2026

City of Louisville
COLORADO ▪ SINCE 1878

EMPLOYEE BENEFITS GUIDE

revision date: 1/21/2026

This guide replaces all previous versions issued prior to this date.

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Let's Get Started

Our employees are our most valuable asset. That's why we offer benefits that support your physical, emotional, and financial health.

Understanding your benefits and knowing how to use them is just as important as having access to them. Review this guide to learn about the benefits available to you for the 2026 plan year.

Four Things To Consider

1.Do you prefer to pay MORE for medical insurance out of your paycheck, but less when you need care?
2.Or, do you prefer to pay LESS out of your paycheck, but more when you need care?
3.What PLANNED medical services do you expect to need in the upcoming year?
4.Are you able to BUDGET for your deductible with pre-tax dollars from your paycheck in an HSA or FSA?

WHAT'S NEW FOR 2026!

We're committed to supporting your health and wellbeing.
Each year, we review our benefits to ensure they continue to provide the coverage, flexibility, and value you deserve. This year, we're please to share there are no increases to medical, vision and the voluntary coverages. However, due to rising costs for dental coverages, there will be a small increase to dental plan premiums for 2026. We've worked hard to keep these increases as minimal as possible while continuing to offer comprehensive plans and valuable programs to support you and your family. We appreciate your understanding and are proud to continue investing in benefits that make a real difference — for your health, your family, and your future.

Good News for 2026!
Starting 1/1/2026, you can contribute more to your Health Care FSA and your Dependent Care FSA!

- Health Care FSA: Up to $3,400
- Dependent Care FSA: Up to $7,500 per household / Up to $3,750 (married individuals filing separately)

More savings for your family's care — that's something to celebrate!

Also starting on January 1, 2026, you'll be able to contribute more to your HSA — giving you even greater tax-savings for your health care!

Here are the new limits:

- Self-only coverage (HDHP): you can contribute up to $4,400.
- Family coverage (HDHP covering more than just you): you can contribute up to $8,750.
- If you're age 55 or older by year-end, you're still eligible for the $1,000 "catch-up" contribution in addition to these amounts.

This change helps you supercharge your savings — pre-tax dollars now go even further for current or future medical expenses.

MissionSquare
The City of Louisville is pleased to announce that employees now have access to a brokerage account at no cost. A brokerage account offers broader investment options, greater control and the convenience of consolidating your accounts in one place.
For more information visit Louisville Employee Benefits HUB.

WHO'S ELIGIBLE FOR BENEFITS?

Employees

Tier 1: The level of benefits an employee is eligible to receive who is authorized to work 36 –40 hours per week on a regular basis.
Tier 2: The level of benefits an employee is eligible to receive who is authorized to work 30 –35 hours per week on a regular basis.

Eligible Dependents

- Your spouse
- Your Common Law Spouse or Domestic Partner (Affidavit required)
- Natural, adopted, or step-children up to age 26
- Children over age 26 who are disabled and depend on you for support
- Children named in a Qualified Medical Child Support Order (QMCSO)

WHO PAYS

Some benefits are 100% paid by the City of Louisville, while others require that you contribute.

Benefit	You Pay	City Pays
Medical Insurance	X	X
Dental Insurance	X	X
Vision Insurance	X	X
Health Savings Account	X	X
Flexible Spending Accounts	X	
Basic Life and AD&D Insurance		X
Supplemental Life and AD&D Insurance	X	

Benefit	You Pay	City Pays
Disability Insurance		X
Accident Insurance	X	
Critical Illness Insurance	X	
Hospital Indemnity Insurance	X	
Lifestyle Savings Account		X
Employee Assistance Program		X
Legal Assistance / ID Protection	X	

Enrolling in 2026 Benefits

Employee Self Service

Open enrollment is completed online through Employee Self Service (ESS):
https://selfservice.louisvilleco.gov/ess
Same username and password as login to a City computer.

Before You Enroll

- Know the date of birth, social security number, and address for each dependent you will cover.

Do I Need To Enroll?

If you do not have any changes to make for your 2026 benefits, you still must enroll and accept your 2026 elected benefits. Your elections during the Annual Open Enrollment period will be effective January 1, 2026, provided you have met the eligibility requirements.

If you are a newly hired employee or are newly eligible for the plans, your effective date is the first day of the month following or coinciding with your date of hire.

When To Enroll

- You can only sign up for benefits or change your benefits at the following times:
- Within 7 days of joining the City of Louisville as a new employee.
- During the annual benefits enrollment period.
- Within 31 days of a qualifying event.

The choices you make at this time will remain in place through December 31, 2026, unless you experience a qualifying life event as described in the next section. If you do not sign up during your initial enrollment period, you will not be able to elect coverage until the next open enrollment period.

Changing Your Benefits

If you choose not to enroll during Open Enrollment or your eligibility period, you will be required to wait until the next annual Open Enrollment, unless you have a qualifying change of status as defined by the IRS (listed below). Please note that some coverages are not subject to Annual Open Enrollment.

You may only enroll, add family members, or cancel your elections during the Annual Enrollment period, or within 31 days of experiencing a qualifying life status change, including:

- Change in legal marital status
- Change in the number of dependents or dependent eligibility status
- Change in employee status that effects eligibility for you, your spouse, or dependent child(ren)
- Relocation outside of HMO service area
- Termination of commencement of employment for you, spouse, or dependent
- Change in an individual's eligibility for Medicare or Medicaid/CHIP*
- Your dependent child satisfies or ceases to satisfy the requirements for coverage because of age
- Qualified Medical Child Support Order

**Events related to Medicaid/CHIP get 60 days to notify employer*

MEDICAL INSURANCE

Kaiser Permanente
The City of Louisville currently offers medical insurance through Kaiser Permanente to all benefited employees. Coverage starts on the first day of the month following or coinciding with your date of hire. Coverage is also extended to your spouse and eligible dependents *(see Eligible Dependents definition of page 4).

Employees who waive health insurance coverage and subsequently experience a qualified change in their status may enroll in a City-provided health insurance plan within thirty-one (31) calendar days of the qualifying event. Because plan choices and features may change from year to year, more details are provided in the annual plan summary, insurance plan documents, and other enrollment materials. The Summary Plan Description document describes in detail what coverage is provided, and what constitutes an eligible dependent.

The City offers two types of medical plans through Kaiser Permanente: a Deductible Health Maintenance Organization (DHMO), and a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA).

Deductible HMO Plan (DHMO)
With a DHMO Plan most doctor visits, lab tests, and prescriptions are available for a copay or coinsurance amount, even before you have reached the calendar year deductible. Most preventative services, such as well baby/child visits, routine physicals and mammograms are covered at no cost and are not subject to the calendar year deductible. If you have services that are subject to the deductible, such as hospitalizations you will be required to meet the calendar year deductible before plan benefits will be paid.

High Deductible Health Plan (HDHP)
Members will pay 100% of the doctor office visits ,prescriptions, hospitalizations, etc., until the calendar year deductible is met. Once the deductible is met, covered medical, prescriptions, and hospitalizations will be provided for a copayment or coinsurance amount. The High Deductible Health Plan has minimums and maximums that are determined annually by the Internal Revenue Service (IRS) and are subject to change.

No Cost Options

- **Chat –** Live messaging with a KP doctor from 6 a.m. to 10 p.m., 7 days a week. Used for routine and urgent (non-emergent) medical advice.
- **E-mail** – Email your physician's office via KP's secure message center and receive a response, typically within 24 hours.
- **E-Visit –** Fill out a brief questionnaire about your symptoms and receive personalized care from a nurse - typical response time is within 4 hours.
- **24/7 Advice Line –** Call the Appointment and Advice Contact Center (303-338-4545) 24/7 if you need routine or urgent medical or mental health advice, or if you need help choosing the right care option.

No Cost
ONCE DEDUCTIBLE IS MET

- **Scheduled Phone or Video Visits –** Schedule a video or phone visit with you KP doctor for the same quality care you would receive at an in-person visit.
- **24/7, On-Demand Phone & Video Visits –** Visit with a doctor anytime by video or phone. Get routine or urgent medical advice, referrals, prescriptions, and more.

