



# **FRONT RANGE FIRE RESCUE**

## **Member Benefits Guide**



**January 1, 2024-December 31, 2024**



# Benefits designed to support you

We know that you are the key to our success as a district. As a way to acknowledge your hard work, we provide a benefit package that is designed to help you reach your physical, financial, and mental health goals.

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In this guide you will find important information on the benefits available to you and your family.

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**Read this benefits guide carefully. Log into HR Connection to complete your open enrollment.**

**Print your elections effective as of 01/01/2024 from the top of your screen, sign and return to admin.**

### **Reminder: Covering Dependents**

Front Range Fire Rescue (FRFR) provides great benefits to our members. To keep benefit plans affordable, eligibility of dependents is restricted to your spouse (including your common law spouse, same gender spouse, or domestic partner) and your children who meet the age requirements. If ineligible dependents are found to be enrolled, you may be responsible for reimbursing the plans for expenses incurred by the ineligible dependents; furthermore, it may be cause for termination of employment. Examples of ineligible dependents include: grandchild, niece, nephew, parent, sister, or brother..

# MEMBER BENEFITS OVERVIEW

## Your 2024 Benefits Package

Benefits are an integral part of the overall compensation package provided by FRFR. Within this Benefits Guide, you will find important information on the benefits available to you for the 2024 plan year (January 1, 2024–December 31, 2024). Please take a moment to review the benefits FRFR offers to determine which plans are best for you. Log in to HRconnect to view comprehensive information on your plan.

## Benefits Eligibility

Members who on average work at least 30 hours per week, or 130 hours per month are considered full-time for benefit purposes.

**Many of the plans offer coverage for eligible dependents, including:**

- Your legal spouse (including common law and domestic partners).
- Your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian).

## Enrollment

**You can sign up for benefits or change your elections at the following times:**

- Within 30 days of your initial eligibility date (as a newly-hired employee)
- During the annual benefits open enrollment period November 1-20, 2024
- Within 30 days of experiencing a qualifying life event

**The choices you make at this time will remain the same through December 31, 2024.**

## Changing Your Benefits During the Year

Once you have made your elections for the plan year, you cannot change your benefits until the next annual open enrollment period. The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event. You will need to provide documentation dependent upon the type of event. To request a benefits change, notify admin within 30 days of the qualifying life event. Change requests submitted after 30 days cannot be accepted.

**Qualifying life events include, but are not limited to:**

- Marriage, divorce, or legal separation
- Birth or adoption of an eligible child
- Change in your spouse's work status that affects their benefits.
- Change in your spouse or child's eligibility for benefits

### **FRFR's Contribution**

FRFR pays the following contribution percentages of your healthcare to help offset your healthcare costs.

<b>Employee only</b>	<b>100% covered by FRFR</b>
<b>Employee &amp; Spouse</b>	<b>80% covered by FRFR</b>
<b>Employee &amp; Child(ren)</b>	<b>85% covered by FRFR</b>
<b>Employee &amp; Family</b>	<b>75% covered by FRFR</b>

# OPEN ENROLLMENT INSTRUCTIONS

Your username and password will be sent to you via email from “noreply@auth.zywave.com”.

Login to [www.HRconnection.com](http://www.HRconnection.com) to enroll in benefits. Once logged in:

- Click the "Time to Enroll" button on the top of the page
- Confirm or update your demographic information by clicking the "pencil" button under "Actions"
- Add or update family members by clicking "+Add Contact" under "My Family and Contacts" tab. Be sure to check the "Dependent" box beside each family member that needs to be enrolled. Social security numbers are required.
- Make Open Enrollment Elections -- click "Start Now." Select the coverage you want to "Elect" or choose "Waiver" if you want to decline a coverage. Click the appropriate family elections, then "Continue" to move to the next plan that requires an election, if applicable.
- You can compare and download benefit summaries of each plan option, under "View Plan details," as well as view carrier information and customer service phone numbers.
- After making your final selections, review the elections you have made and make sure each dependent's name is included in each line of coverage, then click "Confirm" to stamp your elections with an electronic signature.
- **(NEW THIS YEAR) The last step in the process requires you to complete any applicable forms. The Forms page appears immediately after the confirmation step. Click a link to open a form, print it, complete it, and return it to your Human Resources administrator.**
- Upon completion, click Done. The Time to Enroll tab will be removed and elections will now appear on the "Current Elections" tab.



