70.00	70.00	70.00	70.00	70.00	70.00	70.00	70.00
31	72.50	72.50	72.50	72.50	72.50	72.50	72.50	72.50	72.50	72.50	72.50
32	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00
33	77.50	77.50	77.50	77.50	77.50	77.50	77.50	77.50	77.50	77.50	77.50
34	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00
35	82.50	82.50	82.50	82.50	82.50	82.50	82.50	82.50	82.50	82.50	82.50
36	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00
37	87.50	87.50	87.50	87.50	87.50	87.50	87.50	87.50	87.50	87.50	87.50
38	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00
39	92.50	92.50	92.50	92.50	92.50	92.50	92.50	92.50	92.50	92.50	92.50
40	95.00	95.00	95.00	95.00	95.00	95.00	95.00	95.00	95.00	95.00	95.00
41	97.50	97.50	97.50	97.50	97.50	97.50	97.50	97.50	97.50	97.50	97.50
42	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Normal Retirement
 Early Retirement
 Vested Retirement
 Rule of 80

Deferred Compensation Program

Administered by either FPPA through Fidelity Investments or NPPFA through TransAmerica

- All full-time employees are eligible to participate
- WSFR matching contribution 3% on Traditional 457 plan
- Employee must contribute in order to get the WSFR matching rate
- You can update your contribution rates in ADP anytime during the year



Life Insurance



The Standard Basic & Voluntary Plans:

- Employee coverages from \$10,000 to a max of \$500,000
 - Guaranteed issue of \$150,000 (new hires only)
- Spouse coverage ranges from \$5,000 to a max of \$250,000
 - Guaranteed issue of \$30,000 (new hires only)
- Child coverage is \$20,000
- Premium based on the age of the employee or spouse and coverage
- Percentage-based dismemberment benefit

FPPA D&D

- WSFR covers the cost of your Death and Disability benefit

***Make sure you keep your beneficiaries up-to-date for these plans**

Retirement Healthcare Funding Plan (VEBA Plan)



Administered by National Public Pension Fund Association (NPPFA).

- Both employee contributions and distributions are tax-free
- Distributions used for medical expenses, including medical insurance premiums
- Most employee groups have a fixed contribution of 1%

Retirement Health Care Considerations

An illustration of a doctor in a white coat and stethoscope is on the left. To the right is a green dollar bill with a white dollar sign. A speech bubble points from the doctor to the text.

As of 2015, 55-year-old couples retiring in 10 years can expect total lifetime health care costs to be about \$464,000.

And even **MORE** if members retire before being eligible or for those not eligible for **Medicare**.

healthview Services: 2015 Retirement Health Care Cost Data Report, HVS Financial

Mental Wellness

Employee Assistance Program

- Available through Triad Employee Assistance Program
- Counseling for personal problems such as divorce, death, stress, depression, etc.
- All employees, spouses, and dependents are eligible
- Up to 6 counseling sessions per incident
- Legal/Financial Services available
 - Free 30-minute consultation with an attorney or financial planner
 - Online resources, including a free will builder
- No cost to employee or family members

WSFR Peer Support Program First Responder Trauma Counselors



- Available to all WSFR staff, spouses, and significant others
- Contact Peer Support Team member 24/7 - (call twice if during the overnight)
- Can also contact JoAnne or Jarah directly
- Bunker is available to come to the station for some quality “puppy time”
- FRTC has a response van available to respond to a scene if necessary - request through a peer support team member who can initiate

Leave Accrual

Vacation Leave Accrual Rates

Service Years	Full-Time Administration Hours/Service Year	Full-Time Administration Hours Accrual Per Pay Period	Full-Time Operations 48/96 Shift Hours/Year	Full-Time Operations 48/96 Shift Schedule Hours Accrual Per Pay Period
0-1 Years	80	3.08	120	4.62
2-4 Years	120	4.62	156	6.00
5-9 Years	160	6.15	204	7.85
10-14 Years	200	7.69	240	9.23
15-19 Years	240	9.23	276	10.62
20+ Years	240	9.23	312	12.00

Sick Leave Accrual Rates

Classification	Annual Hours Worked	Accrual	Max Accrual
Administration	2080	3.85 hours / pay period	700
Shift Employees	2912	5.54 hours / pay period	720
Part-Time Employees	Varies	0.035 hours / each hour worked	350

Holidays

WSFR observes 11 holidays per year. The following are the recognized holidays.

- New Year's Day
- Martin Luther King Day
- Presidents Day
- Memorial Day
- Juneteenth Day
- Independence Day
- Labor Day
- Veteran's Day
- Thanksgiving
- Christmas Eve
- Christmas Day



Non-Shift Personnel

Non-shift full-time personnel will receive the Board designated holidays off with pay.

Part-Time Shift Personnel

Part-time shift personnel who work on one of the Board designated holidays will receive pay at 1.5 times their hourly rate.

Full-Time Shift Personnel

Full-time shift personnel will receive 3.693 hours per pay period with a max accrual of 96 hours of holiday pay per year. Holiday Shift Pay will be paid out on the last paycheck in November regardless if the holiday was worked or not.

Contacts

Benefit Type	Provider/Plan	Contact Number	Website
Medical/Dental/Vision Broker	CEBT	(800) 332-1168	cebt.org
Medical	UMR	(800) 826-9781	umr.com
Dental	Delta Dental	(800) 610-0201	deltadentalco.com
Vision	Vision Service Plan (VSP)	(800) 877-7195	vsp.com
Flex Spending Account (FSA) Health Savings Account (HSA)	Rocky Mountain Reserve	(888) 722-1223	rockymountainreserve.com
Pension & 457	Fire & Police Pension (FPPA)	(800) 332-3772	fppaco.org
Retiree Health Account & 457	NPPFA	(866) 994-6312	nppfabenefits.org
Life Insurance & Disability	The Standard	(888) 937-4783	standard.com
Employee Health Clinic	Marathon Health	(866) 500-4135	marathon-health.com

Questions?

If you have any questions regarding your benefits, please contact the Human Resources Manager.

Emily Pearson

Phone: (970) 686-2626 ext. 113

Email: epearson@wsfr.us

This guide is a brief summary of your benefits and does not constitute a policy. WSFR may amend the benefit program at any time. If there are any discrepancies between the information in this booklet and the policy, the terms of the benefit policy will prevail.

