

Employee Benefits Guide 2025



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.

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

Important Information:

Eligibility:

- Regular employees working 20 to 40 hours per week are eligible for benefits on the first day of the month following date of hire. For example, employees hired on 7/10 will have benefit coverage effective on 8/1. Employees hired on the first of the month will have benefits effective the first of the following month, hired on 7/1 benefit coverage effective date is 8/1. This eligibility statement applies to all benefits except employer paid Group Life AD&D, LOA Pay and Long-Term Disability, vacation, and sick accrual, which start on date of hire.

Eligibility Criteria for Dependents:

- The following are considered eligible dependents for benefits, with appropriate documentation: legal spouse or common law spouse, including civil union, domestic partner with notarized affidavit or certificate, 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 1st ending December 31st.**
- 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 or call 303-660-7427, option 2.

Medical Benefit Plans Administered by United Healthcare:

Douglas County offers two (2) medical plans to provide plan options allowing employees to choose coverage that works best for their needs and circumstances. United Healthcare 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.uhc.com [UHC Mobile App](#)

Doctors Plan– UHC Doctors Plan Network

- Value based high performance network with low monthly premium and best contracted claim costs
- In-Network Coverage Only, you must use a provider/facility participating in the United Healthcare Doctors Plan Network. When traveling within the United States, out of network emergencies will be covered as in-network. Out of area dependents will have access to in-network providers in most areas, you can check providers available on www.uhc.com
- Designated PCP – Assign your PCP through your myuhc.com portal once enrolled and new ID cards will be sent with your Designated PCP.
- \$0 Copays for PCP office visits, virtual visits, Urgent Care, and Mental Health/Behavioral Health outpatient visits
- Embedded deductible (individuals within family coverage are only subject to the individual deductible)

High Deductible Health Plan (HDHP)-UHC Choice Plus Network

- Broader in-network provider list with lowest monthly premiums
- 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 \$1,000 per year, Family \$2,000 per year
- NON-Embedded deductible, (Employee + any number of dependents must meet the family deductible)

Pharmacy Benefits Administered by UHC-Optum RX:

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 – UHC/OptumRX 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. Manage your prescriptions on the United Healthcare App. [UHC Mobile App](#)

Insurance Plan Terminology:

In-network: Healthcare professionals and facilities that participate in the plan's network to deliver services at a negotiated discounted rate. You will pay a lower amount for in-network services.

Out-of-network: Healthcare professionals and facilities that do not participate in your plan's network and don't provide services at a discounted rate. Using an out-of-network healthcare professional or facility will cost you more. The Doctors Plan network does not generally cover out-of-network services unless it is an emergency or urgent care visit. The Doctors Plan does have in-network providers outside of Colorado. If you have a dependent who lives out of state, please review the in-network providers available in your dependents area.

Deductible: A fixed annual dollar amount that you pay out-of-pocket each calendar year toward healthcare services before the medical plan begins to pay a share of your costs. Details on services that require satisfying the deductible are outlined in this guide and in the Summary Plan Description.

Out-of-pocket maximum: The most you will pay for covered medical services in a calendar year before the medical plan begins to pay 100% of covered charges.

Coinsurance: The percentage of covered benefits that plans and services require you to pay directly to your provider in connection with healthcare services. It's what you as a patient pay as your share toward a claim. Coinsurance is a form of cost-sharing.

Copay: A fixed dollar amount of covered benefits paid by you directly to a provider in connection with healthcare services, usually at the time of your visit. It's what you as a patient pay as your share for certain covered healthcare services. Copays do not always cover all procedures performed during an office visit. Please ask your provider for costs when receiving additional service during an office visit.

High Deductible Health Plan (HDHP): A plan with a higher deductible than traditional insurance plans. The monthly premium is lower, and you pay more at the time of service, until you meet your deductible, at which time the insurance company starts to pay its share. On a HDHP Plan you spend your money on the services you use versus spending money on higher premiums and less at the time of service. It is important to utilize the Health Savings Account with an HDHP Plan to save for your medical expenses when they occur. The County contributes to your HSA to help offset your deductible.



