



EMPLOYEE BENEFITS

Benefit plans effective January 1, 2021–December 31, 2021





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The Pitkin County Benefits Package

At Pitkin County, we are committed to a 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 2021 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, 2021. This excludes the health savings account (HSA), 457(b) retirement plan contributions, and transportation flexible spending account (FSA).

Your benefits and eligibility may be impacted by COVID-19. Updated information will be posted in the Benefits section on the [Pitkin County Employee COVID-19 Information & 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 master plan documents 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 Benefits Library on the [Pitkin County Information Network](#) (PCIN).

Benefits Eligibility

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

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

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

- Your legal spouse/partner (documentation of marriage, civil union, or legal union **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, or a child for whom you are the legal guardian).*
- 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 **unmarried** children to age 26.

Enrollment

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

- Within 30 days of your initial eligibility date (as a newly-hired employee).
- During the annual benefits open enrollment period (October 25–November 8, 2020).
- Within 30 days of experiencing a qualifying life event.

The choices you make at one of these times will remain the same through December 31, 2021. Please see the exception note below.

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.

To request a benefits change, log into Munis Employee Self Service (ESS) within 30 days of the qualifying life event. Change requests submitted after 30 days cannot be accepted. You will be required to provide proof of the event, such as a marriage license or birth certificate.

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.

Qualifying life events include, but are not limited to:

- Marriage, divorce, or legal separation.
- Birth or adoption of an eligible child.
- Death of your legal spouse/partner or covered child.
- Change in your legal spouse/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.

Medical Insurance

Pitkin County provides a medical insurance plan administered by Allegiance.

- **Tier 1: VHA Primary Care Network**—a provider list can be found in the Benefits Library on the [Pitkin County Information Network \(PCIN\)](#)
- **Tier 2: Cigna OAP Network**—a provider can be located at hcpdirectory.cigna.com
- **Tier 3: Out-of-Network Providers**

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	\$1,400/\$2,800		\$3,000/\$6,000
Out-of-Pocket Maximum Individual/Family ¹	Includes deductible, coinsurance, and prescription drugs		
	\$4,500/\$6,850		\$12,000/\$24,000
Preventive Care	Plan pays 100%		50% after deductible
Physician Services			
Primary Care Physician	0% after deductible	20% after deductible	50% after deductible
Specialist	20% after deductible	20% after deductible	50% after deductible
MDLIVE Telehealth	Plan pays 100%		N/A
Mental Health ²	20% after deductible	20% after deductible	20% after deductible
Urgent Care	20% after deductible	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	20% after deductible		50% after deductible
Chiropractic	20% after deductible		50% after deductible
Prescription Drugs			
Preventive	Plan pays 100%		Not covered
Generic ³	20% after deductible		Not covered
Preferred Brand ^{3,4}	20% after deductible		Not covered
Non-Preferred Brand ^{3,5}	20% after deductible		Not covered
Specialty ⁶	20% after deductible		Not covered
Mail Order ³ (Up to a 90-day supply)	20% after deductible		Not covered

(1) For 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.

(2) Out-of-network mental health services will 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.

(3) All generic and brand drugs that are listed on Express Scripts' Preventive Drug List will be covered at 100%.

(4) 30-day supply subject to a \$30 minimum; 60-day supply subject to a \$60 minimum; 90-day supply subject to a \$90 minimum.

(5) 30-day supply subject to a \$50 minimum; 60-day supply subject to a \$100 minimum; 90-day supply subject to a \$150 minimum.

(6) Limited to a 30-day supply.

Valley Health Alliance (VHA) Primary Care Network

What is the VHA Primary Care Network?

The VHA brings together employers, health care 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.

You are at the center of this program and connecting you to a primary care team (led by your primary care provider and supported by a care coordinator) will offer you a more robust approach to primary care. The personalized care plan will be developed with you to ensure your health goals are enhancing your quality of life.

You will be connected to necessary local resources as you need them.

Data, lab results, and imaging will flow so the care team has a better understanding of your current state of health and are able to intervene earlier to help you.

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 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 in the Benefits Library on the [Pitkin County Information Network \(PCIN\)](#). See the [VHA Primary Care Network Q&A for Plan Participants](#).

