

The background of the entire page is a scenic photograph of a mountain range. In the foreground, there are rolling hills covered in dense forests with trees displaying vibrant yellow and orange autumn foliage. In the background, rugged mountain peaks are visible, some with patches of snow or light-colored rock. The sky is filled with dramatic, white and grey clouds. The Pitkin County logo is centered at the top of the page.

PITKIN
COUNTY



Employee Benefits

Benefit plans effective January 1, 2025 – December 31, 2025

The Pitkin County Benefits Package.

At Pitkin County, we are committed to a generous and comprehensive employee benefits program that helps our employees stay healthy, feel secure, and maintain a work-life balance. In this guide, you will find important information on the health and well-being benefits available to you for the 2025 plan year. Please take a moment to review the benefits Pitkin County offers to determine which plans are best for you. The choices you make upon enrollment will remain the same through December 31, 2025. This excludes the health savings account (HSA), 457(b) retirement plan contributions, and transportation flexible spending account (FSA) because you can make changes to those benefit elections throughout the year.

Updated information will be posted in the Benefits section on the **Human Resources website**.

This guide contains only general and summary information; it should not be considered a replacement for the more detailed information set forth in certificates of coverage or Summary Plan Documents (SPDs) produced by each insurance company. Every effort is taken to assure the accuracy of this guide; however, in the event of any conflict between this guide and information produced by each insurance company, the insurance company's documents will be the final authority. To access these documents, visit the **Human Resources Website**.

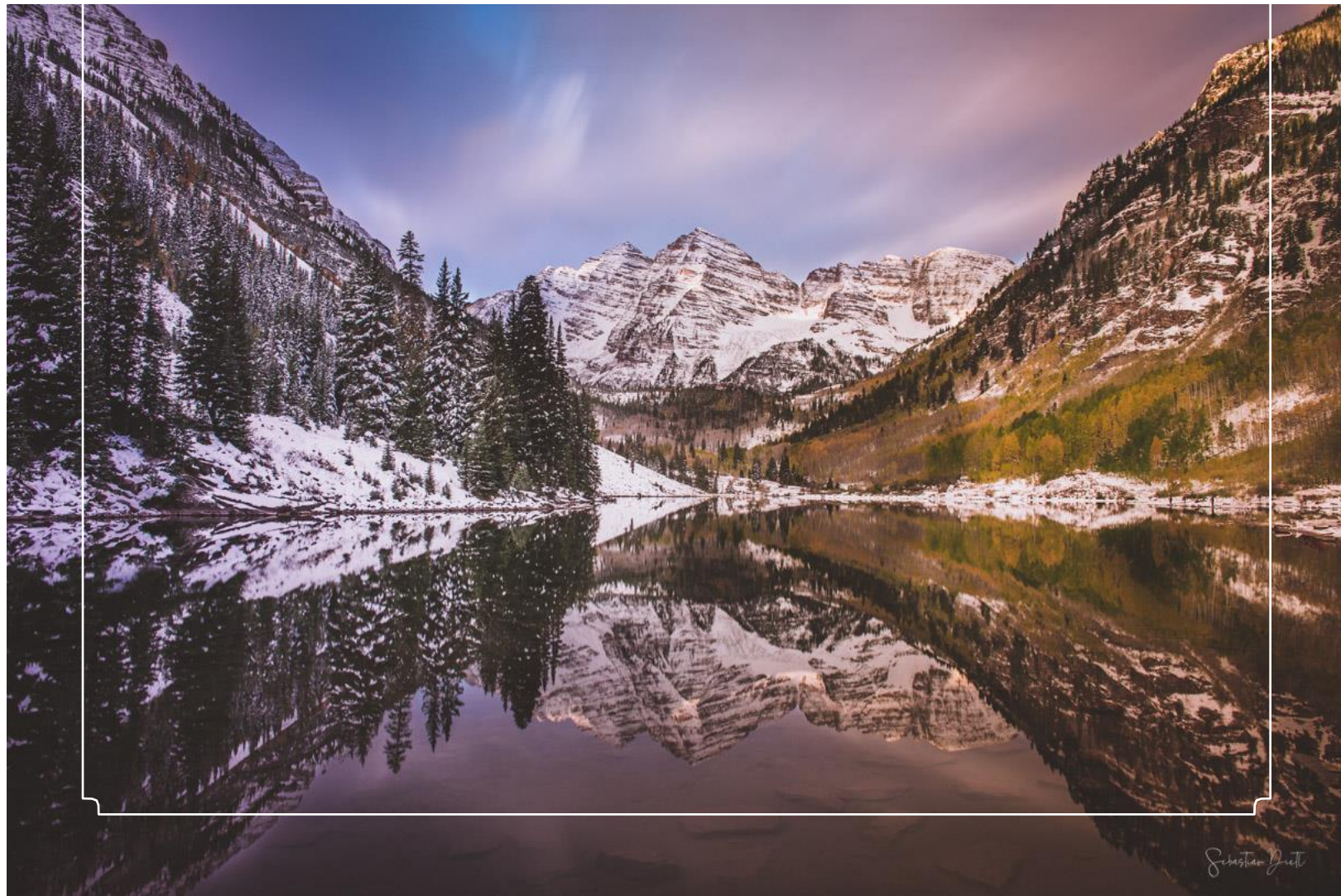




Table of Contents

Community Vision

Pitkin County will continue to be a healthy, safe, vibrant and sustainable community, enhancing the quality of life for everyone who lives, works and visits here, while conserving the natural environment as the basis for our community success.

Organization Mission

Pitkin County government provides valued and high quality public services supporting the health, safety and well-being of people and the natural environment.

Organizational Values

Pitkin County embraces the following values to promote public trust and confidence in County Government.

- STEWARDSHIP
- ETHICS
- EXCELLENCE
- COLLABORATION
- OPEN COMMUNICATION
- POSITIVE WORK ENVIRONMENT

How Benefits Work

Who is Eligible	1
When to Enroll	2
Changing Your Benefits.....	2

Health Plans

Medical Insurance.....	3
Cancer Detection Benefits	11
Family Building and Hormonal Health Benefits.....	12
Health and Well-Being Program	13
Mental Health.....	14
Health Savings Account (HSA).....	17
Dental Insurance.....	19
Vision Insurance.....	20
Flexible Spending Accounts (FSA)	21

Other Benefit Plans

Life and AD&D Insurance	22
Voluntary Life and AD&D Insurance.....	23
Retirement Savings Plans.....	25
Pitkin Leaves	27
Disability Insurance	28
Voluntary Accident Insurance.....	29

Additional Benefits.....	30
Perks.....	31
Important Contact Information	33
Medicare Part D Notice	34
Notes.....	36

How Benefits Work

Benefits Eligibility

Eligibility for benefits is determined by the number of hours you are scheduled to work.

Hours Scheduled to Work.	Medical, Dental, and Vision	HSA and Limited Purpose FSA	Dependent Care FSA and Transportation FSA	Life and AD&D	Disability	Employee Assistance Program and Unmind	Voluntary Accident	401(a)	457(b)
Full-Time 30+ hours per week	X	X	X	X	X	X	X	X	X
Part-Time 20-29 hours per week			X	X	X	X	X	X	X
Elected Officials	X	X	X	X		X	X	X	X
Seasonal Full-Time 30+ hours per week	X					X			

Many of the plans offer coverage for eligible dependents, including:

- ✓ Your legal spouse (documentation of marriage, civil union, or legal union **must** be provided to Human Resources).
- ✓ Your domestic partner (affidavit of domestic partnership **must** be provided to Human Resources).
- ✓ Your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, a child for whom you are the legal guardian, or child(ren) of a domestic partner).*
- ✓ Your unmarried dependent children of any age who are physically or mentally unable to care for themselves.

*The basic and voluntary life and AD&D coverages only cover legal spouses and unmarried children to age 26.

When to Enroll

You can sign up for benefits or change your benefit elections at the following times:

Within 30 days of your initial eligibility date (date of hire).

As a newly-hired employee.

During the annual benefits open enrollment period.

November 4 - November 15, 2024.

Within 30 days of a qualifying life event.

Human Resources must be notified via Munis ESS**.

The choices you make at this time will remain in place through December 31, 2025. If you do not sign up for benefits during your initial eligibility period or during the open enrollment period, you will not be able to elect coverage until the following plan year, unless you experience a qualified qualifying life event. Note: This restriction does not apply to the health savings account (HSA), 457(b) retirement plan, or transportation flexible spending account (FSA), which allow you to change your contribution at any time during the plan year.

Changing Your Benefits During The Year

Pitkin County allows you to pay your portion of the medical, dental, and vision plan costs, and fund the flexible spending accounts on a pre-tax basis. Thus, due to IRS regulations, once you have made your elections for the plan year, you cannot change your benefits until the next annual open enrollment period. The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

You must make a request to open your qualifying life event via Munis ESS, which HR will approve allowing you to make changes to your current benefits elections. You must submit your election changes consistent with your life event within 30 days of the qualifying life event taking place. You will be required to provide proof of the event, such as a marriage license or birth certificate. Please note this is a two-step process in Munis ESS.

