

# Employee Benefit Guide 2023



# Welcome to Douglas County!

## About this Guide:

This guide contains valuable information to assist in making your benefit selections. Please take the time to read through this guide and the benefit materials provided. Note, the actual carrier plan summary documents will prevail in any discrepancy between this guide and the carrier summary documents.

Douglas County's internal website for employees DCNet under the [Benefits Page](#), you will find a wealth of information regarding our benefits package, including direct links to the websites of our benefit providers. The last page of this guide lists provider contact information.

## Important Information:

### Eligibility:

- Employees are eligible for benefits on the first day of the month following one month of employment. For example, employees hired on 7/10 will have benefit coverage on 9/1. Employees hired on 7/1 will have benefit coverage on 8/1.

### Eligibility Criteria:

- The following are considered eligible dependents for benefits: Legal spouse or common law spouse, natural children, adopted children, children placed for adoption, stepchildren, children subject to legal guardianship of an employee or an employee's foster children, up to 26 years of age.

### Enrollment:

- **Annual Open Enrollment and New Hire Enrollment are the only times during the benefit plan year you have an opportunity to change and/or elect healthcare benefits for the plan year starting January 1<sup>st</sup> ending December 31<sup>st</sup>.**
- Changes at any other time are only allowed with a Qualified Life Event. Examples of a Qualified Life Event are marriage, divorce, birth/adoption of a child, dependent ages out, death of a spouse. Qualified Life Event requests must be received within 30 days of the event with a completed Qualified Life Event Form and appropriate documentation.
- **All benefit eligible employees need to complete the Annual Open Enrollment process each October to ensure effective healthcare coverage as of January 1st.**

### For help with Benefits:

- Contact your Benefits Team at [DCbenefits@douglas.co.us](mailto:DCbenefits@douglas.co.us) or call 303-660-7427, option 2.

## Medical Benefit Plans Administered by Aetna:

Douglas County offers three (3) medical plans to provide diverse plan options allowing employees to choose coverage that works best for their needs and circumstances. Aetna will send ID cards to anyone who enrolls for the first time and/or changes plans. ID Cards and other great information can be found on your member portal at [www.aetna.com](http://www.aetna.com). Get the [Aetna Mobile App](#).

### **PPO Plan – Aetna Whole Health - Colorado Front Range Aetna Select Plan**

- In-Network Coverage Only, you must use a provider participating in the Aetna Whole Health – Colorado Front Range Aetna Select Network for any benefits to be covered.
- Copays for office visits
- Embedded deductible (individuals within family coverage are only subject to the individual deductible)
- Mental Health/Behavioral Health out-patient visits covered 100%

### **PPO Buy Up Plan – Aetna Open Access Plan – Aetna Choice POS II (Open Access)**

- In-Network Coverage provides the most cost effective benefit
- Out-of-Network benefit available with a higher out-of-pocket cost
- Copays for office visits
- Embedded deductible (individuals within family coverage are only subject to the individual deductible)
- Mental Health/Behavioral Health out-patient visits covered 100%

### **HDHP (High Deductible Health Plan) – Aetna Whole Health - CO Front Range Choice POSII**

- In-Network Coverage provides the most cost effective benefit
- Out-of-Network benefit available with a higher out-of-pocket cost
- **Deductible must be satisfied before plan begins to cost share (deductible is not embedded)**
- Health Savings Account (HSA) compatible
- County contribution to HSA, Individual \$900 per year, Family \$1,800 per year

## Pharmacy Benefits Administered by Aetna:

**Mandatory Generic** – A generic equivalent drug will be dispensed, if available. Your doctor must write “DAW” (Dispense As Written) if there is evidence you are unable to take the generic equivalency.

**Home Delivery of Prescriptions** – Aetna/CVS Rx Home Delivery offers the convenience of having prescriptions shipped right to your home, which saves time and money. There is no added shipping or handling fees for prescriptions. Prescription order forms are available online at [www.aetna.com](http://www.aetna.com).