KAISER PERMANENTE®

DISPATCH HEALTH

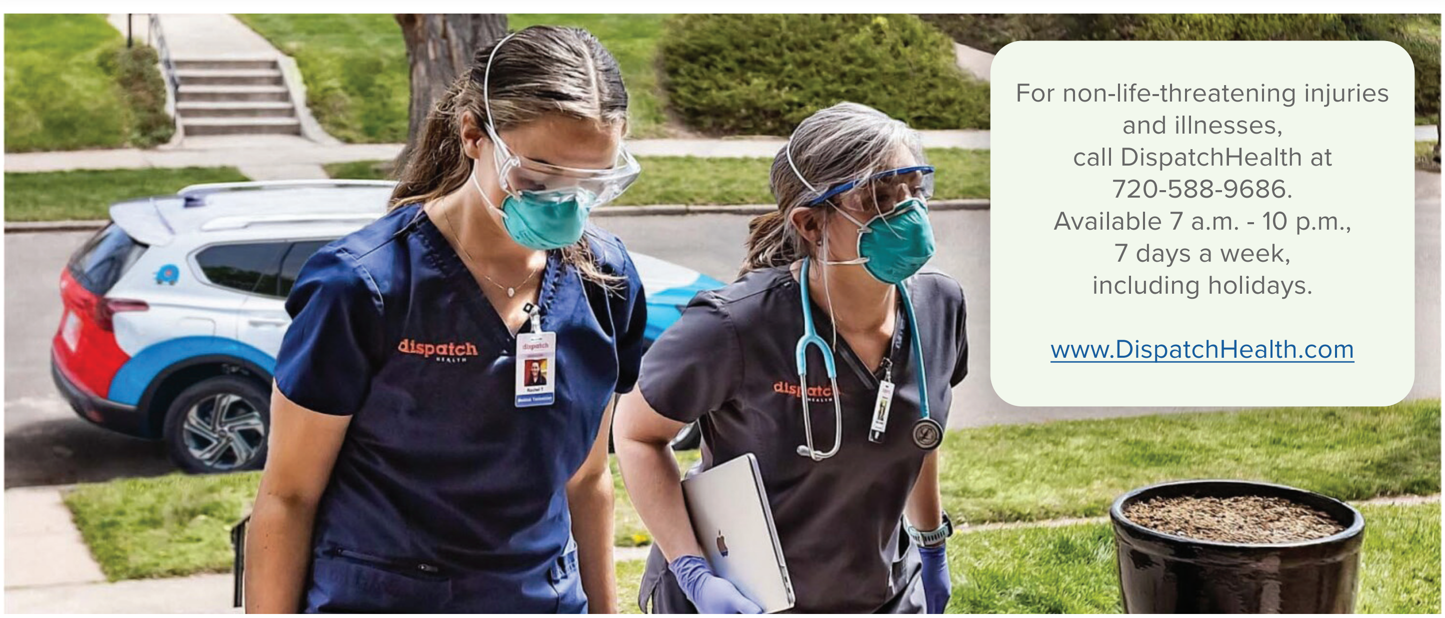
Same-Day, In-Home Medical Care

DispatchHealth brings medical care to you, in the comfort of your home.

Getting the medical care you need can be inconvenient and expensive—that's why we're bringing you a new way to receive medical care. DispatchHealth is teamed up with Kaiser Permanente to offer safe, convenient and affordable medical care in your home for urgent health needs that do not require an ER visit.* Get the care you need and recover comfortably at home.

How it works

- **Request care:**
  You can request DispatchHealth's services by calling 720-588-9686, using our mobile app or visiting our website at DispatchHealth.com. We are available 7 a.m. - 10 p.m., 7 days a week including holidays. No pre-registration required!
- **Explain Your Symptoms:**
  You'll provide a few details about your illness or injury and other information like your primary care provider's name.
- **A Medical Team You Can Trust:**
  We arrive within a few hours to provide treatment. Each team includes a nurse practitioner or physician assistant, along with a medical technician. An on-call emergency medicine physician is always available by phone for consultations.
- **We Take Care of the Rest:**
  We will call in any prescriptions you might need, update your doctor and work directly with Kaiser Permanente to process billing.



For non-life-threatening injuries and illnesses,
call DispatchHealth at
720-588-9686.
Available 7 a.m. - 10 p.m.,
7 days a week,
including holidays.

www.DispatchHealth.com

MEDICAL INSURANCE BENEFIT SUMMARY

KAISER PERMANENTE®

Plan Basics	DHMO		HDHP w/HSA	
Deductible (Individual/Family)	$250	$500	$2,500	$5,000
Plan Year/Calendar Year Ded.	Calendar Year		Calendar Year	
Embedded/Non-Embedded Ded.	Embedded		Aggregate	
Coinsurance (Plan/Member)	90%	10%	90%	10%
Maximum Out-of-Pocket (Individual/Family)	$2,000	$4,000	$3,500	$7,000
Out-of-Pocket Includes:	Ded./Coin./Med & Rx Copays		Ded./Coin./Med & Rx Copays	
Grandfather Status	Non-Grandfathered		Non-Grandfathered	
Network Benefits				
Office Visit Copay (Primary/Specialist, including in office Lab)	$30	$50	90% after deductible	
Preventive Care (Including in office Lab)	100% Covered, No Deductible		100% Covered, No Deductible	
Urgent Care	$50		90% after deductible	
Emergency Room	90% after deductible		90% after deductible	
Diagnostic Test (X-Ray/Blood Work)	90% after deductible		90% after deductible	
Advanced Imaging (MRI, CT, PET)	90% after deductible		90% after deductible	
Inpatient Hospital	90% after deductible		90% after deductible	
Outpatient Facility	90% after deductible		90% after deductible	
Inpatient Mental Health	90% after deductible		90% after deductible	
Outpatient Mental Health	$30		90% after deductible	
Acupuncture & Chiropractic Care	Not Covered*		Not Covered*	
Rx Copays				
Rx Deductible (Individual/Family)	None		Combined with Medical	
Retail Tier 1	$15		$20 after deductible	
Retail Tier 2	$40		$40 after deductible	
Retail Tier 3	$60		$60 after deductible	
Retail Tier 4	20% up to $250		20% up to $250	
Mail Order (3 month supply)	2x Retail		2x Retail	

** Non-Network services are not covered.*
**Check out the Kaiser Center for Complimentary Medicine http://www.kpccm.org/index.html for acupuncture and chiropractic services.*

Bi-Weekly Rates (24 paychecks) **HSA Contribution made monthly

Tier 1	DHMO			HDHP — HSA			
Premium Type	**Employee Share**	**City Share**	**Total Cost**	**Employee Share**	**City Share**	**Per Paycheck City HSA Contribution**	**Total Cost**
Employee Only	$52.54	$302.47	$355.01	$0.00	$248.28	$54.61	$302.89
Employee + Spouse	$155.77	$633.59	$789.36	$0.00	$551.21	$83.34	$634.55
Employee + Child(ren)	$131.22	$533.74	$664.96	$0.00	$464.29	$70.26	$534.55
Family	$263.15	$803.68	$1,066.83	$0.00	$744.87	$60.10	$804.97
Tier 2	**DHMO**			**HDHP — HSA**			
Employee Only	$90.53	$264.48	$355.01	$31.16	$217.12	$47.79	$296.07
Employee + Spouse	$235.37	$553.99	$789.36	$69.18	$482.03	$72.92	$624.13
Employee + Child(ren)	$198.27	$466.69	$664.96	$56.61	$407.68	$61.48	$525.77
Family	$364.15	$702.68	$1,066.83	$93.49	$651.38	$52.59	$797.46

HEALTH SAVINGS ACCOUNT (HSA)

A Health Savings Account (HSA), is an easy way to pay for healthcare expenses that you incur today and save for the expenses you may have in the future. It is a bank account that allows you to save, spend, and invest your money for healthcare expenses on a pre-tax basis. You must enroll in the High Deductible Health Plan (HDHP) offered by the City in order to contribute to the HSA.

You can contribute up to the limit set by the IRS (includes the City's contribution):
Individual: $4,400.00
Family: $8,750.00
Age55+ may contribute an additional $1,000 each year.

Reasons to love an HSA

- Tax-free –No federal tax on contributions, or state tax in most states. Withdrawals are also tax-free as long as they're for eligible healthcare expenses.
- No "use it or lose it" –Your balance rolls over year after year. You own the account and can continue to use it even if you change medical plans or leave the City.
- Use it now or later –Use your HSA for healthcare, dental, vision, and prescription expenses you incur now or save them for the future.
- Boost Retirement Savings –Once you have a balance of $1,000 in your HSA, you can choose to invest that money in mutual funds. The best part is that the money you invest grows tax-free! When you turn age 65, your HSA dollars can be spent, without penalty, on any expense (taxes apply).

