

## NORTHWEST COLORADO COUNCIL OF GOVERNMENTS BENEFITS PACKAGE

MEDICAL, DENTAL & VISION INSURANCE	NWCCOG pays 85% of the premium for employee, spouse, and children of full-time employees (40 hrs/week). The percentage of the premium paid by NWCCOG for part-time employees is pro-rated based on the number of hours worked per week. Employees must work at least 24 hrs/week to qualify for benefit.
LIFE INSURANCE	2 times employees annual salary up to \$100,000. NWCCOG pays 100% of this premium.
DISABILITY INSURANCE	Employees injured (non-worker's compensation injuries) off the clock and unable to work receive 2/3 of their normal wage following 30 day waiting period. NWCCOG pays 100% of this premium.
RETIREMENT - Colorado Counties Officials and Employees Retirement Association (CCOERA)	NWCCOG participates in this program instead of contributing to Social Security, therefore all employees are required to participate. Employee must contribute a minimum of 3.75% and may contribute up to 10% of salary. NWCCOG will match up to 6%.
DEFERRED COMPENSATION	CCOERA offers a deferred compensation plan in addition to the retirement plan. This allows employees to make voluntary contributions of pre-tax salary. This contribution is not matched by NWCCOG.
FLEXIBLE SPENDING ACCOUNT	This benefit allows employees to use pre-tax dollars for unreimbursed medical expenses and childcare. There are limits on the amount you can contribute to the account.
ANNUAL LEAVE	Annual Leave accounts for both vacation and sick leave. Full-time employees earn 128 hours, or 16 days of annual leave per year through the fourth year of continuous employment. This is accrued at a rate of 5.34 hours per pay period. The amount is pro-rated for part-time employees based on the number of hours worked per week (24 hrs/week minimum required). Annual leave increases as years of service increase at the 5 yr, 10 yr, and 15 yr anniversary dates.
HOLIDAYS	13 paid holidays per year: <ul style="list-style-type: none"> <li>* New Years Day - January 1</li> <li>* MLK Birthday - third Monday in January</li> <li>* Presidents' Day - third Monday in February</li> <li>* Memorial Day - last Monday in May</li> <li>* Independence Day - July 4th</li> <li>* Colorado Day - first Monday in August</li> <li>* Labor Day - first Monday in September</li> <li>* Columbus Day - second Monday in October</li> <li>* Veterans' Day - November 11</li> <li>* Thanksgiving Day - fourth Thursday in November</li> <li>* Day After Thanksgiving Day - fourth Friday in November</li> <li>* Christmas Day - December 25</li> <li>* Floating Holiday - day off anytime of the year</li> </ul>