**Medical Rates effective January 1, 2023, through December 31, 2023**

Plan Names	Aetna Whole Health PPO Plan	Aetna PPO Buy Up Plan		Aetna HDHP Plan	
Type of Plan	<i>in-network services only Colorado Front Range Only</i>	<i>in-network</i>	<i>out of network</i>	<i>in-network</i>	<i>out of network</i>
Network Availability	Aetna Whole Health Colorado Front Range Aetna Select	Aetna Open Access Plan Aetna Choice POS II (Open Access)	n/a	Aetna Whole Health Colorado Front Range Choice POS II	n/a
<b>Plan Design:</b>					
Deductible Type	Calendar Year	Calendar Year	Calendar Year	Calendar Year	Calendar Year
Deductible	\$750 ind / \$1,500 fam Embedded	\$1,000 ind / \$2,000 fam Embedded	\$2,000 ind / \$4,000 fam Embedded	\$1,500 ind / \$3,000 fam Not Embedded	\$3,000 ind / \$6,000 fam Not Embedded
Coinsurance	10% after deductible	10% after deductible	30% after deductible	20% after deductible	40% after deductible
Out-of-Pocket Maximum	\$3,500 ind / \$7,000 fam	\$3,500 ind / \$7,000 fam	\$7,000 ind / \$14,000 fam	\$3,000 ind / \$6,000 fam	\$6,000 ind / \$12,000 fam
Lifetime Maximum	No Lifetime Maximum	No Lifetime Maximum	No Lifetime Maximum	No Lifetime Maximum	No Lifetime Maximum
Physician Office Visit	PCP - \$25 copay SPC - \$40 copay Teladoc- \$20	PCP - \$25 copay SPC - \$40 copay Teladoc- \$20	30% after deductible 30% after deductible 30% after deductible	20% after deductible 20% after deductible 20% after deductible	40% after deductible 40% after deductible 40% after deductible
Preventive Care	No charge (100% covered)	No charge (100% covered)		No charge (100% covered)	
Diagnostic Labs & X-Ray	\$25 copay (deductible waived)	\$25 copay (deductible waived)	30% after deductible	20% after deductible	40% after deductible
MRI/High-tech Services	10% after deductible	10% after deductible	30% after deductible	20% after deductible	40% after deductible
Inpatient Hospital	10% after deductible	10% after deductible	30% after deductible	20% after deductible	40% after deductible
Outpatient Hospital	10% after deductible	10% after deductible	30% after deductible	20% after deductible	40% after deductible
Urgent Care	\$75 copay (deductible waived)	\$75 copay	30% after deductible	20% after deductible	20% after deductible
Emergency Room	5% after deductible	5% after deductible	Covered as In-Network	20% after deductible	Covered as In-Network
Chiropractic Service	\$40 copay (deductible waived) Limit 20 visits per calendar year	\$40 copay (deductible waived) Limit 20 visits per calendar year	30% after deductible	20% after deductible Limit 20 visits per calendar year	40% after deductible
Acupuncture Service	\$40 copay (deductible waived) Limit 20 visits per calendar year	\$40 copay (deductible waived) Limit 20 visits per calendar year	30% after deductible	20% after deductible Limit 20 visits per calendar year	40% after deductible

	Aetna Whole Health PPO Plan		Aetna PPO Buy Up Plan		Aetna HDHP Plan	
	<i>in-network services only</i>		<i>in-network</i>	<i>out of network</i>	<i>in-network</i>	<i>out of network</i>
Mental Health						
Inpatient	10% after deductible		10% after deductible	30% after deductible	20% after deductible	40% after deductible
Outpatient	Covered 100%, deductible waived		Covered 100%, deductible waived	30% after deductible	Covered 100% after deductible	40% after deductible
Telemedicine	Covered 100%, deductible waived		Covered 100%, deductible waived	30% after deductible	Covered 100% after deductible	40% after deductible
<b>Prescription Drugs</b>						
Deductible	\$100 ind/ \$300 Fam		\$100 ind/ \$300 Fam	n/a	included in plan deductible	n/a
Retail, 30 day supply						
Generic	\$10 after RX deductible		\$10 after RX deductible	no coverage	\$10 after deductible	no coverage
Preferred	\$40 after RX deductible		\$40 after RX deductible	no coverage	\$40 after deductible	no coverage
Non-Preferred	\$60 after RX deductible		\$60 after RX deductible	no coverage	\$60 after deductible	no coverage
Mail, 90 day supply						
Generic	\$20 after RX deductible		\$20 after RX deductible	no coverage	\$20 after deductible	no coverage
Preferred	\$80 after RX deductible		\$80 after RX deductible	no coverage	\$80 after deductible	no coverage
Non-Preferred	\$120 after RX deductible		\$120 after RX deductible	no coverage	\$120 after deductible	no coverage

Plan Name	Aetna Whole Health PPO Plan			Aetna PPO Buy Up Plan			Aetna HDHP Plan		
Monthly Premiums	Total Monthly Premium	County Contribution	Employee Cost	Total Monthly Premium	County Contribution	Employee Cost	Total Monthly Premium	County Contribution	Employee Cost
<b>Employee Only</b>	\$723.70	\$691.13	<b>\$32.57</b>	\$870.88	\$701.06	<b>\$169.82</b>	\$687.48	\$666.86	<b>\$20.62</b>
<b>Employee + Spouse</b>	\$1,456.42	\$1,390.88	<b>\$65.54</b>	\$1,752.62	\$1,410.86	<b>\$341.76</b>	\$1,383.55	\$1,342.04	<b>\$41.51</b>
<b>Employee + Child(ren)</b>	\$1,399.23	\$1,336.26	<b>\$62.97</b>	\$1,683.82	\$1,355.48	<b>\$328.34</b>	\$1,329.23	\$1,289.35	<b>\$39.88</b>
<b>Employee + Family</b>	\$2,139.49	\$2,043.21	<b>\$96.28</b>	\$2,574.63	\$2,072.58	<b>\$502.05</b>	\$2,032.46	\$1,971.49	<b>\$60.97</b>