Important Rules:
You must be enrolled in the City's HDHP Plan and, by enrolling, you understand you must complete the activation of your Health Savings Account through Rocky Mountain Reserve in order to receive employer or employee contributions to the Health Savings Account.

You are not eligible to participate in the Health Savings Account if:

- You are enrolled in a non-HSA-eligible medical plan (e.g., your spouse's HMO plan).
- You can be claimed as a dependent on someone else's tax return.
- You are enrolled in Medicare, TRICARE, or TRICARE for Life.
- You have received Veterans Administration benefits in the previous three months, unless you received treatment for a condition that was/is related to your service.

Additional rules apply. Please see IRS Publication 969 for more information.

FLEXIBLE SPENDING ACCOUNT (FSA)

A healthcare FSA allows you to set aside tax-free dollars to pay for healthcare expenses you expect to have in the coming year.

How the Rocky Mountain Reserve FSA works

- Estimate your out-of-pocket costs for the coming year. These eligible expenses include office visit copays, surgery, dental and vision expenses, prescription, and eligible over-the-counter items.
- You can contribute up to $3,400, the annual limit set by the IRS. Contributions are deducted from your paycheck on a pretax basis so no federal or state taxes will be taken on those amounts.
- Throughout the year, you use your FSA card to pay for services and products. Be sure to keep your receipts as you may be asked to substantiate an expense.

Health Flexible Spending Account / Limited Purpose Flexible Spending

- Allows you to pay for medical expenses not covered by your medical plan. Such as medical, hospital, lab, prescription, over-the-counter drugs, dental, vision, and hearing expenses.
- The entire amount you elect is available to you on January 1 or your benefits effective date.
- If you are enrolled in a HDHP with an HSA, you can enroll in a limited purpose medical spending account; however, the funds can only be used for dental and vision expenses.
- 2026 IRS allowable maximum is $3,400.

Dependent Care Flexible Spending Account

- Allows for pre-tax deductions to pay for dependent care expenses.
- Eligible Costs:
  - Day care & day camp costs (age 12 & under)
  - Caregivers for disabled dependents (over age 13)
  - Caregiver expenses for any dependent you claim on your income tax return who is under age 13 or who is physically or mentally disabled
- Funds are available after contribution has occurred.
- 2026 IRS allowable maximum is $7,500

Note:

- *There is no cost for employees to participate in the plans as the City of Louisville pays all administrative fees.*
- *FSA providers may require documentation from you before releasing funds in order to comply with IRS requirements.*
- *A spouse of a domestic partner relationship is not eligible to claim healthcare or dependent care expenses on a pre-tax basis.*
- *You can submit for claim reimbursement up to 90 days after the plan year ends for claims incurred during the 2026 plan year.*

LIFESTYLE SPENDING ACCOUNT (LSA)

The City of Louisville is making your lifestyle a top priority by providing you a Well-Being Lifestyle Spending Account (LSA), a perk that goes above traditional benefits. This innovative benefit is designed to enhance not only your financial health but also your overall well-being.

The City of Louisville will deposit $200 for 2026 in your LSA which can be used for eligible products and services that support your lifestyle and wellness goals which are listed below. This is more than a cash bonus, we are investing in you; it's a fund that empowers you to lead a healthier, more balanced life. * You will receive the first $100 in January and the remaining $100 in July. Employees hired after January 1, will receive a prorated amount.

Eligible LSA Expenses

- Workout and sports equipment
- Fitness coaching and/or personal trainer
- Massage and Spa Therapy (i.e. Balinese, chair massage, deep tissue massage and/or facials)
- Fitness/Aquatic center memberships
- Boutique fitness studios, yoga studios and Pilates
- Golf, tennis or other sports club memberships or green fees
- Recreational league/fees (i.e. pickleball and racquetball)
- Martial Arts centers
- Rock climbing classes
- Group exercise classes (i.e. core conditioning, indoor cycling, Pilates, Yoga, Zumba and/or CrossFit)
- Acupressure/Acupuncture
- Biofeedback
- Meditation
- Reiki and/or other energy therapies
- Ski passes
- Nutrition/Weight loss programs and services (does not cover food)
- Hunting and/or Fishing License
- Will and/or Estate Preparation
- Financial wellness
- Therapeutic touch
- Personal or professional development or coaching
- Fitness watches and fitness/workout apps
- State and National Parks Passes

Exclusions

- Any medical procedures typically covered by medical insurance and the cost of prescription medicine.
- Fees reimbursed through flexible spending accounts or health savings accounts.
- Purchases of food and supplements.

Your LSA account will be managed by Rocky Mountain Reserve, once you have made a qualified purchase you will submit your receipt to them via the phone app or online at www.rockymountainreserve.com. Once Rocky Mountain Reserve has verified that your expense qualifies you will receive reimbursement by check or you can set up an ACH direct deposit.

Example of how to use your LSA to support your lifestyle and wellness

- Keith is awarded $200, by the City for his LSA, ($100 in January and $100 in July).
- Keith goes to the Rocky Mountain Reserve website and sees that yoga is an eligible LSA expense. He goes to a yoga class which costs $25.
- Keith submits a receipt to Rocky Mountain Reserve for the $25 and receives reimbursement.
- The $25 is deducted from his LSA total and will be included on his pay stub (NOD). This is a taxable benefit to employees.
- He can keep track of his LSA balance on his phone with the Rocky Mountain Reserve app.
- If his original purchase was over $200 and is approved by Rocky Mountain Reserve, he will receive $100 immediately and the additional $100 in July. He does not need to submit the claim again, payment will be automatic.

DENTAL INSURANCE BENEFIT SUMMARY

DELTA DENTAL®

Type of Service	Dental PPO + Premier Network
Maximum Benefit Calendar Year Maximum	$2,000 per member, per calendar year
Calendar Year Deductible Applies to Basic & Major Services	$50 – Individual $150 – Family
Prevention First	Diagnostic & Preventive services do not count against the annual maximum
Right Start For Kids	Provides coverage for children up to their 13th birthday at 100% for diagnostic & preventative, basic and major services with no deductible, when in-network providers are seen.
Type I: Diagnostic & Preventive Benefits	**100% Coverage, No deductible**
Exams/Cleanings	Twice each in a calendar year
Bitewing X-Rays	Twice in a calendar year
Full Mouth X-Rays	Once every three years
Sealants	Up to age 14
Type II: Basic Benefits	**80% Coverage after deductible**
Fillings: Amalgam/Composite	Once per tooth in a 12-month period
Oral Surgery Services	General anesthesia is covered with oral surgery only
Simple Extractions	Extraction of teeth that are easily accessible without need for surgery
Endodontic/Periodontic Services	Certain treatment for non-vital tooth pulp from disease or trauma/treatment for bone
Basic Restorative Services	Certain treatment for tooth decay that results in loss of tooth structure
Type III: Major Benefits	**50% Coverage after deductible**
Implants/Crowns	Once per tooth in a 60-month period, age 12+ for crowns, age 16+ for implants
Relines and Repairs	Relining/Repair to dentures
Special Restorative Services	Buildups and laboratory-processed restorations for visible destruction from tooth decay
Prosthodontic Services	Services for construction or repair of certain partial dentures to replace extracted or avulsed teeth
Other Benefits	**50% Coverage after deductible**
TMD/TMJ Treatment	50% after deductible, $1,000 lifetime maximum
Orthodontic Benefits & Services	$1,500 lifetime maximum, 50% no deductible, up to a maximum, until age 19

**Percentage indicates the amount of co-insurance covered by Delta Dental.*
The Delta Dental PPO plus Premier Plan allows you and your covered dependents to visit any licensed dentist but you will enjoy the greatest out-of-pocket savings if you see a Delta Dental PPO dentist. There are three levels to choose from:
•PPO Dentist –Payment is based on the PPO dentist's allowable fee, or the actual fee charged, whichever is less
•Premier Dentist –Payment is based on the Premier Maximum Allowance (MPA), or the fee actually charged, whichever is less.
•Non-Participating Dentist (Out-of-Network) –Payment is based on the non-participating Maximum Plan Allowance. Members are responsible for the difference between the non-participating MPA and the full fee charged the best dentist. You will receive the best benefit by choosing a PPO dentist.

Bi-Weekly Rates (24 paychecks)

	Tier 1			Tier 2		
	Employee Share	City Share	Total Premium	Employee Share	City Share	Total Premium
Employee Only	$3.17	$17.96	$42.25	$5.41	$15.71	$42.25
Employee + Spouse	$8.55	$34.21	$85.53	$12.83	$29.94	$85.53
Employee + Child(ren)	$11.81	$47.25	$118.12	$17.71	$41.34	$118.12
Family	$20.17	$60.52	$161.38	$27.74	$52.95	$161.38

VISION INSURANCE BENEFIT SUMMARY

VSP offers best the vision care at the lowest out-of-pocket costs. You'll receive a comprehensive eye exam designed to detect eye and health conditions. You can choose any licensed provider, however, you will receive the greatest benefit by selecting a VSP provider, in addition to guaranteed satisfaction. Visit www.VSP.com to find a VSP provider.

Extra savings and discounts for glasses and sunglasses, retinal screening, and laser vision correction through VSP. See VSP Vision Benefits Summary for more details.

Type of Service	Silver Plan In-Network	Gold Plan In-Network
Well Vision Exam	$10 Copay	$10 Copay
Contact Lens Exam	$60 Copay	$60 Copay
Exam Frequency	12 months	12 months
Materials Copay	$25	$25
Lens Frequency	12 Months	12 Months
Frame Frequency	24 Months	12 Months
Contact Frequency	12 Months	12 Months
Coverage		
Contact Lenses (instead of glasses)	$130 allowance, copay does not apply	$150 allowance, copay does not apply
Standard Frames	$130 allowance $150 featured frames	$200 allowance $220 featured frames
Single Vision Lenses	Covered in full after copay	Covered in full after copay
Bifocal Lenses	Covered in full after copay	Covered in full after copay
Trifocal Lenses	Covered in full after copay	Covered in full after copay
Other Lens Enhancements	Covered in full after copay	Covered in full after copay

	Silver Plan			Gold Plan		
Tier 1	**Employee Share**	**City Share**	**Total Premium**	**Employee Share**	**City Share**	**Total Premium**
Employee	$0.00	$4.79	$4.79	$2.08	$4.52	$6.60
Family	$2.50	$7.81	$10.31	$6.90	$7.29	$14.19
	Silver Plan			**Gold Plan**		
Tier 2	**Employee Share**	**City Share**	**Total Premium**	**Employee Share**	**City Share**	**Total Premium**
Employee	$0.66	$4.13	$4.79	$2.73	$3.87	$6.60
Family	$3.61	$6.70	$10.31	$7.98	$6.21	$14.19

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Mines & Associates

In support of a work/life balance culture, the EAP is available to all employees and their families who seek advice in dealing with all types of personal matters. The EAP provides employees/dependents with telephone assessments and counseling as well as web-based services related to family, personal, or job-related issues, grief, finances, legal matters, stress management, emotional, and substance abuse.

The service is fully confidential, voluntary, and available 24 hours a day, seven days a week for up to 10 visits per year, per person, per household at no cost to the employee.

Counseling

- Counseling services for everyday life situations including stress, anxiety, depression, family situations, drug and alcohol abuse, relationships, death and grief, and work-related topics
- Free & Confidential
- Digital message-based, telephonic, video, and face-to-face counseling available

Legal & Financial Assistance

- Free 30-minute consult per legal or financial matter
- 25% discount on select services after the initial consult
- Use your EAP sessions for financial/Medicare coaching

Wellbeing

- 4 professional wellness sessions with a personal coach
- 4 sessions of parental coaching & lactation consults
- 6-week Virtual Reality smoking cessation program

Work/Life Assistance

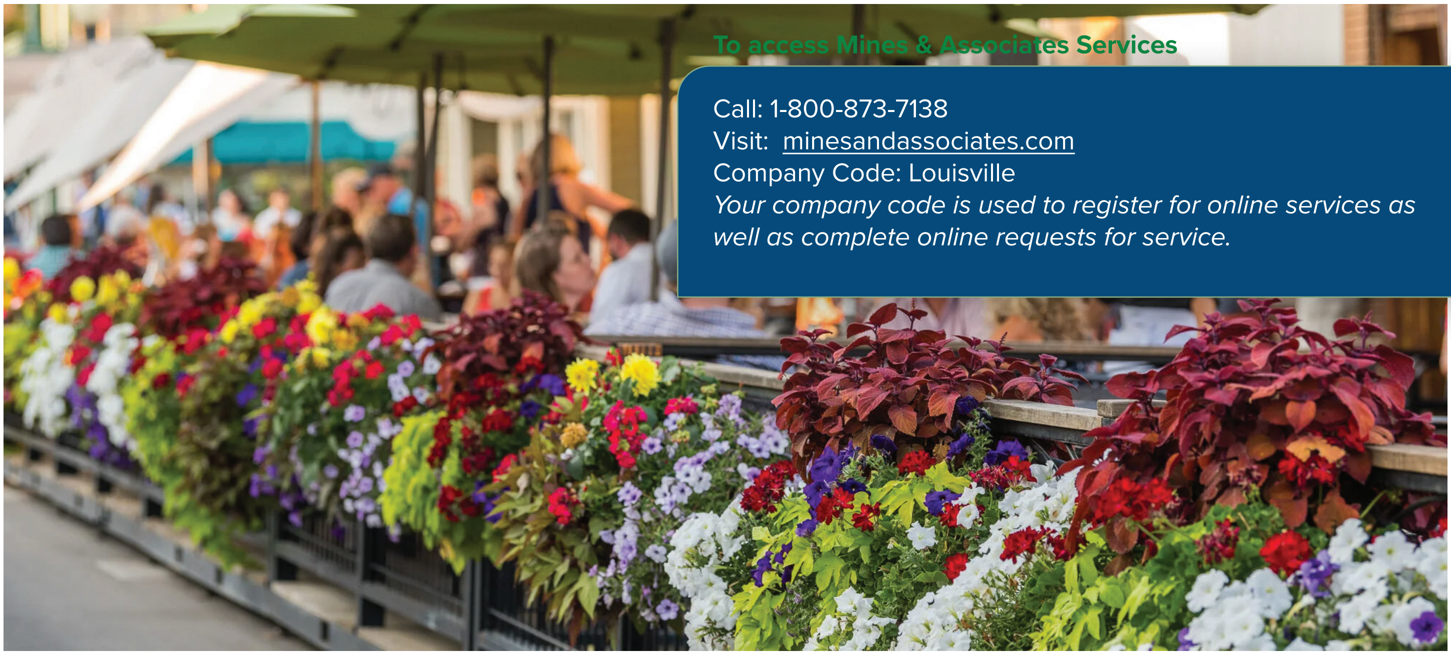
- Unlimited work/life services to help find the right service for your needs such as childcare, eldercare, and convenience services including everything from nutrition classes to finding the perfect dog walker.

Online Resources Library

- Personal Advantage — Articles, assessments, training, and financial tools designed to help with stress and improve your work/life balance.
- eMLife — A Mindfulness Service for live sessions, community support, and expert instructors that can help you live a healthier, more balanced life! You can also download the app on your device's app store.

Supportive Peer-to-Peer Chat

Supportive Peer Support Services offer on-demand peer-to-peer small group chats that are tailored to bring together individuals who share similar struggles and lived experiences. Our chats follow a conversational arc that goes from venting to learning coping skills, collaborative problem-solving, and precise matching to relevant healing resources.



To access Mines & Associates Services

Call: 1-800-873-7138
Visit: minesandassociates.com
Company Code: Louisville
Your company code is used to register for online services as well as complete online requests for service.

LIFE AND DISABILITY INSURANCE

Basic Life and AD&D Insurance

The City provides group term life insurance to benefited employees. The policy covers the employee at two and one-half times your gross annual salary up to a maximum of $500,000. The policy also provides additional coverage for Accidental Death and Dismemberment (AD&D). The City pays the full monthly premium for eligible full-time (Tier 1) employees. Benefited (Tier 2) employees share a portion of the cost for the coverage.

Type of Service	Benefit
Life Insurance Benefit Amount	For you: An amount equal to 2.5 times your annual salary, but in no event less than $10,000 or more than $500,000 For Your Spouse: $2,500 For Your Dependent Child(ren): $2,500 In the event of death, the benefit paid will be equal to the benefit amount after any age reductions less any living care/accelerated benefits previously paid under this plan.
Employee Accidental Death & Dismemberment (AD&D) Benefit Amount	For You: The Principal Sum amount is equal to the amount of your life insurance benefit.
Reduction of Benefits	- At age 65, amounts reduce to 65% - At age 70, amounts reduce to 40% - At age 75, amounts reduce to 25%

Short-Term Disability

Short-term disability is designed to provide a safety net for employees who can no longer do their job as a result of illness or injury. The City offers a short-term disability plan to all benefited employees. The benefit amount for a short-term disability claim is 67% of your before-tax weekly earnings, up to a maximum of $2,500 per week. The City provides this benefit at no cost to all benefit-eligible employees. Benefits begin on the 8th day of your disabling injury or illness.

