2027 Total Compensation

Board of County Commissioners
Study Session
August 11, 2026

Agenda

- Introduction
- Total Compensation Philosophy
- Benefit Plan Review & Proposals
  - Market Themes
  - Retirement Contribution
  - Medical Plan Renewal
  - Dental Renewal
  - Life, AD&D, Disability & Medical Gap RFP
  - Well-being Update
  - Vacation Carryover
  - Holiday Schedule(s)
  - Other Benefits
- Compensation Plan Review & Proposals
  - 2026 Market Review
  - Review of Peer Group
  - Market/Merit Benchmarks
  - Job Reclassifications & Costs
  - One-Time Awards
- 2027 Total Compensation Options and Cost Increase Summary
- Timeline
- Appendix

Total Compensation Philosophy

- Arapahoe County will equitably and competitively pay our employees to our defined wage and salary market and adjust as needed to attract new talent and reward performance.
  - We have been operating both Compensation and Benefits based on the competitive rate of the market benchmarks
  - 5 Components of Total Compensation:

Pay provided for services rendered
- Fixed or base pay (salaries, specialty pay)
- Variable pay (Bonuses, Stocks)

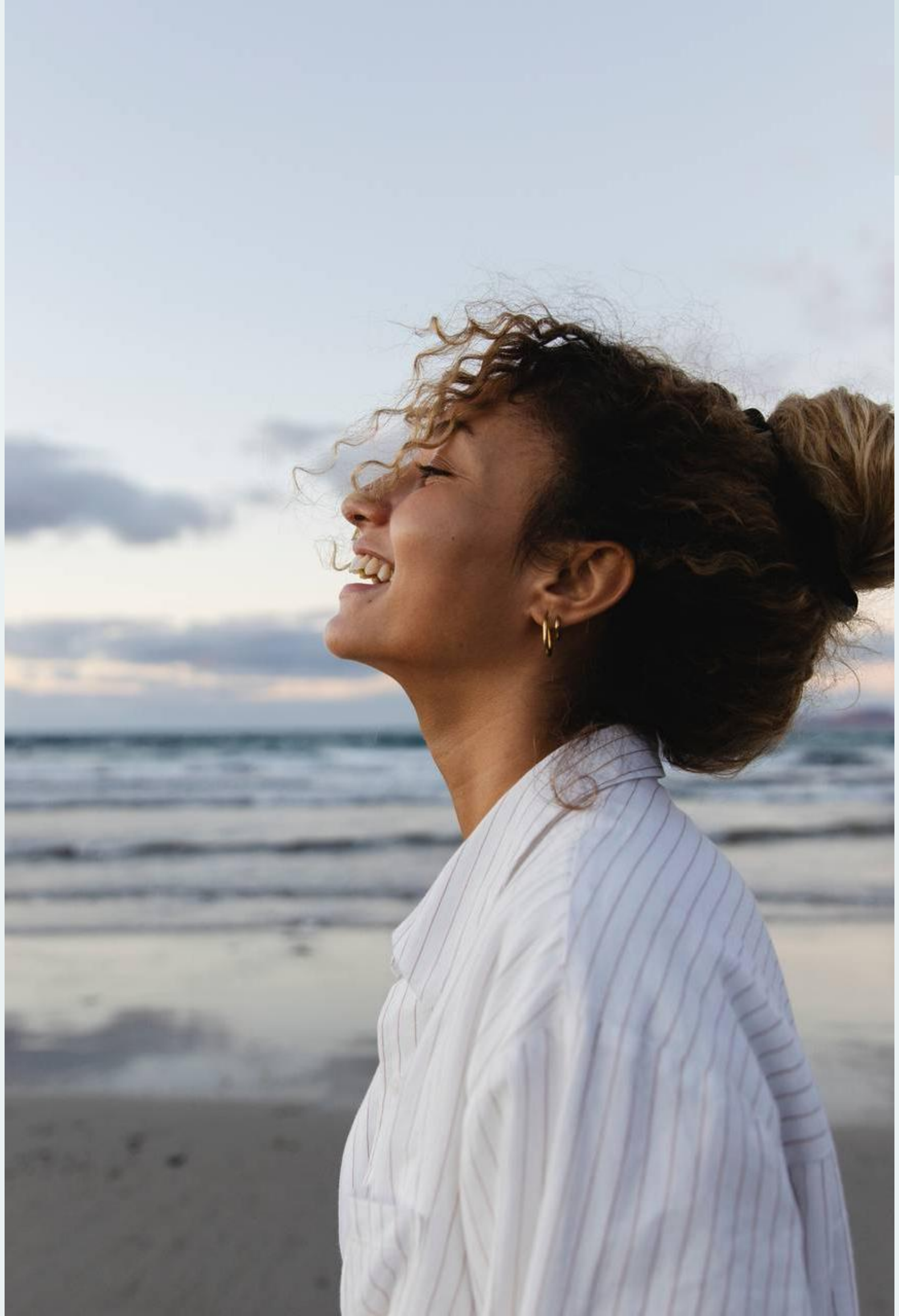
Practices, policies and programs which support efforts to help employees achieve success at both work and home