Qualifying life events include, but are not limited to:

- Marriage, divorce, legal separation, or termination of a domestic partnership.
- Birth or adoption of an eligible child.
- Death of your legal spouse, domestic partner, or covered child.
- Change in your legal spouse's or domestic partner's work status that affects their insurance coverage.
- Change in your child's eligibility for benefits.
- Qualified Medical Child Support Order.
- Enrollment into Medicare.
- Changes to your employment status or hours worked that will make you eligible for benefits.

****REMEMBER THE 30 DAYS**

To request a benefits change due to a qualifying life event, you must submit a life event request and complete election changes via Munis ESS within 30 days. Life event requests or election changes submitted after 30 days cannot be accepted and will not be processed.

Medical Insurance

Pitkin County provides a medical insurance plan administered by Allegiance.

Tier 1: VHA Primary Care Network A provider list can be found on the VHA website at https://ourvha.org/vha-employer-groups/ .	Tier 2: Cigna OAP Network A provider can be located at askallegiance.com/Pitkin .	Tier 3: Out-of-Network Providers These are providers outside of the VHA Primary Care Network and Cigna OAP Network.
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The table below summarizes the key features of the medical plan. The coinsurance amounts listed reflect the amount you pay.

Summary of Covered Benefits	CDHP MEDICAL PLAN		
	Tier 1: VHA Primary Care Network	Tier 2: In-Network	Tier 3: Out-of-Network
Plan Year Deductible Individual/Family ¹	\$1,650/\$3,300		\$3,000/\$6,000
Out-of-Pocket Maximum Individual/Family ¹	<i>Includes deductible, coinsurance, and prescription drugs</i>		
	\$4,500/\$6,850		\$12,000/\$24,000
Preventive Care	Plan pays 100%; deductible waived		50% after deductible
Physician Services			
Primary Care Physician	0% after deductible	20% after deductible	50% after deductible
Specialist	20% after deductible		50% after deductible
MDLive Telehealth	20% after deductible - costs will be lower than a traditional office visit		N/A
Outpatient Mental Health ²	20% after deductible		20% after deductible
Inpatient Mental Health	20% after deductible		50% after deductible
Urgent Care	20% after deductible		20% after deductible
Lab/X-Ray			
Diagnostic Lab/X-Ray	20% after deductible		50% after deductible
High Tech Services (MRI, CT, PET)	20% after deductible		50% after deductible
Hospital Services			
Inpatient	20% after deductible		50% after deductible
Outpatient	20% after deductible		50% after deductible
Emergency Room	20% after deductible		
Therapies			
Speech, Physical, and Occupational Chiropractic	20% after deductible		50% after deductible

¹For individual coverage, the individual deductible is the amount the member must pay each plan year before the plan begins paying toward covered services. If electing family coverage, the individual deductible does not apply. The family deductible must be met, either by one individual or by a combination of family members, before the plan begins to pay. The same rule applies to the out-of-pocket maximum. ²Outpatient out-of-network mental health services are covered as in-network and accumulate toward the in-network deductibles and out-of-pocket maximums; however, you will still be required to submit a claim to Allegiance for reimbursement.

Don't Skip Preventive Care!

In-network preventive care and preventive medications are covered in full! Click here for a list of covered preventive services: [Allegiance Preventive Services](#)

Pharmacy Insurance

Summary of Covered Benefits	CDHP MEDICAL PLAN		
	Tier 1: VHA Primary Care Network	Tier 2: In-Network	Tier 3: Out-of-Network
Prescription Drug			
Preventive	Plan pays 100%; deductible waived		Not covered
Generic	20% after deductible		Not covered
Preferred Brand	20% after deductible, \$30 minimum per 30-day supply		Not covered
Non-Preferred Brand	20% after deductible, \$50 minimum per 30-day supply		Not covered
Specialty	20% after deductible, limited to a 30-day supply		Not covered
Mail Order (Up to a 90-day supply)	20% after deductible		Not covered

Prescription Home Delivery Program (Mail Order)

Employees enrolled in the CDHP medical plan have access to the Prescription Home Delivery Program (Mail Order) through CVS Caremark® Mail Service Pharmacy. Send medications right to your home or P.O. Box! This means that you can avoid trips to the pharmacy to pick up your medications. Home Delivery or mail order is a convenient option for receiving your long-term (or maintenance) medications that you take on an ongoing basis.

Why use mail order?

- **Convenience.** Medicine is delivered directly to you, which means fewer trips to the pharmacy. Automatic refill options help you stay on track.
- **Safety.** All prescriptions are reviewed by a pharmacist to help ensure your order is complete and accurate. Medicine arrives in private, tamper-resistant and when needed, temperature-controlled plain packaging.

How do I start using the Prescription Home Delivery Program for my medications?

- Enroll online by registering at [Caremark.com/RxDelivery](https://www.caremark.com/RxDelivery). Please have your address, phone number, drug allergies, and payment information available at the time of registration.
- Request that your doctor submit your prescription to CVS Caremark for a 90-day supply.

LEARN MORE

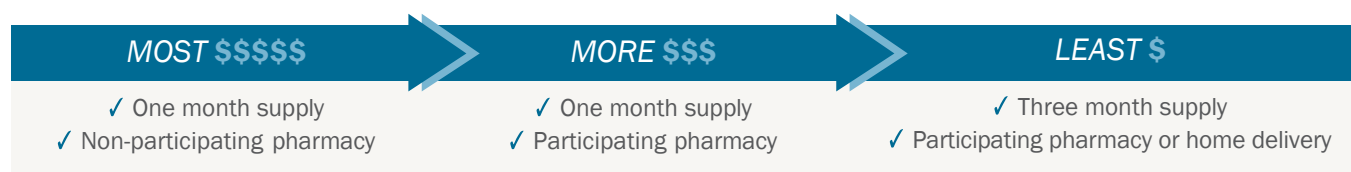
Visit [Caremark.com/HelpCenter](https://www.caremark.com/HelpCenter) for answers to commonly asked questions. In order to have full access to CVS Caremark and manage your prescriptions, register at [Caremark.com](https://www.caremark.com), or call CVS Caremark at 1-866-818-6911.

Retail 90

At select retail pharmacies you'll be able to pick up a 90-day supply of medication. To locate a pharmacy that participates in this program, please log in to your member portal at [Caremark.com](https://www.caremark.com) and search the pharmacy directory. You're less likely to run out of your medications or miss a dose with 90-day supply and it saves money.

With CVS Caremark you can:

- Transfer your prescriptions online, by phone, or via the Caremark app.
- Receive auto-refill and refill reminders.
- Talk with a pharmacist 24/7.



2025 Health Plan Costs

Listed below are the costs for the Consumer-Driven Health Plan (CDHP) medical insurance plan. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis. Benefits are deducted from 24 out of 26 paychecks per year.

Coverage Level	CDHP MEDICAL PLAN—WELLNESS RATES				
	Employee Pays Per Pay Period (24)	Employee Pays Monthly	County Pays Monthly ²	Total Monthly Premium	Monthly COBRA Rates ³
Employee Only	\$0.00	\$0.00	\$1,136.78	\$1,136.78	\$1,159.52
Employee + Spouse* ¹	\$152.33	\$304.67	\$2,008.60	\$2,313.27	\$2,359.54
Employee + Child(ren)	\$141.14	\$282.28	\$1,802.23	\$2,084.51	\$2,126.20
Employee + Family* ¹	\$192.83	\$385.67	\$2,841.05	\$3,226.72	\$3,291.25

Coverage Level	CDHP MEDICAL PLAN—NON-WELLNESS RATES				
	Employee Pays Per Pay Period (24)	Employee Pays Monthly	County Pays Monthly ²	Total Monthly Premium	Monthly COBRA Rates ³
Employee Only	\$25.36	\$50.72	\$1,086.06	\$1,136.78	\$1,159.52
Employee + Spouse* ¹	\$177.69	\$355.38	\$1,957.89	\$2,313.27	\$2,359.54
Employee + Child(ren)	\$166.50	\$333.00	\$1,751.51	\$2,084.51	\$2,126.20
Employee + Family* ¹	\$218.19	\$436.38	\$2,790.34	\$3,226.72	\$3,291.25

The same election will apply for both dental and vision coverage. For example, if you elect family dental coverage, you will also be enrolled in family vision coverage. Listed below are the costs for dental/vision coverage. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis. Benefits are deducted from 24 out of 26 paychecks per year.

Coverage Level	DENTAL/VISION RATES				
	Employee Pays Per Pay Period (24)	Employee Pays Monthly	County Pays Monthly ²	Total Monthly Premium	Monthly COBRA Rates ³
Employee Only	\$0.00	\$0.00	\$61.69	\$61.69	\$62.92
Employee + Spouse* ¹	\$9.71	\$19.42	\$79.08	\$98.50	\$100.46
Employee + Child(ren)	\$8.79	\$17.57	\$73.61	\$91.18	\$92.99
Employee + Family* ¹	\$20.38	\$40.76	\$85.31	\$126.07	\$128.58

* Includes benefits coverage for domestic partners and their children. Due to IRS regulations, contributions for domestic partners are made on a post-tax basis. In addition, any premiums paid by Pitkin County will be considered taxable income.

