

At the Denver Regional Council of Governments, employees are key partners in fulfilling the organization's goal of enhancing and protecting the Denver region's quality of life. DRCOG's comprehensive benefits package shows its commitment to employees and their families.

### Who receives benefits?

Full-time employees are eligible for: credit union membership; 457 deferred compensation; Roth independent retirement account; 401(a) retirement; dental, health and vision insurance; flexible spending account; life and accidental death and dismemberment, short-term disability, long-term disability, voluntary life, auto, homeowners, group universal life, group accident and pet insurance; employee assistance program; tuition reimbursement; direct deposit; pre-tax parking; workers' compensation; EcoPass and Guaranteed Ride Home; and on-site fitness center membership.

Part-time employees who are normally scheduled to work fewer than 40 hours a week are eligible for: employee assistance program; credit union membership; 457 deferred compensation; Roth independent retirement account; direct deposit; pretax parking; workers' compensation; auto, homeowners and pet insurance; on-site fitness center membership.

## The following benefits are available to part-time employees based on hours worked per week:

Hours worked per week	Insurance benefit	Employee-paid premium	Employer-paid premium
30 to 39	Health	15%	85%
24 to 39	Dental Vision	60% 50%	40% 50%
24 to 29	Health	57.7%	42.5%

Temporary employees are eligible for: direct deposit; pet, auto and homeowners insurance; credit union membership; workers' compensation; and on-site fitness center membership.



# Key DRCOG benefits

### Holidays | Eligible upon employment

Paid holidays for full-time employees (pro-rated at 50% for part-time employees regularly scheduled to work 24 to 39 hours per week)

- New Year's Day
- · Martin Luther King Jr. Day
- Presidents Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day
- Two floating holidays

## Leave benefits | Eligible upon employment

- Full-time employees receive 10.5 hours of general leave each month. Leave hours increase over time to a maximum of 16.5 hours accumulated monthly.
- Part-time employees working an average of 24 to 39 hours per week receive 5.25 hours of general leave each month.
  Leave hours increase over time to a maximum of 8.25 hours accumulated monthly.
- Full-time employees accrue sick leave at a rate of six hours each month. Part-time employees who work an average of 24 to 39 hours per week accrue three hours of sick leave each month.

# Retirement benefits | Eligible to full-time employees on the first day of month following six months of employment

DRCOG's 401(a) retirement plan is mandatory for full-time employees on the first of the month after six months of employment. Through the plan, DRCOG contributes 9% of an employee's monthly salary, while the employee contributes 3%.

**Vesting:** The employee must be vested to receive DRCOG's contributions. Incremental vesting begins after three years of employment and full vesting occurs at seven years.

## Medical coverage | Eligible first day of the month following date of hire

DRCOG provides comprehensive health insurance options for employees to meet their individual and family needs. There are two health management organization plans available providing in-network medical and prescription drug coverage with copayments at lower premiums to the employee. The preferred provider organization plan allows in- and out-of-network services and requires participants to meet the deductible before the insurance company pays for major services. DRCOG pays 85% of the premium for full-time employees.

## Dental coverage | Eligible first day of the month following date of hire

Employees may enroll in DRCOG's dental plan, choosing from two preferred provider organization plans. DRCOG pays 80% of the premium for full-time employees.

### Vision coverage | Eligible first day of the month following date of hire

DRCOG offers vision coverage to help employees pay for routine vision services and vision supplies. Employees may see any vision provider, but enjoy significant savings when using in-network providers. DRCOG pays 100% for full-time employees' single coverage.

## Employee Assistance Program | Eligible upon employment

The Employee Assistance Program is available to all employees and eligible dependents. DRCOG pays 100% of the premium for this confidential and wide-ranging counseling program.

## Employer-paid life insurance | Eligible first day of the month following date of hire

DRCOG provides basic life and accidental death and dismemberment insurance equal to two times an employee's annual salary up to \$300,000.

### Employer-paid long-term disability | Eligible first day of the month following date of hire

DRCOG provides a long-term disability benefit for full-time employees. If an employee is unable to perform their job for a continuous 180-day period due to illness or injury, if approved,

the long-term disability benefit will take effect. The income replacement benefit equals 66.67% of the employee's basic monthly earnings, up to a maximum of \$6,000. Benefits may be subject to pre-existing condition limitations.

### Employer-paid short-term disability | Eligible first day of the month following date of hire

DRCOG provides a short-term disability benefit for full-time employees that, if approved, replaces a portion of weekly income should the employee be unable to perform their job due to an illness or injury unrelated to work. As long as the employee remains disabled and meets the plan's disability requirements, the employee will continue to receive 60% of basic weekly earnings up to a weekly maximum benefit of \$1,200 up to 22 weeks. Benefits may be subject to pre-existing condition limitations.

## Supplemental, voluntary life insurance | Eligible first day of the month following date of hire

Supplemental, voluntary life insurance for employees and their families is available through payroll deduction.

## Fitness center | Eligible first day of employment

DRCOG employees can use the fitness center conveniently located in the building. The center has workout equipment, showers and lockers.

### Flexible spending accounts | Eligible first day of the month following date of hire

DRCOG offers two types of flexible spending accounts: medical and dependent care. Through each account, employees can redirect a set amount of their earnings to pay for applicable expenses with pre-tax dollars.

### Tuition reimbursement | Eligible after six months of employment

Full-time DRCOG employees enrolled in academic courses related to their work may receive tuition loans for continuing education. The loans are then forgiven progressively with continued employment and proof of passing grades.

## Higher education opportunities | Eligible upon hire

Employees and their immediate family members are eligible to receive tuition discounts through several institutions of higher learning.

### EcoPass | Eligible upon hire

DRCOG offers each full-time employee an EcoPass that provides unlimited use of RTD's bus and rail service.

### Guaranteed Ride Home | Eligible upon hire

Through this unique program, full-time employees can receive a free taxi ride from work to home for an emergency or unplanned work schedule change if the employee used transit, carpooled, vanpooled, walked or biked to work that day.

### Bike parking | Eligible upon employment

For employees who bike to work, DRCOG provides conveniently located, locked bicycle parking and lockers in the building.

#### Other benefits

- Auto and homeowners insurance discounts
- Credit union membership
- Deferred compensation (457)
- Job-related training
- Direct payroll deposit
- Flextime
- Telework
- Compressed workweek
- Casual dress
- Bonus and recognition program
- Roth independent retirement account
- Qualified transportation expense program
- Professional membership
- Pet insurance

All employees are covered by workers' compensation insurance



#### More about DRCOG

DRCOG has an extensive training and professional development program for employees. Employees are strongly encouraged, and provided time, to take the training classes they need to update their skills and re-energize themselves.

DRCOG has a group that plans employee gatherings and get-togethers for employees and their families.

DRCOG's downtown location offers employees convenient access to transit, pedestrian and bike routes. The office is located just blocks from Union Station and Coors Field. It is also one block from Denver's 16th Street Mall and a host of restaurants, retail stores and other amenities.

With its focus on the future and the region's quality of life, DRCOG is environmentally aware, and reduces, reuses and recycles. The office is located in a Leadership in Energy and Environmental Design certified building.

### Benefits questions

If you have questions, please contact Human Resources at 303-480-6708.

## We are an equal opportunity employer Gender/Minority/Disabled/Veteran

This brochure only summarizes the availability of certain benefit plans, policies and programs available as a DRCOG employee. The details of these plans, policies and programs are contained in the official plan, policy and program documents. This brochure is meant only to summarize availability. It does not contain all of the details included in a summary plan description. DRCOG reserves the right to change these benefits at any time without prior notice.



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