Medical Benefit Plans:

Plan Names	United Healthcare Doctors Plan	United Healthcare HDHP Plan	
Type of Plan	<i>in-network services only</i>	<i>in-network</i>	<i>out of network</i>
Network Availability	UHC Doctors Plan Network	UHC Choice Plus Network	n/a
Plan Design:			
Deductible Type	Calendar Year	Calendar Year	Calendar Year
Deductible	\$750 ind / \$1,500 fam Embedded	\$1,650 ind / \$3,300 fam Not Embedded	\$3,300 ind / \$6,600 fam Not Embedded
Coinsurance	10% after deductible	20% after deductible	40% after deductible
Out-of-Pocket Maximum	\$3,500 ind / \$7,000 fam	\$3,300 ind / \$6,600 fam	\$6,600 ind / \$13,200 fam
Lifetime Maximum	No Lifetime Maximum	No Lifetime Maximum	No Lifetime Maximum
Physician Office Visit	PCP - \$0 copay (in-office or telehealth)	20% after deductible	40% after deductible
	SPC - \$40 copay	20% after deductible	40% after deductible
	Virtual Visits- \$0 (Virtual Care Network)	0% after deductible	40% after deductible
Preventive Care	No charge (100% covered) (As defined under the Affordable Care Act)	No charge (100% covered) (As defined under the Affordable Care Act)	
Diagnostic Labs & X-Ray	\$0 (deductible waived)	20% after deductible	40% after deductible
MRI/High-tech Services	10% after deductible	20% after deductible	40% after deductible
Inpatient Hospital	10% after deductible	20% after deductible	40% after deductible
Outpatient Hospital	10% after deductible	20% after deductible	40% after deductible
Urgent Care Facility	\$0 copay (deductible waived)	20% after deductible	20% after deductible
Emergency Room	5% after deductible	20% after deductible	Covered as In-Network
Chiropractic Service	\$40 copay (deductible waived) 20 visits per calendar year	20% after deductible 20 visits per calendar year	40% after deductible
Acupuncture Service	\$40 copay (deductible waived) 20 visits per calendar year	20% after deductible 20 visits per calendar year	40% after deductible

Plan Names	United Healthcare Doctors Plan	United Healthcare HDHP Plan	
	<u>in-network services only</u>	<u>in-network</u>	<u>out of network</u>
Mental Health			
Inpatient	10% after deductible	20% after deductible	40% after deductible
Outpatient	Covered 100%, deductible waived	Covered 100% after deductible	40% after deductible
Virtual/Telehealth	Covered 100%, deductible waived	100% after deductible	40% after deductible
Prescription Drugs			
Deductible	\$100 ind / \$300 fam	included in medical deductible listed above	n/a
Retail, 30-day supply			
Tier 1 Copay	\$10 after RX deductible	\$10 after deductible	no coverage
Tier 2 Copay	\$40 after RX deductible	\$40 after deductible	no coverage
Tier 3 Copay	\$60 after RX deductible	\$60 after deductible	no coverage
Tier 4 Copay	\$120 after RX deductible	\$120 after deductible	no coverage
Mail, 90-day supply			
Tier 1 Copay	\$20 after RX deductible	\$20 after deductible	no coverage
Tier 2 Copay	\$80 after RX deductible	\$80 after deductible	no coverage
Tier 3 Copay	\$120 after RX deductible	\$120 after deductible	no coverage
Tier 4 Copay	\$240 after RX deductible	\$240 after deductible	no coverage

Plan Name	UHC Doctors Plan			UHC HDHP Plan		
Monthly Premiums	Total Monthly Premium	County Monthly Contribution	Employee Monthly Cost	Total Monthly Premium	County Monthly Contribution	Employee Monthly Cost
Employee Only	\$831.83	\$780.91	\$50.92	\$789.66	\$758.97	\$30.69
Employee + Spouse	\$1674.03	\$1576.74	\$97.29	\$1589.18	\$1526.52	\$62.66
Employee + Child(ren)	\$1608.30	\$1516.85	\$91.45	\$1526.77	\$1467.91	\$58.86
Employee + Family	\$2459.17	\$2322.98	\$136.19	\$2334.53	\$2243.46	\$91.07

Rates listed above are for all employees classified as benefit eligible.

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 for information or 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	\$4,000 per person	\$4,000 per person
Annual Deductible	\$0 ind / \$0 fam	\$50 ind / \$150 fam	\$75 ind / \$225 fam
Preventative Services	See Copay Schedule*	100%	80%
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
Monthly Premiums						
Employee Only	\$29.76	\$14.88	\$14.88	\$44.72	\$14.88	\$29.84
Employee + Spouse	\$52.10	\$26.05	\$26.05	\$78.52	\$26.05	\$52.47
Employee + Child(ren)	\$57.00	\$28.50	\$28.50	\$93.80	\$28.50	\$65.31
Employee + Family	\$77.96	\$38.98	\$38.98	\$127.58	\$38.98	\$88.60

Rates listed above are for all employees classified as benefit eligible.