¹ Legal spouses or domestic partners that are both full-time employees of Pitkin County, with or without dependents, enrolled in the medical, dental, or vision plan in the employee + spouse or family coverage tiers, will pay 25% of the cost of coverage.

² County total monthly payment does not include Pitkin County HSA contributions, which are in addition to the amounts shown above.

³ COBRA rates include 2% administration fee.

Know Where To Go for Care

Need health care right now? Not sure where to go? Start by calling your primary care provider team (PCP). Your PCP knows your health history and can help you assess the urgency of your medical problems and direct you to the best place to receive care.

← LEAST EXPENSIVE		MOST EXPENSIVE →	
USE MDLive TELEHEALTH	GO TO YOUR PCP	GO TO AN URGENT CARE CENTER	GO TO THE EMERGENCY ROOM
<p>When you need care and your doctor's office is closed or you are out of town, try telehealth. All you need is a phone or computer with video. Log into mdlive.com/allegiance to make an appointment.</p> <p>To get care without leaving your house, make an appointment for:</p> <ul style="list-style-type: none"> • Cold and flu symptoms • Rashes • Sinus infections • Urinary tract infections <p>See page 9 for more information on MDLive.</p>	<p>For care during normal office hours, it's usually best to go to your primary care provider team. They can provide follow-up care and refer you to a specialist, if needed.</p> <p>Visit your PCP for:</p> <ul style="list-style-type: none"> • Preventive care • Non-emergency illnesses • Treatment of chronic conditions 	<p>If you need care now and your PCP is unavailable, try a network urgent care center, which will be faster and less expensive than the ER.</p> <p>Go to an urgent care center for:</p> <ul style="list-style-type: none"> • Small cuts • Minor broken bones 	<p>In the case of a true medical emergency, go to the ER or call 911 immediately.</p> <p>Seek immediate attention at an ER for:</p> <ul style="list-style-type: none"> • Chest pain • Sudden weakness or trouble talking • Difficulty breathing • Spinal injuries • Severe head injury • Major broken bones
\$	\$	\$\$	\$\$\$

You have a choice of providers. The cost of care and your out-of-pocket expenses may be less depending on where you go for care.

← LEAST EXPENSIVE		MOST EXPENSIVE →	
VHA PROVIDERS	IN-NETWORK (CIGNA OAP PROVIDERS)	OUT-OF-NETWORK PROVIDERS	
https://ourvha.org/vha-employer-groups/	askallegiance.com/Pitkin	Out-of-Network providers are the most expensive option.	

Preventive Care

Pitkin County's CDHP medical plan covers Tier 1 (VHA Primary Care Network) and Tier 2 (Cigna OAP In-Network) preventive care at 100%. This means you will not have to pay anything out of your pocket (no deductible, copay, or coinsurance) for billed preventive services.

What is preventive care?

The focus of preventive health care is to **prevent** illnesses, disease, and other health problems, and to **detect** issues at an early stage when treatment is likely to work best.

Why is preventive care important?

It is important that you have a preventive exam each year— even if you feel healthy and are symptom free—in order to **identify future health risks**.

What's covered?

Covered preventive services **vary by age and gender**. Talk with your provider to determine which screenings, tests, and vaccines will be covered and that are right for you.

See page 11 for information on how to earn the wellness incentive.

Save Money On Your Health Care

Use VHA Primary Care Providers

The VHA brings together employers, healthcare providers, and actionable data to the same table, placing primary care providers at the forefront of the care you will receive. This approach links you to the local healthcare system in a supportive manner. It also creates a system that understands your plan and ensures you receive the care you need, when you need it, and at the right price.

Free Preventive Care

Pitkin County encourages employees to have a close relationship with their primary care provider by providing a robust benefits plan and a health & well-being program that incentivizes this relationship. When you see your VHA primary care provider, specify you are there for a preventive wellness visit. If the employee and their provider decide that lab testing is the correct choice for optimal health, Pitkin County's plan covers preventive labs in accordance with national preventive guidelines.

Click here for a list of covered preventive services: [Allegiance Preventive Services](#)

Notify your provider

When visiting a VHA Primary Care Network provider, be sure to let them know you and your legal spouse or domestic partner work for Pitkin County, a VHA employer. A list of the VHA Primary Care Network providers and more information about the VHA Primary Care Network can be found on the VHA website at: <https://ourvha.org/vha-employer-groups/>.

Note: Some services are generally not considered preventive if you get them as part of a visit to diagnose, monitor, or treat an illness or injury. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam based on your plan design and how your provider bills. Learn more about preventive care at healthcare.gov/coverage/preventive-care-benefits/.



VALLEY HEALTH
ALLIANCE
Primary Care Network

Valley Health Alliance (VHA) Primary Care Network



What is coordinated care?

Care designed to meet the spectrum of your health care needs using a team of people working to get you the services you need at the right place, at the right time.

Care teams will have an informed understanding of the VHA patient's current state of health and will be able to intervene earlier by using clinical and claims data, lab results, and imaging care coordination.

The system will help the VHA patients access the appropriate specialists with the best premium prices because the care coordinators will be familiar with the VHA patient's plan.

High-risk patients will benefit from increased attention from their primary care team: provider, nurse, medical assistant, and/ or care coordinator. These patients will experience additional help with things like accessing community resources, help with prescription benefits, links to specialists, assistance with transportation to and from visits, and connecting with home health services.

How does the VHA Primary Care Network benefit me?

You get local, coordinated care at an affordable price.

Your providers and your employer are working together to deliver better, more affordable care right here, at home. Your doctors want to be the best option—not simply the convenient option. A locally built program can adapt and evolve to meet our community's needs.

What if I don't choose one of these providers?

You may have to pay more for your visit. A list of the VHA Primary Care Network providers and more information about the VHA Primary Care Network can be found on the VHA website at: <https://ourvha.org/vha-employer-groups/>.

MDLive Online Doctor Visits

Employees enrolled in a Pitkin County CDHP medical plan have 24/7 access to licensed physicians through MDLive. MDLive lets you get the care you need—including most prescriptions—for a wide range of minor conditions. You can connect with a board-certified doctor via secure video chat or phone, without leaving your home or office. An MDLive doctor can help coordinate your care for minor conditions with your primary care provider (PCP) when necessary. You are able to choose when, where, and how it works best for you.

See page 6 for help deciding when to best use MDLive.

MDLive Telehealth can be used to help treat:

- Acne
- Allergies
- Asthma
- Bronchitis
- Cold and flu
- Constipation
- Ear infection
- Fever
- Headache
- Insect bite
- Joint aches
- Nausea
- Rashes
- Sinus infection
- Sore throat
- Urinary tract infection

Due to COVID-related legislation changes, Pitkin County is covering the entire cost of MDLIVE visits for members, meaning you pay nothing to see a provider.

Register for MDLive at mdlive.com/allegiance or call 877-753-7992, 24/7-365 days a year.

Medicare

If you enroll in any Medicare plans, please notify Human Resources immediately. You are eligible for Medicare on the basis of age (currently at 65) or disability. Special eligibility rules apply in the case of end stage renal disease.

For help navigating your Medicare options, and support contact: Jonnah Glassman, SHIP Medicare and Volunteer Coordinator at the Northwest Colorado Council of Governments at 970-315-1328 or jglassman@nwccog.org. For more information on Medicare, go to: [medicare.gov](https://www.medicare.gov). The official Medicare US Government site can help you get started, review costs, and access additional Medicare information and resources.

Reminders for employees enrolled in Medicare:

- If you choose to elect both the CDHP medical plan and Medicare, the CDHP medical plan will be primary and Medicare will be secondary.
- Neither Pitkin County nor the Pharmacy provider will handle coordination of benefits with Medicare.
- **If you are enrolled in any Medicare plan, you are not eligible to contribute to a health savings account (HSA). You must stop your HSA contributions when you enroll in Medicare at age 65 or up to six months prior to electing Medicare if you elect Medicare after age 65. Your contributions may not exceed the prorated amount for the time in which you are eligible to contribute. Excess HSA contributions made while enrolled in Medicare are subject to both income and excise taxes.**

Benefits Advocacy Here To Help

Parker, Smith & Feek, Inc.

Pitkin County partners with Parker, Smith & Feek to provide you and your family with individualized assistance with insurance problems you are unable to resolve directly with the carriers. This includes claims issues, eligibility questions, network problems and general healthcare or insurance questions.

Your Account Manager	Email	Phone
Jessica Rankin	jrankin@psfinc.com	(503) 416-6886



Galleri®: Multi-cancer early detection test

Treating cancer starts with knowing you have it.

As we get older, our healthcare needs change. After age 50, the risk of cancer is 13 times greater compared to younger people.¹ When cancers are caught before they spread, the overall survival rate is 4 times higher than when they are diagnosed in later stages.

