



EMPLOYEE BENEFITS BOOK

Revised November 2024

Welcome

TO YOUR 2026 BENEFITS GUIDE



Please review this guide to understand your 2026 benefit options. The City of Castle Pines recognizes the importance of providing a comprehensive and competitive benefits package for eligible employees. These benefits provide employees and their family members with opportunities to maintain their health and welfare. In this Benefits Guide, you will find:

- A description of available employee benefits
- Important resources to help manage your selected benefits

For additional questions about the benefits program, please contact City Clerk and Human Resources Director Tobi Duffey at 303-705-0226 or Tobi@CastlePinesCO.gov.





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ELIGIBILITY INFORMATION

This guide only provides an overview of the benefit plans offered to you by the City of Castle Pines and is not a complete description or plan document for the various benefits that are offered. The plan documents and the City Employee Handbook will always govern the offered benefits that are provided by the City. The City reserves the right to modify any or all of these plans at any time.

Eligibility

Full-time employees are currently eligible for City benefits. A full-time employee is an employee whose position is defined to be at least 40 hours per week.

Part-time and temporary employees are not currently eligible for City benefits except as required by law. A part-time employee is an employee whose position is defined to be less than 40 hours per week. A temporary employee is an employee who is hired in a job established for a temporary period or for a specific assignment.

Change in family status

Open enrollment will occur near early November for coverages that will begin at the beginning of January of the following year. All benefit selections are binding except in the event you have a change in family status that affects your eligibility. If one of these situations occurs, you have 30 days to notify the Finance/HR Department and complete the appropriate paperwork. If you do not make the change within the 30 days following the event, your next opportunity to make a change will occur during the plan's open enrollment period. Examples of status changes include:

- Marriage or divorce
- Birth or death of dependent
- Adoption
- Loss of eligibility for insurance
- Spouse's employment or termination of employment
- Reduction or increase in hours worked from part-time to full-time



MEDICAL BENEFITS SUMMARY

The City offers three health plan options for employees and eligible dependents for the 2024 plan year. The plan year is January 1 through December 31. Please refer to the Plan Summary of Benefits and Coverage for more detailed information. Coverage is effective on the first day of the month following a new employee's hire date.

Medical Base Plan	PPO3	HDHP 2	KP-DHMO-1000
Office visit (Primary Specialty)	\$35 copay \$35 copay	\$40 copay \$40 copay	\$35 copay \$35 copay
Deductible (Single Family)	\$1,000 \$2,000	\$2,000 \$4,000	\$1,000 \$2,000
Coinsurance (In Out)	20% in 40% Out	20% In 40% Out	20% in network only
Out of Pocket Single (In Out)	\$3,000 \$6,000	\$4,000 \$8,000	\$3,500
Out of Pocket Family (In Out)	\$6,000 \$12,000	\$8,000 \$16,000	\$7,000
Inpatient Hospital	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
Outpatient Hospital	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max Amb Surg Center \$500 Copay
Rx Retail	Generic \$20 Preferred \$40 Non-Preferred \$60	Generic \$20 Preferred \$40 Non-Preferred \$60	Generic \$20 Preferred \$40 Non-Preferred \$60 Specialty 20% coins up to \$250
Rx Mail Order	2 x Copay	\$40 \$80 \$120	2 x Copay
Preventative Visit	Covered 100%	Covered 100%	Covered 100%
Chiropractic	\$35 Copay 20 visits per year	\$40 Copay 20 visits per year	\$35 Copay 20 visits per year
Teladoc	Covered 100%		N/A
Telehealth	\$35 Copay		Covered 100%
Advanced Imaging	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
X-ray	\$35 Copay office setting Outpatient setting Deductible + 20% to OOP Max	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
Lab	\$35 Copay	Deductible + 20% to OOP Max	\$0 Copay office setting Outpatient setting Deductible + 20% to OOP Max
Urgent Care	\$75 Copay	Deductible + 20% to OOP Max	\$35 Copay
Emergency Care	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max

Medical Plan Costs

The City pays 95% of the cost of coverage for employees and 66% for dependents. The chart below shows the employee cost per pay period for each medical plan option.