# MEDICAL INSURANCE PLANS

## Medical Insurance Plans

FRFR offers three medical plan options through United Healthcare. The PPO does not require you to select a primary care physician (PCP) and you may see any treating provider/facility as long as it is In-network. The table below summarizes the key features of the medical plans. The coinsurance amounts listed reflect the amount FRFR and you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

MEDICAL	United Healthcare Plan B PPO	United Healthcare Plan B HMO	United Healthcare Plan C PPO
KEY POINTS SUMMARY		HMO Navigate Referral Required	
Dr. Office Copay	\$30 copay	\$30 copay	No copay
Specialist Copay	\$50 copay	\$50 copay	\$50 copay
Preventive Care	Plan pays 100%	Plan pays 100%	Plan pays 100%
Associated Lab Work	Plan pays 100% after copay	Plan pays 100% after copay	Plan pays 100% after copay
Prescription Drug Copays	\$15 / \$40 / \$70 / 25% max \$500 tier 1 / tier 2 / tier 3/specialty	\$15 / \$40 / \$70 / 25% max \$500 tier 1 / tier 2 / tier 3/specialty	\$5 / \$40 / \$60 / 25% max \$500 tier 1 / tier 2 / tier 3/specialty
Individual Deductible	\$3,000 in-network	\$3,000 in-network	\$3,000 in-network
Family Deductible	Max 3 per family	Max 3 per family	Max 2 per family
Co-Insurance Percentage (applied after deductible)	Plan pays 100% in-network	Plan pays 100% in-network (no benefits outside HMO)	Plan pays 80% in- network/50% out
Individual Out of Pocket Max	\$6,000 per individual	\$6,000 per individual	\$6,500 per individual
Family Out of Pocket Max (after which plan pays 100%)	\$12,700 per family (INCLUDES DEDUCTIBLE AND CO- PAYS)	\$12,700 per family (INCLUDES DEDUCTIBLE AND CO- PAYS)	\$13,000 per family (INCLUDES DEDUCTIBLE AND COPAYS)
Inpatient Hospital	\$500 copay, 100% after deductible	\$500 copay, 100% after deductible	Plan pays 80% after deductible
Outpatient Surgery	\$500 copay, 100% after deductible	\$500 copay, 100% after deductible	Plan pays 80% after deductible
Emergency Room	\$400 copay, <b>\$30 urgent care</b>	\$400 copay, <b>\$30 urgent care</b>	ER 80% Ded, Urgent Care \$0 copay

## Monthly Medical Insurance Plan Costs

Listed below are the monthly costs for medical insurance. The amount you pay for coverage is deducted bi-weekly from your paycheck on a pre-tax basis.

	PLAN B PPO		PLAN B HMO		PLAN C PPO	
	FRFR	Member Month/PP	FRFR	Member	FRFR	Member
Employee Only	703.67	-	664.46	-	608.73	-
Employee & Spouse	1,558.26	<b>311.65</b>	1,471.00	<b>294.20</b>	1,347.73	<b>269.55</b>
Employee & Child(ren)	1,274.04	<b>191.11</b>	1,202.70	<b>180.41</b>	1,101.86	<b>165.28</b>
Employee & Family	2,173.41	<b>543.35</b>	2,051.70	<b>512.93</b>	1,879.68	<b>469.92</b>

## Dental Insurance Plan

FRFR offers a dental insurance plan through Met Life. The plan offers in- and out of network benefits, allowing you the freedom to choose any provider. However, you will pay the least amount out of your pocket when you choose a Met Life provider. The table below summarizes the key features of the dental plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Benefit Summary	In-Network	Out-of-Network
Calendar Year Deductible	\$50 per individual / max \$150 per family	\$50 per individual / max \$150 per family
Deductible Applies to	Type II & III	Type II & III
Dental Calendar Year Maximum	\$1,500 per individual in your family	\$1,500 per individual in your family
Orthodontia Lifetime Maximum	\$1,500 for children up to age 19	\$1,500 for children up to age 19
Benefit Summary	In-Network	Out-of-Network
Type I - Diagnostic & Preventive	100%	100%
Type II - Basic Services	80%	80%
Type III - Major Services	50%	50%
Type IV - Orthodontic Services	50%	50%
Endodontics / Periodontics	80%	80%
Benefit Summary	In-Network	Out-of-Network
Waiting Period	Waiting periods only apply for late entrants (members who do not join the plan at their initial enrollment opportunity)	

The table above shows the plan details. Please refer to your plan descriptions for a full list of covered services and limitations.

### Features of the PDP Dental Plan:

- Use any dentist (keep in mind, your greatest savings will be with dentists participating in the MetLife PDP network)
- You pay a coinsurance for services
- Preventive cleanings are covered at 100% and may be scheduled every six months
- Orthodontia is covered for dependent children up to age 19

**ID Cards: MetLife will not send you an ID card. If you need an ID card, you request one online. Go to [www.metlife.com/dental](http://www.metlife.com/dental) and log in to your account.**

### DENTAL Plan Costs

These are the monthly costs for dental insurance.

The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

	FRFR	Member
Employee Only	<b>\$31.71</b>	<b>\$0.00</b>
Employee + Spouse	<b>\$64.70</b>	<b>\$12.94</b>
Employee + Child(ren)	<b>\$84.86</b>	<b>\$12.73</b>
Employee + Family	<b>\$125.49</b>	<b>\$31.37</b>
<b>SAME COST AS 2023</b>		

## Vision Insurance Plan

FRFR offers a vision insurance plan through Met Life. You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider. Please refer to the official plan documents for additional information on coverage and exclusions

Key Points Summary	In-Network	Out-of-Network
Eye Exam	\$10 copay	\$45 allowance
Prescription Glasses: Lenses	\$10 copay	\$30 - \$100 allowance
Prescription Glasses: Frames	\$150 retail allowance	\$70 allowance
Contact Lenses	\$150 allowance	\$105 allowance
Benefit Frequency	In-Network	Out-of-Network
Eye Exam	Every 12 months	Every 12 months
Prescription Glasses: Lenses	Every 12 months	Every 12 months
Prescription Glasses: Frames	Every 24 months	Every 24 months
Contact Lenses	Every 12 months in lieu of glasses	Every 12 months in lieu of glasses
Network Discounts	In-Network	Out-of-Network
Laser Vision Correction	15% Savings	N/A
Prescription Glasses	20% Savings	N/A
Contact Lenses	15% off evaluation	N/A

The vision plan covers an eye exam and your choice of lenses or contacts every 12 months. It also covers frames every 24 months. Please note that if you choose an out-of-network doctor or facility, then MetLife will only reimburse you up to the allowable amount outlined in the table to the right. Please refer to your plan description for full details.

Need to find an eye doctor in the MetLife Network?

For a complete list of providers near you, use the MetLife Provider Locator on [www.metlife.com/vision](http://www.metlife.com/vision) and choose the "Find Vision Provider", then click Vision PPO. You may also call MetLife at 1-855-MET-EYE-1.

**Using your vision benefits: You will not receive a MetLife ID card. When you schedule your appointment, simply tell them you have MetLife for your vision benefits. That's all you need to do!**

### VISION Plan Costs

These are the monthly costs for vision insurance.

The amount you pay for coverage is deducted

	FRFR	Member
Employee Only	<b>\$7.79</b>	<b>\$0.00</b>
Employee + Spouse	<b>\$15.61</b>	<b>\$3.12</b>
Employee + Child (ren)	<b>\$13.22</b>	<b>\$1.98</b>
Employee + Family	<b>\$21.79</b>	<b>\$5.45</b>
<b>SAME COST AS 2023</b>		

## **Manage and Estimate your Health Care Costs**

Comparing prices and finding ways to save money is likely something you do daily — whether you're shopping for everyday products and services or making larger purchases, like a home or car. Just like your everyday shopping, there are ways to save money on health care too. For example, you may be able to get cost estimates before you get care for certain conditions, like pregnancy care, an elective surgery, or an MRI. You can choose providers in your health plan network to take advantage of lower costs that your health insurance carrier has negotiated for you.

### **Tips to help you estimate costs and save money on health care**

1. Estimate your health care costs. Did you know there are ways to look up cost estimates online? If you're a UnitedHealthcare member, you can sign in to your health plan account to find:
  - Average costs for providers in your network, including doctors, hospitals, office visits, mental health services, labs, convenience care and more.
  - Average cost for specific treatments in your area.
2. Understand your prescription medication benefit. A Prescription Drug List (PDL) is your health plan's list of drugs and how they're covered. If you take medications regularly, it's important to watch for PDL updates. Sometimes changes to that list can change your costs. Here are a few other money-saving tips.
  - Enroll in home delivery if it's included in your benefit. You may be able to order up to a 90-day supply of medication you regularly take. There's usually no charge for standard shipping within the U.S. and it may save you money.
  - When your doctor prescribes medication, look at your PDL. You can ask about a lower cost alternative if the drug your doctor chooses is too expensive or isn't covered.
3. Stay on track with yearly doctor visits. Checking in on your health and getting recommended preventive care may help paint a more accurate picture of your overall health. That's one of the many reasons preventive care is important. When you schedule your wellness exam with a network provider, your visit may come at no added cost. Before you schedule your exam, double-check that you're choosing a network provider.

### **SAVE MONEY BY USING HEALTHIEST YOU!**

**With the free app Healthiestyou, FRFR members covered by our health insurance can:**

- **See a doctor 24/7-Talk to a licensed doctor by phone or video chat from anywhere with no cost. The doctor can call in prescriptions to your local pharmacy, so your only cost is your prescription co-pay.**
- **Save money-Find the best price on prescriptions in your area, even when you are out of town.**

**Download the app today!**



# LIFE AND DISABILITY INSURANCE

## **Basic Life and AD&D Insurance**

Life and accidental death and dismemberment (AD&D) insurance is an important element of your income protection planning, especially for those who depend on you for financial security. For your peace of mind, FRFR provides basic life and AD&D insurance to all eligible employees at no cost through The Standard Insurance Company.

Member Life and AD&D Benefit \$100,000 Standard Insurance Company  
Member On-Duty Life Insurance \$50,000 Standard Insurance Company  
Member On-Duty Life Insurance \$100,000 VFIS  
Member On-Duty AD&D Benefit \$100,000 VFIS

## **Voluntary Life and AD&D Insurance**

FRFR provides you the option to purchase additional life and AD&D insurance for yourself, your spouse, and your dependent children through Humana. You must purchase voluntary coverage for yourself in order to purchase coverage for your spouse and/or dependents.

## **Short-Term Disability Insurance**

FRFR provides short-term disability insurance through The Standard at no cost to all employees who are full-time. Short-term disability insurance is designed to help you meet your financial needs if you have been continuously disabled for 7 days and will last for 6 months.

Benefit: 60% of base weekly earnings up to \$2,000 Benefit duration: 6 months

# ACCIDENT AND ILLNESS

## **Voluntary Accident Insurance**

As a member of FRFR, you have the option to purchase voluntary accident insurance through AFLAC. Accident insurance offers added financial protection by paying a lump-sum cash benefit if a covered person is injured as the result of a covered accident. This benefit helps to handle the out-of-pocket expenses and unexpected bills that can follow an accidental injury. Learn more about critical illness insurance by contacting your Aflac representative: Karissa Morgan [karissa\\_morgan@us.aflac.com](mailto:karissa_morgan@us.aflac.com)

## **Voluntary Critical Illness Insurance**

FRFR provides you the option to purchase voluntary critical illness insurance through AFLAC. The critical illness plan pays a lump-sum benefit for a covered person that is diagnosed with a covered illness while insurance is in effect, subject to any pre-existing condition limitation and coverage maximums. Covered illnesses include cancer, heart attack, stroke, major organ transplant, and end stage renal failure. Learn more about critical illness insurance by contacting your Aflac representative: Karissa Morgan [karissa\\_morgan@us.aflac.com](mailto:karissa_morgan@us.aflac.com)



# Colorado Firefighter Heart ,Cancer & Behavioral Health Benefits Trust Fund

The Colorado Firefighter Heart ,Cancer & Behavioral Health Benefits Trust was created to help the state's fire professionals and agencies manage the human and financial burdens created by serious health issues by providing mandated cardiac, cancer and behavioral health benefits to the state's firefighters. For more information go to [www.cfhttrust.com](http://www.cfhttrust.com) Heart and Cancer claim forms can also be found in the shared drive under human resources.

## WHAT IS THE BEHAVIORAL HEALTH PROGRAM?

Beginning immediately, we have automatically extended coverage for all Colorado firefighters to receive reimbursement for behavioral and mental health treatment that is not already covered by any other employer-offered programs. **We are reimbursing deductibles, co-pays, and out-of-pocket behavioral health expenses not covered by existing fire operations' benefit programs.**



Scan the QR code to learn more and download resources for your staff.

## ELIGIBILITY

- All Colorado public entity, active firefighters are automatically included in this program, regardless if you are a member of the Trust or not.
- Only expenses incurred on or after February 10, 2023 will be eligible.
- Expenses are eligible for reimbursement only for services by a firefighter. No individual family member expenses, but couples, marriage, and family counseling is acceptable where the firefighter also participates.
- Firefighter must be part of an organization that is a Colorado state or public entity / political subdivision.

## FUNDING

- Funding is limited and claims will be paid out on a first-come, first-serve basis.
- Where funding runs out, employers may participate on a voluntary basis for a contribution.
- Remaining fund balance will be periodically updated and posted on the website.

## COVERAGE AND REIMBURSEMENT

- Must utilize employee assistance program or employer health insurance as primary insurance. Employer must maintain current EAP and BH Programs into the future.
- If you do not have an EAP or health insurance, or preexisting clinician, you will select your own clinician and pay out-of-pocket. A list of options is available on our website.
- Where EAP are not used, the value will be deducted from participant reimbursement.
- Program covers common, outpatient behavioral and mental health treatment options such as, but not limited to:
  - Cognitive Behavioral Therapy (CBT)
  - Dialectical Behavioral Therapy (DBT)
  - Addiction Counseling & Crisis Support
  - EMDR and Brainspotting
  - Peer Support Meetings and Group Therapy
  - Critical Incident Processing and Response
  - Acceptance and Commitment Therapy (ACT)
  - Neurofeedback / EEG

## CLAIMS PROCESS AND PRIVACY

- Visit [cfhttrust.com/claims](http://cfhttrust.com/claims) to fill out claims form and to submit for reimbursement.
- Rosters of eligible employers will be requested for ease of administration
- Payments may be issued within 10 days of receipt of completed claim form. Any follow-up may extend this timeline.
- We will not share your data or information with employers. Anonymity and privacy has been contemplated throughout the program.



COLORADO FIREFIGHTER  
HEART, CANCER & BEHAVIORAL HEALTH  
BENEFITS TRUST

[cfhttrust.com/behavioral](http://cfhttrust.com/behavioral)

## Member Assistance Program

The District provides voluntary confidential access to professional counseling services through a Member Assistance Program (MAP). The MAP, is available to all employees and their immediate family members. The program offers 24-hour problem assessment, short term counseling and referral to appropriate community and/or private services.

These services are also available to retired members for 12 months from the date they retire.

There is no cost for a member to consult with an MAP counselor. Members faced with dynamic challenges of financial concerns, legal issues, alcohol or drug problems, marital problems, illness of a family member, emotional worries, child care problems, etc. are invited to take advantage of this valuable benefit. More information online, [www.minesandassociates.com](http://www.minesandassociates.com)



### Counseling

**Free and confidential counseling services** for everyday life situations including stress, anxiety, depression, family situations, drug and alcohol abuse, relationships, death and grief, and work-related topics.



### Legal & Financial

Practical legal and financial assistance that includes:

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



### Work/Life

**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.



### Wellness

No matter your wellness goals, MINES can help. You have:

- **4 professional wellness sessions** with a personal coach.
- **4 sessions** of parental coaching & lactation consults.
- **6 week** Virtual smoking cessation or stress reduction program.



### Online

Sign on to **PersonalAdvantage** to access:

- **Online Resource Library** full of articles, assessments, training, and financial tools designed to beat stress and improve work/life balance.
- **eM Life mindfulness service** for live sessions, community support, and expert instructors that can help you live a healthier, more balanced life.
- **Supportiv** for on-demand peer-to-peer small group chats tailored to bring together individuals who share similar struggles and lived experiences. All facilitated by trained moderators and available 24 hours a day!

\*Per Life Situation: A distinct, separate and new life event. A MINES case manager will review requests for additional sets of sessions. Continuation of counseling is not a separate, distinct and new life event. This guide is for informational purposes only. Call MINES for details.



### Your info

As a member of

**Front Range Fire Rescue,**

you and each member of your household have up to **8 counseling sessions per life situation\*, per contract year.**

Digital message-based, telephonic, video, and face-to-face counseling available.

### To Access services:

Call MINES at 1-800-873-7138

Or visit:

[minesandassociates.com](http://minesandassociates.com)

**Company Code: frfr**

Your company code is used to register for online services as well as complete online requests for service. Log on today to access your services and mindfulness app.

**Contract Year: 8/1-7/31**

**Free & Confidential  
Support 24/7**

# PLANNING FOR RETIREMENT

## **FPPA –Fire & Police Pension Association**

The Fire & Police Pension Association of Colorado was established January 1, 1980 and administers a statewide multiple employer public employee retirement system providing defined benefit plan coverage for police officers and firefighters throughout the State of Colorado. Full-time employees are members of the statewide defined benefit plan (SWDB) through the Fire Police Pension Association (FPPA) of Colorado in lieu of social security. Participation is mandatory for eligible employees.

To fund future pension benefits, members contribute 12% of FPPA-includable salary and the district contributes 10% of the same earnings. The employer contribution will raise .5% each year until it reaches 13% in 2030. The District also pays 3.6% of your Biweekly pay to FPPA Statewide Death & Disability per member. Additional information about FPPA is available through FPPA at [www.fppaco.org](http://www.fppaco.org)

## **FPPA 457(b) Deferred Compensation Plan**

The 457(b) is a retirement account that allows FRFR to further assist members in building retirement funds. Members may contribute on a pre-tax and/or after-tax basis and the investments grow tax-deferred. Member contributions to the Traditional 457(b) and Roth accounts are voluntary.

### **Contributions**

- Traditional 457(b): Member contributions are made on a pre-tax basis, reducing current taxable compensation. Earnings grow tax-deferred and distributions are taxable.
- Roth Account: A Designated Roth Account is a separate account within the 457(b) plan that holds designated Roth contributions which are made by the member on an after-tax basis. These contributions are not tax-deferred but, earnings in the Roth grow tax-deferred and qualified distributions are tax-free.

**FRFR contributes 3% of a FF1 annual base salary, provided that the member contributes AT LEAST \$100 per paycheck to either 457 plan.**

To learn more about your 457 account you can log into your Fidelity account through FPPA or call for a consultation to discuss and plan for your retirement needs.

## **Retiree Health Savings Plan 115**

The Retiree Health Savings Plan is provided by FRFR, through NPPFA, to assist employees in building a tax-free fund for retirement health care expenses. Contributions are deposited into the plan completely tax-free prior to the Medicare Tax being applied.

These funds accumulate and compound tax-free to fund the future cost of health care expenses. The account may be used to pay for any qualified medical, dental, or vision out-of-pocket expenses (deductibles, co-payments, co-insurance, etc.), plus insurance premiums for medical, dental, vision (including COBRA premiums), qualified long-term care premiums, Medicare Part B premiums, Medicare Part D premiums, and Medicare supplement insurance plan premiums.

Members are eligible to access these funds, tax-free, at the time of separation from service. Members contribute 2% of their annual base salary.

### **FRFR makes contributions to the member 115 account as follows:**

- All members receive 1% of a FF 1 annual base salary. For 2024, the annual amount is \$940
- Any member at the end of the year who is over the max bank of sick leave, will have those extra hours paid out as 1 day for every 3 sick days and deposited in to their RHS plan.
- If a member elects to enter the FPPA DROP program they will receive 50% of the current FPPA employer contribution rate on their base rate deposited in to their RHS beginning the first day of their DROP date.
- Any member who separates service in good standing will have their sick bank hours paid out as 1 day for every 3 sick days and deposited in to their RHS plan.

## ADDITIONAL BENEFITS

### Wellness Discounts

FRFR wants to help you achieve your health and wellness goals. Here are a few discounts available to our members.

#### WORKOUT

- **Anytime Fitness** in Johnstown and Milliken offer members 25% off with no contract and no enrollment fee
- **YMCA** in Johnstown offers FRFR members a no join fee, and reduced rates.

#### NUTRITION:

- **Clean Eat3** in Johnstown, near Scheels, 10% OFF

They offer a variety of healthy, good-for-you food options at affordable prices. Meals to go, catering and weekly meal plan options.

- **CSU Kendall Reagan Nutrition Center**

Initial Individual Nutrition Coaching Session : \$110



### Tuition Reimbursement

The District appreciates and encourages members who are willing to devote their time to education and training. The tuition reimbursement policy is intended to encourage members to become better qualified for their present duties and to prepare for advancement within Front Range Fire Rescue by taking courses from an accredited institution. You can access the Policy on Lexipol, Tuition Reimbursement Policy #1008

The Tuition Reimbursement for the 2024 will be \$3,000 per year.

## REAL APPEAL WEIGHT LOSS



### Healthier habits, healthier lifestyle

Take small steps for lasting change with Real Appeal®, an online weight management support program.



### Get healthier, at no additional cost to you

Real Appeal on Rally Coach™ is a proven weight management program designed to help you get healthier and stay healthier. It's available to you and eligible family members at no additional cost as part of your benefits.

#### Take small steps toward healthier habits

Set achievable nutrition, exercise and weight management goals that keep you motivated to create lasting change. Track your progress from your daily dashboard, too.

#### Support and community along the way

Feel supported with personalized messages, online group sessions led by coaches and a caring community of members.

Join today at [enroll.realappeal.com](https://enroll.realappeal.com) or scan this code

An illustration of a 'Success Kit' which includes a digital kitchen scale, a portion plate with a green, yellow, and red section, a laptop displaying a play button icon, and a small box with a fork and knife icon. The items are arranged on a light yellow background.

**Get a Success Kit delivered right to your door.**

Make the most of tools and resources like weight and food scales, a portion plate and more. Your Success Kit is delivered after you attend your first live group session.

United  
Healthcare

Real  
Appeal

# LEAVE BENEFITS

## Accrual Leave

Available to eligible full-time Line and Administrative Staff. Vacation and Sick leave is accrued on a daily basis but will be issued in advance on January 1st of each year in anticipation that the member will complete a full year of service; however, accrual shall be based on actual time worked. Members who begin their employment after January 1st of the year shall be issued a pro-rated amount of vacation, based on the number of days left in the year, for the first year of their employment. Increased accruals based upon years of continuous employment will become effective on January 1st of the year, regardless of date of full-time hire.

## Holidays

New Years Day

Martin Luther King Day\*

Presidents Day\*

Memorial Day

Independence Day

Labor Day

Cabrini Day\*

Veterans Day

Thanksgiving Day

Christmas Day

Line members receive 72 hours of holiday time each year. 24 of those hours are used as vacation and the remaining 48 hours are received as pay in January for the previous year. The per hour pay rate used is the base rate a member is being paid per hour on the last day of the year. Those members not working on line the entire year will receive a prorated portion of 48-hour total.

\*Admin Staff may float these holidays and take them at a different time, however, they must be taken within the calendar year.

YEARS OF FULL TIME EMPLOYMENT	LINE HOURS		ADMIN STAFF	
	HOLIDAY	VACATION	FLOAT HOLIDAY	VACATION
First Year	24	48	24	40
2-5 Years	24	144	24	120
6-10 Years	24	192	24	160
11-20 Years	24	240	24	200
20+	24	288	24	240

## Sick Leave

YEARS OF EMPLOYMENT	LINE HOURS	ADMIN STAFF HOURS
FIRST YEAR	96	80
2+ YEARS	144	120

- Line members may bank up 1456 hours of sick time
- Administrative staff may bank up 1040 hours of sick time
- Line members may use up to 24 hours of sick leave as emergency leave each year.
- Administrative staff may use up to 10 hours of sick leave as emergency leave each year.

## CONTACT INFORMATION

### **CARRIER INFO**

**United Healthcare** - Group #0906675 - [www.myuhc.com](http://www.myuhc.com) - 800-357-0978

**HealthiestYou** - Group #0906675 - [www.healthiestyou.com](http://www.healthiestyou.com) - 866-703-1259

**MetLife** - Group #5348811 - [www.metlife.com](http://www.metlife.com) - 800-275-4638

**Optum RX** - Group #0906675 - [www.optumrx.com](http://www.optumrx.com) - 800-356-3477

**Humana**-Group #764057- [www.humana.com](http://www.humana.com) -800-833-6914

**FPPA**- 1-800-332- 3772, or [www.fppaco.org](http://www.fppaco.org)

**PSHCG Oversees all of our Medical, Dental, Vision, and Voluntary Life Insurance.** For billing questions or assistance contact: Lucy Charlton  
[Lucy@rmic.biz](mailto:Lucy@rmic.biz) 303-771-5500

**AFLAC Insurance** - AFLAC Karissa Morgan [karissa\\_morgan@us.aflac.com](mailto:karissa_morgan@us.aflac.com)  
720-545-5452

**Fidelity 457 Plan** - Fidelity [fppaco.org/fidelity.html](http://fppaco.org/fidelity.html)

**Member Assistance Program** - Mines and Associates, [minesandassociates.com](http://minesandassociates.com)  
800-873-7138

**NPPFA** -[service@nppfabenefits.org](mailto:service@nppfabenefits.org)

### **NATIONAL HOTLINES AVAILABLE 24/7**

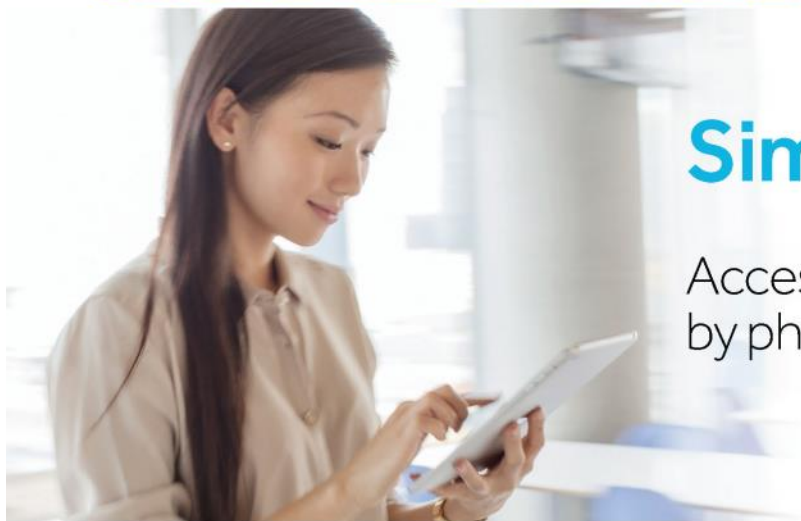
**FIRE/EMS HELPLINE 888-731-FIRE (3473)**

**FRONTLINE HELPLINE 866-676-7500**

**POISON CONTROL 800-222-1222**

**SUBSTANCE ABUSE & MENTAL HEALTH SERVICES ADMINISTRATION  
800-662-HELP (4357)**

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## Simplify your life.

Access doctors and therapists by phone, video, or app.



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Take control of your health with HealthiestYou.

Download the app to access general medical care, confidential counseling, relief from skin issues, and more.

Cost will vary based on plan\*



### **Talk to a doctor 24/7 FOR FREE**

For conditions like the flu, bronchitis, allergies, sore throats, and more.

**\$0 Consults**



### **Confidential counseling 7 days a week**

If you're feeling stressed, overwhelmed, down, or not like yourself.

**\$85, \$95, or \$200 Consults**

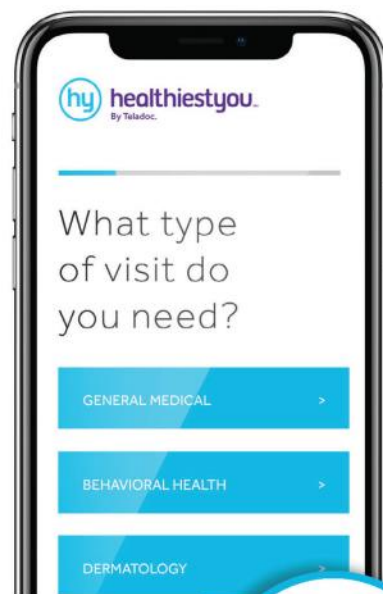


### **Relief from skin issues**

For acne, eczema, rashes, psoriasis, and much more by uploading images on the app.