*Rates listed above are for Full Time benefited employees. Part Time employees should refer to the Part Time Benefit Rates list.*

## Dental Benefits Administered by Delta Dental:

Maintaining good oral care provides a positive impact to your overall physical and mental health. Obtaining preventative dental care every 6 months is an easy way to step toward your total wellness. Douglas County provides you with a choice from two (2) Delta Dental Plans. Delta Dental does not issue ID cards. You may print an ID card from your member login if you would like one. Go to [www.deltadentalco.com](http://www.deltadentalco.com) for information. Get the [Delta Dental Mobile App](#).

**Delta Dental PPO Plan** allows for in-network coverage only with providers who accept the PPO Plan, there is no out-of-network coverage. Benefits are based on the EPO 6B Fee Schedule (\*The Copay Schedule can be found within the Summary of Benefits Delta PPO Only Plan document at this link [Dental Benefits](#)).

**Delta Dental PPO Plus Plan** allows for in-network *and* out-of-network benefits, however when using an out-of-network provider you may be responsible for balanced billing from the provider for expenses remaining after Delta Dental's payments. Benefits are paid under a coinsurance structure.

Plan	Delta Dental PPO Plan		Delta Dental PPO Plus Plan	
	In-Network Delta Dental PPO		In-Network Delta Dental PPO	Out-of-Network Delta Dental Premier or Non-Participating Provider
Annual Calendar Year Maximum Benefit	\$2,000 per person		\$2,000 per person	\$2,000 per person
Annual Deductible	\$0 ind / \$0 fam		\$50 ind / \$150 fam	\$75 ind / \$225 fam
Preventative Services	See Copay Schedule*		100% covered	20% not subject to deductible
Basic Services	See Copay Schedule*		10% After Deductible	20% After Deductible
Major Services	See Copay Schedule*		50% After Deductible	50% After Deductible
Orthodontics	\$2,000 lifetime max, Children and Adult		\$2,000 lifetime max Children up to age 19	\$2,000 lifetime max Children up to age 19

Plan	Delta Dental PPO Plan			Delta Dental PPO Plus Plan		
	Total Monthly Premium	County Contribution	Employee Cost	Total Monthly Premium	County Contribution	Employee Cost
<b>Employee Only</b>	\$29.75	\$14.88	<b>\$14.88</b>	\$43.60	\$14.88	<b>\$28.73</b>
<b>Employee + Spouse</b>	\$52.10	\$26.05	<b>\$26.05</b>	\$76.56	\$26.05	<b>\$50.51</b>
<b>Employee + Child(ren)</b>	\$56.99	\$28.50	<b>\$28.50</b>	\$91.46	\$28.50	<b>\$62.97</b>
<b>Employee + Family</b>	\$77.96	\$38.98	<b>\$38.98</b>	\$124.40	\$38.98	<b>\$85.42</b>

## Vision Benefits Administered by VSP Vision:

Vision care is another essential part of your total wellbeing. An annual eye exam not only protects your vision but can also detect other health issues in the early stages. Douglas County offers one (1) vision plan with VSP. VSP does not issue ID cards, however go to [www.vsp.com](http://www.vsp.com) to create a member login to obtain an ID card and/or find additional information on how important vision care can be. Get the [VSP Mobile App](#).

Benefit	IN-NETWORK (any VSP Provider)	OUT-OF-NETWORK (any qualified non-network provider)	Frequency
<b>Vision Exam</b>	100% after \$10 copay	Up to \$45	Every calendar year
<b>Lenses</b>	100% after \$25 copay; (Discounts on special lenses)	Up to \$30	Every calendar year
<b>Frames</b>	\$150 allowance, after \$25 copay	Up to \$70	Every other calendar year
<b>Contact Lenses</b> (Instead of Prescription Glasses)			
➤ Conventional/Disposable	\$130 allowance for contacts	Up to \$115	Every calendar year
➤ Medically Necessary	Covered in Full	Up to \$210	Every calendar year
<b>SunCare</b> (Instead of Prescription Glasses)	In Full up to \$150 after \$25 copay for ready-made non-prescription sunglasses	Up to \$70	Every other calendar year
<b>KidsCare</b>			
Exam	\$10 copay	up to \$45 copay	Twice every calendar year
Frames	Up to \$150 allowance	up to \$70 allowance	Every calendar year

