

Understanding Your 2025 Benefits

Here's a quick guide of the benefits the City offers to employees. Please email your questions to HRBenefits@westminsterco.gov or visit the Benefits page on COWnet for a more comprehensive look at your benefit options.

Health Insurance

The City offers a robust health benefits package that supports the health of you and your family. The following plans are offered:

- Medical: Aetna POS II, Aetna Whole Health, Kaiser
- Dental: Delta Dental

Leave

- 110* hours of holiday plus 10 hours of floating holiday
- 120* hours of sick leave every year
- Accrue up to 280* hours of vacation

**Prorated by FTE and adjusted for Fire personnel*

The Center for Healthy Living

“The Center” supports our culture of well-being with a holistic approach to health. Benefits include (dependent on medical plan):

- Free access to the clinic during work hours
- Free health risk assessment and consultation for wellness members
- Free generic/non-narcotic medication

Wellness Perks

- Wellness members who are non-smokers receive \$20, \$40, or \$60 off premiums each month.
- Free access to recreation centers plus discounts for family members
- Free or reduced cost of health screenings and educational programs

Flexible Spending

Set aside your pre-tax dollars to spend toward medical expenses and dependent care expenses. The FSA contribution limit is \$3,300 in 2025, and dependent care is \$5,000.

Employees who opt-out of the City's coverage may be eligible for an FSA match up to \$500.

More Voluntary Benefits

- Long-term care
- VSP vision insurance
- Accident insurance
- Critical illness insurance
- ARAG legal insurance
- CollegeInvest

Support Linc - Employee Assistance Program

- Free and confidential 24/7 access to the EAP
- Confidential counseling, text therapy, and work life resources

Tuition Reimbursement

The Tuition Reimbursement Program provides reimbursement for a portion of the tuition and fees for successful completion of an approved education or training program after one-year of employment and at 50% of tuition and fees to a maximum of \$4,000 per year.

Planning For Your Future

Below is a summary of retirement plans the City offers employees. Please email RetirementAdministration@westminsterco.gov to obtain a Summary Plan Description or for questions.

Primary Retirement Plan

General Benefited Employees

- Eligible employees are required to participate in the Employee 401(a) Defined Contribution Plan.
- The mandatory employee contribution rate is 11.50% on a pre-tax basis and fully vested.
- The City will contribute 12% and employees will be fully vested after five years.
- The employee controls how the contributions are invested. Various mutual funds and target date funds are available.
- Employees in the 401(a) may designate 1-25% of the 401(a) contributions into a Retirement Medical Savings Account (RMSA). Funds in the RMSA may be used for reimbursement of qualified health care expenses after separation of employment on a tax-free basis.

Uniformed Fire & Police Employees

- Eligible employees are required to participate in the Defined Benefit Component of the Statewide Retirement Plan under the Fire and Police Pension Association.
- The mandatory employee contribution rate is 12% on a pre-tax basis.
- The City contributes 10.5% and fully vested after five years.
- Normal retirement is defined as 25 years of service credit and age 55 OR eligible for Rule of 80 with a minimum age of 50.

Voluntary Supplemental Plan

- Employees may contribute into the 457(b) Deferred Compensation Plan on a pre-tax and/or Roth after-tax basis in addition to the primary mandatory retirement plan.
- New employees are automatically enrolled at 6% on a pre-tax basis with 1% annual increases until the contribution rate reaches 10%. Employees may opt-out of the auto enrollment at any time and select a different contribution rate.
- The employee controls how the funds are invested. Various mutual funds and target date funds are available.
- The maximum contribution allowed into the 457(b) Deferred Compensation Plan in 2025 is \$23,500 for employees 49 and younger. Employees 50 and older may contribute up to \$31,000.
- Funds in this plan are available for withdrawal upon full separation from the City of Westminster. (No early withdrawal penalty.)

Social Security

- Employees do not contribute to Social Security, and do not earn any qualifying quarters toward Social Security while employed at the City of Westminster.
- Employees pay a 1.45% Medicare tax on earnings.
- Employees entitled to a Social Security benefit based on work performed outside of the City of Westminster may be subject to the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).