Learning experiences that enhance skills and competencies; provides goals within the company

Programs used to supplement cash compensation and protect the employee and family from financial risk

Aligns the organization, team and individual to what was accomplished; acknowledges special efforts or performance and speaks directly to the need to feel appreciated

Benefits and Well-being



2026 Market Themes on Benefits

- Overall, our Well-being and Benefits are leading our market. We provide a comprehensive and wholistic suite of benefits to support the employees' well-being that can be personalized for what matters most to each person.

Leads Market

- Medical
- Dental
- Paid Time Off Plans
- Pivot, Your $ Line, Caregiver Support, Infants at Work, Medical Gap

At Market

- Vision
- Flexible Spending Accounts
- EAP
- Life and AD&D Insurance
- Disability Insurance

Lags Market

- Tuition Reimbursement
- Paid Caregiver Leave

Retirement Contribution

- Currently, there is a mandatory 9% employee contribution which the County funds a 10% match
- Proposal is to increase the County's contribution to 10.25%
- Cost: ~$635,400

- Note: Empower acquired Milliman. We do not know what this means for our employees yet. More to come.

2026 DHMO Net Value Compared to Market

	Lockton Benchmark[1] Public Sector HMO	Arapahoe County[2] DHMO + HRA
Average Individual/Family Deductible	$1,209/$2,514	$2,000/$4,000
HRA Contributions Individual/Family[3]		$1,000/$2,000
Average PCP Office Visit Copay	$26	$25
Average Specialist Office Visit Copay	$42	$50
Average Individual/Family OOP Maximum	$5,214/$9,627	$4,000/$8,000
Employee Coinsurance In-Network	12% IN	10% IN
Avg Single Monthly Contribution	$160.00	$124.95
Avg Family Monthly Contribution (Blended)	$587.01	$424.99
Overall Value Versus Public Sector		12.30%
Enrollment		2041

1. 2026 Lockton State, County, & City clients
2. Arapahoe County 2026 plans and contributions
3. Some of the Lockton Benchmarks could offer either and HRA or an HSA which is not reflected.
4. Benchmark data based on peer 2026 data, which will change

- Design = Deductibles, Copays, Coinsurance and Out Of Pocket Maximums
  - Plan design on Slide 40

Lockton Benchmark[1] Public Sector PPO	Arapahoe County[2] Choice PPO
$1,578/$3,441	$2,000/$4,000
	$1,000/$2,000
$27	$25
$48	$50
$4,817/$9,916	$4,000/$8,000
17% IN	20% IN
$194.00	$304.30
$649.84	$843.12
	-15.10%
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Medical Renewal for 2027

- Kaiser Permanente Renewal to Plan: 9.5% (5-years' average of 3.2%) ~$2,982,600
  - Primary drivers:
    - Cancer, COPD, Cardiac and Scleroderma
    - Increased high-cost claims
    - Higher pooling point
    - Underwriting methodology change
  - Kaiser applied a trend of 6.89%
    - National trend average 9.5% and Colorado trend average 11%
- Maintain county/employee total cost share at 75%/25%
- County Cost: $2,232,200 ($1,227,700 General Fund)

2027 Premiums Cost Share

DHMO

- Employee Only Coverage at 82% / 18%
- Dependent Coverage at 72% / 28%

Choice PPO

- Employee Only Coverage at 64% / 36%
- Dependent Coverage at 54% / 46%
- Buy Up – employees pay a greater percentage of a more costly plan to have choice in where they receive coverage