Plan	VSP Vision Plan		
	Total Monthly Premium	County Contribution	Employee Cost
<b>Employee Only</b>	\$7.67	\$0.00	<b>\$7.67</b>
<b>Employee + Spouse</b>	\$10.96	\$0.00	<b>\$10.96</b>
<b>Employee + Child(ren)</b>	\$12.05	\$0.00	<b>\$12.05</b>
<b>Employee + Family</b>	\$24.10	\$0.00	<b>\$24.10</b>

## Health Savings Account (HSA) Administered by WEX Inc.:

An HSA is a tax-exempt account specifically for the purpose of paying qualified medical expenses (both current and future) for yourself, your spouse, and your dependents. Examples of qualified expenses are copays, deductibles, prescriptions, dental and vision expenses to name a few. Contributions can only be made to your HSA while you are enrolled in a High Deductible Health Plan (HDHP). The account can be funded with your own tax-exempt dollars, contributions by your employer, or a combination of both.

- Douglas County makes monthly contributions to your HSA totalling an annual contribution of \$900 for individual HDHP medical coverage and \$1,800 of employee plus any dependent(s) HDHP medical coverage.
- Both your contributions and the County's contributions to your HSA are pre-tax.
- Account balances roll-over from year to year and you can take your account with you if you leave the County.
- Funds can earn interest.
- WEX Debit Card issued for point of service convenience. Save your itemized receipts for your records and/or if they are requested by the IRS.
- Track your expenses easily on your member portal and/or the mobile app.
- Annual contribution limits set by the IRS. Note the County contribution counts toward the IRS limits.

How Much Can I Contribute?	2023 IRS Limits	Douglas County Contribution	Employee Maximum Contribution
Employee Only Coverage	\$3,850	\$900	\$2,950
Family Coverage	\$7,750	\$1,800	\$5,950

\* Participants over the age of 55 may contribute an additional \$1,000 per year. Contact your Benefits Team at [DCbenefits@douglas.co.us](mailto:DCbenefits@douglas.co.us) for more information.

\* For a full list of qualified expenses, you can visit [www.irs.gov](http://www.irs.gov).

\*[Wex Benefits - HSA](#)



## Flexible Spending Account (FSA) Administered by WEX Inc.:

Flexible Spending Accounts allow you to put money aside from your pay before taxes to help cover both health care and or dependent care expenses. FSAs are a convenient tool to help you reduce your income tax and set aside the funds you need for expected health care and dependent care needs.

- You decide how much to contribute within the IRS Limit for the plan year. The funds are taken before tax equally each pay period.
- The WEX Debit card allows you to use your Flexible Spending Account Funds at the point of service, rather than submitting receipts for reimbursement. Be sure to save your itemized receipts for your records in the event they are requested by WEX and/or the IRS.
- Track your expenses easily on your member portal and/or the mobile app. Get the [Wex Mobile App](#) .
- All expenses must be incurred within the plan year which for Douglas County is from **January 1<sup>st</sup> to December 31<sup>st</sup> including a Grace Period** through March 15<sup>th</sup> of the following year.
- Plan carefully, determine how much you will spend on health care items (such as copays, deductibles, prescriptions, dental, vision, PT or for qualified dependent care and contribute accordingly. Account balances do NOT roll-over, are not refundable and you will lose any unused balance.

2023 IRS Limits	FSA Health Care	FSA Dependent Care
How much can I contribute?	\$2,850	\$5,000

\*Dependent Care qualifies toward dependent children under age 13 or dependents over age 13 including parents who are physically or psychologically incapable of caring for themselves.

\*For a full list of qualified expenses, you can visit [www.irs.gov](http://www.irs.gov).

\*[Wex Benefits - FSA](#)

## Life and Accidental Death & Dismemberment Insurance Administered by The Hartford:

No one wants to think of a scenario where you are not able to support your family, however life insurance provides financial security for the people who depend on you in those unthinkable times.

**Basic Term Life and Accidental Death & Dismemberment (AD&D) Insurance:** Douglas County provides eligible employees with basic term life and AD&D coverage at no cost to you and enrollment is automatic.

- Basic Term Life benefit paid to beneficiary(s) is equal to 1.5 times your base annual earnings to a maximum of \$300,000.
- Accidental Death and Dismemberment (AD&D) covers you if you are seriously injured or lose your life in an accident with a benefit equal to 1.5 times your base annual earnings to a maximum of \$300,000.

## Voluntary Life Insurance Administered by The Hartford:

You may purchase life insurance on a post-tax basis in addition to the County-provided coverage. You may also purchase life insurance for your dependents if you purchase additional coverage for yourself. As a new employee, you have the opportunity to purchase supplemental life insurance at the guaranteed issue amount without going through medical underwriting. If you are covered for a minimum of \$10,000 and your spouse is covered for at least \$5,000 you are guaranteed coverage up to \$200,000 for employee and up to \$25,000 for your spouse, without answering medical questions during Annual Open Enrollment.