We are proud to be one of the first companies to offer the Galleri® multi-cancer early detection test as an employee benefit. With one blood draw, the Galleri test detects a shared cancer signal across more than 50 types of cancer,³ empowering you with the information you need to pursue the appropriate care.

Keep in mind: Galleri is a screening test and does not diagnose cancer. Diagnostic testing is needed to confirm cancer. False positive and false negative results do occur. The Galleri test does not detect all cancers. Not all cancers can be detected in the blood.

This open enrollment, learn more about the Galleri test—and who qualifies to take it at <https://galleri.com/allegiance>.

Key benefits are



Multi-cancer early detection

Improves your chance to find cancer early. It detects a signal shared by dozens of cancers that don't have screening tests.



Testing with ease

Screen with a simple blood draw easily added to your cancer screening plan.



More information about your health

If a cancer signal is found, the results can predict the tissue or organ associated. This helps your healthcare provider guide the next steps with the cancer signal.

The Galleri test does not detect all cancers and not all cancers can be detected in the blood.



**SCAN TO LEARN
MORE ABOUT GALLERI**

Carrot: Family Building and Hormonal Health

Our goal is to provide our employees with inclusive fertility, hormonal health, and family-building benefits. Employees can use Carrot to get personalized support — regardless of age, race, income, sex, sexual orientation, gender, marital status, or geography. We are excited to share that as of January 2025 Pitkin employees and their partners have access to inclusive hormonal health, fertility, and family-building benefits through Carrot

CARROT

Claim Your Benefit Today

Scan the QR code to claim your benefit and start exploring the available resources.

Or visit <http://www.get-carrot.com>



Get Support With:

- Perimenopause and Menopause
- Low testosterone
- Infant care and parenting (ages 0-12)
- Pregnancy and postpartum
- Fertility health and wellness (e.g. hormone testing, trying to get pregnant)
- Preservation (egg, embryo, or sperm freezing)
- Assisted reproduction, like IVF and IUI
- Donor assistance and gestational surrogacy
- Gender-affirming care

Use your Carrot benefit to:

- Pay for eligible care and services using your employer-provided funds
- Get your questions answered — connect with Benefit Experts around the clock in any language.
- Receive a free, personalized Carrot Plan created by a Carrot Expert that provides customized next steps to help you make the most of your benefit
- Talk virtually with Carrots diverse team of medical experts and specialists as needed for guidance navigating options, costs, and other questions
- Find providers, agencies, and attorneys near you
- Access exclusive partnerships and discounts.

Please note, you must be enrolled on the Allegiance Health Plan to take advantage of this benefit



Health and Well-Being Program

November 4, 2024 - October 18, 2025

VISION: All Pitkin County employees are empowered to support health and well-being by motivating, energizing, and inspiring each other.

MISSION: Promote total employee health through education, programs, policies, and practices to support a culture of well-being and high quality of life.

Pitkin County provides an opportunity for employees to save on health insurance premiums by completing the Employee Health and Well-Being Program. The program is voluntary, however to earn the health insurance premium discount/wellness rate for 2025 you and your legal spouse or domestic partner must both complete each of the following actions between November 4, 2024 - October 18, 2025:

1. Complete a Primary Care Preventive Wellness Visit.

Report your visit here: [PCP Visit Form](#).

This includes medical and well-women exams at your primary care provider (PCP) or women's health provider, not a specialist (eg. Cardiologist). Preventive care is paid 100% by the health plan when following plan guidelines. Pitkin County's CDHP medical plan covers Tier 1 (VHA Primary Care Network) and Tier 2 (Cigna OAP In-Network) preventive care at 100%. Our medical claims processor Allegiance will report quarterly on completion of preventative exams. We are asking that you also self report via the link above. Pitkin County does not receive any personal identifiable health data from the reporting. Pitkin will only receive a list of names of those that completed their visit for credit for the health insurance premium discount.

2. Complete a Preventive Dental Care Visit and Exam.

Report your visit here: [Dental Visit Form](#).

This includes an oral exam and cleaning with your dentist. Our medical claims processor Allegiance will report quarterly on completion of preventive dental exams. We are asking that you also self report via the link above. Pitkin County does not receive any personal identifiable health data from the reporting. Pitkin will only receive a list of names of those that completed their visit for credit for the health insurance premium discount.

3. Attest to being tobacco-free or complete a Tobacco-Free Success Plan.

Complete your attestation form here.

Attest to whether you are a tobacco user; indicate yes/no. We want to support you in your journey to quit tobacco use. If you are a tobacco user, you can earn the same incentive by completing a Tobacco-Free Success Plan. There are several options available on the Tobacco Free Workplace page.

4. Complete the VHA PCP Assignment Form

Complete the [VHA PCP Assignment Form](#) here.

Help the Valley Health Alliance continue their mission of promoting the health and well-being of our communities by collaborating to provide healthcare that is accessible, affordable and high quality. **Your answers WILL NOT be reported to your employer nor does it tie you to a provider permanently. Information is for data purposes only**

If you think you might be unable to meet a standard for the reward, you may qualify for an opportunity to earn the same reward by different means. Contact Human Resources to inquire about a Reasonable Alternative Standard

Pitkin County CDHP Medical Plan Members

For outpatient mental health benefits, you must first meet your deductible, then you are responsible for 20% after the deductible is met. When you visit a Tier 1 (VHA Primary Care Network) or Tier 2 (In-Network Cigna OAP Providers) mental health provider your claims will be processed. However, for Tier 3 (Out-of-Network Providers), although outpatient mental health services are covered as in-network and accumulate toward the in-network deductibles and out-of-pocket maximums, you may have to pay first then submit a claim to Allegiance for reimbursement.

Employee Assistance Program

As your employer, we care about your total well-being, which is why we offer an employee assistance program (EAP) through Triad EAP. This program provides counseling services that help you manage problems before they adversely affect your personal life, health, and/or job performance. This benefit is available to all employees of Pitkin County. Additionally, your legal spouse, domestic partner, and dependent children up to 26 years of age are eligible to participate.

Counselors can help you recognize and successfully address issues including:

- Coping with depression
- Calming anxiety
- Anger management
- Communication issues
- Stress management
- Enhancing relationships
- Marital problems
- Family and parenting issues
- Balancing work and home life
- Sharpening parenting skills
- Working through grief, loss, or trauma
- Improving work relationships
- Coworker conflict
- Substance abuse
- Tackling financial or legal problems

Triad can also help you become your best self by helping you learn how to:

- Set goals
- Improve communication
- Become more resilient

Triad EAP benefits include:

- Mental health counseling
- Financial consultations
- Legal consultations
- Work-life referral service

Counseling does not have to be reactive! Confidential mental health counseling is available to you. Pre-authorization is required. Call Triad EAP for a referral to be sent in on your behalf. EAP counseling provides short-term, solution-based counseling. Your counseling benefits include eight free sessions per incident, per year with a licensed counselor.

24-HOUR CRISIS SUPPORT

In the event of a mental health emergency, you have access to an on-call counselor 24-hours a day, 365 days a year.

Triad EAP is a free, strictly confidential service that includes telephonic, virtual, or in-person sessions. Triad EAP is bound by strict confidentiality policies. No names or identifying details are shared with your employer.

Access the EAP 24/7 by calling **877-679-1100** or **970-242-9536**.

Or visit <https://triad.mylifeexpert.com> company code: **Pitkin**

Unmind

You have access to Unmind, an app designed by psychologists to help you understand and improve your mental health. It's free and completely confidential.

In the app you'll find expert tools that are rooted in neuroscience, cognitive behavioral therapy, mindfulness and positive psychology. You can get support with all kinds of things, from managing stress, to sleeping better, to improving your focus.

Use Unmind on any device, anywhere, anytime.

How to get started:

- Visit <https://pitkincounty.unmind.com/signup> and sign in with the employer code: *Pitkin* or download the Unmind app from your app store.
- Click 'Create an account'.
- Enter your work email or employee ID and create a password.
- Then select 'Create Account'.
- Check your inbox for your verification email (if you can't see it, check your spam folder).



To get personalized recommendations, tap 'Track' in the bottom right corner and complete the questionnaire.

Meru Health

You Meru Health, a 12-week virtual program designed and led by expert therapists to calm your mind and regulate your emotions. With 1:1 continuous care from a dedicated therapist, on-demand wellness practices, anonymous community support, guided breath work, and more, Meru Health makes it easier than ever to care for yourself.

Through Meru Health's 12-week virtual program, you'll have access to:

- 1:1 video sessions: Get personalized care from a dedicated, licensed therapist via scheduled video sessions. Unlimited messaging. Share feelings, concerns, and questions with your therapist at any time within the secure in-app chat.
- HRV therapy: Reduce stress and increase resilience with heart rate variability therapy, a simple practice that matches heart rate with breath—monitored in real-time with a free HRV device.
- On-demand wellness practices: Feel better in as little as 15 minutes a day and build lasting coping skills with practices on subjects like mindfulness, nutrition, cognitive behavioral therapy, and more, delivered to you each week.
- Anonymous community support: Support and be supported through collaborative weekly discussions with fellow Meru health members.
- Bi-weekly progress tracking: Track your progress through bi-weekly check-ins with your therapist and mental health assessments.
- Complete mind-body wellness: Address challenges through a mind-body approach to mental health care—because better physical health leads to better mental health and vice versa

You can connect with a therapist in as little as three days. To get started, sign up here.