Overall

- County pays 75% ($26M) with employees sharing the remaining 25% ($9M)

Employee Biweekly cost comparison – Medical

Year	2026	2027	2026 to 2027
Tiers	EE Biweekly Contributions	EE Biweekly Contributions	1 Year Rate Change
Core DHMO			
EE	$66.26	$72.55	$6.29
EE + Spouse	$219.53	$240.37	$20.84
EE + Child(ren)	$170.06	$186.20	$16.14
Family	$286.52	$313.73	$27.21
Choice PPO			
EE	$152.39	$166.86	$14.47
EE + Spouse	$414.45	$454.13	$39.68
EE + Child(ren)	$320.99	$351.79	$30.80
Family	$541.02	$592.72	$51.70

Impact to Employees' Take-Home Pay

- Employee A – 29-year-old, single, making $42,226

	2026 Current			2027 with Proposed Changes		
Earnings/Expenses	% of EE Check	Deduction	Contribution	% of EE Check	Deduction	Contribution
Biweekly Gross Income	100%		$1,626	4.60%		$1,700
Deductions	13%	$218	$497	13%	$229	$535
Taxes	17%	$282		17%	$294	
Take Home Pay	69%		$1,126	69%		$1,177

Additional Take Home: $50.97

- Employee B – 49-year-old, with a family, making $90,059

	2026 Current			2027 with Proposed Changes		
Earnings/Expenses	% of EE Check	Deduction	Contribution	% of EE Check	Deduction	Contribution
Biweekly Gross Income	100%		$3,464	4.60%		$3,623
Deductions	18%	$626	$1,127	18%	$657	$1,229
Taxes	16%	$568		16%	$593	
Take Home Pay	66%		$2,270	66%		$2,373

Additional Take Home: $103.13

For illustrative purposes only

2027 DHMO Net Value Compared to 2026 Market

	Lockton Benchmark[1] Public Sector HMO	Arapahoe County[2] DHMO + HRA
Average Individual/Family Deductible	$1,250/$2,371	$2,000/$4,000
HRA Contributions Individual/Family[3]		$1,000/$2,000
Average PCP Office Visit Copay	$25	$25
Average Specialist Office Visit Copay	$50	$50
Average Individual/Family OOP Maximum	$5,124/$10,025	$4,000/$8,000
Employee Coinsurance In-Network	15%	10% IN
Avg Single Monthly Contribution	$171.52	$157.19
Avg Family Monthly Contribution (Blended)	$626.55	$545.50
Overall Value Versus Public Sector		7.50%
Enrollment		2041

1. 2026 Lockton State, County, & City clients
2. Arapahoe County 2027 plans and contributions
3. Some of the Lockton Benchmarks could offer either and HRA or an HSA which is not reflected.
4. Benchmark data based on peer 2026 data, which will change

- 2026 Value of the DHMO is 12.3% above market

Lockton Benchmark[1] Public Sector PPO	Arapahoe County[2] Choice PPO
$1,610/$3,512	$2,000/$4,000
	$1,000/$2,000
$29	$25
$47	$50
$4,679/$9,668	$4,000/$8,000
18%	20% IN
$209.52	$361.53
$698.95	$1,007.28
	-21.50%
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Medical Renewal for 2028 – No Market Strategy

- Arapahoe County Benefits Team inquired about a "no market strategy" for the 2028 renewal
- Kaiser Permanente responded with a 2028 no market strategy offer
  - Initial offer: $\leq$ 9.5% (not to exceed)
  - Negotiated offer:
    - Option 1 $\leq$ 9.0% (not to exceed)
    - Option 2 8.0% (fixed)
  - Medical plan renewal average

Medical Plan Renewal Average	Arapahoe County	KP Large Group
9-Year - End 2027	4.8%	5.4%
10-Year - End 2028	5.2%[1]	5.7%[2]