Medical Insurance 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.

CDHP Medical Plan—Wellness Rates					
Coverage Level	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	\$966.92	\$966.92	\$986.26
Employee + Legal Spouse/ Partner	\$161.60	\$323.20	\$1,708.50	\$2,031.70	\$2,072.33
Employee + Child(ren)	\$149.73	\$299.46	\$1,532.98	\$1,832.44	\$1,869.09
Employee + Family¹	\$204.55	\$409.10	\$2,416.60	\$2,825.70	\$2,882.21

CDHP Medical Plan—Non-Wellness Rates					
Coverage Level	Employee Pays Per Pay Period (24)	Employee Pays Monthly	County Pays Monthly ²	Total Monthly Premium	Monthly COBRA Rates ³
Employee Only	\$26.90	\$53.80	\$913.12	\$966.92	\$986.26
Employee + Legal Spouse/ Partner	\$188.50	\$377.00	\$1,654.70	\$2,031.70	\$2,072.33
Employee + Child(ren)	\$176.63	\$353.26	\$1,479.18	\$1,832.44	\$1,869.09
Employee + Family¹	\$231.45	\$462.90	\$2,362.80	\$2,825.70	\$2,882.21

If you elect medical, dental, and vision at the same level of coverage, your total cost is as shown:

Medical, Dental, and Vision—Wellness Rates	Employee Only	Employee + Legal Spouse/Partner ¹	Employee + Child(ren)	Employee + Family ¹
Total Per Pay Period (24)	\$0.00	\$172.36	\$159.46	\$227.09
Monthly COBRA Total³	\$1,052.48	\$2,179.05	\$1,967.70	\$3,019.04

Medical, Dental, and Vision—Non-Wellness Rates	Employee Only	Employee + Legal Spouse/Partner ¹	Employee + Child(ren)	Employee + Family ¹
Total Per Pay Period (24)	\$26.90	\$199.26	\$186.36	\$253.99
Monthly COBRA Total³	\$1,052.48	\$2,179.05	\$1,967.70	\$3,019.04

(1) Legal spouses/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 + legal spouse/partner 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.

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 11 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. Depending upon legislation changes, this may not be offered for future years (beyond 2021).

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 assistance navigating your options, which include Medicare Supplements, Medicare Advantage, and Medicare Part D, visit choosemylo.com/denver or call 844-893-9882.

An additional layer of Medicare support is also available to Pitkin County employees through Northwest Colorado Council of Governments at 970-468-0295.

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 Express Scripts 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 six months prior to electing Medicare. Your contributions may not exceed the prorated amount for the time in which you are eligible to contribute.**

Pharmacy Insurance

Prescription Home Delivery Program (Mail Order)

Employees enrolled in the CDHP medical plan have access to the Prescription Home Delivery Program (Mail Order) through Express Scripts (ESI) administered by RxBenefits. 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.

Learn More

To learn more about your pharmacy benefits, please visit [express-scripts.com](https://www.express-scripts.com) or contact RxBenefits Member Services at 800-334-8134 or rxhelp@rxbenefits.com.

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 [express-scripts.com](https://www.express-scripts.com). 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 Express Scripts for a 90-day supply.

Express Scripts Voluntary Smart90 Program

The Voluntary Smart90 Program through Express Scripts allows you to switch your eligible medications from a 30-day supply to a 90-day supply. Prescriptions can be filled through mail order or at any retail pharmacy covered by the CDHP medical plan. You're less likely to run out of your medications or miss a dose with 90-day supply and it saves money.

With Express Scripts you can:

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

You Pay MOST

- One month supply.
- Non-participating pharmacy.



You Pay MORE

- One month supply.
- Participating pharmacy.



You Pay LEAST

- Three month supply.
- Participating pharmacy or home delivery.



Medical Insurance Support

Alight Concierge Service

As a valued employee of Pitkin County, you are offered a health care concierge service through Alight **at no cost**.

