



**EAGLE RIVER**  
**WATER & SANITATION**  
DISTRICT

**EFFECTIVE JAN 1, 2026 - DEC 31, 2026**



**2026**  
**BENEFITS**



# WELCOME

Eagle River Water & Sanitation District has a commitment to provide a balanced total compensation package that attracts and retains highly motivated and effective employees who are invested in meeting the needs of the community. ERWSD is committed to the success and well-being of our employees, and a work environment where the employee community is able to make meaningful contributions that are supported in their ongoing growth and development.

Significant resources are dedicated to providing employees a balanced total package that includes:

- An exceptional work environment with a commitment to providing quality equipment, facilities, vehicles, career development and training opportunities, and a focus on employee wellbeing and work/life balance.
- Competitive, market-based pay.
- Well-rounded, comprehensive benefits including medical/dental insurance, life and disability insurances, a comprehensive workers compensation program, a flexible general leave program with significant paid time off allowances and holidays, retirement, and wellness programs.

Status	Medical, Dental, Vision	PTO	Holidays	Housing	Wellness Program	414h	457	Medicare & Worker's Comp
Full-Time	✓	✓	✓	✓	✓	✓	✓	✓
Part-Time		✓	✓	✓	✓		✓	✓
Seasonal/Intern		✓	✓	✓	✓		✓	✓

## ELIGIBLE EMPLOYEES

- **Regular Full-Time:** You are eligible for coverage on the first of the month following date of hire.

## ELIGIBLE DEPENDENTS

If you are eligible for coverage, you may also enroll the following eligible dependents:

- Legal Spouse/Domestic Partner
- Children under age 26 (Medical, Dental, and Vision)
- Children who are disabled, live with you, and depend on you for support.

# CONTENTS

<b><u>PAGE</u></b>	
<b>4-5</b>	<b>Unique ERWSD Benefits</b>
<b>6-8</b>	<b>Medical</b> 866.494.2111 <a href="http://my.cigna.com">my.cigna.com</a>
<b>9-10</b>	<b>Dental</b> 800.487.5553 <a href="http://benefits.ameritas.com">benefits.ameritas.com</a>
<b>11</b>	<b>Vision</b> 800.507.3800 <a href="http://www.superiorvision.com">www.superiorvision.com</a>
<b>12</b>	<b>Flexible Spending Accounts (FSA)</b> 888.722.1223 <a href="http://www.rockymountainreserve.com">www.rockymountainreserve.com</a>
<b>13</b>	<b>Health Savings Accounts (HSA)</b> 888.722.1223 <a href="http://www.rockymountainreserve.com">www.rockymountainreserve.com</a>
<b>14</b>	<b>Employee Wellness</b> 877.679.1100 <a href="http://triad.mylifeexpert.com">triad.mylifeexpert.com</a>
<b>15</b>	<b>Financial Retirement Plans - 414(h) &amp; 457(b) Plan</b> 866.669.4015 <a href="http://www.principal.com">www.principal.com</a>
<b>16</b>	<b>Housing Program</b> <b>Paid Time Off</b> <b>Paid Parental Leave</b>
<b>17</b>	<b>Holiday Schedule</b>
<b>18</b>	<b>Disability (Short &amp; Long Term)</b> 800.628.8600 <a href="http://www.standard.com">www.standard.com</a>
<b>19</b>	<b>Life and Accidental Death Benefits</b> 800.628.8600 <a href="http://www.standard.com">www.standard.com</a>
<b>20</b>	<b>Important Contacts</b> <b>Important Notices</b>

# UNIQUE ERWSD BENEFITS

## ELECTRIC VEHICLE LOAN\*

The Electric Vehicle Loan Program will support the purchase of electric vehicles for personal use, including zero emission electric vehicles (EV or BEV – battery electric vehicle), plug-in hybrid electric vehicles (PHEV), electric bikes, electric skateboards, and electric scooters. Employees are strongly encouraged to utilize their electric vehicle for their work commute. All full-time employees are eligible for the EV Loan.

## COMPUTER LOAN\*

Employees who have worked full time with ERWSD for at least six months are eligible for a computer purchase loan of up to \$2,000. The loan is interest free and is to be re-paid within one year in bi-weekly installments of equal amounts, which will be deducted from employee's paycheck each payroll period. This loan is to be used by an employee for the sole purpose of purchasing a home computer. The term "purchasing of home computer" includes the purchase of any hardware, including but not limited to, computer, printer, modem, memory upgrades, any software, and sales tax. The District is a lender only in this transaction, and is not liable for the performance of any hardware or software purchased by the employee.

## SKI PASS LOAN PROGRAM\*

Our community is home to several world class ski resorts that bring visitors to the area every year. In an effort to support employee wellness and allow them easier access to skiing and snowboarding, ERWSD offers a Ski Pass Loan Program, similar to the Computer Loan Program. The Ski Pass Loan Program is intended to support the purchase of a Colorado-based Ski Pass (i.e. Epic Pass, Rocky Mountain Super Pass Plus, Mountain Collective Pass, etc.). The District Ski Pass loan is available to all full-time employees, who have been at the District for a minimum of six months.

**\*NOTE:** Employees are allowed a combined loan maximum of \$3,000 at one time.

## MERCHANT SKI PASS

Employees are eligible for a merchant ski pass. The price of the merchant ski pass varies from year to year. Contact a member of People Operations for further details.