[1] Assumes max no market strategy percentage: +9.0%

[2] Assumes 2027 Community Rate Increase for 2028: +8.0%

Dental Renewal for 2027

- Delta Dental Renewal: 0.3% or $5,220
- Dental Administrative Fee: 2.9% increase or $3,050
    - Total increase: $8,270
- Dental reserve at approximately $671,300
- Reduce employee rates and use dental reserve to fund increase plus cost share
- $0 ($0 to General Fund)
- $322,100 from Dental Reserve ($349,200 remaining)

Life, AD&D, Disability and Medical Gap RFP

- Went to market to match or enhance our current Life and AD&D, Short-term Disability, Long-term Disability, Accident, Critical Illness, and Hospital Indemnity plans
- Received seven responses: The Standard (incumbent), Anthem, Hartford, Lincoln National Life, Securian, Symetra, Unum
- Evaluation Team
  - Dusty Sash
  - Bill Wagner
  - Dominique Rideout
  - Jay Calderone, Lockton
- The Standard received the highest rating and will remain our provider with reduced premium costs
- Savings: -$370,300

Well-being

My Well-being Portal	• 2026 Enrollment 1882 individuals (10.7% growth from 2025) • 16+ programs offered in 2026
Wellness Counts	• 32% completion through July 21
Total Health	• 3,076 participants since 2024; 1,005 in 2026
Total Brain	• 1570 participants since 2024
Your Money Line	• 902 participants since 2019; this represents at 32.8% engagement rate
Tuition Reimbursement	• 13 participants in 2025 & 18 in 2026
Mental Health First Aid	• 398 participants since 2019
PIVOT Tobacco Cessation	• 15 current participants; 150 participants since 2021 • 189 Employees attested to using tobacco
Homethrive	• 247 participants since 2022. 152 unique active users in first half of 2026

Vacation Carry Over

- Current Carry Over Policy
  - All benefit eligible employees may carry over up to 144 hours of vacation regardless of tenure or annual accrual
  - We made this choice intentionally because we recognize that taking vacation is essential for overall well-being
  - However, we also hear from employees that this isn't always feasible, particularly for those accruing time at higher rates
- Proposed Accrual Change
  - Drop down to three accrual tiers
- Proposed Carry Over Policy

Years of Service	Annual Accrual	Carryover Limit
<10 years	144	144
10-14 years	168	168
15+ Years	192	192

- Potential liability impact of additional accrual: $216,200 (2.5% of total liability) in 2027
- Potential liability impact of carryover: $68,500

County Holidays

Proposed schedule for 2027:

- New Years Day – Friday, January 1
- Martin Luther King Day – Monday, January 18
- Presidents Day – Monday, February 15
- Memorial Day – Monday, May 31
- Juneteenth – Friday, June 18
- Independence Day – Monday, July 5
- Labor Day – Monday, September 6
- Arapahoe Day – Monday, October 4
- Veterans Day – Wednesday, November 11
- Thanksgiving Day – Thursday, November 25
- Day after Thanksgiving – Friday, November 26
- Christmas Eve – Thursday, December 23
- Christmas Day – Friday, December 24
- Floating Holidays (3)

Court Holidays

Proposed schedule for 2027:

- New Years Day – Friday, January 1
- Martin Luther King Day – Monday, January 18
- Presidents Day – Monday, February 15
- Memorial Day – Monday, May 31
- Juneteenth – Friday, June 18
- Independence Day – Monday, July 5
- Labor Day – Monday, September 6
- Veterans Day – Wednesday, November 11
- Thanksgiving Day – Thursday, November 25
- Christmas Day – Friday, December 24
- Floating Holidays (5)

Other Benefits

- Vision is under rate guarantee: no changes
- EAP is under rate guarantee: no changes
- FSA/HRA/COBRA is under rate guarantee: no changes
- Prepaid Legal renewal through 2028: Increased to $9.92 per pay period
- Your Money Line is under rate guarantee: no changes
- Caregiver Support is under rate guarantee: no changes
- Ancillary Plans are under rate guarantee: no changes

Compensation

Labor Market Update

- Employers are focusing more on cost than on retention as primary decision driver (comp and benefits)
- Economic uncertainty remains
  - AI restructuring in some fields
    - Example: targeted reskilling in routine roles like Data Entry Clerks
      - Salaries lowing, and fewer positions are available
- Merit budgets have settled back to the ~3.5% pre pandemic level but turnover and job openings remain at the 2022-2023 levels
  - Performance based bonuses and short-term incentives continue to gain momentum over base salary increases
- Structural slow down
  - Slow to hire, slow to quit
- Salaries in advanced sectors continue to experience growth
  - Skill sets used to determine compensation

Labor Market Review

Employers are focused on performance-based pay which has stabilized to ~3.5% with top performers receiving between 5.6% and 6%.

Denver's cost of labor is around 18% higher than national average. (BLS.gov)

Cost of living data 12.9% of national average. (livingcost.org)

Denver's CPI increased 5% vs national avg. of 4.2%

Arapahoe County Unemployment = 3.6%

(bls.gov)

94.8% of employees are in positions that match the market and 87% of our Jobs are matched to the market.

Compa-ratio is 0.98 demonstrating our pay structure is lagging the market.

Average pay is lagging our peers by 3.9%.

Market Benchmark on Pay

2027 preliminary benchmark data:

Pay Component	CPEC	Pay Scale	World @ Work	Gov’t Peers*
Merit	3.7%	2.1%	3.5%	2.43%
Structure/Market	1.93%	2.1%	2.5%	1.19%

- **36% of our peers responded*
- *Survey data movement from 2025 to 2026 indicated 1.93% movement*

Market/Structure Adjustments & Reclassifications

Market and Structure Adjustments

- Market data moved 1.93% from 2025 to 2026 - applied to minimums, midpoints and maximums
- Recommended funding at 1.5%
- Cost to fund: $2,229,000 *$2,634,700 with Benefit Load*

Job Reclassifications and Bring to Minimum (without above funding)

- 33 jobs will be reclassified into higher grades
- 7 jobs will be reclassified into lower grades
- Cost due to reclassifications: $71,742 *$84,800 with Benefit Load*
- Cost to bring to minimum: $20,197 *$23,900 with Benefit Load*

Note: Data does not include any employees covered by a bargaining group

Merit

Propose 3.1% budget for merit (performance)

- Can be an adjustment to base rate, lump sum or a combination of both

Cost of merit adjustment:

- Base: $4,606,700 *$5,445,000 with Benefit Load*
- General Fund: $2,533,700 *$2,994,800 with Benefit Load*

One-Time Award

- Current $50-$5,000 grossed up award
    - Average award $1,130
    - Average of 70 awards given in a year
- As salaries have increased, the one-time award cap no longer always reflects the level of impact or contribution the employee has made.
- Requesting: $50 - $7,500 grossed up award
- Cost: ~$56,000

DA Prosecutors New Hire Rates & Compression Adjustments

- The average salary of our peers for the County DDA is $98K and for DDA1 is $117K
- Feeling that internal promotions from County DDA to DDA1 need to be more significant to motivate movement into higher grades and allow for new hires to come in at a "reasonable" rate without impacting current employees
- Recommend moving hiring/promotional rate for County DDA to $95K and the DDA1 to $114K plus compression for those above these rates
- Cost: $90,200 *$106,600 with Benefit Load*

Compensation Agreements with Unions

Sworn Market / Structure Adjustments

Pending Negotiations

Normal Step Progression: $605,400

Market increase to keep pay at 63rd percentile of 3.01%: $1,731,100

Sworn Management structure to bring to minimum: $122,300

Cost of Sworn Market Structure Adjustments:

- Base: $2,458,800 *$2,905,500 with Benefit Load*
- General Fund $2,243,700 *$2,652,000 with Benefit Load*

Please note: the 2027 average increase of those in this group who are not maxed out is 8.71%

Emergency Communications Market / Structure Adjustments

Pending Negotiations

Normal Step Progression: $47,291

Market increase to keep pay at 63rd percentile of an average 2.95%: $149,842

Cost of Market Structure Adjustments:

- General Fund Cost: $197,140 *$232,900 with Benefit Load*

Please note: the 2027 average increase of those in this group who are not maxed out is 13.3%

Represented Human Services Annual Increase

Pending County Merit Decisions

Market and Structure Adjustments

- Annual increase of 3.6% across the board
  - Represents 1.5% funded market movement plus the standard "Meets Expectation" rating equivalent of 2.1%
- Cost HS: $1,100,800 *$1,301,100 with Benefits Load*

Reclassifications

- 9 jobs will be reclassified into higher grades
- Cost to bring to minimum due to reclassifications: $2,800