Your personal health care advisor will be able to help you:

- Save money on health care costs including upcoming procedures and prescriptions.
- Find a high-quality, low-cost doctor, hospital, pharmacy, or dentist.
- Understand your insurance coverage and answer your insurance questions.
- Schedule appointments.
- Review and audit your medical and dental bills for accuracy.
- Estimate your out-of-pocket expenses.
- Explain and interpret your Explanation of Benefits (EOBs).
- Resolve disputes.

Pitkin County employees are provided a dedicated Personal Health Professional. Contact your Personal Health Professional, Houston Pritchard, at houston.pritchard@alight.com or 800-513-1667 ext. 675, Monday through Friday.

Alight HIPAA Authorization Form

Please be sure to complete the Alight HIPAA authorization form in the Benefits Library in the Alight folder to authorize Alight to contact carriers and/or other designated individuals on your behalf. Each member covered by the Pitkin County CDHP medical plan, dental plan, or vision plan will need to complete this form if Alight determines that it is necessary to assist with your inquiry.

Medical Insurance

Preventive Care

Pitkin County's CDHP medical plan covers Tier 1 (VHA Primary Care Network) and Tier 2 (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?

Preventive health care is meant to **DETECT** issues at an early stage when treatment is likely to work best and **PREVENT** future health problems.



Why is preventive care important?

It is important that you have a preventive health 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.

Save Money on Your Health Care



Choose a VHA Primary Care Network Provider for a preventive care wellness visit.

Your provider will review and recommend what labs are ordered. If any of these labs are ordered from a VHA Primary Care Network provider for employees and Pitkin County insured legal spouse/partners via Aspen Valley Hospital, they are not supposed to be billed through the health insurance plan, and are free to you: CBC, A1c, TSH, Chem 13, PSA, Cholesterol, HDL, LDL, Triglycerides, and Glucose. VHA is negotiating this same deal with other labs, particularly those down valley. Please note that more lab locations may be added in 2021. Updates will be posted in the Benefits Library on the [Pitkin County Information Network](#) (PCIN).



Notify your provider.

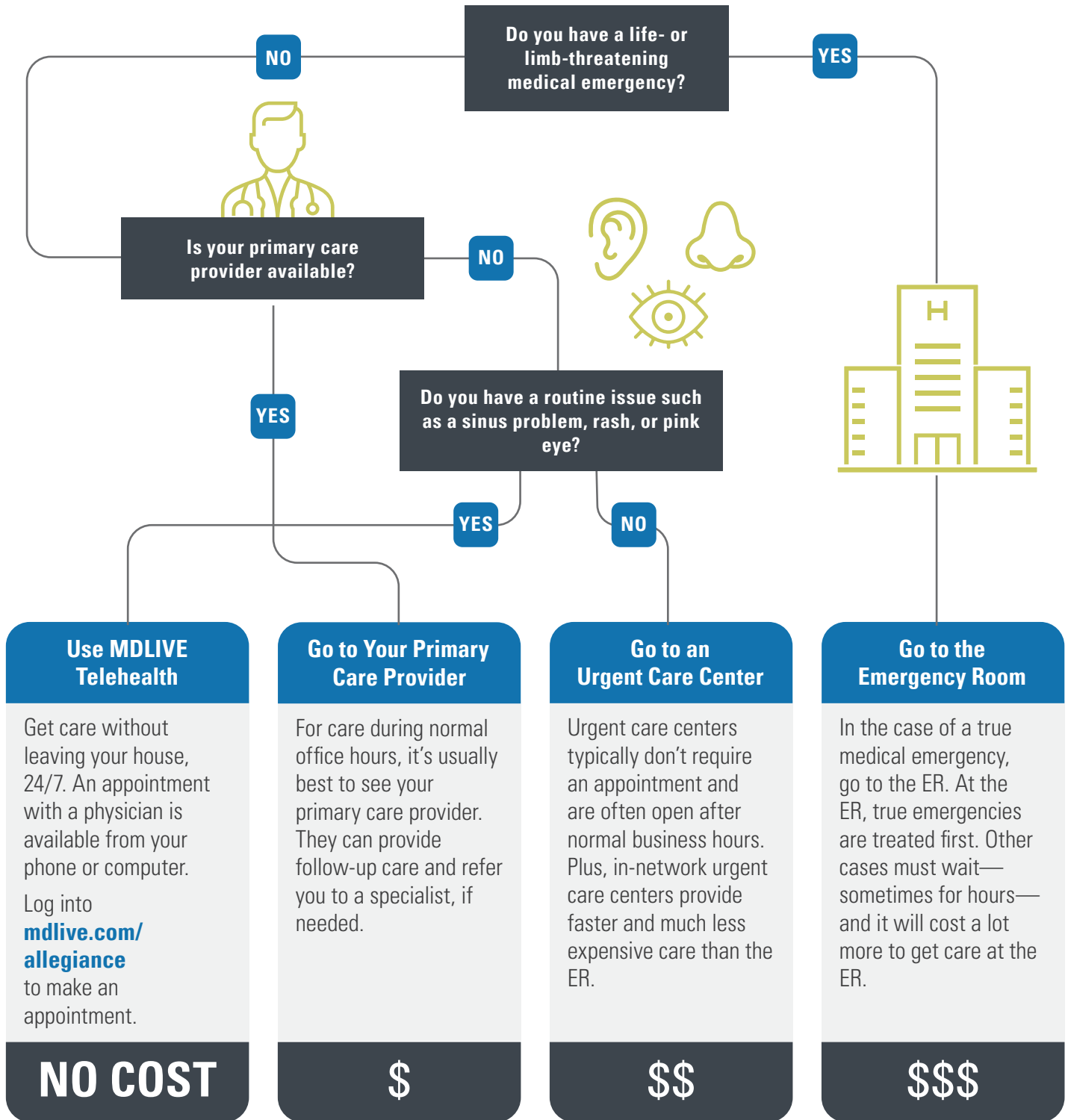
When visiting a VHA Primary Care Network provider, be sure to let them know you and your legal spouse/partner work for Pitkin County, a VHA employer.