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 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
Vision Exam	100% after \$10 copay	Up to \$45	Every calendar year
Lenses	100% after \$25 copay; (Discounts on special lenses)	Up to \$30	Every calendar year
Frames	\$150 allowance, after \$25 copay	Up to \$70	Every other calendar year
Contact Lenses (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
SunCare (Instead of Prescription Glasses)	\$150 allowance after \$25 copay for ready-made non-prescription sunglasses	Up to \$70	Every other calendar year
KidsCare			
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		
Monthly Premiums	Total Monthly Premium	County Monthly Contribution	Employee Monthly Cost
Employee Only	\$7.67	\$0.00	\$7.67
Employee + Spouse	\$10.96	\$0.00	\$10.96
Employee + Child(ren)	\$12.05	\$0.00	\$12.05
Employee + Family	\$24.10	\$0.00	\$24.10

Rates listed above are for all employees classified as benefit eligible.

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 \$1,000 for individual HDHP medical coverage and \$2,000 for employee plus any dependent(s) HDHP medical coverage.
- Both your contributions and the County's contributions to your HSA are pre-tax.
- Contribution changes may be made at any time and will take effect on the next payroll. (Note: changes cannot be made for the current pay period after the timesheet submission due date)
- 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 [Wex Mobile App](#).
- Annual contribution limits are set by the IRS. Note the County's contribution counts toward the IRS limits.

How Much Can I Contribute?	2025 IRS Limits	Douglas County Contribution	Employee Maximum Contribution
Employee Only Coverage	\$4,300	\$1000	\$3,300
Family Coverage	\$8,550	\$2,000	\$6,550

- Participants over the age of 55 may contribute an additional \$1,000 per year. Contact your Benefits Team at DCbenefits@douglas.co.us for more information.
- For a full list of qualified expenses, you can visit www.irs.gov.
- Refer to IRS Publication 969 for HSA eligibility contributions rules. If you have other health coverage (including Medicare), you cannot make contributions to an HSA.
- Click this link [Wex Benefits - HSA for more information on HSA Account](#)

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 and 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 1st to December 31st**, *including a Grace Period* through March 15th 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.

2025 IRS Limits	FSA Health Care	FSA Dependent Care
How much can I contribute?	\$3,300	\$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.
- [Wex Benefits - FSA](#)

Life- 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 two times your base annual earnings to a maximum of \$400,000.
- 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 two times your base annual earnings to a maximum of \$400,000.

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 75. The coverage is reduced again at age 80 to 45%, age 85 to 30%, and age 90 to 20%. 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.

Leave of Absence Pay (LOA Pay) Administered by Douglas County:

If you are out of work for an extended period, LOA Pay is designed to replace a portion of your income while you are unable to work.

1. Regular full-time and regular part-time employees (.50 FTE or greater) and Limited Benefit Employees are eligible to participate in Leave of Absence Pay (LOA Pay) effective on the date of their regular employment.
2. LOA Pay may be granted for an employee who is on an approved FMLA or Non-FMLA leave of absence.
3. Eligible employees who have exhausted their available accrued sick leave, vacation, and compensatory time accruals may receive 80% of their monthly salary through the end of the approved leave.
4. Employees enrolled in Colorado FAMLI are paid under the State FAMLI program and, therefore, excluded from LOA Pay.
5. Please see the full LOA Pay Policy document on DCNET for additional information. The LOA Policy document shall govern in any discrepancy between this Benefit Guide and the LOA Policy document.

Long-Term Disability Insurance Administered by the Hartford

Douglas County provides long-term disability insurance to protect your financial wellbeing when your disability continues beyond the period covered under other leave programs.

1. Basic LTD provides replacement of 60% of your income up to \$8,000 per month
2. 90-day elimination period
3. This benefit is 100% paid by the County and enrollment is automatic.

Long-Term Disability Buy Up (Voluntary employee paid)

1. 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.
2. The Buy Up option, if purchased, will provide replacement of additional 10% (a total of 70% combined with Basic LTD) up to a maximum of \$10,000 per month.
3. 90-day elimination applies to LTD & LTD Buy Policies.

