

# TOTAL REWARDS & EMPLOYMENT INFORMATION

**Human Resources Division** 

Presented as a matter of information only — this is not a contract document

# The Paid Time Off annual accrual is based on full-time months of service at Denver Water

0 - 48 months = 13 days (104 hours) 49 - 108 months = 18 days (144 hours) More than 108 months = 23 days (184 hours)

Relevant experience may apply.

#### **Personal Leave**

- Nine personal leave days per year. Personal leave days are use it or lose it.
- New hires will receive pro-rated personal leave starting with the month of hire.

#### **Holidays**

- 1. Eleven paid holidays.
- 2. If holiday falls on Sunday, Monday is day off.
- 3. If holiday falls on Saturday, Friday is day off.
- If a holiday falls on any other day of the week, it will be observed on that day.

**Benefit eligibility**: Employees hired before the 15th of the month will be eligible for benefits the 1st of the next month. Employees hired after the 15th of the month, will begin the 1st day of the following month.

# Medical Benefits (www.mycigna.com) {Dependent verification required}

Denver Water Health Care Benefit Plans administered by Cigna
•High Plan
•Low Plan
•HDHP Plan
Employee is eligible to enroll within 30 days of employment.
Denver Water will contribute to the cost of medical and dental benefits. Subsequently, employee and Denver Water share cost of coverage for medical.

# Vision Coverage (www.superiorvision.com) {Dependent verification required}

- 1. The vision coverage is administered through Superior Vision Plan as an optional employee paid benefit.
- 2. \$30 copayment for materials.
- Coverage includes eye exams at no charge, lenses and frames up to the maximum, and a \$130 allowance for frames and contact lenses. See vision brochure for details on the plan.
- 4. Can use optometrist, ophthalmologist or optician for services.

# Dental Coverage (www.deltadentalco.com) { <u>Dependent verification required</u>}

- Employee and Denver Water share cost of coverage for the PPO Plus Premier dental plan.
- Diagnostic and preventive services paid in full, with copayment requirements and deductibles for procedures, depending on network.
- 3. Maximum annual benefit of \$1,250/\$1,500.
- Orthodontia coverage 50% up to \$2,000, depending on network.

Health Savings Account (hsabank.com) eligible at time of hire Paired with the enrollment of the high deductible health plan (HDHP) employees will be eligible for \$500/year for individual and \$1000/year for family. Must be enrolled in HDHP.

#### Life Insurance Plan

# {Dependent verification required}

- Life Insurance and Accidental Death and Dismemberment Insurance is provided for regular status employees.
- Amount Denver Water pays for each employee is approximately 1.5 times annual salary.
- 3. Coverage becomes effective when regular status is achieved.
- Employee can purchase up to three times salary or \$350,000, which ever is less, without evidence of insurability.
- 5. Four times pay, evidence of insurability is required.
- 6. Life insurance is reduced to 65% at age 70 and 50% at age 75.

# Voluntary Spouse/Child Term Life Insurance Program {Dependent verification required}

Employees may purchase voluntary spouse/child term life insurance. Coverage becomes effective when regular status is achieved.

#### Spouse:

- 1. \$10,000 to \$100,000 increments of \$10,000.
- 2. Amounts may not exceed 50% of employee life amount.
- 3. \$50,000 guaranteed issue limit.
- 4. Age reduction of 70% at age 70.
- Coverage is offered when regular status is achieved. Children:
- 1. \$5,000 or \$10,000 for unmarried children from birth-age 26.
- 2. Coverage is offered when regular status is achieved.

#### Voluntary Critical Illness (cigna.com) eligible at the time of hire.

- Critical Illness Insurance pays a lump sum benefit directly to you if you are diagnosed with a covered illness such as a heart attack, stroke or cancer.
- This benefit reduces or eliminates the often catastrophic financial impact of getting seriously ill.

# **Voluntary Accident Insurance (cigna.com)** eligible at the time of hire.

- A serious injury can result in significant out-of-pocket costs, even with quality medical insurance.
- Accident Insurance pays a lump sum benefit directly to you if you suffer a range of covered injuries such as a fracture, burn, ligament damage or major concussion.
- 3. The benefit amount is determined by the type and severity of the injury, and the treatment services provided.

# Disability Salary Continuance Plans (portal.unum.com)

- 1. Short-Term Disability Insurance.
- (a) 14 day waiting period.
- (b) A benefit level up to a maximum of \$1,500 per week, not to exceed 70% of employee's base weekly earnings.
- (c) There is no cost to the employee for the coverage.
- (d) Coverage becomes effective when Regular status is achieved.
- 2. Long-Term Disability Insurance.
- (a) A benefit level of 66.67% of pre-disability wages reduced by the amount of Social Security and Workers' Compensation benefits received. Maximum benefit is \$10,000 per month.
- (b) Benefits commence 12 weeks following last day worked, and continue during disability according to Plan provisions.
- (c) There is no cost to the employee for the coverage.
- (d) Coverage becomes effective when Regular status is achieved.