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/.

Medical Insurance

Know Where to Go for Your Health Care

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. Use the chart below to help you choose where to go for care.



Use MDLIVE Telehealth

Get care without leaving your house, 24/7. An appointment with a physician is available from your phone or computer.

Log into mdlive.com/allegiance to make an appointment.

NO COST

Go to Your Primary Care Provider

For care during normal office hours, it's usually best to see your primary care provider. They can provide follow-up care and refer you to a specialist, if needed.

\$

Go to an Urgent Care Center

Urgent care centers typically don't require an appointment and are often open after normal business hours. Plus, in-network urgent care centers provide faster and much less expensive care than the ER.

\$\$

Go to the Emergency Room

In the case of a true medical emergency, go to the ER. At the ER, true emergencies are treated first. Other cases must wait—sometimes for hours—and it will cost a lot more to get care at the ER.

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Health and Well-Being Program

November 1, 2020–October 31, 2021

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 utilizes Healthbreak/Virgin Pulse to engage you in your health and well-being, and to track program participation. This program is voluntary. However, to qualify for the 2022 Health Insurance Premium Discount, employees and their covered legal spouse/partners must complete the Health and Well-Being program via Virgin Pulse by October 31, 2021.

SimplyWell Is Now Virgin Pulse!

Go to join.virginpulse.com/pitkincounty to register.

Your historical data will automatically move to the new Virgin Pulse platform!

SimplyWell has joined forces with Virgin Pulse to help you achieve your health goals. Your new Virgin Pulse well-being program will deliver the largest, most comprehensive well-being program in the world. Your wellness experience is about to get better!

In addition to a new wellness portal and mobile app, you can also expect a number of exciting features to support you on your path to better health, including:

- Health Check survey
- New challenges
- Improved health tracking
- Fitness device integration
- Helpful tips
- Credible health resources and tools
- Engaging social options
- Valuable health support to help meet your health and well-being goals
- And more!

The new Health and Well-Being Program continues to be simple! For the 2022 premium discount, these actions will have to be completed:

- Primary care preventive care wellness visit
- Complete preventive screenings and exams, and self-report three in your Virgin Pulse portal
- Complete the Health Check survey (health assessment)
- Attest to being tobacco-free or complete a tobacco-free success plan if you are a tobacco user. Even though it is ideal to quit tobacco, you just have to engage in one of the many tobacco-free success plans even if you do not end up quitting.

