



COLORADO RIVER DISTRICT

PROTECTING WESTERN COLORADO WATER SINCE 1937

Updated: 7/17/2020

Benefit Overview

Medical Insurance	Available for employee & family, employee premium paid 100% by the River District for the High Deductible Health Plan (HDHP). Cost-share for dependents. PPO Plan available for additional premium contribution. Employee must contribute \$150/month for a dependent age 19 or older.
Dental Insurance	Available for employee & family, premium paid 100% by the River District.
Vision Insurance	Included in Medical Insurance Plan. One eye exam per year and \$100 hardware benefit for each covered member. Premium paid by River District.
Short Term Disability	Available for employee only, 100% premium paid by the River District.
Long Term Disability	Available for employee only, 100% premium paid by the River District.
\$50,000 Life & AD&D Insurance	Available for employee only, 100% premium paid by the River District. ¹
Voluntary Life Insurance	Employee can purchase additional life insurance for themselves and dependents.
Defined Contribution Plan	Eligible after completing 1 year employment – River District will contribute an amount equal to 10% of salary, immediate vesting. Investments are self-directed.
457 Deferred Compensation Plan	Employee allowed to contribute 30 days after employment. Upon completion of 1 year employment, the River District will match up to \$2,400 based on age. Investments are self-directed.
Retirement Health Savings Plan	River District will contribute a certain dollar amount based on your age (currently up to \$2400). RD will contribute cash equivalent of excess annual leave on a 2:1 ratio. Employees also contribute 1% to 3% of salary based on age after meeting eligibility requirements of 1 year employment. This contribution is mandatory. Investments are self-directed.
Roth IRA	Employee can contribute after tax dollars to this self-directed investment fund.

¹ The current Life Insurance provider has provided a \$5000 policy for spouse and \$1000 for dependents at no extra cost to the RD. This additional policy coverage is not guaranteed should the RD change providers. The RD is only committed to providing Life Insurance for its employees.

Flexible Spending Account	Employee can contribute pre-tax dollars (use or lose basis) for anticipated out-of-pocket medical or child care expenses. Employees are only eligible for the medical portion if they elect the PPO option for Medical Insurance.
Health Savings Account	If employee elects the HDHP Medical Insurance option, then they can contribute to the HSA up to IRS limits.
Vacation	Starting range: 8 hours per month. Incrementally, additional hours are awarded based on years of service (after 6 years, 12 years, and 18 years).
Paid Holidays	12 days per year (scheduled & floating)
Sick Leave	1 day per month - allowed to accrue to a 720 hour limit
Paid Personal Leave	FOR EXEMPT EMPLOYEES ONLY: Four days of paid personal leave (PPL) are awarded each year on an annual use or lose basis.
Employee Housing Loan Program	Employees may be eligible for a housing loan up to \$50,000 with a 4% interest rate and loan forgiveness after years of service.
Education Assistance Program (EAP)	With prior approval, a maximum reimbursement of \$2000 per year to cover the tuition costs of education classes taken outside of an employee's normal working hours. Classes must be of a benefit to the River District. Reimbursement is done over a twelve month period following successful completion of the class.
Corporate Membership to GWS Recreational Center	Corporate membership paid by the River District allowing all employees to join the GWS recreational center and receive a 10% discount on membership fees, regardless of where they live.
Professional Associations	Membership paid by the River District
Bereavement Leave	Paid leave of up to a maximum of 5 days to manage family affairs and attend the funeral of an employees' immediate family. See Employee Guidelines for definition of immediate family.
Military Duty	Employees who are members of the National Guard, state militia, or Reserve forces of the United States are entitled to a paid leave of absence for training or active service for up to 15 days in any calendar year.
Jury Duty	While serving on jury duty, employees are paid their regular salary for trials lasting less than 4 weeks in length.

This list is intended as an overview of benefits currently offered by the Colorado River District for regular, full-time employees and are subject to change. Please see Chief of Operations for full plan documents and detailed benefit descriptions.