Mental Health

Taking care of your mental health is just as important as taking care of your physical health.

Where can I find mental health support?

Pitkin County has a variety of resources to support and improve your mental health. If you are experiencing a mental health emergency, call 988.

Are you looking for a tool to strengthen your mental health?

Yes



Start by engaging with the Unmind program*. A subscription is available to all full and half-time employees at no cost. Unmind periodically assesses your mental health and provides specified content to help improve the areas you are struggling with. Visit <https://search.unmind.com/signup/privacy> and sign in with the with the employer: Pitkin

No, I am looking for more support

Are you looking for support for a specific issue like grief, stress, parenting or relationship issues?

Yes



Utilize your Employee Assistance Program offered through Triad*. This is a free service which allows eight counseling visits per issue at no cost to you, plus an additional five visits for COVID-19 related issues. Call 877-679-1100 or visit triad.mylifeexpert.com and use company code: Pitkin

No, I am looking for more support

Are you looking for mental health care in your area?

Yes



Use the behavioral health resources provided to you through the Valley Health Alliance Primary Care Provider. To find a VHA primary care provider, go to <https://ourvha.org/vha-employer-groups/>

No, I am looking for more support



Are you interested in longer term support and care for conditions like depression and anxiety disorders?

Yes



Brightside: This program connects you with a licensed therapist. Start by taking the free assessment at www.brightside.com/askallegiance
Talkspace: Talkspace matches you with a therapist you can interact with through text or video calls. Visit: <http://www.talkspace.com/allegiance>
Meru: Meru is a 12-week therapy program that offers support through video call, texts, and educational resources. Sign up at: <https://www.meruhealth.com/sign-up/allegiance/>

Pitkin County CDHP Medical Plan Members For outpatient mental health benefits, you must first meet your deductible, then you are responsible for 20% after the deductible is met. When you visit a Tier 1 (VHA Primary Care Network) or Tier 2 (In-Network Cigna OAP Providers) mental health provider your claims will be processed. However, for Tier 3 (Out-of-Network Providers), although outpatient mental health services are covered as in-network and accumulate toward the in-network deductibles and out-of-pocket maximums, you may have to pay first then submit a claim to Allegiance for reimbursement.



Health Savings Account

HSA Eligibility

If you enroll in the Pitkin County's health insurance plan, you may be eligible to open and fund a health savings account (HSA). An HSA is a personal health care savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars.

You are not eligible to fund an HSA if:

- You are covered by a non-HSA qualified plan, including a PPO or HMO plan that you may be enrolled in through your legal spouse or domestic partner.
- You are covered by a health reimbursement arrangement through your legal spouse or domestic partner.
- You are covered by a health care flexible spending account (FSA). You may participate in a limited purpose health care FSA.
- You are eligible to be claimed as a dependent on someone else's tax return. For a list of eligible dependents, refer to [IRS Publication 501](#).
- You are enrolled in Medicare, TRICARE, or TRICARE for Life. **If you are enrolled in any Medicare plan, you are not eligible to contribute to a health savings account (HSA). You must stop your HSA contributions when you enroll in Medicare at age 65 or up to six months prior to electing Medicare if you are over age 65. Your contributions may not exceed the prorated amount for the time in which you are eligible to contribute. Excess HSA contributions made while enrolled in Medicare are subject to both income and excise taxes.**
- You have received Veterans Administration Benefits in the last three months.

Coverage Level	2025 HSA ANNUAL CONTRIBUTIONS		
	Pitkin County HSA Contribution ¹	Your Maximum Contribution ²	2025 IRS HSA Limits
Employee Only	\$1,100	\$3,200	\$4,300
Employee + Spouse	\$1,880	\$6,670	\$8,550
Employee + Child(ren)	\$1,880	\$6,670	\$8,550
Employee + Family	\$2,072	\$6,478	\$8,550

¹ HSA contributions are prorated based on your date of hire.

² If you are age 55+ by December 31, 2025, you may contribute an additional \$1,000 for the 2025 plan year. Be sure to elect the 55+ election in Munis ESS when submitting your enrollment.

Qualified HSA Expenses

- Funds in your HSA can be used for your eligible expenses and those of your legal spouse and eligible dependents, even if they are not covered by the Pitkin County CDHP medical plan.
- Funds cannot be used for expenses of your domestic partner or their children.
- A complete list of eligible expenses can be found at irs.gov/pub/irs-pdf/p502.pdf.
- Utilize your HSA funds through debit card or online bill pay.

Tax Savings and Investment Opportunities

- Contributions to an HSA are tax free and can be made through payroll deductions on a pre-tax basis.
- The money in your HSA (including interest and investment earnings) grows tax free.
- As long as you use the funds to pay for qualified medical expenses, the money is spent tax free.
- Your HSA account can be used as a retirement tool. When you reach the age of 65, you can withdraw for non-medical expenses without penalty - taxes must still be paid.
- Contact Allegiance Benefit Plan Management to learn more about investment opportunities at 877-424-3570 or visit askallegiance.com.

Your HSA is an Individually Owned Account

- You own and administer your HSA; you determine how much you will contribute to your account and when to use the money.
- You can change your contribution at any time during the plan year without a qualifying event.
- Like a bank account, you must have a balance in order to pay for eligible expenses.
- Keep all receipts for tax documentation.
- An HSA allows you to save and “roll over” money from year to year.
- The money in the account is always yours, even if you change health plans or employers.
- There are no vesting requirements or forfeiture provisions.

IF YOU ENROLL IN AN HSA

You cannot contribute pre-tax dollars to a traditional health care FSA, which Pitkin County does not offer. However, you may participate in a limited purpose health care FSA (for dental and vision expenses only). See page 17 for information on FSAs.

Note: Allegiance Debit Card

Your Allegiance debit card works for all of your reimbursement accounts: HSA, Limited Purpose Health Care FSA, Dependent Care FSA, and Transportation FSA.

Manage your account on askallegiance.com.



Dental Insurance

Pitkin County offers a dental insurance plan administered by Allegiance. The plan offers in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose an in- network provider.

- Locate a network provider at askallegiance.com/pitkin. Go to "Find a Provider" > "Cigna-In-Network" > Check off the "(Accept)" box > "Continue to Cigna Provider Search Page" > then "Enter Address, City or Zip" > "Doctor by Type" > "General Dentist" > "Continue As Guest" > "Total Cigna DPPO (Cigna DPPO Advantage and Cigna (DPPO) or Cigna DPPO Advantage networks."
- **Although the in- and-out-of-network benefits appear to be the same, it is important to note that out-of-network providers may balance bill you for charges over the reasonable and customary (R&C) amounts. To avoid additional charges, utilize an in-network provider.¹**

The table below summarizes the key features of the dental plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the Summary Plan Document (SPD) for additional information on coverage and exclusions, which can be found on the [Human Resources Website](#).

Summary of Covered Benefits	DENTAL PLAN	
	In-Network	Out-of-Network ¹
Plan Year Deductible Individual/Family	\$50/\$150	
Plan Year Benefit Maximum²	\$1,500	\$1,500
Preventive Care Oral exams, cleanings, x-rays	Plan pays 100%	
Basic Services Periodontal services, endodontic services, oral surgery, fillings	20% after deductible	20% after deductible
Major Services Bridges, crowns (inlays/onlays), dentures (full/partial)	50% after deductible	50% after deductible
Orthodontia Services (children under age 19)	50%	50%
Orthodontia Lifetime Maximum²	\$2,500	\$2,500

¹ Out-of-network providers may bill you for charges over the R&C amounts.

² The plan year benefit maximum is the amount the plan will pay in a given year for preventive, basic, and major services. The orthodontia lifetime maximum is the amount the plan will pay during a lifetime for orthodontia services. These maximums do not cross-accumulate.



Vision Insurance

Pitkin County offers a vision insurance plan through VSP. You have the freedom to choose any vision provider. However, you will pay less out of pocket when you choose an in-network provider. Locate a **VSP Choice** network provider at vsp.com.

The table below summarizes key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions, which can be found on the **Human Resources Website**.

Summary of Covered Benefits	VISION PLAN	
	In-Network	Out-of-Network
Eye Exam (one per calendar year)	\$10 copay	Reimbursement up to \$45
Standard Plastic Lenses (every calendar year) Single/Bifocal/Trifocal	\$25 copay	Reimbursement up to \$30/\$50/\$65
Frames (every calendar year)	\$180 allowance + 20% off balance	Reimbursement up to \$70
Contact Lenses (every calendar year in lieu of glasses)	\$130 allowance	Reimbursement up to \$105
Contact Lens Exam (fitting and evaluation)	Up to \$60 copay	Included in contact lens reimbursement

REMINDER: DENTAL AND VISION ELECTIONS ARE BUNDLED:

Dental and vision are bundled, meaning the same election will apply for both dental and vision coverage. For example, if you elect family dental coverage, you will also be enrolled in family vision coverage.