- **Employee** — Up to five times your salary or maximum \$500,000 amount; whichever is less. Rates based on your age.
- **Spouse** — Up to 100% of your maximum. Rates based on employee's age.
- **Children** — Up to \$10,000.

If you are age 75 or reach age 75 during your employment, your amount of life insurance will be 65% of the amount of life insurance you elect or had prior to age 65. The coverage is reduced again by 45% at age 80, 30% at age 85 and 20% at age 90. You are not allowed to increase your coverage once it has been reduced.

Note: monthly premium costs for voluntary life insurance can be seen during your new hire and/or open enrollment process. If you require additional information, please contact your Benefits Team at [DCBenefits@douglas.co.us](mailto:DCBenefits@douglas.co.us).

## Sick Bank and Disability Insurance Administered by Douglas County and The Hartford:

If you are out of work for an extended period, due to a disabling injury or illness, disability insurance is designed to replace a portion of your income.

### Sick Bank

Regular full-time and regular part-time employees (.50 FTE or greater) are eligible for the Sick Bank Program at no cost to you and enrollment is automatic. This program is to provide for the continuation of pay to employees who have exhausted their available accrued sick leave, vacation and compensatory time during the 30 calendar-day elimination period for the County's short-term disability plan. Up to 184 hours of Sick Bank is available during a rolling 12-month period. Note: intermittent leaves of absences allow for only 80 hours in a rolling 12-month period.

### Short-Term Disability

Short Term disability replaces a portion of your income if an injury or illness forces you out of work for an extended period. Douglas County provides basic short-term disability coverage at no cost to you and enrollment is automatic. After a 30-day elimination period from the date of disability, if your sick leave is exhausted, you will receive 60% of your base earnings up to a maximum of \$5,000 per month. Coverage will end after 90 days of disability.

### Long-Term Disability

Douglas County provides long-term disability insurance to protect your financial wellbeing when your disability continues beyond the period covered by the short-term disability plan. This benefit is also 100% paid by the County and enrollment is automatic.

### Long-Term Disability Buy Up (Voluntary)

You may purchase an additional 10% of your gross salary on a post-tax basis, without going through medical underwriting during the New Hire and Open Enrollment periods.

Long Term Disability	
Basic LTD (County Paid)	Option Long-Term Buy-Up
60% up to \$8,000 per month after the 90 day elimination period	an additional 10% for a total of 70% to a maximum of \$10,000 per month

# Voluntary Accident Insurance and Critical Illness Plans Administered by MetLife:

Health insurance is not always enough to cover all the unforeseen expenses associated with an accident or a serious health condition like a heart attack or cancer. MetLife Accident and/or Critical Illness plans are designed to pay benefits to help with these unforeseen expenses.

## MetLife Accident Plan

BENEFIT TYPE	LOW PLAN METLIFE ACCIDENT INSURANCE PAYS YOU	HIGH PLAN METLIFE ACCIDENT INSURANCE PAYS YOU
Fractures	\$100-\$3,000	\$200-\$6,000
Dislocations	\$100-\$3,000	\$200-\$6,000
Second and Third Degree Burns	\$50-\$5,000	\$100-\$10,000
Concussions	\$200	\$400
Cuts/Lacerations	\$25-\$200	\$50-\$400
Eye Injuries	\$200	\$300
Ambulance	\$750	\$1,000
Emergency Care	\$25-\$150	\$50-\$300
Non-Emergency Care	\$25	\$50
Physician Follow Up	\$75	\$150
Therapy Service	\$35	\$35
Medical Testing Benefit	\$100	\$200
Inpatient Surgery	\$100-\$1,000	\$200-\$2,000
<b>Monthly Premiums</b>	<b>Accident LOW PLAN</b>	<b>Accident HIGH PLAN</b>
Employee	<b>\$7.07</b>	<b>\$11.76</b>
Employee / Spouse	<b>\$12.05</b>	<b>\$21.02</b>
Employee / Child(ren)	<b>\$13.53</b>	<b>\$23.71</b>
Employee / Family	<b>\$16.57</b>	<b>\$29.30</b>

