



City Hall - Downtown Durango  
949 E 2<sup>nd</sup> Ave, Durango CO 81301  
Phone: 970-375-5050  
Email: [hr@durangogov.org](mailto:hr@durangogov.org)  
Web: <http://www.durangogov.org>

## Summary of Benefits 2023

**For You & Your Family:** The City of Durango is pleased to offer Full-Time, benefited employees a competitive benefits package!

- **Medical, Dental & Vision Insurance:** Effective the first of the month following the date of hire. Options for coverage include employee only, employee plus spouse or children, and family. Preferred Provider Organization (PPO) and High Deductible Health Plan (HDHP) medical coverage options are available.
- **401(a) Retirement Plan:** The City has opted out of Social Security, meaning that **the City and Full-Time employees do not contribute to Social Security, which affects Social Security benefits upon retirement.** *Please go to [www.socialsecurity.gov](http://www.socialsecurity.gov) or call 1-800-772-1213 to see how this would affect your Social Security benefits when you retire.* Our replacement plan for Social Security is a **401a plan**. All Full-Time employees contribute a mandatory 9% from their gross wages. Employees are 100% vested in this amount. The City contributes 11.2% to the employee's 401(a). Employees are vested in the City's portion at 20% each year.
- **457(b) Deferred Compensation Plan:** An optional plan that allows eligible employees to supplement their retirement savings by investing either Pre-tax or Post-tax dollars through a voluntary salary contribution.
- **Fire & Police Pension Association (FPPA):** Death & Disability coverage for Police Officers (cost is shared by employee & employer).
- **Personal Time Off:** Generous PTO benefits are accrued on a per pay period basis, starting at 7 hours per pay period, which amounts to 184 hours (23 days) over the course of a year. The accrual increases with years of service.
- **Paid Holidays:** There are 11 paid holidays throughout the year. If a position requires working on a holiday, the employee will receive 8 hours of holiday pay, plus time and a half for scheduled hours worked.
- **Emergency Leave:** Employees may be granted up to 40 hours of emergency leave for attendance at the funeral of a family member or to visit a family member who is in imminent danger of death.
- **Volunteer Program:** Employees are given the opportunity to support local non-profit organizations during regular work hours for up to 16 paid hours per year.
- **Basic Life Insurance and AD&D coverage:** Offered at no cost to the employee. The benefit is 2x Annual Salary. You may also purchase additional coverage for you and your dependents.
- **Long-Term Disability:** LTD coverage is offered at no cost to the employee.
- **Short-Term Disability/FMLA:** After one year of employment, provides two thirds of employee's compensation for an FMLA qualifying event.
- **Voluntary Supplemental Insurance:** Employees can choose to purchase additional insurance, including Accidental Injury, Critical Illness, Hospital Indemnity and Long Term Care.
- **Health Savings Account (HSA):** Available only with the HDHP medical coverage option, this benefit provides an individually-owned, tax-advantaged account to use for IRS-qualified medical, dental and vision expenses. The balance rolls over from year to year.

- **Flexible Spending Account (FSA):** Available only with the PPO medical coverage option, this pre-tax benefit account is optional and can be used to pay for eligible expenses related to health care and/or dependent care.
- **Limited Purpose Flexible Spending Account (LPFSA):** Available only with the HDHP plan, this pre-tax benefit account is optional and can be used to pay for eligible Dental and Vision expenses.
- **Employee Assistance Program:** Available 24/7, employees and their dependents may seek confidential assistance in dealing with stressful personal, financial, or work-related situations. Includes up to 8 face-to face and unlimited telephonic counseling sessions per incident, per year.
- **Wellness Program:** City employees receive a FREE pass to the Recreation Center, with discounted rates for family members. This also applies to Chapman Hill. Full-time employees and certain Part-time employees (hour requirements apply) may also participate in the City's Annual Wellness Challenge.
- **Transit Pass:** City employees receive a FREE pass to City Transit and discounted rates for family members.
- **Tuition Assistance:** After one year of employment, an employee may apply for tuition reimbursement for job-related classes.

**Please Note:** This is a brief summary of the benefits offered to Full-Time, regular employees and may be subject to change. For detailed information, please refer to the Employee Handbook or the benefit-specific Summary Plan Description.

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## Core Values

**Teamwork:** We believe success comes from working together with colleagues, citizens and customers. Effective teamwork requires open communication and accountability.

**Service:** We take pride in the excellent services we provide, showing enthusiasm and dedication to make the City a better place while maintaining our high standards.

**Respect:** We promote a respectful, safe and positive work environment, inspiring employees to meet their maximum potential and trusting their decision-making. We embrace diversity by valuing different skills and perspectives.

**Professionalism:** We conduct ourselves in a manner that is professional and ethical with the highest degree of honesty, integrity and fairness.

**Dependability:** We demonstrate our dependability to one another and to our community by being reliable and following through on our commitments.

**Innovation:** We accept challenges as opportunities for creativity and collaboration on new ideas and methods, which generate solutions, enhanced value and excellence in all services.

**Well-Being:** We aspire to be happy and improve our quality of life by promoting work-life balance, health and wellness, while being satisfied with and showing appreciation for a job well done.