Flexible Spending Accounts

Pitkin County offers three flexible spending account (FSA) options—the limited purpose health care FSA, the dependent care FSA, and the transportation FSA—which allow you to pay for eligible expenses with pre-tax dollars. The FSAs are administered by Allegiance Benefit Plan Management. Log into your account at www.askallegiance.com to: view your account balance(s), calculate tax savings, view eligible expenses, download forms, view transaction history, and more.

You decide how much to contribute to each FSA on a plan year basis up to the maximum allowable amounts. Your annual election will be divided by 24 pay periods and deducted evenly on a pre-tax basis from each paycheck throughout the year.

Limited Purpose Health Care FSA

The limited purpose FSA allows you to set aside money from your paycheck on a pre-tax basis for certain IRS-approved **dental and vision care expenses** not covered by the medical insurance plan. Examples include dental services, orthodontia, vision exams, glasses, and contact lenses. **The limited purpose health care FSA maximum contribution is \$3,300 for the 2025 calendar year.**

Dependent Care FSA

The dependent care FSA allows you to set aside money from your paycheck on a pre-tax basis for day care expenses to allow you and your legal spouse to work or attend school full time. Eligible dependents are children under 13 years of age, or a child over 13, legal spouse, or elderly parent residing in your house who is physically or mentally unable to care for themselves. Examples of eligible expenses are day care facility fees, before- and after-school care, and in-home babysitting fees (income must be reported by your day care provider). You may contribute up to \$5,000 to the dependent care FSA for the 2025 plan year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you may each elect \$2,500 for the 2025 plan year.

Note: The dependent care FSA can only be used for reimbursement as funds accumulate each paycheck across 24 pay periods. The dependent care FSA has unique life events that allow changes to contributions. Please refer to the dependent care FSA section on the [Human Resources Website](#).

Transportation FSA

The transportation FSA allows you to set aside money from your paycheck on a pre-tax basis to pay for qualified parking, transit, and vanpooling expenses. **The maximum contribution for 2025 is \$325 per month.**

Note: The transportation FSA can only be used for reimbursement as funds accumulate each paycheck across 24 pay periods.

THINGS TO CONSIDER BEFORE CONTRIBUTING TO AN FSA

- **Reminder for Limited Purpose FSA:** As you make your 2025 Limited Purpose FSA election, keep in mind that at the end of the 2025 plan year only \$660 of unused funds will carry over into 2025. Any unused funds over \$660 will be forfeited. The deadline to submit any 2025 plan year claims is April 19, 2026.
- **Reminder for Dependent Care FSA:** 2025 plan elections will not have any rollover into 2025, however there is a grace period to use funds for eligible expenses incurred through March 15, 2026. The deadline to submit any 2025 plan year claims is April 19, 2026. Any remaining funds after the April 19, 2026 grace period deadline will be forfeited.
- Transportation FSA dollars will continue to roll over year to year. You have until December 31st of the following plan year to submit eligible receipts for reimbursement.
- You cannot take income tax deductions for expenses you pay with your FSA(s).
- You cannot stop or change your FSA contribution(s) during the plan year unless you experience a qualifying life event. This excludes the transportation FSA—you may make changes to contributions for this account at any time.
- If you are enrolled in Medicare, you are eligible to fund a limited purpose health care FSA.
- **Funds in these accounts may not be used to pay for insurance premiums.**



Life and AD&D Insurance

Basic Life and AD&D Insurance

Pitkin County automatically provides basic life and accidental death and dismemberment (AD&D) insurance through Unum to you, your legal spouse, and your dependent children **at no cost**. You must still make this election in Munis ESS when completing your new hire benefits enrollment, and elections changes due to qualifying life events or open enrollment. If you die as a result of an accident, your beneficiary would receive both the life and the AD&D benefit. This benefit is not portable after age 70.

- **Employee***: 2x annual earnings up to \$500,000
- **Legal spouse***: \$10,000
- **Child(ren)**: Live birth to 6 months: \$1,000; unmarried children up to age 26: \$5,000

Note: A person may be insured only once under the basic life and AD&D policy as an employee, legal spouse, or dependent child. An employee who is the legal spouse or dependent of another employee may not be insured as both an employee and legal spouse or employee and dependent at the same time. If you are an employee and a dependent, you will be insured as an employee.

*Age reduction schedule applies. If you are still employed, your benefits will reduce to 65% at age 70 and 50% at age 75. Spouse reductions are based on the spouse age. Please see plan document for details.



Voluntary Life and AD&D Insurance

Voluntary Life Insurance

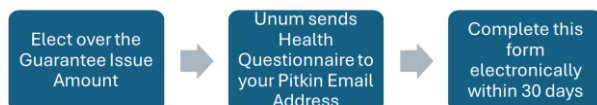
Pitkin County provides you the option to purchase additional voluntary life insurance for yourself, your legal spouse, and your dependent children through Unum

You must purchase voluntary coverage for yourself in order to purchase coverage for your legal spouse and/or dependents. Voluntary life rates are age-banded. Benefits will reduce to 65% at age 70 and to 50% at age 75. Spouse reductions are based on spouse age.

- **Employee:** \$10,000 increments up to \$500,000 or 5x annual salary, whichever is less; guarantee issue: \$300,000¹
- **Legal spouse:** \$5,000 increments up to \$500,000 or 100% of the employee's election, whichever is less; guarantee issue: \$25,000¹
- **Child(ren):** Live birth to 6 months: \$1,000 benefit (regardless of amount of insurance purchased); guarantee issue—\$1,000¹; 6 months to age 26: \$2,000 increments up to \$10,000; guarantee issue—\$10,000¹

If you elect over the Guarantee Issue Amount you will need to complete medical underwriting or proof of good health with Unum. Unum will reach out to you on your Pitkin County email address. You may also complete this form on the Pitkin Unum portal, which will be available in January, 2025. This must be completed within 30 days of receiving the form.

Medical underwriting is mandatory for amounts over the guarantee issue. If you do not complete the evidence of insurability process with Unum you will not be approved for life insurance amounts over the guarantee issue amount.



How Does it Work?

You choose the amount of coverage that's right for you, and you keep coverage for a set period of time, or "term." If you die during that term, the money can help your family pay for basic living expenses, final arrangements, tuition and more.

AD&D Insurance is also available, which pays a benefit if you survive an accident but have certain serious injuries. It pays an additional amount if you die from a covered accident.

This coverage includes a **living benefit** which provides a benefit if you are if you are diagnosed with a terminal illness with less than 12 months to live, you can request 50% of your life insurance benefit (up to \$750,000) while you are still living. This amount will be taken out of the death benefit, and may be taxable.

Elect Coverage Now!

If you buy a minimum of \$10,000 of coverage now, you can increase your coverage in the future up to \$300,000 to meet your growing needs. There would be no medical underwriting to qualify for coverage.

This benefit is available to all employees even if you have previously declined Voluntary Life Coverage.

Voluntary Life Insurance Costs

Listed below are the monthly rates for voluntary life insurance. The amount you pay is deducted from your paycheck on a post-tax basis. Legal spouse rates and age reductions are based on your legal spouse's age.

Age	MONTHLY VOLUNTARY LIFE RATES		
	Employee Rate Per \$10,000 of coverage	Legal Spouse Rate Per \$5,000 of coverage	Child Rate Per \$1,000 of coverage
<25	\$0.50	\$0.17	\$0.035
25-29	\$0.60	\$0.19	
30-34	\$0.66	\$0.22	
35-39	\$0.83	\$0.28	
40-44	\$1.00	\$0.36	
45-49	\$1.50	\$0.54	
50-54	\$2.30	\$0.86	
55-59	\$4.30	\$1.39	
60-64	\$6.60	\$2.49	
65-69	\$11.72	\$4.16	
70-74*	\$20.54	\$7.37	
75+*	\$20.60	\$12.75	

Voluntary AD&D Insurance

Pitkin County provides you the option to purchase additional voluntary AD&D insurance for yourself, your spouse, and your dependent child(ren) through Unum. Voluntary AD&D insurance is not subject to Evidence of Insurability (EOI).

You must purchase supplemental coverage for yourself in order to purchase coverage for your spouse and/or dependent child(ren).

- **Employee:** \$10,000 increments up to \$500,000 or 5x annual salary, whichever is less
- **Legal spouse:** \$5,000 increments up to \$500,000 or 100% of the employee's election, whichever is less
- **Dependent child(ren) AD&D benefit*:** Live birth to 6 months: \$1,000 benefit; 6 months to age 26: \$2,000 increments up to \$10,000

*Benefit applies only to unmarried dependent child(ren).

Voluntary AD&D Insurance Costs

Listed below are the monthly rates for voluntary AD&D insurance. The amount you pay is deducted from your paycheck on a post-tax basis. Legal spouse rates and age reductions are based on your legal spouse's age.

MONTHLY VOLUNTARY AD&D RATES		
Employee Rate Per \$10,000 of coverage	Legal Spouse Rate Per \$5,000 of coverage	Child Rate Per \$1,000 of coverage
\$0.50	\$0.25	\$0.030

*Age reduction schedule applies. Please see plan document for details.