## MetLife Critical Illness Plan

CRITICAL ILLNESS CONDITION	INITIAL BENEFIT	RECURRENCE BENEFIT		
Full Benefit Cancer	100% of Initial Benefit	50% of Initial Benefit		
Partial Benefit Cancer	25% of Initial Benefit	12.5% of Initial Benefit		
Heart Attack	100% of Initial Benefit	50% of Initial Benefit		
Stroke	100% of Initial Benefit	50% of Initial Benefit		
Coronary Artery Bypass Graft	100% of Initial Benefit	50% of Initial Benefit		
Kidney Failure	100% of Initial Benefit	Not applicable		
Alzheimer's Disease	100% of Initial Benefit	Not applicable		
Major Organ Transplant Benefit	100% of Initial Benefit	Not applicable		
22 Listed Conditions	25% of Initial Benefit	Not applicable		
<b>Critical Illness Rate per \$1,000 of coverage monthly premium</b>				
AGE	EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	FAMILY
<25	\$0.22	\$0.39	\$0.42	\$0.59
25-29	\$0.23	\$0.41	\$0.44	\$0.61
30-34	\$0.32	\$0.55	\$0.52	\$0.76
35-39	\$0.45	\$0.78	\$0.66	\$0.99
40-44	\$0.70	\$1.22	\$0.91	\$1.42
45-49	\$1.04	\$1.77	\$1.25	\$1.98
50-54	\$1.53	\$2.33	\$1.74	\$2.54
55-59	\$2.19	\$3.43	\$2.39	\$3.64
60-64	\$3.11	\$5.19	\$3.32	\$5.40
65-69	\$4.56	\$7.37	\$4.77	\$7.58
70+	\$6.51	\$10.77	\$6.71	\$10.98
<b>Example:</b> A 40-year-old who elects 15K-employee only coverage would pay: \$0.70 x 15 = \$10.50 Guaranteed Issue up to \$30,000 and coverage is portable.				

## 401(a) Mandatory Retirement Plan Administered by MissionSquare:

The Douglas County retirement plan is a 401(a). It is a qualified mandatory retirement plan administered by Mission Square to provide income after retirement for eligible employees. Retirement benefits through the plan are in addition to those provided under Federal Social Security.

### How does a 401a Retirement account work?

You must contribute 8% (10% for DCSO Commissioned Staff) of your gross salary (pre-tax dollars) which is an irrevocable election starting the first of the month following one month of employment. Douglas County will contribute 8% (10% for DCSO Commissioned Staff) of your salary for a total contribution of 16% (20% for DCSO Commissioned Staff) of your salary to the plan. Your initial investments will be defaulted to a target date retirement fund; however, you may change where you would like your employee and employer portions contributed.

### Can I withdraw my own contributions while employed?

No! MissionSquare administrative regulations stipulate contributions will be distributed only upon retirement, death, disability, or separation of employment. There is a loan provision benefit enabling employees to borrow funds from individual MissionSquare 401(a) vested account balances under specific terms and conditions.

### What if I leave the County?

You are entitled to 100% of the amount you contributed to the 401(a) Plan, plus earnings or minus losses **AND** a portion of the County's contribution, plus earnings and minus losses according to the vesting schedule. You have several different options regarding pay-outs. If you take a cash pay-out, you will pay income taxes, a tax withholding fee, and possibly be subject to a penalty. You may also elect to rollover your funds to another retirement account.

PLAN	RETIREMENT 401(A) MANDATORY
Provider	MissionSquare
Employee Contributions	8% (10% Commissioned Staff)
Loan Provision	Yes
Douglas County Contributions	8% (10% Commissioned Staff)
Vesting Schedule for County Contributions	1 year - 20%
	2 years - 40%
	3 years - 60%
	4 years - 80%
	5 years - 100%

## 457 Deferred Compensation Administered by MissionSquare:

Deferred compensation, under Internal Revenue Code Section 457, is a tax-favored supplemental retirement savings program. It allows public employees to contribute a portion of their salary into a retirement account before state and federal taxes are withheld. These programs are offered exclusively to public employees and non-taxable entities and are designed to help you build financial security.

Employees may also participate in a Roth 457 Deferred Compensation plan. Employees may contribute a portion of their salary into a retirement account on an after-tax basis.

Douglas County will match your 457 Deferred Compensation (pre-tax) contribution \$ for \$ up to 3% of your annual salary.

<b>Example:</b>	<b>Employee Contribution to pre-tax</b>	<b>County Match to pre-tax</b>
<b>Employee A</b>	<b>1%</b>	<b>1%</b>
<b>Employee B</b>	<b>3%</b>	<b>3%</b>
<b>Employee C</b>	<b>9%</b>	<b>3%</b>

### Is there a vesting schedule?

There is no vesting schedule for the County match. If you retire or leave the County, you will receive your account balance plus earnings and minus losses. If you take a cash pay-out, you will pay income taxes, a tax withholding fee, and possibly be subject to a penalty. You may also elect to rollover your funds to another retirement account.

### Can I make changes?

You may enroll in the plan at the first of the month following one month of employment, or at any time thereafter. Contribution changes may be made at any time and will take effect the first day of the month following the request.