**\$75 Consults**

\*Download the app and set up your account to see what services are available to you and how much they cost.



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**Healthiest You**  
app today.



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HealthiestYou.com | 866-703-1259





# FRONT RANGE FIRE RESCUE 2024

## A Shift A

January 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

## B Shift B

February 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29		

## C Shift C

March 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

April 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

May 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

June 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

July 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

August 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

September 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

October 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

November 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				



# FRONT RANGE FIRE RESCUE

## 2024 PAYROLL SCHEDULE

ADMIN STAFF PAY PERIOD	This Paycheck is for:	PAYDAY
12/24 - 1/6/2024	Bi-weekly Pay - December Board Stipend- <b>LINE 2023 HOLIDAY PAY</b>	January 9, 2024
1/7 - 1/20/2024	Bi-weekly Pay, OT for <u>work period 12/13 1900 - 1/6/2024 1900</u> (2023/24)	January 23 2024
1/21 - 2/3/2024	Bi-weekly Pay - January Board Stipend	February 6, 2024
2/4 - 2/17/2024	Bi-weekly Pay, OT for <u>work period 1/6 1900 -1/30 1900</u>	February 20, 2024
2/18 - 3/2/2024	Bi-weekly Pay - February Board Stipend	March 5, 2024
3/3 - 3/16/2024	Bi-weekly Pay, OT for <u>work period 1/30 1900 - 2/23 1900</u>	March 19, 2024
3/17 - 3/30/2024	Bi-weekly Pay, OT for <u>work period 2/23 1900 - 3/18 1900</u>	April 2, 2024
3/31 - 4/13/2024	Bi-weekly Pay- March Board Stipend	April 16, 2024
4/14 - 4/27/2024	Bi-weekly Pay, OT for <u>work period 3/18 1900 - 4/11 1900</u>	April 30, 2024
4/28 - 5/11/2024	Bi-weekly Pay - April Board Stipend	May 14, 2024
5/12 - 5/25/2024	Bi-weekly Pay, OT for <u>work period 4/11 1900 - 5/5 1900</u>	May 28, 2024
5/26 - 6/8/2024	Bi-weekly Pay, OT for <u>work period 5/5 1900 - 5/29 1900</u> - May Board Stipend	June 11, 2024
6/9 - 6/22/2024	Bi-weekly Pay	June 25, 2024
6/23 - 7/6/2024	Bi-weekly Pay, OT for <u>work period 5/29 1900 -6/22 1900</u> - June Board Stipend	July 9, 2024
7/7 - 7/20/2024	Bi-weekly Pay	July 23, 2024
7/21 - 8/3/2024	Bi-weekly Pay, OT for <u>work period 6/22 1900 - 7/16 1900</u> - July Board Stipend	August 6, 2024
8/4 - 8/17/2024	Bi-weekly Pay	August 20, 2024
8/18 - 8/31/2024	Bi-weekly Pay, OT for <u>work period 7/16 1900 - 8/9 1900</u> - August Board Stipend	September 3, 2024
9/1 - 9/14/2024	Bi-weekly Pay, OT for <u>work period 8/9 1900 - 9/2 1900</u>	September 17, 2024
9/15 - 9/28/2024	Bi-weekly Pay - September Board Stipend	October 1, 2024
9/29 - 10/12/2024	Bi-weekly Pay, OT for <u>work period 9/2 1900 - 9/26 1900</u>	October 15, 2024
10/13 - 10/26/2024	Bi-weekly Pay - October Board Stipend	October 29, 2024
10/27 - 11/9/2024	Bi-weekly Pay, OT for <u>work period 9/26 1900 - 10/20 1900</u>	November 12, 2024
11/10 - 11/23/2024	Bi-weekly Pay, OT for <u>work period 10/20 1900 - 11/13 1900</u> <b>Daylight Savings Ends 11/3</b>	November 26, 2024
11/24-12/07/2024	Bi-weekly Pay - November Board Stipend	December 10, 2024
12/8 - 12/21/2024	Bi-weekly Pay , OT <u>work period 11/13 1900 - 12/7 1900</u>	December 24, 2024
12/22 - 1/4/2025	Bi-weekly Pay - December Board Stipend- <b>LINE 2024 HOLIDAY PAY</b>	January 7, 2025
1/5 - 1/18/2025	Bi-weekly Pay, <u>OT for work period 12/7 1900 - 12/31/2024 1900</u> (2024/25)	January 21 2025

Payroll is processed the Thursday before payday. All hours must be in CrewSense that Thursday morning. **Page 20**