LOA Pay	Long Term Disability	
Leave of Absence Pay	Basic LTD (County Paid)	Optional Long-Term Buy-Up
80% of salary replacement under approved FMLA or Non-FMLA Absences Sick Leave, Vacation, and Compensatory Time must be exhausted to be eligible for LOA Pay and cannot be enrolled in Colorado FAMLI	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 The Hartford:

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. The Hartford Accident and/or Critical Illness plans are designed to pay benefits to help with these unforeseen expenses.

BENEFIT TYPE	ACCIDENT INSURANCE Low Plan pays you	ACCIDENT INSURANCE High Plan pays you
Ambulance	\$750	\$1,000
Appliance	\$100	\$300
Concussions	\$200	\$250
Cuts/Lacerations	up to \$500	up to \$1,500
Dislocations	\$500	\$1,500
Emergency Room	\$150	\$300
Fractures	\$500	\$1,500
Physician Follow Up	\$75, 3x per accident	\$150, 3x per accident
Urgent Care	\$100	\$200
X-Ray	\$100	\$200
Wellness Benefit	\$100	\$100
See policy booklet on DCNET for full list of benefits		
	Accident Low Plan	Accident High Plan
Monthly Premiums		
Employee	\$4.09	\$8.07
Employee / Spouse	\$6.46	\$12.73
Employee / Child(ren)	\$7.47	\$14.16
Employee / Family	\$11.48	\$21.99

CRITICAL ILLNESS CONDITION			INITIAL BENEFIT	RECURRENCE BENEFIT
Invasive Cancer Benefit			100% of Benefit	50% of Benefit
Non-Invasive Cancer Benefit			25% of Benefit	12.5% of Benefit
Heart Attack			25%- 100% of Benefit	50% of Benefit
Stroke			10%-100% of Benefit	50% of Benefit
Coronary Artery Surgery/Disease			100% of Benefit	50% of Benefit
Parkinson's Disease			100% of Benefit	Not applicable
Alzheimer's Disease			100% of Benefit	Not applicable
Major Organ Transplant Benefit			100% of Benefit	Not applicable
Kidney Failure			100% of Benefit	Not applicable
Multiple Sclerosis			100% of Benefit	Not applicable
Skin Cancer			\$250 lifetime	Not applicable
See policy booklet on DCNET for full list of Conditions				
Critical Illness Rate per \$1000 of coverage				
AGE	EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	FAMILY
<25	\$0.12	\$0.24	\$0.39	\$0.51
25-29	\$0.17	\$0.34	\$0.44	\$0.61
30-34	\$0.23	\$0.46	\$0.50	\$0.73
35-39	\$0.31	\$0.63	\$0.58	\$0.90
40-44	\$0.45	\$0.91	\$0.72	\$1.18
45-49	\$0.71	\$1.44	\$0.98	\$1.71
50-54	\$0.99	\$1.98	\$1.26	\$2.25
55-59	\$1.33	\$2.63	\$1.60	\$2.90
60-64	\$1.85	\$3.64	\$2.12	\$3.91
65-69	\$2.54	\$4.98	\$2.81	\$5.25
70-74	\$3.34	\$6.58	\$3.61	\$6.85
75-79	\$4.27	\$8.42	\$4.54	\$8.69
80+	\$5.19	\$10.24	\$5.46	\$10.51
Standard benefit coverage amounts can be elected at \$15,000 or \$30,000				
\$15,000 Benefit Example: A 40-year-old with employee only coverage would pay: \$0.45 x 15 = \$6.75 per month.				
\$30,000 Benefit Example: A 30-year-old with employee and spouse coverage would pay: \$.46 x30 = \$13.80 per month.				

401(a) Mandatory Retirement Plan:

The Douglas County retirement plan is a 401(a). It is a qualified mandatory retirement plan administered by Empower 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 401(a) Retirement account work?

You must contribute 8% (10% for DCSO Commissioned Staff) of your gross salary (pre-tax dollars). This is an irrevocable election starting the first of the month following date 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?