## GYM DISCOUNTS

The Wellness Program at ERWSD is committed to finding affordable ways for employees to achieve their fitness goals. Among several options, there are a variety of discounts offered at gyms from East Vail to Gypsum. Contact People Operations for more information.

## PRO-DEALS & RETAIL DISCOUNTS

District employees are eligible for discounts at several local and industry retail outlets, including Stand Up Paddleboards, Simms Fishing, The North Face, Outdoor Prolink and more!

## SPORTS TEAM BENEFIT

ERWSD offers a \$500 team-based recreation benefit for employees who would like to participate in local sports leagues and create a team made of mostly District employees and/or their family members to contribute to the health, wellness, and recreation of all employees. This benefit allows employees the opportunity to contribute to a healthy lifestyle, get a workout in outside of work hours, and connect with co-workers after work!

## IDENTITY THEFT RECOVERY COVERAGE

Identity Theft Recovery Coverage is provided by the Colorado Special District Property & Liability Pool to all of our full time employees at no charge. The limit is an annual aggregate of \$25,000. Reimbursement coverage for expenses arising from a defined "Identity Theft" event is included, as well as legal costs to defend a civil suit or remove a civil judgment arising from Identity Theft. These expenses include: phone, postage, shipping fees, notary and filing fees; credit bureau reports; lost wages; child/elder care and mental health counseling. This coverage does not reimburse you for monies stolen or fraudulently charged to you or a civil judgment against you. Contact People Operations for more information.

# UNIQUE ERWSD BENEFITS

## THE VALUE OF ERWSD BENEFITS

ERWSD Enhanced Benefit Offerings	Amount
Housing Stipend	\$6,264
Recreation Benefit	\$800
Uniform Allotment (varies by position)	\$300
Boot Allotment (if applicable to position)	\$150
Annual Tuition Reimbursement	\$3,000
Employee Loans	
Ski Pass Loan	\$1,000
Computer Loan	\$2,000
Electric Vehicle Loans	\$2,000
*Combined District loan amount cannot exceed \$3,000 per employee.	
<b>TOTAL</b>	<b>\$13,514</b>

## TUITION REIMBURSEMENT

Each calendar year eligible employees may be allotted up to \$3,000 for reimbursement of tuition cost. To be eligible for the tuition reimbursement program, employees must be full-time and have completed six months of employment. The employee must be taking college-level course work that is relevant to their job.

## COLLEGE INVEST: COLORADO 529 COLLEGE SAVINGS PLAN

529 college savings programs are state-sponsored plans that were established to help families save money specifically for higher education expenses.

## VERIZON WIRELESS DISCOUNT

Employees are eligible for monthly discounts up to 22% at Verizon wireless for their personal accounts. This discount applies to most voice and data plans with a monthly account access fee of \$34.99 or higher. Monthly line access fees are not eligible for discounts. Features \$24.99 or higher may be eligible for discounts. The discount does not apply to unlimited plans.

## SMARTDOLLAR

You work hard for your money, and we want you to make the most of it. SmartDollar, a financial wellness program, can help you accomplish your financial goals faster, no matter where you may be and is available to all District employees.

# MEDICAL

ERWSD's medical plans offer great flexibility in managing care for employees and their family. Employees and their enrolled dependents are covered at the highest level if receiving care in-network as outlined below. These plans are administered by Cigna. The table below gives a side-by-side look at the two medical plan offerings and associated cost. Please refer to your plan documents for a full breakdown of your benefits.

## HSA CONTRIBUTION (HDHP)

Employees enrolled in the High Deductible Health Plan (HDHP), are eligible to contribute toward a Health Savings Account (HSA). Contributions to an HSA are tax free and distributions are tax free if used to pay for qualified healthcare expenses. Distributions for non-qualified medical expenses and early withdrawal will be subject to income tax and penalties.

## 2026 HSA CONTRIBUTIONS

- › Employee - \$4,400
- › Family - \$8,750
- › Catch-up Contributions (Age 55+) - \$1,000

RMR is the HSA administrator for the District. If newly enrolling in the HDHP for 2026, you will need to set up your HSA account online at: [www.rockymountainreserve.com](http://www.rockymountainreserve.com). Refer to [page 13](#) for more details.

	Traditional PPO Plan		HDHP Plan	
SUMMARY OF BENEFITS	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Deductible</b> (Individual/Family)	\$750/\$1,500	\$10,000/\$20,000	\$2,800/\$5,000 Individual within a family deductible: \$3,400	\$10,000/\$10,800 Individual within a family deductible: \$10,000
<b>Annual Out-of-Pocket</b> (Includes deductible & copays)	\$4,400/\$8,800 Individual within a family maximum: \$4,400	\$15,000/\$30,000 Individual within a family maximum: \$15,000	\$4,400/\$8,800 Individual within a family maximum: \$4,400	\$15,000/\$30,000 Individual within a family maximum: \$15,000
<b>Coinsurance</b>	80%	50%	90%	50%
<b>Preventive Care Services</b>	No Charge	50% after deductible	No Charge	50% after deductible
<b>Urgent Care</b>	\$25 copay	50% after deductible	90% after deductible	50% after deductible
<b>Office Visit</b> (Primary & Specialty Care)	\$25 copay	50% after deductible	90% after deductible	50% after deductible
<b>Emergency Services</b>	\$250 copay		90% after deductible	
<b>Facility Services</b>	80% after deductible	\$500 Per admission deductible, then 50%	90% after deductible	50% after deductible
<b>Home Health Care</b>	80% after deductible	50% after deductible	90% after deductible	50% after deductible
<b>Outpatient Therapies</b>	\$25 copay	50% after deductible	90% after deductible	50% after deductible
<b>X-Ray and Laboratory Services</b>	80% after deductible	50% after deductible	90% after deductible	50% after deductible
<b>Advanced Radiology</b>	\$150 copay	50% after deductible	90% after deductible	50% after deductible
<b>Retail Drug Coverage</b> (30 day supply)	\$10/\$30/\$60	50% after deductible	90% after deductible	50% after deductible
<b>Mail-Order Drug Coverage</b> (90 day supply)	\$30/\$90/\$180	Not covered	90% after deductible	50% after deductible

	Traditional PPO Plan			HDHP Plan		
MEDICAL RATES	Total Monthly Premium	Employee Portion	Employer Portion	Total Monthly Premium	Employee Portion	Employer Portion
<b>Employee</b>	\$1,518.02	\$74.82	\$1,443.20	\$1,315.45	\$66.62	\$1,248.83
<b>Employee + Spouse</b>	\$3,188.00	\$289.04	\$2,898.96	\$2,762.34	\$265.46	\$2,496.88
<b>Employee + Child(ren)</b>	\$2,884.39	\$248.04	\$2,636.35	\$2,499.32	\$229.60	\$2,269.72
<b>Family</b>	\$4,554.16	\$474.56	\$4,079.60	\$3,946.20	\$432.54	\$3,513.66

# WELCOME TO MYCIGNA




## ONCE YOU ARE ENROLLED IN THE PLAN YOU CAN REGISTER ON [MY.CIGNA.COM](https://my.cigna.com) OR THE MYCIGNA APP


Once you've registered, you can:

- Access your digital ID cards for yourself and any dependents. You can download the card images to save, share, print or email directly to your dependents and to your providers.
- Understand what's covered in your plan
- Find in-network doctors, hospitals and facilities and sort them by location, reviews and Cigna's quality rating
- Get cost estimates for appointments, procedures and medications
- Compare costs for 30- and 90-day medications and see if lower-cost alternatives are available
- Find retail pharmacies that offer a 90-day supply
- Manage and track claims
- Access a variety of health and wellness resources, including an online health assessment, health tracking tools and My Health Assistant digital coaching




**Download the myCigna app. With easy one-touch secure sign on, you can access your digital ID cards, manage your health information, update your profile, and more.**

Download on the  **App Store**

 **GET IT ON Google Play**

**Scan the qr code and get started today!**



**Access MDLIVE by logging in to [my.Cigna.com](https://my.cigna.com) and clicking on “Talk to a doctor.”**  
**You can also call MDLIVE at 888.726.3171.**

**MDLIVE®**  
Virtual Care, Anywhere.

Virtual care can be a convenient and affordable option for a wide range of care. For appointments, you can work with an in-network provider or connect with an MDLIVE provider at no cost at [my.Cigna.com](https://my.cigna.com). Right from your phone, tablet or computer, you can:

- Access board-certified doctors, psychiatrists, dermatologists and licensed therapists
- Get virtual urgent care 24/7/365 – even on weekends and holidays with MDLIVE
- Access virtual primary care for preventive care, routine care and specialist referrals
- Access dermatologists for fast, customized care for skin, hair and nail conditions – no appointment required
- Schedule an online virtual behavioral health appointment in minutes through MDLIVE
- Have a prescription sent directly to your local pharmacy if appropriate

# CIGNA RESOURCES



In addition to medical and prescription drug coverage, Cigna offers a wide range of programs for employees and enrolled dependents. Services range from mental health programs, support during pregnancy, musculoskeletal services, and diabetes management tools. More information can be found on [my.Cigna.com](https://my.cigna.com) or the myCigna App.

## CIGNA ONE GUIDE

After enrollment, the support continues for Cigna customers. Understanding and using health insurance isn't always easy. The Cigna One Guide team is ready and waiting to help. It's the highest level of personal support available. Enrolled individuals can use the myCigna app (or call the number on the back of the ID card) to be connected with a representative. The Cigna One Guide service provides personalized assistance to assist:

- Understanding medical coverage
- Finding in-network health care providers, labs, or an urgent care
- Connecting with health coaches, pharmacists and more
- Scheduling annual check-ups or other appointments
- Providing support for complex situations
- Estimating costs to avoid surprises

## MEMBER CHOICE CIGNA 90 NOW

Member Choice Cigna 90 Now empowers customers to decide where they fill their 30- and 90-day maintenance medications, allowing them to choose the pharmacy and pharmacist care team that best meets their needs. Customers can select from two networks for 30- and 90-day prescriptions, with CVS Pharmacy or Walgreens as the primary retail options. Walgreens is the designated anchor pharmacy, but customers have the flexibility to switch anchors once per year. To view or change your pharmacy network visit [my.Cigna.com](https://my.cigna.com) or on the myCigna app.

## 90-DAY SUPPLY FOR MAINTENANCE MEDICATIONS

A 90-day supply for maintenance medication can be filled at any in-network pharmacy for two times the retail copay. Cigna's home delivery pharmacy is a convenient option if you're taking a medication on a regular basis to treat an ongoing health condition. You can fill your medication with a 90-day supply with automatic refills and flexible payment options. Log in to [my.Cigna.com](https://my.cigna.com) to move your prescription(s) electronically or call 800-835-3784, they'll contact your doctor's office to help transfer your prescription. If you have a new prescription, ask your doctor to send it to Express Scripts electronically or by fax.

## CIGNA WELLBEING SOLUTIONS

Reach your health goals while having fun. The Cigna Healthcare Wellness Experience puts powerful resources at your fingertips – at no additional cost to you.

- Personalize your experience: Connect your activity tracker and set topics of interest.
- Complete a Health Check: Answer questions to get a health score and learn about possible risks.
- Track your Healthy Habits: Follow a healthy routine by taking small steps.
- Stay motivated: You can invite up to 10 friends and family members outside of work.
- Participate in fun challenges: Join coworkers and motivate each other to build new healthy habits.

## AIRROSTI REMOTE RECOVERY

Airrosti Remote Recovery is a program for enrolled members dealing with muscle & joint pain. Care is accessible from the convenience of home. Members can receive an orthopedic evaluation, a recovery kit (mailed to your home), a personalized recovery plan, and ongoing support from a physical therapy provider. All Airrosti providers are in-network with Cigna. For more information visit [Airrosti.com/remoterecovery](https://Airrosti.com/remoterecovery) or call 855-913-0845.

## CIGNA PATHWELL BONE & JOINT

Joint pain can affect everything; whether the pain just started or you're ready for surgery, the team will help guide members to the right care. Members work one-on-one with a Cigna Healthcare Care Advocate who has clinical expertise in spine, knee, hip and shoulder pain. They'll help provide education on various treatment options and create a personalized plan. For more information visit [connectedcare.cigna.com/login/landing](https://connectedcare.cigna.com/login/landing) or call 877-505-5875.





**Ameritas  
Benefits**

## DENTAL

**New for 2026, The District's dental plan is now offered through Ameritas!**

Part of staying healthy is caring for your teeth and obtaining quality dental care. On this plan, you have the freedom to see any dentist, although you will see the best prices when seeing an in-network provider. You can find more information on their website [benefits.ameritas.com](https://benefits.ameritas.com), or by giving them a call at 800.487.5553.

	Ameritas Dental Plan	Out-of-Network
SUMMARY OF BENEFITS	Plan Pays	Plan Pays
<b>Annual Deductible</b>	\$50 Individual / \$150 Family	\$50 Individual / \$150 Family
<b>Annual Maximum</b>	\$2,000	\$2,000
<b>Diagnostic and Preventive Services</b> Oral Exams and Cleanings, X-Rays Sealants, Fluoride Treatment	100%	100%
<b>Basic Services</b> Basic Restorative (Fillings), Oral Surgery, Endodontics (Root Canal) Periodontics (Gum Treatment)	80%	80%
<b>Major Services</b> Implants, Prosthodontics (Dentures, Bridges), Special Restorative (Crowns, Onlays)	50%	50%
<b>Orthodontic Services</b> (Child & Adult)	50%	50%
<b>Orthodontic Lifetime Max*</b>	\$3,000	\$3,000

	Ameritas Dental		
DENTAL RATES	Total Monthly Premium	Employee Portion	Employer Portion
<b>Employee</b>	\$48.52	\$0.00	\$48.52
<b>Employee + Spouse</b>	\$90.88	\$8.00	\$82.88
<b>Employee + Child(ren)</b>	\$116.08	\$12.00	\$104.08
<b>Family</b>	\$181.68	\$23.50	\$158.18

**\*NOTE:** Ameritas will pay up to \$3,000 towards the cost of orthodontia per member, regardless of using in- or out-of-network providers, once in a lifetime when someone is covered under the plan. Employees are responsible for the difference in cost, it is separate from the \$2,000 annual dental max.

## MEMBER ACCOUNT REGISTRATION GUIDE

With your member account, you can access ID cards, view plan details, track claims and find helpful resources, all in one place.



Ameritas  
**Benefits**

Follow this step-by-step guide to register and create your member account.

### Get started

1. Visit [ameritas.com/sign-in](https://ameritas.com/sign-in) and select 'Member Sign In' under 'Dental, Vision & Hearing.'
2. Click 'Register.'

### Choose your account type

#### Member

If you're the primary member or individual policyholder, choose 'Member.' Then enter your name, date of birth and ZIP Code in the required fields.

#### Dependent

A dependent can be a spouse, domestic partner, or child. To register as a dependent, you'll need to provide the primary member's name, date of birth, and member ID or SSN, along with your own information.

### Validate your identity

There are a few ways to validate your identity and connect to your benefits account. You will only need to complete one option.

#### Claims information

If you received a claim or explanation of benefits, enter your claim number and source code. These are located at the bottom right-hand corner of your Explanation of Benefits (EOB).

#### Email verification

If we have your email address on file, a verification code can be sent to your email address.

#### Other ways

If neither of those options apply, enter your 9-14-digit Member ID or Social Security number.

### Create your account

Set up your sign in credentials.

1. Enter the email address you would like to use to sign in to your account. We recommend using a personal (or non-work) email address.
2. To verify your email, enter the six-digit code sent to your email address.
3. **Optional:** Add your phone number as an additional security verification method.
  - a. A verification code can be sent via text message or voice call.
4. Create your password using the guidelines on the screen.

