



**Fremont County**  
**Benefits Summary for Plan Year**  
**January 1, 2025 – December 31, 2025**

<b>HEALTH</b>			
OAP \$500 (Ded. \$500/\$1000)	Semi-Monthly Employee	Semi-Monthly County	Total Monthly Cost
<input type="checkbox"/> Employee	\$95.49	\$381.94	\$954.85
<input type="checkbox"/> Employee and Spouse	\$ 315.10	\$735.23	\$2,100.66
<input type="checkbox"/> Employee and Child(ren)	\$272.13	\$634.98	\$1,814.21
<input type="checkbox"/> Employee and Family	\$ 372.25	\$868.57	\$2,481.64
OAP \$1500 (Ded. \$1500/\$3000)			
<input type="checkbox"/> Employee	\$69.37	\$393.12	\$924.98
<input type="checkbox"/> Employee and Spouse	\$254.35	\$763.03	\$2,034.76
<input type="checkbox"/> Employee and Child(ren)	\$219.63	\$658.90	\$1,757.05
<input type="checkbox"/> Employee and Family	\$300.54	\$901.63	\$2,404.33
OAP \$2500 (Ded. \$2500/\$5000)			
<input type="checkbox"/> Employee	\$43.90	\$395.10	\$878.00
<input type="checkbox"/> Employee and Spouse	\$193.24	\$772.98	\$1,932.44
<input type="checkbox"/> Employee and Child(ren)	\$166.83	\$667.33	\$1,668.31
<input type="checkbox"/> Employee and Family	\$228.32	\$913.30	\$2,283.23
OAP \$5000 (Ded. \$5000/\$10,000)			
<input type="checkbox"/> Employee	\$18.82	\$357.54	\$752.72
<input type="checkbox"/> Employee and Spouse	\$124.27	\$704.15	\$1,656.83
<input type="checkbox"/> Employee and Child(ren)	\$107.27	\$607.87	\$1,430.28
<input type="checkbox"/> Employee and Family	\$146.81	\$831.94	\$1,957.50
<b>DENTAL</b>			
	Semi-Monthly Employee	Monthly Employee	Coverage
<b>Reliance Standard – Ameritas Network</b> <b>Annual Max Benefit: \$1,500</b>	\$16.50	\$33.00	Employee
	\$34.00	\$68.00	Employee and Spouse
	\$47.00	\$94.00	Employee and Child(ren)
	\$63.50	\$127.00	Employee and Family
<b>VISION</b>			
	Semi-Monthly Employee	Monthly Employee	Coverage
<b>Reliance Standard – EyeMed Insight Network Vision Plan</b>	\$4.50	\$9.00	Employee
	\$6.25	\$12.50	Employee and Spouse
	\$5.75	\$11.50	Employee and Child(ren)
	\$10.75	\$21.50	Employee and Family
<b>BASIC AND VOLUNTARY TERM LIFE INSURANCE – RELIANCE STANDARD</b>			
Fremont County provides \$30,000 basic life insurance on employee, \$5,000 on spouse, \$1,000 on each eligible dependent. Coverage decreases by 35% @ age 70, 50% @ age 75, and 80% at age 80. Option to purchase additional voluntary term life. Guaranteed issue up to \$150,000 on employee and \$30,000 on spouse under age 70; Please refer to Employee Navigator for benefit summary and rates.			
<b>COLORADO RETIREMENT ASSOCIATION - CRA</b>			
<b>401(a):</b> Eligible employees (20 or more hours) - Mandatory participation from beginning of employment at 4% of pay, County currently matches 4%. Vested in account after 5 years of participation in the plan. <b>457:</b> Eligible employees (20 or more hours) - Employees can participate in a 457-retirement plan immediately upon employment. It does not have a matching contribution. Annual Contribution Limit is dictated by the IRS each year. 2025 is \$23,500 and Catch-Up Contribution Limit is \$7,500 (if age 50 or over).			
<b>All Fremont County benefits are offered to Full Time employees who work 30 or more hours per week. Premiums for elected benefits are deducted from 24 of our 26 pay checks.</b>			

OTHER BENEFITS	
<b>VOLUNTARY WHOLE LIFE INSURANCE – MASS MUTUAL – ONLY OFFERED DURING OPEN ENROLLMENT</b>	
Permanent Life Insurance coverage for employees and dependents. Guaranteed Issue availability up to \$150,000 for Employees ages 18-75. Policies build cash value and are portable if you leave employment.	
<b>SUPPLEMENTAL HEALTH BENEFITS: ACCIDENT, CRITICAL ILLNESS, &amp; HOSPITAL INDEMNITY – RELIANCE STANDARD</b>	
Voluntary Accident Insurance: 24-hour coverage, pays benefits directly to insured if you seek medical attention due to a covered accident. Refer to Employee Navigator for benefit summary and premiums.	
Voluntary Critical Illness Insurance: Coverage for 20+ specified illnesses, including Cancer, Heart Attacks, etc. Guarantee Issue Availability for EE and dep. Refer to Employee Navigator for benefit summary and premiums.	
Voluntary Hospital Indemnity: Coverage for Hospital confinement as an in-patient. Benefits pay directly to insured, NO health questions, no pre-ex. Refer to Employee Navigator for benefit summary and premiums.	
<b>DISABILITY INSURANCE – RELIANCE STANDARD</b>	
Voluntary Short-Term Disability: 14-day elimination period with an 11-week benefit period. Composite rate for County employees. Refer to Employee Navigator for benefit summary and premiums.	
Long Term Disability: Paid for by Fremont County for all FT employees, SSNRA plan with a 90 day elimination period, 60% monthly benefit percentage up to \$7,500.	
<b>EMPLOYEE ASSISTANCE PROGRAM</b>	
Health Management Systems of America; 800-847-7240 provides employees with access to diagnostic assessment and problem resolution sessions (personal or professional), legal consultations and financial consultations, at no cost to the employee up to 3 sessions per issue, per year. Online resources are also available at <a href="http://www.my-life-resource.com">www.my-life-resource.com</a> .	
<b>FSA and DCA – Offered through Rocky Mountain Reserve. Refer to Employee Navigator for more information.</b>	
<b>LEGAL SHIELD</b>	
Program offered at employee's expense and includes Legal Guidance for non-LEO or Legal Guidance for LEO with an optional Identity Theft Protection Plan.	
<b>VACATION LEAVE ACCRUAL</b>	
0 – 60 months	4 hours per pay period
61 – 120 months	6 hours per pay period
121 + months	8 hours per pay period
Maximum Carryover	240 hours every January 1
Less than Full Time employees are prorated, as well as periods of unpaid status. Temporary or seasonal employees are not eligible for vacation leave.	
<b>SICK LEAVE ACCRUAL</b>	
4 hours per pay period with a maximum accrual of 500 hours	
Less than Full Time employees are prorated, as well as periods of unpaid status.	
<b>HOLIDAYS</b>	
Holiday schedules are adopted by the Board of County Commissioners each calendar year for both 8-hour work day (Department of Human Services) and 10 hour work day departments (all other Departments throughout the County). Less than Full Time employees are prorated. Temporary or seasonal employees are not eligible for holiday pay or Vacation leave.	