For general inquiries, password resets, or issues with the platform/app, please contact Virgin Pulse customer service at 888-671-9395 or email support@virginpulse.com.

For questions specific to the Pitkin County program or incentives, contact Joanna Rybak, Health & Well-Being Program Administrator at 970-230-1073 or email joanna.rybak@pitkincounty.com.

Your Information is Safe

Healthbreak/Virgin Pulse is HIPAA compliant and completely confidential. Pitkin County does not receive any personal identifiable health data from the portal. Participation in the Health and Well-Being Program is voluntary.



Mental Health

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

Pitkin County CDHP Medical Plan Members

If you are enrolled in the CDHP medical plan, you will pay 20% after meeting your deductible when you visit a Tier 1 (VHA Primary Care Network) or Tier 2 (In-Network) mental health provider.

For mental health providers, you will pay 20% after deductible at any provider. Out-of-Network (Tier 3) mental health services will accumulate toward the in-network deductibles and out-of-pocket maximums; however, you will be required to 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 full-time, part-time, and seasonal employees, as well as elected officials. Additionally, your legal spouse/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 visiting triadeap.com (username: pitkin; password: county).



Health Savings Account

If you enroll in the Pitkin County CDHP medical 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.

HSA Eligibility

If you are enrolled in the Pitkin County CDHP medical plan, you must open an HSA to receive contributions.

You are required to provide documentation on your U.S. citizenship status and mailing address in order to begin making contributions. You are responsible to open an HSA Bank account or deductions and contributions will not be processed.

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/partner.
- You are covered by a health reimbursement arrangement through your legal spouse/partner.
- You are covered by a health care flexible spending account (FSA) (however, 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 six months prior to electing Medicare. Your contributions may not exceed the prorated amount for the time in which you are eligible to contribute.**
- You have received Veterans Administration Benefits in the last three months.

2021 HSA Annual Contributions

Coverage Level	Pitkin County HSA Contribution ¹	2021 IRS HSA Limits	Your Maximum Contribution ²
Employee Only	\$1,000	\$3,600	\$2,600
Employee + Legal Spouse/ Partner	\$1,680	\$7,200	\$5,520
Employee + Child(ren)	\$1,680	\$7,200	\$5,520
Employee + Family	\$1,872	\$7,200	\$5,328

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

(2) If you are age 55+ by December 31, 2021, you may contribute an additional \$1,000 for the 2021 plan year. Be sure to elect the 55+ election in Munis Employee Self Service (ESS) when submitting your enrollment.

Health Savings Account

Qualified HSA Expenses

- Funds in your HSA can be used for your eligible expenses and those of your legal spouse/partner and eligible dependents, even if they are not covered by the Pitkin County CDHP medical plan.
- A complete list of eligible expenses can be found at [irs.gov/pub/irs-pdf/p502.pdf](https://www.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.
- Contact HSA Bank to learn more about investment opportunities at 800-357-6246 or visit hsabank.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. However, you may participate in a limited purpose health care FSA (for dental and vision expenses only). See page 18 for information on FSAs.

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 hcpdirectory.cigna.com, then enter Address, City, or Zip Code > select Doctor By Type > Dentist > Log In or 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 official plan documents for additional information on coverage and exclusions, which can be found in the Benefits Library on the [Pitkin County Information Network](#) (PCIN).

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	\$1,500	

(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.

Dental Insurance Costs

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

Coverage Level	Dental Plan				
	Employee Pays Per Pay Period (24)	Employee Pays Monthly	County Pays Monthly	Total Monthly Premium	Monthly COBRA Rates ²
Employee Only	\$0.00	\$0.00	\$55.32	\$55.32	\$56.43
Employee + Legal Spouse/ Partner¹	\$9.74	\$19.48	\$69.78	\$89.26	\$91.05
Employee + Child(ren)	\$8.71	\$17.42	\$63.58	\$81.00	\$82.62
Employee + Family¹	\$19.47	\$38.94	\$69.92	\$108.86	\$111.04

(1) Legal spouses/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 + legal spouse/partner or family coverage tiers, will pay 25% of the cost of coverage.

