Memorandum

To: Members of the BOCC
Matthew Birnie

From: Linda Nienhueser

Date: January 8, 2016

Re: Elected Official/Employee Benefits

The major difference between benefit costs for Elected Officials and County Employees is in health insurance. The attached sheet shows the result of the County contribution of 99% for Elected Officials and 75%/25% for Employees (75% of employee and 25% of dependent portion of premium). The light green cells on the far right give additional County paid monthly amounts and annualized totals for each type of coverage. For example, an Elected Official with family coverage pays $9,681 per year less for their health insurance coverage than a County Employee.

Retirement contributions by the County are the same for both groups. Elected Officials are 100% vested in the County's portion of retirement contributions effective their start date whereas Employees vest at 20% per year.

GUNNISON COUNTY, COLORADO
HEALTH INSURANCE PREMIUMS
PPO Plan
01/01/2016
Deducted beginning December 2015 Payroll

Medical 0% Increase
Medical 75%/25% share
Dental 0% Increase
Vision 0% Increase
Dental/Vision/Life 50%/50% share

1/8/2016

	MONTHLY PREMIUMS EMPLOYEE SHARE	COUNTY SHARE	PREMIUM TOTAL		MONTHLY PREMIUMS EMPLOYEE SHARE	COUNTY SHARE	PREMIUM TOTAL	Monthly Additional Amount County Pays for Elected Officials	ANNUAL
Employee Only				**Elect Only**					
Medical	175.02	503.46	678.48	Medical	6.78	671.70	678.48	168.24	
Dental	26.12	26.12	52.24	Dental	0.52	51.72	52.24	25.60	
Vision	4.56	4.56	9.12	Vision	0.09	9.03	9.12	4.47	
Basic Life	0.99	0.98	1.95	Basic Life	0.02	1.93	1.95	0.95	
								199.26	$2,391
Employee + Spouse				**Elect + One**					
Medical	525.00	831.95	1356.95	Medical	13.57	1343.38	1356.95	511.43	
Dental	52.23	52.23	104.46	Dental	1.04	103.42	104.46	51.19	
Vision	9.32	9.32	18.64	Vision	0.19	18.45	18.64	9.13	
Basic Life	1.45	1.44	2.87	Basic Life	0.03	2.84	2.87	1.40	
								573.15	$6,878
Employee + Child(ren)				**Elect + Child(ren)**					
Medical	525.00	764.10	1289.10	Medical	12.89	1276.21	1289.10	512.11	
Dental	52.23	52.23	104.46	Dental	1.04	103.42	104.46	51.19	
Vision	9.32	9.32	18.64	Vision	0.19	18.45	18.64	9.13	
Basic Life	1.45	1.44	2.87	Basic Life	0.03	2.84	2.87	1.40	
								573.83	$6,886
Family				**Elect Family**					
Medical	735.01	1232.57	1967.58	Medical	19.68	1947.90	1967.58	715.33	
Dental	78.34	78.34	156.68	Dental	1.57	155.11	156.68	76.77	
Vision	13.54	13.54	27.08	Vision	0.27	26.81	27.08	13.27	
Basic Life	1.45	1.44	2.87	Basic Life	0.03	2.84	2.87	1.40	
								806.77	$9,681