Represented FFM Annual Increase

Pending County Merit Decisions

Market and Structure Adjustments

- Annual increase of 3.6% across the board
  - Represents 1.5% funded market movement plus the standard "Meets Expectation" rating equivalent of 2.1%
- Cost FFM: $156,600 *$185,100 with Benefits Load*

Cost Summary

Benefits
• Medical Plan: $2,232,200 • Dental Reserve: -$322,100 • Life, Disability, Med Gap Renewal: -$370,300 • Vacation 3 Tier & Carryover: $284,700 • Increase 401A: $635,400
$2,782,000
$1,530,100

Compensation 1	• 3.1% Merit Pay (excludes Sheriff Deputy Step Program and Bargained) $4,606,700 • 1.5% Fund Market Movement $2,283,029 • DA Prosecutors New Hire Rate & Compression $90,200 • 3.6% Represented Human Services Annual Increase and Reclassifications $1,101,457 • 3.6 % Represented FFM Annual Increase $156,600 • 3.01% Sheriff Deputy Step and Sworn Mgmt. $2,905,500 - Pending Negotiation • Comm Tech Step Structure adjustments $197,140 - Pending Negotiation • One-Time Award Increase $56,000	$11,396,626 $7,315,672	**$14,178,626** **$8,845,772**
Compensation 2	• 3.1% Merit Pay (excludes Sheriff Deputy Step Program and Bargained) $4,606,700 • Reclassification Cost and Bring to Minimum $91,900 • 3.6% Represented Human Services Annual Increase and Reclassifications $1,103,600 • 3.6 % Represented FFM Annual Increase $156,600 • 3.01% Sheriff Deputy Step and Sworn Mgmt. $2,905,500 - Pending Negotiation • Comm Tech Step Structure adjustments $197,140 - Pending Negotiation	$9,061,478 $6,031,341	$11,843,478 $7,561,441

Full Benefit Loaded Cost of Option 1	$16,252,812
General Fund Benefit Loaded Cost of Option 1	$10,177,225

Timeline

TIMELINE

July 22: Elected Officials, Deputies and Department Director proposal review

July 30: Meet with Executive Budget Committee to review options/models

August 11: Study Session to review Total Compensation proposal and direction on proposals

September 8: Executive Budget Committee review of 2027 budget requests from Elected Offices & Depts.

October 28 - November 12:
Benefit Plan Open Enrollment

October 20:
[redacted]

November 10:
Compensation sends [redacted]

November 25: Supervisors complete writing of employee Performance Evaluations

December 1-8: Directors/Elected Officials conduct calibration meetings if needed

December 9: Directors/Elected Officials send completed Performance Rating Spreadsheets back to Compensation

December 8:
Adoption of Budget at Public Hearing

December 15: Merit Spreadsheets opened in *My Arapahoe*

December 29: Directors/Elected Officials submit final Merit within *My Arapahoe*

January 7:
Pay increase letters will be released within *My Arapahoe*

January 15:
Pay increase and benefit changes reflected on paycheck

Thank you

Appendix

2027 Medical Plan Design

	In-Network Kaiser	In-Network Kaiser	In-Network Choice Plan	Out-of-Network*
Deductible	$2000/$4000	$2000/$4000		$4000/$8000
Health Reimbursement	$1000/$2000	$1000/$2000		N/A
Out-of-Pocket Max	$4000/$8000	$4,000/$8,000		$8000/$16000
Preventive Care	No Charge	No Charge		30% Coinsurance
24/7 Medical Advise by Phone	No Charge	No Charge		
Primary Care				
Office Visit	$25	$25		30% Coinsurance
Services during a visit	10%	10%		
Chat with a Doctor	No Charge	No Charge		
Phone Visit	No Charge	No Charge		
Video Visit	No Charge	No Charge		
Specialty Care				
Office Visit	$50	$50		30% Coinsurance
Diagnostic Lab & X-Ray	10%	10%		
Chat with a Doctor	No Charge	No Charge		
Phone Visit	No Charge	No Charge		
Video Visit	No Charge	No Charge		
Mental Health Outpatient				
Office Visit	No Charge	No Charge		30% Coinsurance
Services during a visit	10%	10%		
Phone Visit	No Charge	No Charge		
Video Visit	No Charge	No Charge		
Additional Services				
Urgent Care	$60	$60		30% Coinsurance
Services during a visit	10%	10%		30% Coinsurance
Mobile ER (Dispatch Health)	$60	$60		30% Coinsurance
Emergency Room	10% up to $350	10% up to $350		10% up to $350
Inpatient Hospital	10%	10%		30% Coinsurance
Diagnostic Lab & X-Ray	10%	10%		30% Coinsurance
Prescription Drugs				
Retail: 30 day supply	Generic: $15 Brand: $30 Non-Preferred: $60 Specialty: 20% up to $250	Generic: $15 Brand: $30 Non-Preferred: $60 Specialty: 20% up to $250		Not Covered
Mail Order: 90 day supply	Generic: $30 Brand: $60 Non-Preferred: $120	Generic: $30 Brand: $60 Non-Preferred: $120		