Medical Plan	PPO 3 (\$1,000 deductible)		HDHP 2 (\$2,000 deductible)		Kaiser DHMO (\$1,000 deductible)	
Semi-Monthly Contributions	Paid by Employee	Paid by the City	Paid by Employee	Paid by the City	Paid by Employee	Paid by the City
Employee Only	\$31.58	\$599.93	\$26.10	\$495.90	\$27.80	\$528.20
Employee + Spouse	\$254.28	\$1,032.23	\$211.74	\$856.26	\$224.32	\$909.68
Employee + Child(ren)	\$221.30	\$968.21	\$184.03	\$802.47	\$214.63	\$890.87
Family	\$341.83	\$1,202.18	\$284.67	\$997.83	\$320.71	\$1,096.79



DENTAL BENEFITS SUMMARY

The City of Castle Pines offers a dental benefit through Delta Dental.

Covered Services	Plan A: Dental
Annual Max	\$2,000
Deductible (Single Family)	\$50 \$150
Preventative Services	Covered at 100% routine exams and cleanings 2 times per cal year, bitewing x-rays once per cal year, full mouth x-rays eligible once in a 5-year period
Basic Services	Covered at 80% emergency treatment, space maintainers, simple extractions, anesthesia and restorative fillings, oral surgery, endodontics, periodontics, root canal
Major Services	Covered at 50% crowns, partial or full dentures, implants
Orthodontia Services	Covered at 50% with lifetime max of \$2,000. Includes adults and dependent children through age 26



Dental Plan Costs

The City pays 100% of the cost of coverage for employees and 66% for dependents. The chart below shows the employee cost per pay period for each medical plan option.

Dental Plan Contributions per Pay Period		
	Paid by Employee	Paid by the City
Employee Only	\$0	\$21.00
Employee + Spouse	\$7.48	\$35.52
Employee + Child (ren)	\$11.05	\$42.45
Family	\$17.34	\$54.66



VISION BENEFITS SUMMARY

The City of Castle Pines offers a vision benefit through VSP.

Coverage	Plan: Vision B
Carrier Network	VSP
Benefit Frequency	<ul style="list-style-type: none"> • Exam and Lenses eligible every 12 months • Frames eligible every 24 months • 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last Well Vision Exam. • Extra \$20 to spend on featured frame brands. Go to vsp.com/offers for details.
Lenses, per pair	<ul style="list-style-type: none"> • Single: \$15 Copay • Bifocal: \$15 Copay • Trifocal: \$15 Copay • Lenticular: \$15 Copay
Frames	\$160 Allowance
Contacts	\$160 Allowance
Extra Savings	<p>Glasses and Sunglasses:</p> <ul style="list-style-type: none"> • Extra \$20 to spend on featured frame brands. Go to vsp.com/offers for details. • 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam. <p>Routine Retinal Screening</p> <ul style="list-style-type: none"> • No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam <p>Laser Vision Correction</p> <ul style="list-style-type: none"> • Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities.

Vision Plan Costs

The City pays 100% of the cost of coverage for employees and 66% for dependents. The chart below shows the employee cost per pay period for each medical plan option.

Vision Plan Contributions per Pay Period		
	Paid by Employee	Paid by the City
Employee Only	\$0.00	\$3.00
Employee + Spouse	\$1.02	\$4.98
Employee + Child(ren)	\$1.19	\$5.31
Family	\$2.72	\$8.28



HEALTH SAVINGS ACCOUNT

By enrolling in the HDHP 2 plan, you will be able to contribute to a Health Savings Account (HSA) with pre-tax payroll deductions. The City will also match your payroll deductions up to \$50 per month.

An HSA is a type of savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses. By using untaxed dollars in an HSA to pay for deductibles, copayments, coinsurance, and some other expenses, you may be able to lower your out-of-pocket health care costs. HSA funds generally may not be used to pay premiums.

While you can use the funds in an HSA at any time to pay for qualified medical expenses, you may contribute to an HSA only if you have an HSA-eligible plan (sometimes called a High Deductible Health Plan (HDHP)) — generally a health plan that only covers preventive services before the deductible. An HSA may earn interest or other earnings, which are not taxable.