### Can I make withdrawals or take a loan?

Loans are not permitted without a hardship under MissionSquare's administrative regulations. Withdrawals are permitted **ONLY** at retirement, separation of employment, or due to unforeseen emergencies, as defined by the plan. Withdrawals do not need to be re-paid and are subject to tax withholdings.

### What are the contribution limits?

You can contribute up to the IRS limit for 2023 of \$20,500. Combined contributions for pre and post deferred compensation elections plus the County match to the 457 Deferred Pre-tax Compensation plan cannot exceed \$20,500 for calendar year 2023.

If you are 50 years old or older, you may contribute an additional \$6,500. There is also pre-retirement catch-up provision available for employees within three years of retirement. Please contact your Benefits Team at [DCbenefits@douglas.co.us](mailto:DCbenefits@douglas.co.us) for details.

## Employee Assistance Program (EAP) & Health Care Advocacy - Administered by Health Advocate

Health Advocate's EAP and Advocacy Program is an employer sponsored program, available at no cost to you and all members of your household. That includes dependent children up to age 26, whether they live at home or not. Services are confidential and available 24 hours a day, 7 days a week.

### Health Advocacy:

- Get answers to your insurance questions
- Resolve billing issues
- Find the right in-network doctors and make appointments
- Transfer medical records
- Make informed decisions about medical conditions and diagnoses

### Employee Assistance Program:

- Live-in-the-Moment Counseling
- Emotional and mental health support and skill building
- Connect with specialists for help with work/life balance,
- Legal and Financial support and concierge service
- Locate resources such as childcare, eldercare and more

You can call Health Advocate's dedicated staff, 24 hours a day 365 days a year and receive the help you need from a licensed behavioral health professional. You receive up to three (3) counseling sessions per issue per year with licensed network professionals **at no cost to you**. Counseling sessions are available face to face, by phone, chat or web video.

Support and resources for a range of issues such as: helping you balance work and home life, family relationship issues, depression, conflict management, alcohol/substance, stress management and more, all under one provider.

To access services, call **1-866-799-2728** or at [www.HealthAdvocate.com/members](http://www.HealthAdvocate.com/members)  
No ID or password required, simply supply your Name and Douglas County Government Colorado.

Get the [Health Advocate Mobile App](#).

## Other Employee Benefits:

### Wellness (In Partnership with Telligen)

The County promotes a culture of total wellness and to encourage our employees to live healthier lifestyles. Please visit our Douglas County [Wellness Website](#) to learn about our wellness incentive and for a list of wellness opportunities available to our employees. Telligen is a valuable resource to help you reach our total wellness goals from simple challenges to full coaching programs. This program is 100% paid by the County, to ensure you have support on your total wellbeing journey!

Please visit our [Events & Webinars](#) on DCNET for up to date information the next Blood Drive, Retirement Webinars, and wellness activities.

### Employee Development

The County offers employee development and training programs. The Human Resources Department provides development opportunities related to both professional and personal growth. Classes are announced via email and on the DCNet under [Training & Development](#).

### Employee Discount Programs

Check out our Employee Discount page on DCNet by [clicking here](#) to find discounts on Automotive Services, Credit Unions, Entertainment, Cell Phone Service, Restaurants, fitness centers and much more.

### Employee Tuition Reimbursement Program

Douglas County offers a tuition reimbursement benefit for full time eligible employees up to \$2,000 per year. Find out more under [Tuition Reimbursement](#).



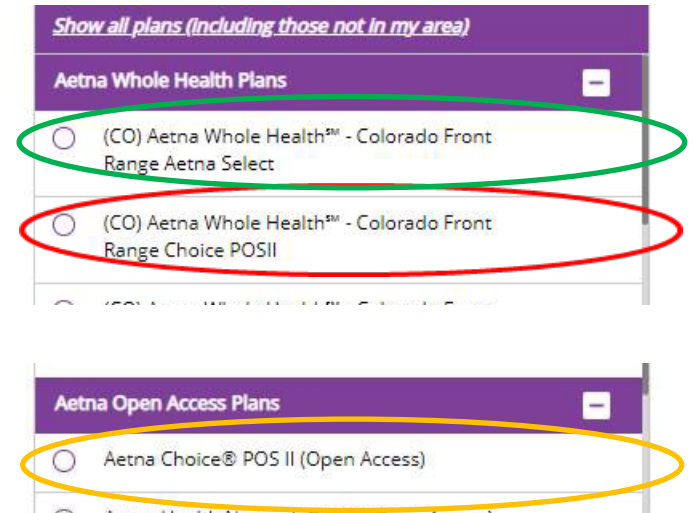
## How to Find In-Network Providers:

### Aetna

- Go to [www.aetna.com](http://www.aetna.com)
- Scroll down and click on “Find a Doctor”
- Click on “Plan from an employer”
- Either log into your member portal and search
- OR Enter a Zip Code under the “Continue as a guest”
- Within the “Continue as a Guest” Search, click on the network associated with your plan below:
  - PPO = **Aetna Whole Health – Colorado Front Range Aetna Select**
  - PPO Buy Up = **Aetna Open Access Plan – Aetna Choice POS II (Open Access)**
  - HDHP = **Aetna Whole Health – Colorado Front Range Choice POS II**

#### Tips:

- Be proactive, look up the in-network Urgent Care facilities near your home, office, and/or school. Be prepared and know where to go.
- Through your member portal, you can compare services to find the right care at the most affordable price.



