

**M E M O R A N D U M**

**TO:** Honorable Chairman and Members of the Board of County Commissioners

**FROM:** Joe Kerby, County Manager

**RE:** 2025 Employee Benefit Plans – Human Resources

**Date:** 9/10/2024

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**Staff Recommendation:** Resolved that the Board of County Commissioners (BCC) approves the benefit offerings for 2025 as recommended by Human Resources effective January 1, 2025, which are summarized below as presented at the BCC Briefing on August 27, 2024:

1. Continue medical vendors, UnitedHealthcare and Kaiser Permanente with a Health Savings Account to include funding and mandated medical plan design changes for 2025.
2. Rates/premium changes fully funded by the county on the medical plans with funding offsets in addition to the fees on Patient-Centered Outcome Research Institute (PCORI) as noted in the BCC Briefing for 2025.
3. Maintain the health management (wellness) discounts and incentives that will continue to be funded through UnitedHealthcare Rx Rebates. Continue to partner with Kaiser Permanente, UnitedHealthcare, Delta Dental, Healthbreak Inc., and Jefferson Center in offering outcome-based wellness initiatives, strategic prevention, healthy lifestyle activities, staffing, proper usage of fitness center equipment. Expand on training, resources and support around mental health, resilience, and psychological safety in the workplace. Continue premium incentive program and biometric health screenings as one requisite for offering the medical premium incentives to promote and engage employees in healthy lifestyles in 2025 and offer non-cost flu shots for employees at selected work site locations. Human Resources shall have the authority to modify available wellness programming and other offerings as necessary due to logistical circumstances or arising out of a pandemic.
4. Rate/Premium changes fully funded by the county on the dental plans as noted in the BCC Briefing for 2025.
5. No Rate/Premium changes on the vision plan for 2025.
6. Provide up to two monthly Benefit Premium Holidays in 2025 as noted in the BCC Briefing.

7. Maintain basic group term life insurance, accidental death and dismemberment insurance, short-term and long-term disability insurance and voluntary life insurance, voluntary accidental death and disbursement insurance and continue voluntary Critical Illness Insurance, Accidental Insurance and Hospital Indemnity Insurance with voluntary plans being fully paid by employees with Unum for 2025.
8. Maintain the contract with Lockton Companies for consulting services to include a campaign strategy around employee engagement and consumerism.
9. Maintain services with Surency for the 2025 Flexible Spending Accounts and COBRA administration with the authority of the Chief Human Resources Officer and the Total Rewards Director to make administrative plan modifications as necessary.
10. Maintain Cafeteria Plan documents that allowed pre-tax savings on medical, dental and vision insurance premiums. Delegate authority to the Chief Human Resources Officer and the Total Rewards Director to make administrative modifications as necessary.
11. Maintain Legal Shield pre-paid voluntary legal services at full cost to employees.
12. Maintain Employee Loan Solutions LLC a small loan voluntary benefit at full cost to employees.
13. Maintain retirement savings plans for employees through the Colorado Retirement Association (CRA) and Nationwide Retirement Solutions. Continue delegation of authority to the Chief Human Resources officer and the Total Rewards Director to make administrative plan modifications and to execute documents related to those elections.
14. Maintain Services with LeaveSource, leave of absence management software, to provide compliance with county, state, and federal policies and regulations.
15. Maintain services to be provided by Strada for Affordable Care Act Compliance with reporting and generating tax and legal documents for benefits administration.

Further resolved that the Board of County Commissioners approves the benefit offerings as outlined above and authorizes the Chairman to sign such contracts and other documents which require signature by the Chairman of the Board of County Commissioners as necessary for the implementation of these benefits for 2025 with the vendors listed below when those contracts and other documents have been approved by the County Attorney's Office, the Human Resources Department and fiscally by the Director of Strategy, Planning and Analysis.

1. UnitedHealthcare
2. Optum Financial
3. Kaiser Permanente
4. Delta Dental Plan of Colorado
5. Vision Service Plan

6. Unum Life Insurance Company of America
7. Lockton Companies, LLC
8. Surency Life and Health Insurance Company
9. Strada (dba Alight Solutions, LLC)
10. Qcera (dba LeaveSource)
11. Employee Loan Solutions, LLC (dba True Connect)
12. Healthbreak, Inc.
13. Pre-Paid Legal Services, Inc.
14. Jefferson Center
15. Colorado Retirement Association
16. Nationwide Retirement Solutions
17. Other vendors as deemed necessary by the Human Resources Department

**Resolution No: CC24-269**

**Background:** Human Resources recommends implementation of changes and enhancements to employee benefits for 2025 as described above. Employee benefits related contracts, amendments, and associated documents are typically reviewed and signed annually. Frequently negotiations and detail reviews of these documents are not complete until near the renewal or implementation dates. This authorization helps facilitate the execution of documents related to these employee benefits.

**Fiscal Impact:** Total Projected Annual Benefits Budget of \$46,668,215 for 2025.

- Year of impact: 2025
- TABOR impact: None
- Existing grant or project: N/A
- Requested in Adopted Budget: Funding will be included in 2025 Proposed Budget
- Ongoing or one-time: Ongoing (but approved one year at a time)
- General Fund impact: Proportionate share of General Fund costs will be included in 2025 Proposed Budget.
- Staffing impact: None
- ARPA impact: None
- Match requirements: N/A

**BCC Briefing Presented on:** 8/27/2024

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