Note: A person may be insured only once under the voluntary life and/or AD&D policy as an employee, legal spouse, or dependent child. An employee who is the legal spouse or dependent of another employee may not be insured as both an employee and legal spouse or employee and dependent at the same time.



Retirement Savings Plans

Pitkin County Public Employees 401(a) Retirement Plan

Regular employees working more than 20 hours per week no longer contribute to Social Security and, instead, are automatically enrolled in the Pitkin County Public Employees 401(a) Retirement Plan.

Pitkin County will contribute an amount equal to 13% of your gross income to your 401(a). This amount is deposited directly into your 401(a) Retirement account administered by Empower retirement.

401(a) Retirement Plan has investment options to choose from. If no investment is chosen, contributions will automatically be invested in a target portfolio based on your age. Visit the [Empower website](#) to choose your investments and add beneficiaries to your 401(a) account.

Your 401(a) Retirement Plan has a vesting schedule. “Vesting” in a retirement plan means ownership. It means each employee will vest or own a certain percentage of their account in the plan each year. An employee who is 100% vested in his or her account balance owns 100% of it, and the employer cannot forfeit or take it back for any reason. See below for the vesting schedule for Pitkin County employees.

Year(s) of Service	Percent Vested
Upon enrollment	50%
After 1 year	60%
After 2 years	75%
After 3 years	100%

457(b) Deferred Compensation Plan

Employees may voluntarily participate in a deferred compensation retirement plan with CRA (Colorado Retirement Association). The 457(b) Deferred Compensation Plan is a retirement plan that allows public employees to defer (postpone) a portion of their current compensation and tax obligation until retirement or separation from service.

Your 457(b) account will be automatically opened with CRA. If you choose to contribute to your 457(b), Pitkin County will match 1% or 2% of your gross salary into the 401(a) Retirement Plan every pay period.

To participate and receive the matching 1% or 2% of your gross salary, you should select a pre-tax % contribution of at least 1% or 2% in Munis ESS. See below the Pitkin County total contribution to your 401(a) Retirement Plan, according to your contribution to your 457(B) Deferred Compensation Plan.

Your 457(b) Deferred Compensation Contribution	Pitkin's 401(a) Match Contribution	Pitkin's 401(a) Total Contribution
0% gross salary	0% gross salary	13% gross salary
1% gross salary	1% gross salary	14% gross salary
2% gross salary	2% gross salary	15% gross salary

457(b) Roth Retirement Plan

You can also contribute to a 457(b) Roth Retirement Plan, where contributions are made after paying taxes.

If you'd like to contribute or change your 457(b) Deferred and Roth contributions, enter Munis ESS under your current benefits section. You can change your contribution at any time during the year. Enter [CRA/Empower website](#) to choose your investments for your 457(b) plans and add beneficiaries to your accounts.

Loans and Plan Forms

You may qualify for a loan from your 457(b) and/or 401(a) Plan. The available loan amount is based on plan rules and IRS limits. To review your eligibility and the amount that may be available, visit your online account at [CRA/Empower website](#) or call Empower at 855-756-4738. For CRA loan forms, enter the HR website and look for Retirement Saving Plans under the Benefits section. Find the loan form and all other forms you need in your Empower participant portal.

Contributions Limits

A 457(b) plan's annual contributions and other additions (excluding earnings) to a participant's account cannot exceed the lesser of:

- 100% of the participant's includible compensation, or
- the elective deferral limit is \$23,500 in 2025

Increases to the general annual contribution limit:

Your 457(b) plan allows catch-up contributions for participants who are aged 50 or older. The catch-up contribution is \$7,500 in 2025.

Special 457(b) catch-up contributions, if permitted by the plan, allow a participant for 3 years before the normal retirement age (as specified in the plan) to contribute the lesser of:

- the elective deferral limit is \$23,500 in 2025
- the basic annual limit plus the amount of the basic limit not used in prior years (only allowed if not using age 50 or over catch-up contributions)

For more information, contact your CRA representative.



Pitkin Leaves

Pitkin Leaves is Pitkin County's job protection and paid leave program. Regular full-time or part-time employees (temporary, seasonal employees, and interns are not eligible for this benefit) who have accumulated at least 6 months and 625 hours of service immediately leading up to the leave are eligible. Employees are required to use 80 hours of PTO, MSL, or unpaid leave in that order prior to utilizing the 480 hours of Pitkin Leaves. Leave allotment is prorated based on half-time or three-quarter-time employment.

Employees may use Pitkin Leaves to take time away from work in order to:

- Care for a new child, including adopted and fostered children (parental leave)
- Care for themselves, if they have a serious health condition (medical leave)
- Care for a family member's serious health condition (caregiver leave)
- Make arrangements for a family member's military deployment (military leave)
- Address the immediate safety needs and impact of domestic violence and/or sexual assault. (medical and/or caregiver leave)
- Twenty-six workweeks of leave during a single 12-month period to care for a covered servicemember with a serious injury or illness if the eligible employee is the servicemember's spouse, child, parent, or next of kin (military caregiver leave).

Pitkin Leaves provides up to 12 weeks of paid leave within a 12-month rolling period. Leave can be used intermittently over the 12-month period. Employees will receive 100% of their base wages, including benefits. Employees will continue to accrue PTO during leave. While more than one qualifying event may occur per year, a maximum of 12 weeks leave per rolling 12 months will be given. Please see the County's Policy and Procedure manual for additional information. Where eligible, Pitkin Leaves runs concurrently with FMLA.

Comparison of Pitkin Leaves with FAMLI, FMLA, and Short-Term Disability (STD).

	Short Term Disability	FMLA	FAMLI	Pitkin Leaves
Job Protection		X	X	X
100% Pay				X
12 weeks of Leave		X	X	X
Zero cost to Employee	X	X		X
Eligible after 6 months of service	X		X	X
Pay for Medical Leave	X		X	X
Pay for Caregiver Leave			X	X
Pay for Parental Leave	X		X	X



Disability Insurance

Long-Term Disability Insurance

Pitkin County automatically provides long-term disability (LTD) insurance to all eligible employees **at no cost**. LTD insurance is designed to help you meet your financial needs if your disability extends beyond the short-term disability period. Benefits will be reduced by other income, including state-mandated short-term disability plans.

- **Benefit:** 60% of base monthly pay up to \$6,000 per month
- **Eligibility:** First of the month following 90 days of employment plus working 20 or more hours per week
- **Elimination period:** 90 days (after satisfying your eligibility period)
- **Benefit duration:** Social security normal retirement age*

*Visit ssa.gov/benefits/retirement/planner/ageincrease.html to verify your normal retirement age, based on your birth year.

Voluntary Accident Insurance

If you are regularly scheduled to work 20 or more hours per week, Pitkin County provides you the option to purchase voluntary accident insurance through Cigna. This benefit is post-tax. Accident insurance pays a lump-sum cash benefit directly to you if you have a covered injury and need treatment. The benefit amount is based on the type of injury (or covered incident) you sustain or the type of treatment you need.

Examples of covered injuries include:

- Broken bones
- Burns
- Torn ligaments
- Cuts repaired by stitches
- Coma due to a covered injury
- Eye injuries
- Ruptured disc
- Concussion
- Speech therapy
- Lacerations

Some covered expenses include:

- Emergency room treatment
- Outpatient surgery facility
- Doctor's office visit
- Hospitalization
- Intensive care unit stay

Note: Please refer to the official plan documents for additional information on coverage and exclusions, as well as the Accident Insurance Claim Form, which can be found on the **Human Resources Website**.

Benefit Plan Costs

Listed below are the costs for voluntary accident insurance. The amount you pay for coverage is deducted from your paycheck on a post-tax basis.

Coverage Level	VOLUNTARY ACCIDENT INSURANCE RATES	
	Employee Pays Per Pay Period (24)	Employee Pays Monthly
Employee Only	\$7.05	\$14.10
Employee + Legal Spouse ¹	\$11.82	\$23.63
Employee + Child(ren) ²	\$11.54	\$23.08
Employee + Family ²	\$16.13	\$32.26

¹ Legal spouses that are both full- or part-time employees of Pitkin County, with or without dependents, enrolled in the accident plan in the employee + legal spouse or family coverage tiers, will pay 25% of the cost of coverage.

² Child(ren) are only eligible for coverage up to age 26.



Additional Benefits

Leave Philosophy

Pitkin County strives to encourage and honor employees' personal needs and well-being by balancing mutual public and employee trust to create a happy, healthy, thriving organization that supports a work-life balance.

Leave Benefits

Paid Time Off (PTO) provides you the flexibility to take time off as needed, as approved by your supervisor for sick time, vacations, doctor's appointments, family, and personal care.