### Delta Dental

- Go to [www.deltadentalco.com](http://www.deltadentalco.com)
- Scroll down to “Find a Dentist”
- Search type of provider and zip code
- Results will indicate
  - **Delta Dental PPO = in-network benefits for the PPO Plan and PPO Plus Plan**
  - **Delta Dental Premier = No benefit for Delta Dental PPO Plan, out-of-network-benefit for PPO Plus Plan**

### VSP Vision

- Go to [www.vsp.com](http://www.vsp.com)
- Click on Find a Doctor
- Search by zip code or address

## Benefit Contact Information:

BENEFIT	WHO TO CALL	WEBSITE	PHONE NUMBER	MOBILE APP
Medical/Prescription	Aetna (Group #466027)	<a href="http://www.aetna.com">www.aetna.com</a>	800-520-4785	<a href="#">Aetna Mobile App</a>
On-Demand Urgent Care	Dispatch Health	<a href="http://www.dispatchhealth.com">www.dispatchhealth.com</a>	Denver/Boulder/Longmont: 303-500-1518 Colorado Springs: 719-270-0805	
Nurse 24/7	Aetna (Group #466027)		800-556-1555	
Telehealth	TelaDoc	<a href="http://www.teladoc.com">www.teladoc.com</a>	855-835-2362	
Mental Health-Telehealth	Colorado Crisis Hotline		844-476-8255	
	TelaDoc (age 13+)	<a href="http://www.teladoc.com">www.teladoc.com</a>	855-835-2362	
	Array at Home (age 5+)	<a href="http://www.arraybc.com">www.arraybc.com</a>	800-442-8938	
	CVS HealthHub (age 18+)	<a href="#">CVS HealthHub</a>	855-417-2486	
	MDLive (age 10+)	<a href="#">MDLive</a>	855-824-2170	
	Ableto	<a href="#">Ableto</a>	844-330-3648	
	For a full list of access points	<a href="#">Behavioral Health Telehealth Access Points</a>		
EAP	Health Advocate	<a href="#">Health Advocate</a>	866-799-2728	<a href="#">Health Advocate Mobile App</a>
Benefits Advocacy	Health Advocate	<a href="#">Health Advocate</a>	866-799-2728	<a href="#">Health Advocate Mobile App</a>
Dental	Delta Dental (Group #11870)	<a href="http://www.deltadentalco.com">www.deltadentalco.com</a>	800-610-0201 303-741-9305	<a href="#">Delta Dental Mobile App</a>
Vision	VSP Vision (Group #12110352)	<a href="http://www.vsp.com">www.vsp.com</a>	800-877-7195	<a href="#">VSP Mobile App</a>
COBRA/Flex/HSA Accounts	Wex Inc.-Discovery Benefits	<a href="http://www.discoverybenefits.com">www.discoverybenefits.com</a>	866-451-3399	<a href="#">Wex Mobile App</a>
Life, AD&D, LTD	The Hartford (Group #697590)	<a href="http://www.thehartford.com">www.thehartford.com</a>	888-301-5615	
Accident /Critical Illness	Metlife (Group #0158138)	<a href="http://www.metlife.com">www.metlife.com</a>	800-438-6388	
Wellness Program	Telligen	<a href="#">Wellness Portal</a>	DCWellness@telligen.com	<a href="#">New app coming soon</a>
401(a) and 457	MissionSquare	<a href="http://www.icmarc.org">www.icmarc.org</a>	Customer Service: 800-669-7400 Debra J Adair: 866-620-6069	
Douglas County Benefits	Humana Resources	<a href="#">Douglas County Benefits</a>	<a href="mailto:dcbenefits@douglas.co.us">dcbenefits@douglas.co.us</a> 303-660-7427 option #2	

*The company reserves the right to change the design, contribution levels, carriers or any other benefit plan or eliminate any benefit plan in its entirety. Eligibility, coverage and cost of any insurance as detailed by any company representative are subject to the provisions in the plan documents as they may be amended or changed. In the event of any contradictions between information appearing in the Handbook and information contained in the plan documents and/or contracts, the plan documents shall govern in all cases. This summary is not legally binding, is not a contract and does not alter any original plan documents.*