

# BENEFITS SUMMARY

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The Northwest Colorado Council of Governments highly values the importance of worksite wellness and dedicates resources to enhance the workplace and employee health and safety. Take a look at what benefits we currently provide to our employees!

<p><b>MEDICAL, DENTAL &amp; VISION INSURANCE (HSA OPTION)</b></p>	<p>NWCCOG pays 85% of the premium for employee, spouse, and children of full-time employees (40 hours/week). The percentage of the premium paid by NWCCOG for part-time employees is pro-rated based on the number of hours worked per week. Employees must work at least 24 hours/week to qualify for benefit.</p> <p>** HSA OPTION: The high-deductible medical plan is the only medical plan that makes an employee eligible for an HSA. If choosing this plan, you are able to open up or use an existing HSA account through your personal bank. Employees are responsible for transferring funds into their HSA account and then deducting those funds on their yearly taxes in order to receive the tax benefit. HSA funds roll-over every year, are not taxed on the account's growth, not taxed on withdrawals for health expenses, and are available for health expense only. Premium costs are not included as a health expense.</p>
<p><b>LIFE INSURANCE</b></p>	<p>2 times employees' annual salary up to \$100,000. NWCCOG pays 100% of this premium.</p>
<p><b>SHORT-TERM DISABILITY INSURANCE</b></p>	<p>Employees injured (non-workers' compensation injuries) off the clock and unable to work receive 60% of their weekly income up to \$1,400 per week following a 7-day waiting period. Employees can receive this benefit for 12 weeks. NWCCOG pays 100% of this premium.</p>
<p><b>LONG-TERM DISABILITY INSURANCE</b></p>	<p>Employees injured (non-workers' compensation injuries) off the clock and unable to work receive 2/3 of their normal wage following a 90-day waiting period. NWCCOG pays 100% of this premium.</p>
<p><b>EMPLOYEE ASSISTANCE PROGRAM</b></p>	<p>Available to employees, their spouses or domestic partners, dependent children, parents and parents-in-law for free. EAP's help employees with stress, anxiety, depression, relationship issues, family and parenting problems, anger, grief, addiction, eating disorders mental illness, finding childcare, accessing legal help, locating elder services, managing financials, and more. Our EAP helps over the phone, online, and 3 free in-person counseling sessions along with monthly webinars and educational materials.</p>
<p><b>RETIREMENT (401a CCOERA)</b></p>	<p>NWCCOG participates in this program instead of contributing to Social Security; therefore, all employees are required to participate. Employee must contribute a minimum of 3.75% and may contribute up to 6% of salary. NWCCOG will match your contribution. Employees own 100% of contributions, including the NWCCOG match (there is no vesting period). Once an employee selects a percentage at the beginning of employment, the</p>

	employee may not make changes to the percentage for the duration of their employment at NWCCOG.
<b>DEFERRED COMPENSATION (457b CCOERA)</b>	CCOERA offers a deferred compensation plan in addition to the retirement plan. This allows employees to make voluntary contributions of pre-tax salary. This contribution is not matched by NWCCOG.
<b>FLEXIBLE SPENDING ACCOUNT</b>	This benefit allows employees to use pre-tax dollars for unreimbursed medical expenses and childcare. There are limits on the amount you can contribute to the account.
<b>ANNUAL LEAVE</b>	Annual Leave accounts for both vacation and sick leave. Full-time employees earn 128 hours, or 16 days of annual leave per year through the fourth year of continuous employment. This is accrued at a rate of 5.34 hours per pay period. The amount is pro-rated for part-time employees based on the number of hours worked per week (24 hours/week minimum required). Annual leave increases as years of service increase at the 5 year, 10 year, and 15 year anniversary dates.
<b>COMPENSATORY TIME</b>	Under the U.S. Department and Labor's Fair Labor Standards Act, nonexempt employees are entitled to 1.5 hours of overtime pay for every 1 hour worked over 40 hours in one week. Nonexempt employees are able to voluntarily participate in NWCCOG's Compensatory Time Program by waiving the above right in order to accumulate up to 16 hours of compensatory time off. See Nonexempt Employee Agreement to Compensatory Time Form to agree and consent. Supervisor approval required.
<b>EMPLOYER VEHICLES</b>	NWCCOG provides employees with authorized use of NWCCOG vehicles for work use or if necessary to accomplish job responsibilities if positive driving record. All employees must submit MVR upon hire. NWCCOG requests MVR's from the state for all employees annually.
<b>HOLIDAYS</b>	<p>14 paid holidays per year:</p> <ul style="list-style-type: none"> <li>* New Year's Day – January 1</li> <li>* MLK Birthday - third Monday in January</li> <li>* Presidents' Day - third Monday in February</li> <li>* Memorial Day - last Monday in May</li> <li>* Independence Day - July 4th</li> <li>* Colorado Day - first Monday in August</li> <li>* Labor Day - first Monday in September</li> <li>* Frances Xavier Cabrini Day - first Monday in October</li> <li>* Veterans' Day - November 11</li> <li>* Thanksgiving Day - fourth Thursday in November</li> <li>* Day After Thanksgiving Day - fourth Friday in November</li> <li>* Christmas Day - December 25</li> <li>* Floating Holiday - day off anytime of the year</li> </ul>
<b>WORKSITE WELLNESS &amp; SAFETY PROGRAM</b>	<ul style="list-style-type: none"> <li>* Optional, Free Employee Health Screenings</li> <li>* Option for Employee Standing Desks</li> <li>* AED/CPR &amp; First Aid Training for Staff</li> <li>* Lunch n' Learns on wellness related issues</li> <li>* Flex-Time for Work-Life Balance</li> <li>* Free Employee Assistance Program for health consultations</li> </ul>

- \* Career Advancement Training Opportunities
- \* Manager support and involvement
- \* After-Work Team Building
- \* Wellness Committee to discuss and expand program
- \* Community Volunteer Opportunities
- \* New Year's Wellness Goal Challenge
- \* Bi-Annual Revision of Employee Handbook
- \* Discounted Silverthorne Rec Center Pass
- \* Mindful Minutes E-mails
- \* Robust Safety Program in collaboration with CIRSA
- \* Family-Friendly Office
- \* Pet-Friendly Office