#### Flexible Spending Accounts (flexmadeeasy.com)

Allows regular status employees to use pre-tax earnings to pay dependent care and unreimbursed medical and dental expenses.

### **Employee Assistance Plan (cigna.com)**

- Provides counseling and assessment for all employees and their families with personal problems on a confidential basis.
- 2. First six visits are free.

#### RTD

RTD Eco Passes are available to all introductory and regularstatus employees. Available in Human Resources.

### Retirement Plan (myplan.johnhancock.com)

- 1. Type of retirement:
  - (a) Regular retirement.
  - (b) Early retirement.
- 2. Optional methods of payment to surviving spouse.
- 3. Pre-retirement spouse's death benefit providing a monthly retirement benefit of 50% of the employee's accrued pension with eligibility requirement of 5 years of service.
- 4. \$5,000 death benefit after retirement if pension paid in annuity only.
- 5. Vesting provision: Five years of service.
- Retirement Plan cost is shared by Denver Water and employee contributions.
- 7. Refer to Retirement Plan document.

# Supplemental Retirement Savings Plan — 401k Plan (empower.com)

For each pre-tax dollar employees invest through payroll deferral, Denver Water will also invest a dollar, up to 3% of employees published hourly base pay or salary earned while employee is a participant.

### Deferred Compensation Plan — 457 Plan

Through payroll deferral, provides a voluntary supplemental retirement saving vehicle for regular-status employees.

#### **Retirement Financial Planning Reimbursement**

Employees can receive reimbursement up to a maximum of \$2,000 during their employment with Denver Water. Employees are eligible for \$500 after obtaining regular status.. An additional benefit of \$500 will be available after 5 years of service. \$500 after 10 years and an additional \$500 will be available within 5 years of retirement eligibility.

### **Overtime**

- Time worked over 40 hours in a work week will be paid to employees classified as non-exempt at 1.5 times their salary for overtime worked.
- PTO, personal leave, deferred holidays, suspension time and no-pay will <u>not be counted as time worked</u> for the pupose of determining the 40 hours worked in a week.

#### **Shift Differential**

- 1. 6:00 p.m. to 11:00 p.m. additional 7.5% per hourly rate
- 2. 11:00 p.m. to 6:00 a.m. additional 10% per hourly rate

#### Injury Pay and Workers' Compensation

When employee is injured on the job, state law provides a three-day waiting period before payment will be made by Workers' Compensation.

### **Annual Military Leave Pay**

Leave with pay is granted not to exceed 15 calendar days.

#### **Social Security**

Social Security payments are deducted according to federal law and Denver Water pays an amount equal to employee's contribution.

#### **Spot Award Program**

A program to recognize employees for their efforts by offering awards on the spot in recognition of performance beyond an employee's normal scope of responsibilities.

## **Employee Wellness Program (mycigna.com - MotivateMe)**

Denver Water has a wellness program for employees who choose to participate. Be sure to register at mycigna.com and complete the health assessment. Once completed, employees can engage in other health-related activities like completing health screenings and wellness challenges to earn incentives throughout the year.

### **Jury and Witness Duty Pay**

All employees are granted time off for service as jurors or witnesses, as outlined in the Personnel Policies.

#### **Bereavement Leave**

Introductory and regular status employees may request supervisory approval for up to 32 hours of leave to attend the funeral and make any necessary arrangements as outlined in the Personnel Policies.

# Family and Medical Leave Act (portal.unum.com)

The FMLA entitles eligible employees to take up to 12 weeks of unpaid, job-protected leave in a rolling 6 month period for specified family and medical reasons. FMLA is administered by Unum.

To be eligible for FMLA, an employee must have worked for Denver Water for a total of 6 months. It is the employee's responsibility to initiate the FMLA process with Unum.

#### **COFAM Leave**

Introductory and regular status employees may request COFAM leave if they do not have adequate PTO and personal leave to take paid time off for a qualifying and approved leave as outlined in the Personnel Policies. It is the employee's responsibility to initiate the COFAM process with Unum.

### **Educational Refund**

An employee, after obtaining regular status, may take approved course(s), and upon successful completion, be reimbursed for 100% of tuition costs subject to a maximum refund of \$5,250 per year.

### **Introductory Period**

All new employees are required to serve approximately six months, based on starting date, on introductory status. If an employee, during this period, is determined to be unsatisfactory, dismissal for cause may result, with the employee having a right to respond in writing.

#### Regular Part-time Benefits:

Part-time benefits are pro-rated based on the part-time work schedule. The 20-29 hour per week part-time work schedule will have 50% of full-time employee benefits and the 30-39 hour per week part-time work schedule will have 75% of full-time employee benefits.

#### **Equal Employment**

Denver Water is an Equal Employment Opportunity employer.

### **Alternative Hybrid Work Schedules**

All employees may be eligible to request an alternative work schedule. To request a AWS, log into Employee Self-Service.

#### Inflov

Denver Water's Intranet site, is a resource which provides significant detail and summarizes important information about all of the benefit and retirement plans.

### **Personnel Policies**

All benefits are subject to change and all employees must comply with the rules and regulations as outlined in the Personnel Policies.