Paid Holidays allow employees to receive eight hours at their regular pay rate for the following observed holidays:

- New Year's Day
- Martin Luther King Jr. Day
- President's Day
- Cesar Chavez Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Frances Xavier Cabrini Day
- Veterans Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day

Regular full-time and part-time non-exempt employees required to work on a holiday will be compensated at the rate of one and one half times their normal rate of pay for hours worked in addition to receiving up to eight hours of holiday leave. Only actual hours worked on the holiday count toward the computation overtime. If you work two shifts within the 24 hour holiday period, only one shift is eligible for one and one half times pay.

PTO accruals and limits

Tier	Years of Service	Bi-Weekly Allocation	Max Limit
1	Up to 3 years	7.70 hours	560 hours
2	3 to <5 years	8.92 hours	624 hours
3	5 to <10 years	10.15 hours	688 hours
4	10 years or more	11.42 hours	754 hours

For more information on our Paid Time Off (PTO) policy, please visit our Employee Handbook via the PCIN (BOCC & Governance Information).



Perks

Pitkin Library Membership

For more details on this program, visit <https://pitcolib.org/>

Bus Passes

Employees who live outside of Aspen and Snowmass are eligible to receive either a “zone or value” pass to use the bus system as a means of transportation for commuting to and from work. For details, review the [Employee Handbook](#) .

Credit Union

Grand Junction Federal Credit Union is available for use to all employees. The purpose of the credit union is to promote fiscal responsibilities, allow members to accumulate savings, and offer loans at a reasonable interest rate.

Discounted Ski Pass

Employees living in Roaring Fork Valley as their primary residence and working a minimum of 20 hours per week during the winter season are eligible for discounted season passes. For details, review these [Employee Handbook](#) .

Employee Home Ownership Program

There are two programs to support employee home ownership: a down payment assistance program and a deed restricted program. For detail, contact housing@pitkincounty.com or find more information [here](#).

Fitness/Well-Being Benefit

The Fitness/Well-Being benefit is provided as an opportunity to purchase personal fitness and/or well-being activities. Employees who are regularly scheduled to work 30 or more hours per week are eligible to receive the full allotment, and those who are regularly scheduled to work between 20 to 29 hours per week are eligible to receive half of the allotment. Eligible new employees will receive a prorated amount for the time worked in the current calendar year. Seasonal, temporary employees, and interns are not eligible for the Fitness/Well-Being benefit. For details, review these [Employee Handbook](#)

Health and Well-Being Policy

Pitkin County supports staff participating in Pitkin County-sponsored Employee Health and Well-Being activities and programs for two hours of paid work time a month that are designed to increase staff productivity, work/life integration and retention, decrease health care costs, and absenteeism. Employees are also encouraged to participate in activities that support a well workplace and their own health and well-being, upon manager approval. . For details, review these [Employee Handbook](#)

Hospital/Surgery Center Discounts

Pitkin County has negotiated rates with Aspen Valley Hospital and The Steadman Philippon Surgery Center in Basalt. Please check with Allegiance and your provider to confirm costs.

LegalShield

Through LegalShield, Pitkin County employees have access to pre-paid legal services, legal document templates, and identity-theft services. There are three different benefit options available through payroll deduction.

Self-enroll in coverage by visiting legalshield.com/info/pitkincounty.

Solid Waste Center Discount

Employees are eligible to bring in up to \$100 worth of items (trash, brush, paint, electronics, etc.) into Pitkin County's Solid Waste Center at no charge. You will be provided with a coupon book, in \$15 and \$20 increments totaling \$100. To claim your coupon book, come to the Landfill and let the Solid Waste Center staff in the scalehouse know you are a County employee. Employees are also entitled to 50% off any purchases (includes soil, compost, aggregate/gravel product). For more information, visit [LandfillRules.com](https://landfillrules.com) or call the Landfill at 970-429-2880.

Tuition Reimbursement

Pitkin County currently supports employees furthering their education and supports this effort through the establishment of a tuition reimbursement program. This program provides qualified employees with funds for coursework completed towards an educational degree that is work-related such as an Associate's, Bachelor's, or Master's Degree. Courses may be approved in this program if they relate to the following areas: present job assignment, job advancement, and advanced degrees related to the job. Full-time regular employees are eligible for consideration for tuition reimbursement upon hire. The County will reimburse up to a maximum of \$5,250 annually (tax-free) to a total maximum benefit for each employee of \$26,000 over the course their employment with the County. . For details, review these [Employee Handbook](#)

Verizon Discount

You may be eligible for exclusive employee discounts from Verizon Wireless. The employee discount is 18%. To register for your employee discount, visit verizonwireless.com/discounts and enter your work email address.

Volunteer Service Days

Full-time employees scheduled to work 30 or more hours per week are eligible for up to 16 hours of volunteer service leave per calendar year. Part-time employees scheduled to work 24 to 29 hours per week are eligible for up to 8 hours of leave, and employees scheduled to work less than 24 hours per week are eligible for up to four of hours leave. Leave should be taken in at least 1-hour increments. Volunteer service hours do not accrue, cannot be cashed out by the employee, and cannot be carried over from year to year. . For details, review these [Employee Handbook](#)

Important Contact Information

If you have any questions regarding your benefits or the material contained in this guide, please contact Human Resources.

Pitkin County Human Resources Department: 970-920-5240

Carrier	PROVIDER/PLAN	CONTACT NUMBER	WEBSITE / EMAIL
Allegiance	Medical	855-333-1009	askallegiance.com/pitkin
	Dental		
CVS Caremark	Prescription Drug	866-818-6911	caremark.com
VSP	Vision	800-877-7195	vsp.com
Unum	Life/AD&D and Long Term Disability Insurance	866-679-3054	Unum.com
Cigna	Voluntary Accident	800-754-3207	cigna.com
MDLive	Telehealth	877-753-7992	mdlive.com/allegiance
TRIAD EAP	Employee Assistance Program	877-679-1100	triad.mylifeexpert.com Use Company Code: pitkin
Brightside	Mental Health		brightside.com/askallegiance
Carrot	Fertility, Hormonal health, and Family-building benefits		Getcarrot.com/start
Unmind	Mental Health		https://pitkincounty.unmind.com/signup
Talkspace	Mental Health		talkspace.com/allegiance
Allegiance	Health Savings Account	877-424-3570	askallegiance.com
Allegiance	Flexible Spending Accounts	877-424-3570	askallegiance.com
Colorado Retirement Association	Retirement Savings Plans	800-352-0313	cra-online.empower-retirement.com
LegalShield	Pre-Paid Legal Services	800-654-7757	legalshield.com/info/pitkincounty
Valley Health Alliance (VHA)	Primary Care Network	https://ourvha.org/vha-employer-groups/	

You can also contact our Benefits Advocate for assistance on any benefit/claim questions:

Parker, Smith & Feek
Jessica Rankin, Benefits Account Manager
503-416-6886
jrankin@psfinc.com



Important Notice from Pitkin County about Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Pitkin County and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Pitkin has determined that the prescription drug coverage offered by the Pitkin County Employee Benefit Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to Your Current Coverage If You Decide to Join a Medicare Drug Plan?

Plan Participants who also are eligible for Medicare have the following three options concerning prescription drug coverage:

- You may stay in the Plan and not enroll in the Medicare prescription drug coverage at this time. You will be able to enroll in the Medicare prescription drug coverage at a later date without penalty, either (1) during a Medicare prescription drug open enrollment period (October 15–December 7 of each year); or (2) if you lose Plan coverage. This is the best option for most Plan participants who are eligible for Medicare.
- You may stay in the Plan and also enroll in Medicare prescription drug coverage at this time. The Plan will pay prescription drug benefits as the primary payer in most instances. Medicare will pay benefits as a secondary payer, and thus the value of your Medicare prescription drug coverage will be greatly reduced. Your current coverage under the Plan pays for other health benefits as well as prescription drugs and will not change if you choose to enroll in Medicare prescription drug coverage. However, once you enroll in Medicare, you and Pitkin will not be eligible to make any further contributions to your Health Savings Account. And under the Plan coverage, you must meet the high deductible amounts before the Plan will pay for most prescription drugs.
- You may reject all coverage under the Plan and choose coverage under Medicare as your primary and only payer for all medical and prescription drug expenses. If you do so, you will not be able to receive coverage under the Plan, including prescription drug coverage, unless and until you are eligible to reenroll at the next enrollment period for which you are eligible, if any. Your current coverage pays for other types of health expenses, in addition to prescription drugs, and you will not be eligible to receive any of your current health and prescription drug benefits if you reject coverage under the Plan and choose to enroll in Medicare, including a Medicare prescription drug plan, as your primary and only payer.

When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Pitkin and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to join.

For More Information about this Notice or Your Current Prescription Drug Coverage...

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Pitkin changes. You also may request a copy of this notice at any time.

For More Information about Your Options under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage

- Visit www.medicare.gov.
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date: January 1, 2025
Name of Entity/Sender: Pitkin County
Contact—Position/Office: Brett Bergman
Address: 530 East Main Street Aspen Co.
Aspen, CO 81611
Phone Number: 970.309.0627

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All images are of the Roaring Fork Valley landscape and are photographed by Sebastian Dietl (sebastiandietl.com). All rights reserved.

2025 EMPLOYEE BENEFITS 36

Notes

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PITKIN COUNTY