(2) COBRA rates include 2% administration fee.

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. You may also contact the Alight Concierge Service for assistance in locating an in-network provider. Please see page 9 for additional details on this service.

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 in the Benefits Library on the [Pitkin County Information Network](#) (PCIN).

Summary of Covered Benefits	Vision Plan	
	In-Network	Out-of-Network
Eye Exam (every 12 months)	\$10 copay	Reimbursement up to \$45
Standard Plastic Lenses (every 12 months) Single/Bifocal/Trifocal	\$25 copay	Reimbursement up to \$30/\$50/\$65
Frames (every 12 months)	\$180 allowance + 20% off balance	Reimbursement up to \$70
Contact Lenses (every 12 months 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

Vision Insurance Costs

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

Vision Plan					
Coverage Level	Employee Pays Per Pay Period (24)	Employee Pays Monthly	County Pays Monthly	Total Monthly Premium	Monthly COBRA Rates ²
Employee Only	\$0.00	\$0.00	\$9.60	\$9.60	\$9.79
Employee + Legal Spouse/ Partner¹	\$1.02	\$2.04	\$13.32	\$15.36	\$15.67
Employee + Child(ren)	\$1.02	\$2.04	\$13.64	\$15.68	\$15.99
Employee + Family¹	\$3.07	\$6.14	\$19.14	\$25.28	\$25.79

(1) Legal spouses/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 + legal spouse/partner or family coverage tiers, will pay 25% of the cost of coverage.

(2) COBRA rates include 2% administration fee.



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 Discovery Benefits. Log into your account at discoverybenefits.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 (if you fund an HSA)

If you fund an HSA, you can also fund a limited purpose health care FSA. The limited purpose health care FSA can only be used for dental and vision expenses. **The limited purpose health care FSA maximum contribution is \$2,750 for the 2021 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/partner to work or attend school full time. Eligible dependents are children under 13 years of age, or a child over 13, legal spouse/partner, 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 2021 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 2021 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 folder in the Benefits Library on the [Pitkin County Information Network \(PCIN\)](#).

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 transit passes and vanpooling in 2021 is \$270 per month. The maximum contribution for parking in 2021 is \$270 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:

- **For the limited purpose health care FSA, you can only roll over \$550 at the end of the plan year; any amount in excess of \$550 will be forfeited. The final date to incur services under this plan is December 31, 2021; however, you have until April 13, 2022, to submit claims incurred in 2021.**
- **Dependent care FSA dollars are use it or lose it (no roll over allowed). This plan offers a grace period allowing you to incur services until March 15, 2022; you have until April 13, 2022, to submit claims for reimbursement.**
- **Transportation FSA dollars will continue to roll over year to year.**
- 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 Cigna to you, your legal spouse/partner, and your dependent children **at no cost**. 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/partner***: \$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/partner, or dependent child. An employee who is the legal spouse/partner or dependent of another employee may not be insured as both an employee and legal spouse/partner 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. Please see plan document for details.

Voluntary Life and AD&D Insurance

Pitkin County provides you the option to purchase voluntary life and voluntary AD&D insurance for yourself, your legal spouse/partner, and your dependent children through Cigna. You must purchase voluntary coverage for yourself in order to purchase coverage for your legal spouse/partner and/or dependents.

Please note, voluntary life and voluntary AD&D are two separate elections. The coverage options shown below apply for both voluntary life and voluntary AD&D insurance.

- **Employee¹:** \$10,000 increments up to \$500,000 or 5x annual salary, whichever is less; guarantee issue: \$200,000²
- **Legal spouse/partner¹:** \$5,000 increments up to \$500,000 or 100% of the employee's election, whichever is less; guarantee issue: \$25,000²
- **Child(ren):** Live birth to 6 months: \$1,000 benefit (regardless of amount of insurance purchased); guarantee issue—\$1,000²; 6 months to age 26: \$2,000 increments up to \$10,000; guarantee issue—\$10,000²

(1) Age reduction schedule applies. Please see plan document for details.