Long-Term Disability

Long-term disability is designed to replace a portion of an employee's income when they are unable to work due to a qualifying debilitating illness or disabling accident. If you become totally or partially disabled while actively employed and covered by the plan, you may be eligible for benefits after 90 calendar days of disability. The benefit amount for a long-term disability claim is 60% of your before-tax monthly earnings, up to a maximum of $10,000 per month. This amount may change depending upon coordination with other insurance plans and Social Security benefits. The City pays the full monthly premium for eligible full-time (Tier 1) employees. Benefited (Tier 2) employees share a portion of the cost for the coverage.

VOLUNTARY BENEFITS

Voluntary Life & Accidental Death & Dismemberment (AD&D) Insurance

Voluntary Life and AD&D Insurance allows you to purchase additional life insurance to protect your family's financial security. Depending on your personal situation, basic life and AD&D coverage that the City provides may not be enough. Coverage is available for your dependents as long as you purchase coverage for yourself.

Voluntary Life and AD&D allows the election of different amounts of coverage:

- Employee: Increments of $10,000, not to exceed 5x annual salary to a maximum of $500,000. The Guarantee Issue amount is $150,000.
- Spouse: Increments of $5,000, not to exceed 100% of the employee's benefit, up to $250,000. The Guarantee Issue amount is $50,000.
- Child(ren): Birth to age 26 –flat $10,000.

Please Note: At initial open enrollment, you can elect up to the Guarantee Issue amount without Evidence of Insurability (EOI). Any amounts over the Guarantee Issue amount is subject to EOI and any amount elected outside of your initial open enrollment is subject to EOI. AD&D is equal to the amount of voluntary life coverage you choose.

Please visit https://www3.mutualofomaha.com/eoi/#/home?groupnumber=CLMB&groupname=City%20of%20Louisville%20&subgroup= for the EOI application.

VOLUNTARY BENEFITS

Critical Illness Insurance

As an active employee of City of Louisville, you can give your family the extra security they need to lessen the financial impact of a serious illness by purchasing Critical Illness insurance through Mutual of Omaha.

A critical illness insurance policy provides a lump-sum cash benefit upon diagnosis of a critical illness like a heart attack, stroke or cancer. The benefit can be used to pay out-of-pocket expenses or to supplement your daily cost of living.

How much insurance is enough?
Even if you have the best health insurance plan, it will not cover 100 percent of medical expenses. You also need to consider other expenses associated with the recovery process – time off work, travel to treatment centers, home modifications – that may quickly deplete your savings.

Coverage guidelines and benefits are outlined in the chart below.

Benefit Catagory1	Condition		Percentage of Critical Illness Principle Sum
Heart/Circulatory/Motor Function	Heart Attack, Heart Transplant, Stroke, ALS (Lou Gehrig's), Advanced Alzheimer's, Advanced Parkinson's		100%
	Heart Valve Surgery, Coronary Artery Bypass, Aortic Surgery		25%
Organ	Major Organ Transplant/Placement on UNOS List, End-Stage Renal Failure		100%
	Acute Respiratory Distress Syndrome (ARDS)		25%
Childhood/Developmental *benefits only available to children	Cerebral Palsy, Structural Congenital Defects, Genetic Disorders, Congenital Metabolic Disorders, Type 1 Diabetes		100%
Cancer	Cancer (Invasive)		50%
	Bone Marrow Transplant		25%
	Carcinoma in Situ, Benign Brain Tumor		25%
Coverage Guidelines2			
	Minimum	**Maximum**	**Guarantee Issue**
For You: Elect in $5,000 increments	$5,000	$20,000	$20,000
Spouse: Elect in $5,000 increments	$5,000	50% of employee's CI Principal Sum, up to $10,000	$10,000
Child(ren): benefit for each child*	25% of employee's CI Principal Sum, up to $10,000		$5,000
Additional Benefits			
Policy Benefit Maximum	The maximum payout amount is 400% of the CI Principal Sum amount for each insured person. If the policy benefit maximum is reached for an insured person, the coverage will terminate. Dependents will remain insured if you continue to satisfy the eligibility requirements of the policy		
Health Screening Benefit	Pays a flat, annual benefit of $100 for a health screening test.		
Additional Occurrence Benefit	Once benefits have been paid for a Critical Illness, no additional benefits are payable for that same Critical Illness for each insured person. Benefits are still payable for any other Critical Illness in the same benefit category, for each insured person.		
Reoccurrence Benefit	The reoccurrence benefit is equal to 100% of the Critical Illness principal sum.		
Conditions & Limitations			
Age Reductions	When you turn age 70, the original amount of insurance will reduce to 50% for both you and your spouse.		
Benefit Waiting Period	There is no benefit waiting period.		
Services			
Hearing Discount Program	The Hearing Discount Program provides you and your family discounted hearing products, including hearing aids and batteries. Call 1-888-534-1747 or visit www.amplifonusa.com/mutualofomaha to learn more.		
Advocacy	Advocacy services give an employee who has been diagnosed with a medical condition access to skilled clinicians and nurses for personalized, problem solving assistance in a one-on-one setting. Call 1-866-372-5577 Monday – Friday 7 A.M. to 7 P.M. CST or email customerserve@healthcomp.com for assistance.		

** Child insurance is automatic if you are enrolled in the coverage. A separate premium is not required for child(ren).*
1Payment of a partial benefit reduces the remaining amount payable in a category.
2The amount of insurance for your spouse and child(ren) will be rounded to the next higher multiple of $1,000, if not already an even multiple of $1,000.
3Subject to any reductions, Guarantee Issue is available to new hires. Amounts over the Guarantee Issue will require a health application/evidence of insurability. For late entrants, all amounts will require a health application/evidence of insurability. Amounts over the Guarantee Issue and/or not meeting minimum participation levels will require a health application/evidence of insurability.

Please log in at https://selfservice.louisvilleco.gov/ess/login.aspx?ReturnUrl=/ess/employees/default.aspx for benefit premium amounts.

VOLUNTARY BENEFITS

Accident Insurance

Don't let an accident catch you off guard. Protect your family's finances with Accident Insurance from Mutual of Omaha.

An accident insurance policy supplements your medical coverage and provides a cash benefit for injuries you or an insured family member sustain from an accident. This benefit can be used to pay out-of-pocket medical expenses, help supplement your daily living expenses and cover unpaid time off work.

As an active employee of City of Louisville, you may purchase this coverage for yourself and your family members, and premiums can be deducted from your paycheck. It's a simple and affordable way for your family to receive added financial protection. Coverage guidelines and benefits are outlined below.

Plan Information	Information / Amount(s)
Coverage Type	Non-occupational (Off-job only)
Express Benefit	$100
Annual Benefit Maximum (ABM)	Not included
Benefits	**Amounts**
Initial Care & Emergency1 – Most treatment / service required within 72 hours of accident; Once per accident per insured person	
Emergency Room	$300
Urgent Care Center	$225
Initial Physician Office Visit	$100
Ambulance	Up to $1,500
Specified Injuries1,2	
Fractures (Surgical / Non-surgical)	Up to $9,000/Up to $4,500
Dislocations (Surgical / Non-surgical)	Up to $10,000/Up to $5,000
Lacerations	Up to $900
Burns	Up to $20,000
Dental	Up to $300
Hospital, Surgical & Diagnostic1,3	
Admission	$1,500
Daily Confinement (Up to 365 days per accident)	$300 per day
ICU Confinement (Up to 15 days per accident)	$600 per day
Rehab. Facility Confinement (Up to 30 days per accident)	$200 per day
Surgical	Up to $3,500
Diagnostic	Up to $300
Follow-Up Care1 – Treatment / service required within 365 days of accident; Medical device is once per accident per insured person	
Physician Follow-Up Office Visit	$150; Up to 6 per accident
Therapy Services	$75; Up to 6 per accident
Medical Device	$300
Prosthetic Device(s)	$1,250; Up to 2 per accident

Additional Benefits1 – Benefits are payable within 365 days of accident	
Transportation (Up to 3 trips per accident)	$400 per trip
Lodging (Up to 30 nights per accident)	$200 per night
Catastrophic Benefits1,4 – Benefits are payable within 365 days of accident; Once per accident per insured person	
Principal Sum (PS)	You: $50,000 Spouse: $25,000 Child(ren): $10,000
Common Carrier Accidental Death	300% of PS
Dismemberment & Paralysis	Up to 100% of PS
Reasonable Modifications	Up to 10% of PS
Coma	50% of PS
Services	
Hearing Discount Program	The Hearing Discount program provides you and your family discounted hearing products, including hearing aids and batteries. Call 1-888-534-1747 or visit www.amplifonusa.com/mutualofomaha to learn more.

