



EMPLOYEE BENEFITS

TOWN OF MT. CB

This guide is intended to be a summary of your benefits. In the event that this document conflicts with the summary plan descriptions produced by each insurance company, the insurance company's document will govern.

Please refer to carrier materials for full details.

WHY WORK FOR US?

- ⊕ The chance to make a difference in your community
- ⊕ Location! I mean, have you been here?
- ⊕ We believe in work-life balance (see Location!)
- ⊕ Great benefits and competitive pay
- ⊕ Stability - we will always need local government employees
- ⊕ Small, local government can make change quickly, so you can witness your hard work making a difference.



BENEFITS

The town of Mt. Crested Butte's comprehensive benefits package helps employees and their family members maintain their health and overall wellness which is important to us.

INCLUDED

- Paid health, vision, and dental premiums for you and your family (for two people this equates to approximately \$15,000/year)
- Health Reimbursement Arrangement: after you have paid the first \$1,000 of your health insurance deductible you will be reimbursed the next \$2,000.
- The Town pays for life insurance that is paid out at 1 ½ times your salary.
- Retirement: Town employees do not contribute to social security. Instead, they contribute 8% to 401(a) account and the Town contributes 10% to their account. Once you have been with the Town for 5 years you will be fully vested.
- Generous Vacation and Sick time policy as well as 12 paid holidays (and we encourage you to take your vacation days)!

OTHER PROGRAM OPTIONS

- 457 Deferred Compensation Plan
- Flexible Spending Account (FSA - 125)
- Aflac plans for cancer, short-term disability, accident, etc.
- Wellness Program



CEBT

The Colorado Employer Benefit Trust (CEBT) is a multiple employer trust for public institutions providing employee benefits.

You can find details regarding your plan coverage by visiting the [online portal](#).



A UnitedHealthcare Company

Summary and Benefits of Coverage for medical plan.

[Plan SBC-PP06](#)



Summary and Benefits of Coverage for dental plan.

[Plan A Summary](#)



Summary and Benefits of Coverage for vision plan.

[Plan C Summary](#)

ADDITIONAL SERVICES

CEBT strives to provide its members with access to quality provider networks, by contracting with some of the leading companies in the industry.



SurgeryPlus is a supplemental benefit for non-emergency surgeries which provides high-quality care, concierge-level member service and lower costs.

When you use SurgeryPlus, CEBT will potentially waive your Out-of-Pocket costs (i.e. coinsurance and/or deductible on PPO plans, or copay on EPO plans). Rest easy knowing you can afford the surgery you need.



Teladoc gives you access 24 hours, 7 days a week to a U.S board-certified doctor through the convenience of phone, video or mobile app visits for FREE! This is great for many non-emergency illnesses including flu, allergies, sinus infections and more.

Set up your account today so when you need care, a Teladoc doctor is just a call or click away.



Need help with everyday problems? The EAP is a short-term, solution-based counseling benefit.

We provide **6 free counseling sessions per year, per incident** for all employees enrolled in a medical plan.

Common issues that are addressed include:

- Grief
- Stress
- Anxiety
- Depression
- And More...

ADDITIONAL SERVICES CONT.

CEBT strives to provide its members with access to quality provider networks, by contracting with some of the leading companies in the industry.



**Healthcare
Bluebook™**

With Healthcare Bluebook you can see price information on hundreds of procedures in your area with a simple search. Plus, you can earn rewards for using Fair Price (green) facilities.



Standard Insurance offers Life Insurance policies such as Basic Life, Dependent Life, and Voluntary Life. In addition to these policies, they also offer Long and Short Term Disability policies.





Employee Wellness Program

Our Wellness Program empowers employees to take stock in their personal health and wellness. We continue to define the culture of wellness within the Town of Mt. Crested Butte and encourage all employees to take responsibility for their health and well-being.

Achieving wellness can increase psycho-physiological well-being, social success, efficiency at work, and overall energy and happiness.

We offer wellness time off or reimbursement for things like annual physical exams, dental, vision, dermatology, fitness, short and long races, and more!

LONG-TERM WELLNESS PROGRAM GOALS

- Outcomes Driven - resulting in a positive physical and behavioral change in the employee
- Reduction in health care costs
- Reduction in obesity
- Decreased absenteeism due to illness, depression, and stress
- Decline in work-related injuries Increased job satisfaction, morale, and productivity
- Increased job satisfaction, morale, and productivity