FLEXIBLE SPENDING ACCOUNTS

There are two available types of Flexible Savings Accounts: a Flexible Spending Account and a Dependent Care Assistance Plan.

A Flexible Savings Account (FSA) can be set up through pre-tax payroll deductions to pay for qualifying health care costs and deductions are pretax. In 2026, contribution limit is \$3,400 per year per employer. You can use funds in your FSA to pay for certain medical and dental expenses for you, your spouse, and your dependents and FSA funds can be used to pay:

- Deductibles and copayments, but not for insurance premiums
- Prescription medications
- Over-the-counter medicines with a doctor's prescription

An FSA can be used to pay for qualifying health care costs prior to the funds being available in the FSA and it is “use it or lose it arrangement”, which means you must use the money in an FSA within the plan year or the money will be forfeited to the City. There will be a “grace period” of up to 2.5 extra months to use the money in your FSA.

A Dependent Care Assistance Plan allows individuals to use pre-tax dollars for daycare or dependent care expenses. The maximum you can elect in a calendar year is equal to the smallest of the following:

- \$7,500 – Married and filing federal taxes jointly or a single parent
- \$3,750 – Married and filing separate federal tax returns per person

The amount contributed from year-to-date is the amount available for reimbursement and it is “use it or lose it arrangement”, which means you must use the money in an FSA within the plan year or the money will be forfeited to the City.



LIFE AND DISABILITY INSURANCE SUMMARY

The City of Castle Pines provides Life Insurance for both employees and dependents at no cost to the employee.

- **Employee Life Insurance:** 1.5 times employee salary
- **Dependent Life Insurance:** \$5,000/spouse, \$2,000/child

The City also offers short-term and long-term disability insurance at no cost to the employee.



WELLNESS BENEFITS

The City of Castle Pines offers wellness benefits to encourage employees physical and mental health.

ActiveFit+ Benefit

All City employees are eligible to participate in the ActiveFit+ program. For each month that employees earn the required points via the ActiveFit+ app, employees are eligible to earn \$20. Points can be earned by reporting or tracking a variety of physical and mental health activities. Employee spouses are also eligible to participate and earn an additional \$20.

Annual Wellness Benefit

After one year of employment, employees are eligible to receive a \$400 reimbursement for health-related expenses. This can include equipment, programs, gym memberships, or other eligible expenses that promote heart health and active lifestyle activities. The intent of this program is to provide funding for employees to focus on their individual mental and physical health.





RETIREMENT BENEFITS

Required Retirement Plans

PERA Retirement Plan

Colorado PERA provides retirement and other benefits to employees of more than 500 government agencies and public entities in the state of Colorado. For City of Castle Pines employees, PERA serves as a substitute for Social Security. Colorado PERA provides benefits to you when you retire or are disabled or to your survivors after your death. Benefits are prefunded, which means while a member is working, he or she is required to contribute a fixed percentage of their salary to the retirement trust funds. Currently, the employee contribution is 9.0% for Colorado PERA members. Additionally, the City is required to contribute an additional 14.78% of the employee's salary to the trust fund.

Employees will have the option to participate in either the Defined Benefit or the Defined Contribution Plan. The Defined Benefit Plan is the default plan. Employees may choose to participate in the Defined Contribution Plan within the first 60 days of employment. Employees may make a one-time switch between either plan during their second to fifth year of participation. The Contribution percentage is the same for both plans.

For more information, visit copera.org

Voluntary Retirement Plans

401 (k) - PERA Plus Plan

As part of the PERA Plus program, Colorado PERA's 401(k) Plan and 457(b) offers you the opportunity to plan for a secure financial future. Both a Traditional and Roth 401(k) option are available. The City will match employee contributions from 3-5%, depending on years of service. Employee contributions are subject to the maximum amounts allowed by law.



PAID LEAVE

The City offers employees four types of paid leave: holidays, personal days, sick days, and vacation days.

Holidays

Employees receive 12 paid City Holidays:

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

Paid Time Off

The City of Castle Pines has an Unlimited Paid Time Off program for staff. For more information and a copy of the policy, please contact City Clerk and Human Resources Director Tobi Duffey at Tobi@CastlePinesCO.gov.