[1]Additional limitations apply as described in the certificate.
[2]Fractures and dislocations require treatment within 90 days of accident, burns and lacerations within 72 hours of an accident, and dental care within 30 days. If an insured person sustains both a fracture and dislocation as the result of the same accident, the maximum amount payable is up to 200% of the amount payable for the injury with the highest applicable benefit amount.
[3]Daily confinement must begin with 90 days of accident and ICU confinement within 30 days. Surgical treatment time frames vary. If applicable, diagnostic services must be received within 90 days of accident. Except for confinement benefits, most benefits are payable once per accident per insured person. If any surgery occurs concurrently with an open reduction for a fracture or dislocation of the same bone or joint as a result of the same accident, only the highest applicable benefit is payable.
[4]The principal sum for you and your spouse reduces by 50% when you reach the age of 70.

Coverage Tier	Premium Amount
Employee Only	$1.88 ($0.12 per day)
Employee + Spouse	$2.89 ($0.19 per day)
Employee + Child(ren)	$4.13 ($0.27 per day)
Family	$5.42 ($0.36 per day)

Note: The amount(s) above may vary due to rounding and are subject to change based on the final terms of the policy.

Hospital Indemnity

Hospital stays can be stressful and having to worry about the high costs of hospitalization should not be part of the recovery plan. Hospital Indemnity insurance helps to ease your mind about handling hospitalization costs – even if they are not hospital bills.

A hospital indemnity insurance policy supplements your medical coverage and provides a cash benefit for hospital related fees you or an insured family member sustain as a result of being hospitalized. This benefit can be used to pay out-of-pocket medical expenses, help supplement your daily living expenses and cover unpaid time off work.

As an active employee of City of Louisville, you have hospital indemnity coverage for yourself and your family members, and premiums can be deducted from your paycheck. Hospital indemnity supplements your existing health insurance coverage by helping pay for out-of-pocket expenses incurred due to an injury or illness that may not be covered under other insurance plans.

Benefits	Amounts
Hospital Admission & Confinement - Admission benefits are payable up to a combined total of 2 days per policy year and are not payable on the same day; Confinement benefits are payable up to a combined total of 30 days per policy year unless otherwise noted and are not payable on the same day as Hospital/ICU admission benefits.	
Hospital Admission	$1,500 per admission
Daily Hospital Confinement	$200 per day
ICU Admission	$1,000 per admission
Daily ICU Confinement	$200 per day
Daily Newborn Nursery Care Confinement (Up to 2 days per policy year)	$75 per day
Additional Benefits	
Wellness Benefit (1 time per insured per calendar year; up to 6 per family per calendar year)	$50
Express Benefits (1 benefit per hospital admission)	$200
SERVICES	
Hearing Discount Program	The Hearing Discount program provides you and your family discounted hearing products, including hearing aids and batteries. Call 1-888-534-1747 or visit www.amplifonusa.com/mutualofomaha to learn more.

Coverage Tier	Premium Amount
Employee Only	$7.57 ($0.50 per day)
Employee + Spouse	$17.41 ($1.14 per day)
Employee + Child(ren)	$10.45 ($0.69 per day)
Family	$20.89 ($1.37 per day)
Note: The amount(s) above may vary due to rounding and are subject to change based on the final terms of the policy.	

VOLUNTARY BENEFITS

Will Preparation Services

Creating a will is an important investment in your future. It specifies how you want your possessions to be distributed after you die.

Whether you're single, married, have children or are a grandparent, your will should be tailored for your life situation. That's why it's good you have access to FREE online will preparation services provided by Epoq, Inc. (Epoq).

Easy, Free and Secure

Epoq offers a secure account space that allows you to prepare wills and other legal documents. Create a will that's tailored to your unique needs from the comforts of your own home.

Epoq provides the following FREE documents:

- Last Will and Testament
- Power of Attorney
- Healthcare Directive
- Living Trust

Here's how it works:

Log on to https://willprep.clientsecured.com/willprep/ and use the code **MUTUALWILLS** to register and create your will.

- Answer the simple questions and watch the customization of your document happen in real time
- Download, print and share any document instantly
- Don't forget to update your documents with any major life changes, including marriage, divorce, and birth of a child
- Make the document legally binding — Check with your state for requirements

Hearing Discount Program

Program Benefits - In addition to your hearing care benefit, you will have access to complimentary aftercare*, including:

- Custom hearing solutions — wide choice of products from the industry's leading brands
- Risk-free trial — find your right fit by trying your hearing aids for 60 days
- Follow-up care — ensures a smooth transition to your new hearing aids
- Battery support — battery supply or charging station to keep your hearing aids powered
- Warranty — 3-year coverage for loss, repairs, or damage
- Financing — no interest for those who qualify
- Savings for family and friends — your parents, siblings, in-laws, and friends qualify, too

*Risk-free trial - 100% money back guarantee if not completely satisfied, no return or restocking fees. Followup care - for one year following purchase.
Batteries - two year supply of batteries (80 cells/ear/year) or one standard charger at no additional cost. Warranty - Exclusions and limitations may apply. Contact Client Services
(1-844-267-5436) for details.

Accessing Your Benefits Is As Easy As...

1. Call Amplifon at 1-888-534-1747 and a Patient Care Advocate will assist you in finding a hearing care provider near you.
2. Our advocate will explain the Amplifon process, request your mailing information and assist you in making an appointment with a hearing care provider.
3. Amplifon will send information to you and the hearing care provider. This will ensure your Amplifon discounts are activated.

	Level 1	Level 2	Level 3	Level 4	Level 5
Hearing Aid Features	Standard Features	Additional, easy-to-use functions	Designed for work and play	Enhanced to keep you on the go	Leading technology keeps you connected
One Simple Price	$995	$1,495	$1,795	$2,195	$2,645

To learn more visit amplifonusa.com/mutualofomaha.

TRAVEL ASSISTANCE

Travel Assistance is a free benefit provided through the Employer Paid Life Insurance.

Take comfort in knowing that Travel Assistance travels with you worldwide, offering access to a network of professionals who can help you with local medical referrals or provide other emergency assistance services in foreign locations.

Enjoy Your Trip. We'll Be There If You Need Us — 24/7
Travel Assistance can help you avoid unexpected bumps in the road anywhere in the world. For you, your spouse and dependent children on any single trip, up to 120 days in length, more than 100 miles from home.

Pre-trip Assistance* Minimize travel hassles by calling us pre-departure for:

- Information regarding passport, visa or other required documentation for foreign travel
- Travel, health advisories and inoculation requirements
- Domestic and international weather forecasts
- Daily foreign currency exchange rates
- Consulate and embassy locations
- Translation and Interpreter Services for emergency situations while traveling internationally

Emergency Travel Support Services

- Telephonic translation and interpreter services — 24/7 access to telephone translation services
- Locating legal services — referrals for local attorney or consular offices and help maintain business and family communications until legal counsel is retained (includes coordination of financial assistance for bonds/bail)
- Baggage — assistance with lost, stolen or delayed baggage while traveling on a common carrier
- Emergency payment and cash — assistance with advance of funds for medical expenses or other travel emergencies by coordinating with your credit card company, bank, employer, or other sources of credit; includes arrangements for emergency cash from a friend, family member, business or credit card
- Emergency messages — assistance with recording and retrieving messages between you, your family and/or business associates at any time
- Document replacement — coordination of credit card,
- airline ticket or other documentation replacement
- Vehicle return — if evacuation or repatriation is necessary, return your unattended vehicle to the car rental company

Identity Theft
Your Travel Assistance benefit automatically includes Identity Theft Assistance, coordinated at no additional cost. Whether at home or traveling, this benefit provides education, prevention and recovery information to help you protect your identity.

Education and Prevention

- Comprehensive ID theft assistance guide
- Tips to defend against ID theft

Medical Assistance

- Locating medical providers and referrals
- Communication on your medical status with family, physicians, employer, travel company and consulate
- Emergency evacuation if adequate medical facilities are not available, including payment of covered expenses
- Transportation home for further treatment – in the event of death, assist in the return of mortal remains
- Transportation arrangements for the visit of a family member or friend if your hospitalization is more than seven calendar days
- Return home for dependent children if your hospitalization is more than seven calendar days
- Assistance with lodging arrangements if convalescence is needed prior to, or after, medical treatment
- Coordination with your health insurance carrier during a medical emergency
- Assistance obtaining prescription drugs or other necessary personal medical items

Recovery Information

- Information regarding the steps to recover from credit card and check fraud
- Guidelines if your Social Security number is compromised
- Instructions for lost or stolen passport
- Contact list for financial institutions, credit bureaus and check companies

Assistance
If you need help with an ID theft issue, case managers are available 24 hours a day, seven days a week and can be reached by calling the same toll-free number used to contact AXA: 800-856-9947.

Travel Assistance Plan Limitations
AXA will not pay emergency evacuation, medically necessary repatriation, repatriation of remains or other expenses incurred while traveling within 100 miles of participant's place of residence, or for any one of the following reasons:

- A single trip lasts more than 120 days in length
- Traveling against the advice of a physician
- Traveling for medical treatment
- Pregnancy and childbirth (exception: complications of pregnancy)

There is a maximum benefit amount per person associated with emergency evacuation, medical repatriation and/or return of mortal remains.

All additional costs would be the responsibility of the member. This includes medical costs which are the responsibility of the person receiving medical services. Services must be authorized and arranged by AXA Assistance USA, Inc. designated personnel to be eligible for this program. No reimbursement claims for out-of-pocket expenses will be accepted.

LEAVE BENEFITS

Paid Time Off (PTO)

Paid Time Off (PTO) is established to provide for paid time away from scheduled work for:

- Vacation Time
- Personal Business
- Sick Days
- For the first forty hours (40 hours) of approved and scheduled working hours of leave of absence

PTO is designed to provide for 48 hours of sick leave (in compliance with the Healthy Families & Workplaces Act (SB20-205)) and the remaining balance is intended as vacation/personal leave hours (amount depending upon years of service). However, as all hours are included in one bank, employees do not need to designate the reason for taking leave. Excluded from the requirements of using the PTO are time away from work due to the use of Civil Leave, Military Leave, Bereavement Leave, Voting Time, and Injury Leave. Separate policies cover absences for those reasons.

Length of Service	Tier 1			Tier 2		
	Accrual per Pay Period	Annual Accrual	Maximum Accrual	Accrual per Pay Period	Annual Accrual	Maximum Accrual
Month 0 - 24 (DOH - 2nd year)	7.384	192	360.18	6.461	168	306.15
Month 25 - 59 (Years 3 - 5)	8	208	384.36	7	182	326.71
Month 60 - 119 (Years 6 - 10)	8.923	232	420.24	7.808	203	357.20
Month 120 - 179 (Years 11 - 14)	9.538	248	444.03	8.346	217	377.43
Month 180+ (Years 15+)	10.461	272	480.30	9.153	238	408.26

Holidays

The following 12 days are currently designated as City official holidays (paid through Holiday Bank) for employees:

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

Compensatory (COMP) Time

Non-Exempt: Employees who are non-exempt as defined by the provisions of the FLSA may elect to accrue compensatory time, in lieu of paid overtime, at a rate of one and one-half (1.5) hours for each hour worked over 40 hours in a one-week period, subject to the approval of the immediate supervisor and the Department Director. Comp time for non-exempt employees has a bank maximum of 80 hours at any given time.

Exempt: Exempt employees may earn compensatory time on an hour-for-hour basis after 80 hours in the pay period. Comp time for exempt employees has a bank maximum of 40 hours at any given time.

LEAVE BENEFITS

Extended Illness Bank (EIB)

All benefited employees will have an Extended Illness Bank established to provide for qualified events that extend beyond 40 working hours. Absences for qualified events up to 40 scheduled working hours are charged to Paid Time Off (PTO).

Employees begin accruing EIB hours upon hire but may not use the accrued time before 6 months of employment. Absences due to illness during the first 6 months of employment must be charged to PTO. (PTO accrues at a rate that includes the equivalent of 48 hours of paid sick leave.)

Benefits Level	Tier 1	Tier 2
Time Accrued per Pay Period	8.00	7.00
Annual Accrual	208.00	182.00
Maximum Accrual	480.00	420.00

Absence Beyond 40 Hours

1-5 Months Only eligible for absences due to own medical condition Medical Certification Required	6-12 Months Eligible for absences due to own medical condition or to care for an eligible family member Louisville Medical Leave Certification Required	1 year + Eligible for absences due to own medical condition or to care for an eligible family member FMLA Certification Required
• Mutual of Omaha approval required in conjunction with Human Resources • 40 Hours eligible accrued leave, if no accrued leave available first 40 hours will be unpaid • Short Term Disability (STD) paid at 67% of pay • No job protection	• Human Resources approval required and Mutual of Omaha if out for own illness or injury • 40 Hours eligible accrued leave, if no accrued leave available first 40 hours will be unpaid • Short Term Disability (STD) paid at 67% of pay if own illness and may supplement STD with accrued EIB to bring to 100% of pay • Accrued EIB to care for eligible family member • Up to 12 weeks of job protection	• Human Resources approval required and Mutual of Omaha if out for own illness or injury • 40 Hours eligible accrued leave, if no accrued leave available first 40 hours will be unpaid. • Short Term Disability (STD) paid at 67% of pay if own illness and may supplement STD with accrued EIB to bring to 100% of pay • Accrued EIB to care for an eligible family member • Up to 12 weeks of job protection

Definition of Eligible Family Member for EIB

Child	Biological, adopted or foster child, stepchild or legal ward, a child of a domestic partner
Spouse	Legal spouse, domestic partner, or common law spouse
Parent	Biological, adoptive, or foster parent, stepparent, and parent-in-law
Grandparent	Biological, step, or in-law
Grandchild	Biological or step
Sibling	Biological, foster, adoptive, step, or sibling-in-law

RETIREMENT BENEFITS

401(a) MANDATORY PARTICIPATION

The Section 401(a) Money Purchase Plan is a qualified retirement plan that is offered by public employers. The earnings of a 401(a) plan accumulate tax-deferred, meaning you do not pay taxes until you withdraw the money. Vesting occurs over 2 years.

Benefit-Eligible Employees	Mandatory Employee Contribution	City of Louisville Contribution
Police Officers & Police Cadets	5%	10%
All Other Positions	5%	6.5%

Benefit-eligible employees (over the age of 18) are automatically enrolled in the City of Louisville's 401(a) plan. Funds will be allocated to an age-based fund. Our retirement specialist with MissionSquare will reach out to you via phone or email to walk you through additional investment options as well as the City's voluntary offerings.

The City of Louisville also participates in withholding Social Security, currently 6.2%

Section 457 Deferred Compensation Plan

It is a tax-sheltered, supplemental retirement/pension plan that allows employees to defer up to the annual maximum as defined by the IRS (defined annually) or a maximum of 100% of their pre-deferral taxable income, or whichever is less.

The 457 maximum contribution is $23,500 (this includes contributions made to the 457 Roth Plan). Employees age 50 or older may contribute up to an additional $7,500, for a total of $31,000. The rates are subject to change for 2026 per IRS guidance.

Section 457 Roth Plan

Roth contributions to your 457 Deferred Compensation Plan are made on an after-tax basis and can be withdrawn tax-free if certain criteria are met and you are eligible to withdrawal from the plan.

The 457 maximum contribution is $23,500 (this includes contributions made to the pre-tax 457 account). Employees age 50 or older may contribute up to an additional $7,500, for a total of $31,000. The rates are subject to change for 2026 per IRS guidance.

Roth IRA Plan

Voluntary plan administered by MissionSquare. It is a savings vehicle with tax advantages to complement your other employer's retirement plan(s). The IRA has a lower contribution limit and flexible withdrawal rules, and the earnings may be tax-free if you've held the IRA for more than 5 years and are over age 59 ½.

The Roth IRA maximum contribution is $7,000. Employees age 50 or older may contribute an additional $1,000, for a total of $8,000. The rates are subject to change for 2026 per IRS guidance.