Empower's administrative regulations stipulate contributions will be distributed only upon reaching retirement age, death, disability, or separation of employment. There is a loan provision benefit, enabling employees to borrow funds from individual 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 or 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	Empower
Employee Contributions	8% (10% Commissioned Staff)
Loan Provision	Yes
Douglas County Contributions	8% (10% Commissioned Staff)
Vesting Schedule for County Contributions	1 year - 25%
	2 years - 50%
	3 years - 75%
	4 years - 100%

457 Deferred Compensation

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. The Douglas County plan is administered by Empower.

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 dollar for dollar up to 3% of your annual salary.

Example:	Employee Contribution to pre-tax 457	County Match to pre-tax 457
Employee A	1%	1%
Employee B	3%	3%
Employee C	9%	3%

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 any time. Contribution changes may be made at any time and will take effect on the next payroll. (Note: changes cannot be made for the current pay period after the timesheet submission due date.)

What are the contribution limits?

You can contribute up to the IRS limit for 2025 of \$23,500* (*IRS Decision Pending) Combined contributions for pre and post deferred compensation elections plus the County match to the 457 Deferred Pre-tax Compensation plan cannot exceed \$23,500* (*IRS Decision Pending) for calendar year 2025.

If you are 50 years old or older, you may contribute an additional \$7,500. There is also a pre-retirement catch-up provision available for employees within three years of retirement. Please contact your Benefits Team at 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

No ID or password required. Simply supply your Name and Douglas County Government Colorado.

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



Other Employee Benefits:

Paid Time Off:

Please reference the [Employee Handbook](#) for additional information on vacation time, sick leave, and holidays.

Wellness (In Partnership with Telligen):

The County promotes a culture of total wellness to encourage our employees to live healthy 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 your 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 on the next blood drive, retirement webinars, and wellness activities.

Hinge Health Joint and/or Back Pain program:

Conquer chronic or acute joint and back pain, without drugs or surgery at no cost! Personalized exercise therapy done on your own time, supported by unlimited 1-on-1 health coaching. Sign up at [Hinge Health](#)

Hello Heart Blood Pressure Monitoring program:

Looking for an easy way to make sure your heart is healthy? At no cost to you or your covered dependents, receive a blood pressure monitor, download the Hello Heart app, and start tracking and improve your heart health with personalized suggestions based on your stats! Sign up at [Hello Heart](#)

Pet Insurance:

Wishbone Pet Health Insurance is available at a special rate for Douglas County employees! 90% reimbursement on your pet's veterinary care, and a low deductible of \$250. Wishbone rates are based on pet, to find out more go to [Wishbone](#) and get your quote today. Note, Wishbone is a direct pay program, and cannot be paid through payroll deductions.

Employee Tuition Reimbursement Program:

Douglas County offers a tuition reimbursement program for full time benefit eligible employees up to \$2,500 per year and part time benefit eligible employees up to \$1,250 per year. Find out more on DCNet under [Tuition Reimbursement](#).

Employee Development:

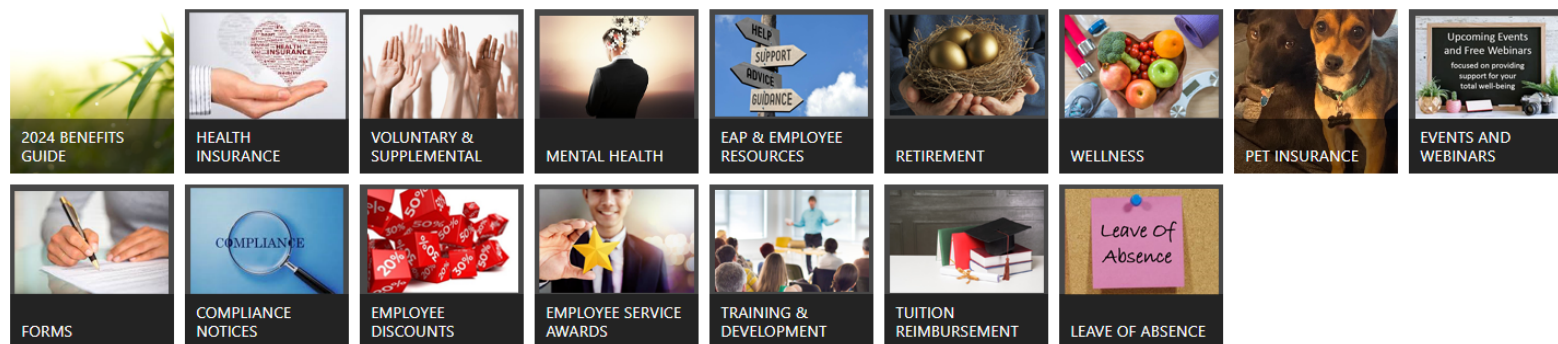
The County offers employee development and training programs. The Human Resources Department provides development opportunities related to both professional and personal growth. Classes are announced via email and found on DCNet under [Training & Development](#).