Your password should:

- Be a minimum of 15 characters
- Contain at least one number
- Contain at least one uppercase letter
- Contain at least one lowercase letter
- Contain at least one special character
- Not contain part of your username, first name or last name

### Sign in to your account

You have now completed the account registration. To sign in to your account, enter your email address and password. Select how you would like to receive your verification code if you chose to set up both your email and phone.

### Need help registering?

Contact the Ameritas customer connections team: 888-808-5080

For FAQs and resources to help you make the most of your benefits, explore the [Health page](#).

### SEARCH AMERITAS IN YOUR APP STORE TO DOWNLOAD THE AMERITAS BENEFITS APP

Access full account services online through a web browser or download the Ameritas Benefits member app for quick access to many of the same features. Log in with the same email and password you use for your member account. Learn more about member app features.



# VISION

ERWSD offers vision coverage through Superior Vision. The chart below provides details of the vision plan. Please refer to your certificate booklet for full details.

SUMMARY OF BENEFITS	In-Network	Out-of-Network
<b>Copays</b>	\$10 exam \$25 materials	\$10 exam* \$25 materials*
<b>Annual Eye Exam</b>	Covered in full	Up to \$34
<b>Lenses</b> Single Vision Bifocal Trifocal	Covered in full	Up to \$35 Up to \$50 Up to \$60
<b>Contacts</b> Elective Medically Necessary	\$150 allowance Covered in full	Up to \$100 Up to \$210
<b>Frames</b>	\$150 allowance	Up to \$63
<b>Frequency</b> Exam/Lens/Frame	12/12/24	12/12/24
*Copays for out-of-network visits are deducted from reimbursements		

	Superior Vision		
VISION RATES	Total Monthly Premium	Employee Portion	Employer Portion
<b>Employee</b>	\$5.80	\$0.00	\$5.80
<b>Employee + Spouse</b>	\$11.47	\$5.35	\$6.12
<b>Employee + Child(ren)</b>	\$11.25	\$5.14	\$6.11
<b>Family</b>	\$17.09	\$10.65	\$6.44



# FLEXIBLE SPENDING ACCOUNT (FSA)

FSAs provide you with an important tax advantage that can help you pay health care and dependent care expenses on a pre-tax basis. By anticipating your family's health care and dependent care costs for the next year, you can lower your taxable income.

## HEALTH CARE FSA

This program lets employees pay for certain IRS-approved medical, dental, and vision care expenses not covered by their insurance plan with pre-tax dollars. In 2026, you may contribute up to \$3,400 into this account. Some examples include:

- Medical co-pays and deductibles
- Hearing services, including hearing aids and batteries
- Vision services, including contact lenses, contact lens solution, eye examinations and eyeglasses
- Dental services and orthodontia
- Chiropractic services
- Acupuncture
- Prescription contraceptives
- Some OTC medications

The CARES act expanded FSA & HSA allowable charges to include some Over-the-Counter (OTC) medications without the need for a prescription.

Please visit [www.rockymountainreserve.com/whats-covered](http://www.rockymountainreserve.com/whats-covered) to review a list of FSA & HSA eligible expenses.

**IMPORTANT:** Be conservative with your annual election amount(s). **This is a use it or lose it account.** You are permitted to carryover an IRS-approved amount into the next year, up to \$680. Any funds in excess of this amount will be forfeited in the following plan year.

*Note: If enrolling in the HDHP medical plan, the Flex Plan can only be used for dental or vision expenses (Limited Health Care Flexible Spending Account).*

## DEPENDENT CARE FSA

The Dependent Care FSA allows employees to use pre-tax dollars toward qualified dependent care such as caring for children under the age 13 or caring for elders. The annual maximum amount you may contribute to the Dependent Care FSA is \$7,500 (or \$3,750 if married and filing separately) per calendar year.

Examples include:

- The cost of child or adult dependent care
- The cost for an individual to provide care either in or out of your house
- Nursery schools and preschools (excluding kindergarten)

All Section 213 expenses are allowed as an eligible expense under your FSA. Changes to the FSA will only be allowed if you have a qualifying event such as change in family status. Mid-year changes will not be allowed.





# HEALTH SAVINGS ACCOUNT (HSA)

If you enroll in the HDHP you'll have access to a Health Savings Account. You can think of your HSA as a personal savings account for your healthcare expenses. Your payroll deductions toward an HSA are all tax-free, which provides you savings. You can event elect up to \$3,400 per year to a Limited Purpose FSA toward dental and vision expenses, but FSA funds are use-it-or-lose it, so be more conservative.

## What's Covered?

You can use your HSA funds to pay for any IRS-qualified medical expenses, like doctor visits, hospital fees, prescriptions, dental exams, vision appointments, over-the-counter medications and more.

### Those enrolled

Employees enrolled in the HSA can enjoy additional tax advantages by participating in the Limited Purpose FSA as well.

### HOW AN HSA WORKS:

- Contribute to your HSA by payroll deduction, online banking transfer or personal check.
- Pay for qualified medical expenses for yourself, your spouse, and your dependents. Both current and past expenses are covered if incurred after you opened your HSA.
- Use your HSA Debit Card to pay directly, or pay out of pocket for reimbursement.
- Roll over any unused funds year to year. It's your money — for life.
- Invest your HSA funds and potentially grow your savings.\*

*\*Investment accounts are not FDIC insured, may lose value and are not a deposit or other obligation of, or guarantee by the bank. Investment losses which are replaced are subject to the annual contribution limits of the HSA.*

How much can you contribute?	2026 IRS Contribution Limits and Maximum Contribution Amount
Employee Only Coverage	\$4,400
Family Coverage	\$8,750

### HSA CONTRIBUTION

ERWSD contributes to the HSA based on years of service on January 1st of the current year and tier of coverage elected in the medical plan (employee only vs. family coverage). You are able to elect amounts above the ERWSD contributions up to the annual maximum which is noted below.

ERWSD HSA Contribution Amounts		
Years of Service	Employee Only Coverage	Employee + Family Coverage
0-2 years	\$375	\$700
3-5 years	\$475	\$900
6-8 years	\$575	\$1,100
9+ years	\$675	\$1,300

*HSA contributions will be prorated based on your start date, if you start mid-year.*

*\* If an individual reaches age 55 by the end of the calendar year, he or she can contribute an additional \$1,000.*

### TRIPLE TAX SAVINGS

A huge way that HSAs can benefit you is they let you save on taxes in three ways.

- 1 You don't pay federal taxes on contributions to your HSA\*.
- 2 Earnings from interest and investments are tax-free.
- 3 Withdrawals are tax free when used for qualified medical expenses.

*\* Federal tax savings are available regardless of your state. State tax laws may vary.*



# EMPLOYEE WELLNESS

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

The District's EAP program, administered by AllOne Health EAP, includes mental health, legal, and financial services.

Through the EAP, employees and their dependents may use up to eight (8) free counseling sessions per incident. If additional sessions are needed, medical insurance will cover a percentage of cost subject to the conditions and limitations in that policy.

Through the Employee Assistance Program (EAP), the District provides confidential access to professional counseling services for help in confronting personal problems such as alcohol and other substance abuse, marital and family difficulties, and other life or mental health challenges. The EAP is available to all employees and their immediate family members offering problem assessment, short-term counseling, and referral to appropriate community and private services. In the event that an employee is terminated, the EAP is available up to 90 days following the date of termination.

AllOne Health offers excellent resources to District employees at no additional cost. These offerings include:

- Development of a legal will
- Unlimited financial coaching with a certified Financial Planner (i.e. budgeting, financial fitness)
- 30-minute legal consultation (civil or criminal)
- Live chat available online to connect to resources
- Access to 1,000+ articles, podcasts, well-being materials, self-care assessments, soft skills courses, & more
- Personal assistant to help you save time with referrals for travel and entertainment, seeking professional services, cleaning services, home food delivery, and managing everyday tasks.
- Medical Advocacy can help you navigate insurance, obtain doctor referrals, secure medical equipment or transportation, and plan for transitional care and discharge.
- Grief recovery resources are available to support employees and their dependents during a time of loss. Work with a local counselor that offers counseling, education, and action-based activities to guide you through your grief recovery

Personal information concerning employee participation in the EAP is maintained in a confidential manner. No information related to an employee's participation in the program is entered into that employee's personnel file. For more information, visit AllOne Health's website, [triad.mylifeexpert.com](https://triad.mylifeexpert.com).

Minor concerns can become major problems if you ignore them. A professional counselor is available to help you when you need it. You can contact AllOne Health EAP Counselors, Inc. toll free at 877.679.1100, or you can visit their website at [triad.mylifeexpert.com](https://triad.mylifeexpert.com) to create an online account (company code: eagle) & find providers.

## RECREATION BENEFIT

ERWSD offers a Recreation Benefit to contribute to the health, wellness, and recreation for all employees. This will be a taxable benefit, per IRS requirements, of \$800 annually towards reimbursable covered recreation expenses.

In order to be eligible to receive the recreation benefit, employees must participate in three required Wellness Activities and two elective Wellness Activities. Once employees have completed all requirements, employees can submit for the reimbursement any time in 2026. See Recreation Benefit Program Description for more details.

**The District supports you in your mental health goals. In addition to the Employee Assistance Program and medical coverage, you also have access to additional mental health resources. Visit [SharePoint](#) for more information.**

# FINANCIAL RETIREMENT PLANS

## 414(h) MONEY PURCHASE PLAN

This is a retirement plan for government employees that offers tax advantages. You have a mandatory contribution of 5% per paycheck on a tax-deferred basis as a condition of your employment with the District. ERWSD contributes 6.20% to each employee’s account in lieu of paying into social security. After an employee completes six months of employment, the District contributes an additional 5% match for a total contribution by the District of 11.20%. Your contribution is 100% vested. The District’s contribution vest at 20% per each year of employment until this plan is fully vested after five years.

## 457(b) PLAN

The 457(b) Plan is a family of mutual funds invested with The Principal Financial Group and is a great investment vehicle. This additional retirement plan allows you to contribute a portion of your salary on a pre-tax or post-tax basis. The deferral amount in any taxable year may not exceed the lesser of 100% up to \$24,500 of taxable compensation. Employees over age 50 may make an additional Catch-Up Contribution of up to \$8,000. Contribution limits are projected to increase for 2026.

New employees will be auto enrolled in a 5% contribution to the 457 Roth account. This can be adjusted at any time.

**Part-time, temporary, and seasonal employees:** Employees in these classifications are enrolled in a 457-retirement account administered through Wells Fargo and have a mandatory 3.75% contribution. The District provides a match of 3.75%.

What’s The Difference?	
Roth	Traditional
After-tax contribution	Before-tax contributions (tax postponed)
Tax-free investment earning	Tax-deferred investment earnings
Future withdrawals 100% tax-free (if held at least 5 yrs and to age 59)	Future withdrawals fully taxable

## HOUSING PROGRAM

As part of a comprehensive strategy to recruit and retain high quality talent, the District provides a robust housing program to address our employees’ challenges in finding available and affordable housing in our community. The District offers multiple forms of housing assistance to employees.

- 1. Discounted Rent on District-owned units or Master Leases (Based on Availability)
- 2. Down Payment Assistance (EHOP)
- 3. Deed Restricted Housing for Purchase
- 4. \$522/Month Taxable Housing Stipend (FT Employees)  
\$261/Month Taxable Housing Stipend (PT Employees)

Employees are only eligible to participate in ONE (1) of the above listed options.

\*The housing stipend is subject to change over time.





# PAID TIME OFF

We know that employees welcome and appreciate time off for rest, relaxation, recreation, and to address personal needs, family needs, and unforeseen circumstances. Paid time off is intended to provide employees the ability to reach their regularly scheduled weekly hour totals. Full-time, part-time, and seasonal employees accrue time off according to the schedule below based on their seniority date.

## FULL-TIME PTO ACCRUALS

Years of Service	Accrual Rate	Maximum Cap
Start of FT employment – 2 Years	22 Days/6.8 hrs per paycheck	240
Start of 3rd Year	24 Days/7.4 hrs per paycheck	300
Start of 5th Year	26 Days/8.0 hrs per paycheck	360
Start of 7th Year	28 Days/8.7 hrs per paycheck	450
Start of 10th Year	30 Days/9.3 hrs per paycheck	540

## PART-TIME PTO ACCRUALS

Years of Service	Accrual Rate	Maximum Cap
Start of PT employment – 2 Years	11 Days/3.4 hrs per paycheck	120
Start of 3rd Year	12 Days/3.7 hrs per paycheck	150
Start of 5th Year	13 Days/4 hrs per paycheck	180
Start of 7th Year	15 Days/4.7 hrs per paycheck	225

## SEASONAL PTO ACCRUALS

Accrual Rate	Maximum Cap
2.8 hrs per paycheck	35



## PAID PARENTAL LEAVE

ERWSD provides four weeks of paid parental leave to employees following the birth of an employee's child or the placement of a child with an employee in connection with adoption or foster care. The purpose of paid parental leave is to enable the employee to care for and bond with a newborn, newly adopted, or newly placed child. ERWSD is implementing this policy to support the healthy development of our employees' families and community.

This policy will run concurrently with Family and Medical Leave Act (FMLA) leave, any other state or local leave law, or ERWSD policies as applicable.





## HOLIDAYS

The District currently observes the following 13 HOLIDAYS each year:

For further information on Holidays please refer to your Employee Handbook.

Premium Holidays	
New Year's Day	January 1st
Martin Luther King Jr. Day	3rd Monday in January
Memorial Day	Last Monday in May
Juneteenth	June 19th
Independence Day	July 4th
Labor Day	1st Monday in September
Veterans Day	November 11th
Thanksgiving Day	4th Thursday in November
Day after Thanksgiving	4th Friday in November
Christmas Eve (1/2 day)	December 24th
Christmas Day	December 25th

Non-Premium Holidays	
Presidents Day	3rd Monday in February
Colorado Day	1st Monday in August
Indigenous Peoples' Day	Second Monday in October

# DISABILITY

## SHORT TERM DISABILITY

The District provides short-term disability (STD) benefits to eligible full-time employees who are unable to work because of a qualifying disability due to an injury or illness. Before receiving disability benefits the employee must use all accrued compensatory paid time off. In the event of a qualifying disability, the employee is eligible to receive 66⅔% of their weekly earnings, up to a maximum of \$1,250.00 per week.

The STD benefit lasts for either a maximum of 26 weeks, until the employee is no longer totally disabled, or until the employee is eligible to receive long-term disability benefits, whichever event occurs first.

Contact the People Operations department for more information or to apply for STD benefits.

## LONG TERM DISABILITY

The District provides a Long-Term Disability (LTD) benefit plan to help eligible employees cope with an illness or injury that may result in a long-term absence from employment. LTD is designed to ensure a continuing income for eligible employees who are disabled and unable to work. The LTD Benefit is charged to employees on an after-tax basis so that you will not have to pay taxes on benefits you receive from the plan.\*

Regular full-time employees are required to participate in the LTD plan as a condition of employment. Employees are subject to all terms and conditions of the agreement between the District and the insurance carrier, which may vary from time to time.

The current benefits are as follows:

	Long-Term Disability
Maximum Monthly Benefit	60% of salary up to \$10,000 per month
Maximum Benefit Duration	Later of Age 65 or Social Security Normal Retirement Age
Elimination Period	180 days

	Maximum Benefit Duration
AGE AT DISABILITY	Maximum Benefit Period
61 or less	to age 65, SSNRA, or 3 years and 6 months, whichever is longest
62	SSNRA, or 3 years and 6 months, whichever is longer
63	SSNRA, or 3 years, whichever is longer
64	SSNRA, or 2 years and 6 months, whichever is longer
65	2 years
66	1 year and 9 months
67	1 year and 6 months
68	1 year and 3 months
69 or older	1 year

The LTD benefit will be paid for the duration of total disability, but subject to the maximum benefit period as defined in the plan document.

*\*The Long-Term Disability insurance benefit was established to replace Social Security benefits. The employee pays one hundred (100) percent of the premium; under current provisions, the benefit should not be subject to tax.*

Details of the LTD benefits plan including benefit amounts, and limitations and restrictions are described in the Group Insurance Certificate provided to eligible employees. Contact People Operations for more information about LTD benefits.

# LIFE + ACCIDENTAL DEATH & DISMEMBERMENT

## DISTRICT-PAID BASIC LIFE & AD&D INSURANCE

Life insurance offers important financial protection in the event of a death or serious injury. The District provides a Basic Life insurance plan for eligible employees and their dependents. Accidental Death and Dismemberment (AD&D) insurance provides protection in cases of serious injury or death resulting from an accident. AD&D insurance coverage is provided as part of the Basic Life insurance plan to eligible employees.

Each regular Full-Time Employee has Term Life and Accidental Death and Dismemberment insurance equivalent to three (3) times his or her base annual salary to a maximum of \$400,000. The premiums for this Basic Life/AD&D are 100% covered by the District. The District also provides a \$1,000 Basic Life insurance benefit for the employee's spouse and dependent children through age 25.

## VOLUNTARY LIFE/AD&D INSURANCE

Employees may voluntarily elect to enroll in the Additional Life/AD&D coverage in increments of \$10,000 up to a maximum of \$500,000. All employees can also purchase Additional Life/AD&D coverage on their spouse and dependent children. Spouse benefits are available in increments of \$5,000 up to a maximum of \$150,000 but cannot exceed the employee's elected benefit amount. Premiums are based on employee's age.

Dependent child(ren) coverage is available with either a \$5,000 or \$10,000 maximum benefit level.

Coverage is guaranteed (meaning no health questionnaire will be required) if coverage is elected within the first 31 days of the employee's first enrollment period, within the limits outlined below. If an amount above the guarantee issue (GI) amount is requested, you will be approved for the GI amount until Evidence of Insurability (EOI) has been submitted and The Standard approves the election amount.

### Guarantee Issue (GI)

- **Employee:** \$150,000
- **Spouse:** 100% of Employee elected amount of life insurance or \$25,000, whichever is less

### Annual Increase Option

Employees may increase the voluntary amount each year at annual enrollment, not to exceed two increments per year, and not to exceed the guarantee issue amount. Employees may apply for amounts over the guarantee issue by filing an Evidence of Insurability (EOI) statement. New hires and employees who experience a QLE can elect up to the GI without EOI if applying within 31 days from their effective date of coverage. This is the only time employees can elect up to GI without EOI.

### Additional Life/AD&D Benefit features:

- Conversion/Portability is available
- Accelerated Death Benefit (Living Benefit) will be paid if an employee becomes terminally ill with a qualified medical condition up to 75% of the full benefit amount
- Benefit reductions begin at age 70

## Voluntary Life/AD&D Rates

Monthly Cost for Each \$1,000 of Employee & Spouse Life Insurance and AD&D Coverage											
Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Life/AD&D	\$0.071	\$0.077	\$0.093	\$0.133	\$0.201	\$0.305	\$0.415	\$0.415	\$0.589	\$1.529	\$1.529
Dependent Children \$10,000	\$0.60 / \$5,000 Benefit or \$1.20 / \$10,000 Benefit										

# CONTACT INFORMATION

BENEFIT/ COVERAGE	CARRIER	WEBSITE	PHONE NUMBER	GROUP NUMBER
<b>Medical</b>	Cigna	<a href="http://www.mycigna.com">www.mycigna.com</a>	800.244.6224	605452
<b>Dental</b>	Ameritas	<a href="http://benefits.ameritas.com">benefits.ameritas.com</a>	800.487.5553	010-302223
<b>Vision</b>	Superior Vision	<a href="http://www.superiorvision.com">www.superiorvision.com</a>	800.507.3800	30806
<b>Life/AD&amp;D</b>	The Standard	<a href="http://www.standard.com">www.standard.com</a>	800.628.8600	146620
<b>Long Term Disability</b>	The Standard	<a href="http://www.standard.com">www.standard.com</a>	800.628.8600	146620
<b>EAP</b>	AllOne Health	<a href="http://triad.mylifeexpert.com">triad.mylifeexpert.com</a>	877.679.1100	eagle
<b>FSA</b>	RMR	<a href="http://www.rockymountainreserve.com">www.rockymountainreserve.com</a>	888.722.1223	N/A
<b>HSA</b>	RMR	<a href="http://www.rockymountainreserve.com">www.rockymountainreserve.com</a>	888.722.1223	N/A
<b>HUB</b>	MRP, Paul Lamb Financial Advisor	<a href="mailto:paul.lamb@hubinternational.com">paul.lamb@hubinternational.com</a>	720.598.1144	N/A



## EAGLE RIVER WATER & SANITATION DISTRICT

846 Forest Road Vail, CO 81657  
Main: (970) 476-7480  
Customer Service: (970) 477-5451

## IMPORTANT NOTICES

Employees will receive benefits and compensation information electronically unless an employee sends a written request to Human Resources asking for information to be sent via mail. For more information about HIPAA, PHI, or ePHI, please contact Human Resources.

**Click to see: [New Hire Notices](#)**

**[Mid-Year Enrollment Notices](#)**

**[Annual Notices](#)**

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.