Accessing Your Existing MissionSquare Brokerage Account

1. Log-in at www.missionsq.org
1. Navigate to your "**My Portfolio**" page under "**My Account Information**".
2. Select "**Change Investments**" in the top right corner of your screen.
3. Select "**Click Here**" in the gray banner at the top of your screen and you will be taken to your Schwab login page.

MEDICARE ADVOCACY

New for 2026

Medicare Employee Assistance

You have options after age 65. We help you understand your choices.
Brown & Brown Eligibility Services has partnered with the City of Louisville to assist you with Medicare decisions. If you are a Medicare-eligible individual we can help you understand the process of choosing a Medicare plan that meets your individual medical and financial needs. Even if you have health insurance through the City of Louisville, it is important to be informed about all your insurance options. When it comes to Medicare, making uninformed decisions can lead to costly financial penalties.

Eligibility Specialists are available to assist with Medicare enrollment through a customized consultation process:

1. **ENGAGE —** Eligibility specialists contact individuals turning 65 within four months or aged 65+, initiating educational conversations.
2. **EDUCATE —** We provide education on Medicare basics and the different Medicare plan options that are available in your area.
3. **ENROLL —** Compare the available plans in your region and check to see which plan aligns with your specific providers, prescription drugs, and pharmacies, giving you the most flexibility and support.

Working with us

Working with an eligibility specialists and licensed agents is simple. They can help you and your family feel confident when making Medicare decisions.

This service provides a free consultative session to you and/or your family members who would like to learn more about their Medicare options. These services are completely voluntary and available at no cost.

When and if you or your family members would like to pursue Medicare benefits, an eligibility specialist can also assist with selecting a plan that meets your medical and financial needs.

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact medicare.gov or 1-800-MEDICARE to get information on all your options.

For questions about Medicare, please contact an advocate at 833.830.2386 | medicareeligibility@bbabsence.com.

OTHER PROGRAMS AND BENEFITS

Supplemental Legal and ID Theft Benefits

LegalShield — Provides a full-service law firm on "speed dial" to help you navigate a variety of everyday issues such as preparing your Will with annual updates and reviewing contracts for lease or purchase. They'll also assist in mortgage or landlord issues, credit disputes, child support/custody matters, or answer any other legal-related questions you might have.

IDShield — Provides industry-leading 24/7 proactive monitoring of your identity and is the only provider where a simple phone call puts you in touch with a dedicated licensed fraud investigator who will provide complete identity restoration services, all backed by an Unlimited Service Guarantee.

Bi-Weekly Rates (24 paychecks)

Plan	Type	Cost per paycheck
Legal Shield	Individual	$7.98
Legal Shield	Family	$7.98
ID Shield Plan	Individual	$5.47
ID Shield Plan	Family	$10.48
Legal Shield + ID Shield	Individual	$13.45
Legal Shield + ID Shield	Family	$16.95

NeoGov Learn
NeoGov Learn is our online training system, designed for public sector employees. It provides a wide range of courses to meet the needs of our diverse departments, including training on Microsoft Office, safety procedures, mandatory topics such as harassment prevention and ethics, and courses on essential soft skills. The platform allows employees to complete training at their own pace, ensuring everyone has access to the resources they need for professional growth.

Tuition Assistance Program
The tuition assistance program encourages employees to build knowledge and skills for advancement and career development by providing financial assistance for college coursework. Employees may apply for reimbursement for a portion of tuition for college-level courses of study after the completion of one year of service with the City of Louisville.

Computer Loan Program
The purpose of the Computer Loan Program is to assist employees, who have completed at least one year of service, with purchasing a new computer. The City offers employees the opportunity to apply for an interest-free loan of up to $2,400 for the purchase of a new personal computer and related peripheral equipment to be paid back through payroll deduction.

Louisville Recreation Center Membership
The City of Louisville offers a complimentary Recreation Center individual membership for employees valued at $48.00/month (subject to taxes). You may also sign up for a spouse or family membership at a discounted rate.

Coal Creek Golf Course Discount
- City employees are eligible for a 50% discount on the posted green fee rates.
- Booking: Reservations may be made up to 14 days in advance for rounds played Monday through Friday only.
- Exclusions: Discounts do not apply on weekends (Saturday and Sunday).
- Policy Note: The standard no-show policy is strictly enforced.
- A 20% discount is offered on all golf shop merchandise.

**This is a taxable benefit.*

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PERKS AND DISCOUNTS

American Automobile Association (AAA) — https://www.acg.aaa.com/
Discounts available to you (primary) and additional family members (associate) for roadside assistance services, automotive services, travel services, additional travel-related discounts, and insurance. Visit https://www.acg.aaa.com/ and use discount rate code "*CGroup*". Contact our representative with any questions - James Davis — JSDavis@acg.aaa.com.

Apple — https://www.apple.com/
Government Purchase Program offers discounts on Apple products for you and members of your family in the same household. Visit https://www.apple.com/us_epp_67909/store.

Dell — https://www.dell.com/en-us
Member pricing on a range of Dell products including monitors, gaming PCs, desktops, all-in-ones, keyboards, webcams, and even the Rosetta Stone language learning system! Visit https://www.dell.com/louisvilleco.

ID.Me — https://shop.id.me/government
Discounts for government employees for fitness, wellness, relaxation, luxury, technology, and decor as well as travel and entertainment. Visit https://shop.id.me/government and use your work email.

Spot Pet Insurance — https://spotpet.link/cityoflouisville
Up to 20% off employee discount! Customizable plans to help you and your pet navigate accidents, illnesses, chronic issues, and alternative therapies.
Visit https://spotpet.com/employer/cityoflouisville.

Water World Calypso Club & Adventure Golf and Raceway — https://calypsoclub.waterworldcolorado.com/
One-day admission discounted tickets to Water World for you and your family; depending on availability may also provide great deals at Adventure Golf and Raceway for mini-golf, go-karts, and more! Visit the website, enter the password "*LouisvilleCORocks*" to purchase tickets. You will have the option to send the tickets to your phone or print.

KinderCare — https://www.kindercare.com/
10% discount for City employees at the 107 McCaslin Blvd location. Center is open from 6:30am to 6pm and services children 6 weeks-5 years of age. School-aged children accepted during summer and school breaks. Call 303-666-9999.

IMPORTANT CONTACTS

Provider/Plan	Policy Number	Contact Number	Website
Medical–Kaiser	Group # 5920	303-338-3800	www.kp.org
Kaiser – New Member Transition of Care Team	Group # 5920	844-639-8657	www.kp.org
Kaiser – Financial Counseling	Group # 5920	303-338-3025	www.kp.org/mfa/co
Kaiser 24 Hour Advice	Group # 5920	303-338-4545	www.thrive.kaiserpermanente.org
Dental–Delta PPO & Premier Plan	Group # 7562 Employee ID # Last 4 SSN	800-610-0201	www.deltadentalco.com
Vision–VSP	Group # 12059757	800-877-7195	www.vsp.com
Urgent Care- Dispatch Health	Group # 5920	720-588-9686	www.dispatchhealth.com
Flexible Spending Accounts, Health Savings Account and Lifestyle Spending Account – Rocky Mountain Reserve	Employer ID: RMRCOLO Employee ID # SSN	888-722-1223	user.rmrbenefits.com/login
Life and AD&D/ Voluntary Life and AD&D Insurance – Mutual of Omaha	Group # G000CLMB	800-775-8805	www.mutualofomaha.com
Disability Insurance – Mutual of Omaha	Group # G000CLMB	800-877-5176	www.mutualofomaha.com
Voluntary Accident/ Critical Illness/Hospital Indemnity Insurance – Mutual of Omaha	Group # G000CLMB	800-755-5176	www.mutualofomaha.com
Employee Assistance Program (EAP) - Mines & Associates	Company code: Louisville	800-873-7138	www.minesandassociates.com
Retirement Plan - MissionSquare	401 Plan: 109139 457 Plan: 301451 Roth IRA: 705912	800-669-7400	www.missionsq.org
Legal and ID Assistance - LegalShield	Group # 22554	800-654-7757	www.legalshield.com

City of Louisville

This document is designed to provide basic information regarding benefit plans and programs available to eligible employees. This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the "plan documentation") for the various benefit plans and programs. Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee, or for any other individual. The provisions of the applicable plan documentation will govern the determination of any individual's rights under any employee benefit plan or program. Your employer reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.