(2) Voluntary AD&D insurance is not subject to evidence of insurability, and therefore the guarantee issue amount does not apply.

Evidence of Insurability (EOI) for Voluntary Life Insurance

You may need to engage your doctor to complete the EOI paperwork for Cigna. After paperwork is received, it will take Cigna 30–60 days to review and make a determination of coverage. Contributions will not be withdrawn from your paycheck until coverage has been approved.

- **New hires or life events:** If you are a new hire or have experienced a qualifying life event, you and your dependents can elect coverage up to the guarantee issue amount without submitting EOI. If you do not enroll in coverage as a new hire and choose to enroll during a subsequent annual open enrollment period, you will be required to submit EOI for any amount of coverage.
- **Open enrollment:** During open enrollment, if you are currently insured under the voluntary life insurance, you may increase your benefit by \$10,000 increments up to \$20,000, as long as the total benefit does not exceed the guarantee issue amount, without submitting EOI. If your legal spouse/partner is currently insured under the voluntary life insurance, he or she may increase their benefit by \$5,000 increments up to \$10,000 (not to exceed the employee's total coverage amount), as long as the total benefit does not exceed the guarantee issue amount, without submitting EOI. If you and/or your legal spouse/partner wish to elect coverage in excess of the increment limitations outlined above or guarantee issue amounts, you must submit EOI.

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

Guarantee Issue Amount

This means the amount of insurance you are **guaranteed** without having to submit evidence of insurability or a statement of health.



Voluntary Life and AD&D Insurance

Voluntary Life and Voluntary AD&D Insurance Costs

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

Monthly Voluntary Life Rates			
Age	Employee Rate Per \$10,000 of coverage	Legal Spouse Partner 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	

Monthly Voluntary AD&D Rates	
Employee Per \$10,000 of coverage	\$0.50
Legal Spouse/ Partner Per \$5,000 of coverage	\$0.25
Child Per \$1,000 of coverage	\$0.030

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



Disability Insurance

Short-Term Disability Insurance

Pitkin County automatically provides short-term disability (STD) insurance through Cigna to all eligible employees **at no cost**. STD insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury. Benefits will be reduced by other income, including state-mandated short-term disability plans.

- **Benefit (less than five years of service):** 60% of base weekly pay up to \$1,500 per week
- **Benefit (more than five years of service):** 75% of base weekly pay up to \$1,500 per week
- **Eligibility:** First of the month following 90 days of employment plus working 20 or more hours per week
- **Elimination period:** 14 days (after satisfying your eligibility period)
- **Benefit duration:** Up to 90 days (includes elimination period)

Long-Term Disability Insurance

Pitkin County automatically provides long-term disability (LTD) insurance through Cigna 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 in the Benefits Library on the [Pitkin County Information Network](#) (PCIN).

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.

Voluntary Accident Insurance Rates		
Coverage Level	Employee Pays Per Pay Period (24)	Employee Pays Monthly
Employee Only	\$7.05	\$14.10
Employee + Legal Spouse/Partner¹	\$11.82	\$23.63
Employee + Child(ren)²	\$11.54	\$23.08
Employee + Family^{1,2}	\$16.13	\$32.26

(1) Legal spouses/partners 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/partner or family coverage tiers, will pay 25% of the cost of coverage.

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

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. An amount equal to 13% of your gross income will be contributed to the Pitkin County Public Employees Retirement Plan.

See below for the vesting schedule. Two loan programs are available. Visit cra-online.empower-retirement.com for more information.

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

Note: Your completed [enrollment form](#) should have been submitted to Human Resources during the on-boarding process as a new hire.

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. A loan program is available. Visit cra-online.empower-retirement.com for more information.

If you'd like to enroll or make changes to your contribution, please complete the following:

- If you are opening a 457(b) account, complete the [docusign form](#) and make changes in Munis ESS.
- If you already have a 457(b) account open and want to make changes to your contributions, you can do so in Munis ESS under your current benefits section. All contributions changes are effective after the 1st of the following month when the change is accepted.

All other forms can be located in your [Empower Participant Portal](#).

Pitkin County Retirement Matching Benefit

Pitkin County will match 1% of an employee's gross salary into the 401(a) Pitkin County Employees Retirement Plan every pay period contingent upon the employee voluntarily electing and actively contributing 1% of their gross salary into the 457(b) governmental plan administered by CRA.

For employees electing to participate in this plan, with the Employer match of 1%, plus the already existing 401(a) contribution by Pitkin County, employees will receive 14% of gross salary in their 401(a) account.

In order to participate and receive the matching 1% of gross salary, you should select to make a pre-tax contribution of at least 1% in Munis Employee Self Service (ESS). If opening an account for the first time, your 457(b) enrollment forms need to match your election submitted in Munis ESS.

1. Select the "457B(%)—PRETAX PC 1% MATCH" option in the Munis ESS.
2. Make a minimum contribution of 1%
3. If you are opening an account, complete the [docusign form](#). Your 457(b) enrollment forms need to match your elections submitted in Munis ESS.

Other Benefits

Listed below are the current approved benefits for regular status employees, subject to the provisions within the Employee Handbook and annual appropriation of the Board of County Commissioners.

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 Policy

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
- Memorial Day
- Independence Day
- Labor 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.

Fitness/Well-Being

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 this [policy](#).

Other Benefits

Employee Home Ownership Program

There are two programs to support employee home ownership: a down payment assistance program and a deed restricted program. Please contact Human Resources for more information on the 2021 plan details.

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.

Health and Well-Being

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, please see this [policy](#).

Bus Passes

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

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. Please contact Human Resources for more information or review this [policy](#).

Solid Waste Center

Employees are eligible to bring in \$100 worth of items (trash, brush, paint, electronics, etc.) into Pitkin County’s Solid Waste Center at no charge. You will be provided with two vouchers each of \$50 value to use. Employees are entitled to 50% off any purchases. Cash or check will be accepted for compost, topsoil, or screened rock.

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.

Liberty Mutual Personal Insurance Program

Employees receive an exclusive group discount off of already competitive rates for personal auto, homeowners, and various other lines of insurance coverage. There is also a choice of payment options, including payroll deductions.



& Other Benefits

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.

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.

Apple Employee Purchase Program

Pitkin County employees are eligible for preferred pricing on select Apple products. To place your order, visit apple.com/us_epp_5000250/shop or call 800-MY-APPLE.

Aspen Chamber Discounts

For more details on this discount program, visit aspenchamber.org/membership/member-benefits.

EMPLOYEE BENEFITS

Benefit plans effective January 1, 2021–December 31, 2021

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

Phone: 970-920-5240

Provider/Plan	Contact Number	Website/Email
Medical —Allegiance	855-333-1009	askallegiance.com/pitkin
Prescription Drug — Express Scripts administered by RxBenefits	800-334-8134	express-scripts.com
Telehealth —MDLIVE	877-753-7992	mdlive.com/allegiance
Health Care Concierge —Alight	800-513-1667 ext. 675	houston.pritchard@alight.com
Employee Assistance Program —Triad EAP	877-679-1100	triadeap.com
Health and Well-Being Program —Joanna Rybak	970-230-1073	joanna.rybak@pitkincounty.com
Health Savings Account —HSA Bank	800-357-6246	hsabank.com
Dental —Allegiance	855-333-1009	askallegiance.com/pitkin
Vision —VSP	800-877-7195	vsp.com
Flexible Spending Accounts —Discovery Benefits	866-451-3399	discoverybenefits.com
Life and Disability Insurance —Cigna	800-362-4462	cigna.com
Voluntary Accident —Cigna	800-754-3207	cigna.com
Retirement Savings Plans — Colorado Retirement Association	800-352-0313	cra-online.empower-retirement.com
Personal Insurance Program —Liberty Mutual	800-290-7841	libertymutual.com
Pre-Paid Legal Services —LegalShield	800-654-7757	legalshield.com/info/pitkincounty

This summary of benefits is not intended to be a complete description of the terms and conditions of Pitkin County's insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Pitkin County maintains its benefit plans on an ongoing basis, Pitkin County reserves the right to terminate or amend each plan, in its entirety or in any part at any time.

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