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.

Need information on benefits or benefit events and webinars:

Go to DCNET/Benefits and click the appropriate button - [DCNet Benefit Home Page Link](#)



How To Tips:

Employee Self Services: At any time during the year, you can process the following changes:

- Update your address, contact information, emergency contacts and sign up for Emergency Notifications
- Start/Stop or Change your 457 contribution and/or your Health Savings Account contribution
- Review and/or print your current benefit statement and pay stubs
- Update your Direct Deposit or W-4
- After year-end, print your W-2 and 1095 Benefit Form
- Find links to connect you to Talent Center, our Wellness Program, and additional Benefits Information

Other changes which require a paper form found on DCNET/Benefits/Forms:

- Change benefit coverage due to an IRS Qualified Life Event
- Change your Life Insurance Beneficiary

Change your retirement account beneficiary:

- Go to www.empower.com member portal, login, click on "View/Edit Beneficiaries" from the right side "I want to" bar.

How to Find In-Network Providers:

United Healthcare

- Go to www.uhc.com
- Click on “Find a Doctor”
- Click on “Guest Provider Search”
- Click on Medical Directory
- Click on Employer and Individual Plans
- Choose the Plan Network you wish to search
 - Doctors Plan = **Doctors Plan**
 - HDHP Plan = **Choice Plus**

Consumer tips:


- Use your UHC member portal to find in-network providers and check prices
- Be proactive, look up the in-network Urgent Care facilities near your home, office, and/or school. Be prepared and know where to go.

Delta Dental

- Go to 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
- Click on “Find a Doctor”
- Search by zip code or address


Choice HMO Advanced
Choice Plus
Choice Plus Advanced
Choice Plus HMO Premier
Choice Plus Premier
Choice Plus with Harvard Pilgrim
Choice Premier
Choice with Harvard Pilgrim
Compass / Compass Balanced
Compass HMO / Compass Balanced HMO / C HMO
Compass Plus
Core
Core Essential
Core Essential Premier
Core HMO / Core Essential HMO
Core Premier
Doctors Plan
Doctors Plan HMO / Doctors Plan Plus HMO

Benefit Contact Information:

BENEFIT	WHO TO CALL	WEBSITE	PHONE NUMBER	MOBILE APP
Medical	United Healthcare (Group # 932663)	www.uhc.com	844-376-0313	UHC Mobile App
Virtual Care	Optum, Walmart, Am Well, Doc-on-Demand, Teledoc See full list on myuhc	www.myuhc.com	855-615-8335	UHC Mobile App
Medical On-Site UHC Rep	Joann Moore		303-256-0825 joann_moore@uhc.com	
On-Demand Urgent Care	Dispatch Health	www.dispatchhealth.com	888-908-0553	
Mental Health	Colorado Crisis Hotline		844-493-8255	
	United Behavioral Health		844-376-0313	UHC Mobile App
Employee Assistance Program	Health Advocate	Health Advocate	866-799-2728	Health Advocate Mobile App
Benefits Advocacy	Health Advocate	Health Advocate	866-799-2728	Health Advocate Mobile App
Dental	Delta Dental of Colorado (Group #11870)	www.deltadentalco.com	800-610-0201 303-741-9305	Delta Dental Mobile App
Vision	VSP Vision (Group #12110352)	www.vsp.com	800-877-7195	VSP Mobile App
COBRA/Flex/HSA Accounts	Wex Inc.-Discovery Benefits	Wex Benefits	866-451-3399	Wex Mobile App
Life, AD&D, LTD, Accident & Critical Illness	The Hartford (Group #697590)	www.thehartford.com	888-301-5615	
Wellness Program	Telligen	Wellness Portal	DCWellness@telligen.com	
401(a) and 457	Empower	www.empower.com	Jaleel Awini 720-315-2190 Brandon Vinton 303-737-0198 Customer Service: 800-701-8255	
Douglas County Benefits	Human Resources	Douglas County Benefits	dcbenefits@douglas.co.us 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 Benefits Guide 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.

Benefit Notes:

