

# Understanding Your Benefits

Here's a quick guide of what benefits the City offers employees. Please email questions to [HRBenefits@westminsterco.gov](mailto:HRBenefits@westminsterco.gov) or visit [grco.de/COWBenefits](http://grco.de/COWBenefits) for a more comprehensive look at your benefit options.

## Health Insurance

The City offers a robust health benefits package that supports the health of you and your family. The following plans are offered:

- Medical: Aetna POS II, Aetna Whole Health, Kaiser
- Dental: Delta Dental

## Wellness Perks

- Wellness members who are non-smokers will receive a reduction of \$20, \$40, or \$60 per month.
- Free access to recreation centers plus discounts for family members
- Free or reduced cost of health screenings and educational programs

## The Center for Healthy Living

“The Center” supports our culture of well-being with a holistic approach to health. Benefits include (dependent on medical plan):

- Free access to the clinic during work hours for acute and chronic care
- Free Health Risk Assessment and Consultation for wellness members
- Free generic/non-narcotic medication

## Support Line - Employee Assistance Program

- Free and confidential 24/7 access to the EAP
- Confidential counseling, text therapy, and work life resources

## Flexible Spending

Set aside your pre-tax dollars to spend toward medical expenses and dependent care expenses. The medical FSA is limited to a \$3,200 max, and dependent care is \$5,000.

Employees who opt-out of the City's coverage may be eligible for an FSA match up to \$500.

## Leave

- 100\* hours of holiday plus 20 hours of floating holiday every year
- 120\* hours of sick leave every year
- Accrue up to 280\* hours of vacation

\*Prorated by FTE and adjusted for Fire personnel

## More Voluntary Benefits

- Long-Term Care
- VSP Vision Insurance
- Accident Insurance
- Critical Illness Insurance
- ARAG Legal Insurance
- ColleagueInvest

## Tuition Reimbursement

The Tuition Reimbursement Program provides reimbursement for a portion of the tuition and fees for successful completion of an approved education or training program after one-year of employment and at 50% of tuition and fees to a maximum of \$3,000 per year.

# Planning For Your Future

Below is a summary of retirement plans the City offers employees.

## Primary Retirement Plan

### General Benefited Employees

- Eligible employees are required to participate in the Employee 401(a) Defined Contribution Plan.
- The mandatory employee contribution rate is 11.50% on a pre-tax basis and fully vested.
- The City contributes 11.75% and fully vested after five years.
- The employee controls how the contributions are invested. Various mutual funds and target date funds are available.
- Employees in the 401(a) may designate 1-25% of the 401(a) contributions into a Retirement Medical Savings Account (RMSA). Funds in the RMSA may be used for reimbursement of qualified health care expenses after separation of employment on a tax-free basis.

### Uniformed Fire and Police Employees

- Eligible employees are required to participate in the Defined Benefit Component of the Statewide Retirement Plan under the Fire and Police Pension Association.
- The mandatory employee contribution rate is 12% on a pre-tax basis.
- The City contributes 10% and fully vested after five years.
- Normal retirement defined as 25 years of service credit and age 55 OR eligible for Rule of 80 with a minimum age of 50.

## Voluntary Supplemental Plan

- Employees may contribute into the 457(b) Deferred Compensation Plan on a pre-tax and/or Roth after-tax basis in addition to the primary mandatory retirement plan.
- New employees are automatically enrolled at 6% on a pre-tax basis with 1% annual increases until the contribution rate reaches 10%. Employees may opt-out of the auto enrollment at any time and select a different contribution rate.
- The employee controls how the funds are invested. Various mutual funds and target date funds are available.
- The maximum contribution allowed into the 457(b) Deferred Compensation Plan is \$23,000 in 2024 for employees 49 and younger. Employees 50 and older may contribute up to \$30,500.
- Funds in this plan are available for withdrawal upon full separation from the City of Westminster. (No early withdrawal penalty.)

## Social Security

- Employees do not contribute to Social Security, and do not earn any qualifying quarters toward Social Security while employed at the City of Westminster.
- Employees pay a 1.45% Medicare tax on earnings.
- Employees entitled to a Social Security benefit based on work performed outside of the City of Westminster may be subject to the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).