



COLORADO RIVER DISTRICT

PROTECTING WESTERN COLORADO WATER SINCE 1937

Updated: 05/01/2025

Benefit Overview

Housing Assistance

- **Employee Housing Stipend:**

All full-time employees will be provided a \$500/month housing stipend paid with the monthly payroll.

- **Employee Home Ownership Program:**

Employees making their first home purchase since becoming an employee or experiencing a status change may be eligible for a housing loan up to \$75,000 with an interest rate of prime less 1% (with a maximum interest rate of 5%). The loan has forgiveness provisions at 5-year increments. See the program documents for full details.

Insurance Benefits:

- **Medical Insurance:**

Available for employee & family, premium paid 100% by the River District for the High Deductible Health Plan (HDHP). PPO Plans are available with an employee premium contribution. Employee must contribute \$150/month for a dependent age 19 or older.

- If an employee elects the High Deductible Health Plan, the River District will contribute \$83.33/month (up to \$1,000 per year) to the employee's Health Savings Account.
- Employees that elect a PPO health plan can contribute to a Medical Flexible Spending Account with pre-tax dollars (use or lose basis) for medical expenses.

- **Dental Insurance:**

Available for employee & family with the premium paid 100% by the River District.

- **Vision Insurance:**

Available for employee & family with the premium paid 100% by the River District.

- **Short- and Long-Term Disability:**

Available for employee only with the premium paid 100% by the River District.

- **Life & AD&D Insurance:**

The River District pays for a \$50,000 employee life insurance policy. Supplemental life insurance is available for purchase for employees and their dependents.

Retirement Benefits:

- **Defined Contribution Plan (401a):**

Employees are eligible for contributions after completing one year of employment. The River District will contribute an amount equal to 10% of salary on a monthly basis. The funds are immediately vested. Investments are self-directed.

- **Deferred Compensation Plan (457b):**

Employee is allowed to contribute immediately after employment. Upon completion of one

year of employment, the River District will match up to \$2,400 per year (\$200/month) with the employer contribution going into the 401a plan. Investments are self-directed.

Dependent Care:

- The River District will contribute up to \$1,500 per year (\$135/month) to a Dependent Care Flexible Spending Account (DCFSA) for employees with eligible dependents as defined by the IRS. Employees can make additional pre-tax contributions (use it or lose it) to the DCFSA up to the allowable IRS annual limit.

Paid Time Off:

- **Vacation:**
Starting range: 8 – 12 hours per month. Incrementally, additional hours are awarded based on years of service (after 6 years, 12 years, and 18 years).
- **Paid Holidays:**
12 paid holidays are provided each year and are scheduled or awarded as floating holidays depending on the calendar year.
- **Sick Leave:**
Employees accrue 1 day (8 hours) per month of sick leave. The maximum accrual of sick leave is 720 hours.
- **Paid Parental Leave:**
Eligible employees (full-time employees with at least 6 months of service) may receive up to 8 weeks of paid parental leave that can be used within 12 months of the birth, adoption, or placement of a foster child.
- **Paid Personal Leave (PPL):**
FOR EXEMPT EMPLOYEES ONLY. In recognition of the professional demands of the job, one day of paid personal leave is awarded at the beginning of each quarter (four per year).
- **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 Leave:**
Employees who are members of the National Guard 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 Leave:**
While serving on jury duty, employees are paid their regular salary for trials lasting less than 4 weeks in length.

Other Benefits:

- **Education Assistance Program:**
With prior approval, a maximum reimbursement of \$2,000 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 an employee's position at the River District. Reimbursement is provided over a twelve-month period following successful completion of the class.
- **Corporate Membership to Glenwood Springs 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 and license renewal fees paid by the River District.

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.