Medical Rates

2027 Medical Renewal

	2026 Enrollment	2026 Renewal Premium	2026 HRA	2026 EE Contributions	2026 EE %	2026 ER Contributions	2026 ER %	2027 Enrollment	2027 Renewal Premium	2027 HRA	2027 EE Contributions	2027 EE %	2027 ER Contributions	2027 ER %	Employee Impact Monthly	Employee Impact Annual
DHMO*																
EE	1174	$797.53	$8.33	$143.56	18%	$653.97	82%	1174	$873.25	$8.33	$157.19	18%	$716.07	82%	$13.63	$163.56
EE + Spouse	176	$1,698.73	$16.67	$475.64	28%	$1,223.09	72%	176	$1,860.02	$16.67	$520.81	28%	$1,339.21	72%	$45.16	$541.93
EE + Child(ren)	320	$1,315.92	$16.67	$368.46	28%	$947.46	72%	320	$1,440.86	$16.67	$403.44	28%	$1,037.42	72%	$34.98	$419.80
Family	371	$2,217.12	$16.67	$620.79	28%	$1,596.33	72%	371	$2,427.64	$16.67	$679.74	28%	$1,747.90	72%	$58.95	$707.35
PPO																
EE	62	$917.15	$8.33	$330.17	36%	$586.98	64%	62	$1,004.24	$8.33	$361.53	36%	$642.71	64%	$31.35	$376.23
EE + Spouse	10	$1,953.54	$16.67	$898.63	46%	$1,054.91	54%	10	$2,139.04	$16.67	$983.96	46%	$1,155.08	54%	$85.33	$1,023.96
EE + Child(ren)	16	$1,513.30	$16.67	$696.12	46%	$817.18	54%	16	$1,657.00	$16.67	$762.22	46%	$894.78	54%	$66.10	$793.22
Family	15	$2,549.69	$16.67	$1,172.86	46%	$1,376.83	54%	15	$2,791.80	$16.67	$1,284.23	46%	$1,507.57	54%	$111.37	$1,336.45
Total/PEPM	**2,144**	**$1,220.98**	**$11.30**	**$307.21**	**25%**	**$913.77**	**75%**	**2,144**	**$1,336.91**	**$11.30**	**$336.38**	**25%**	**$1,000.53**	**75%**		
Monthly		$2,617,779	$24,232	$658,656		$1,959,123			$2,866,331	$24,232	$721,194		$2,145,137			
Annually		$31,413,354	$290,788	$7,903,874		$23,509,480			$34,395,972	$290,788	$8,654,333		$25,741,638			
Annual $ Change									$2,982,618		$750,460		$2,232,158			
% Increase									9.5%		9.5%		9.5%			

Usual, Customary & Reasonable

Example: Emergency Room Visit for Upper Respiratory Infection.

A participant on the Choice PPO Plan is taken by ambulance to a hospital for trouble breathing. He is put on oxygen, given a breathing treatment and a chest x-ray and IV antibiotics. Ultimately, it is determined that the employee has pneumonia and may go home with a prescription for three medications. The employee has not spent any of his in-network deductible before this visit and $0 of his out-of-network benefit.

(This is an example only and does not reflect actual benefits and costs).

Services	Billed Rate	In-Network				Out-of-Network				
		Contracted Rate	Plan Paid	EE Cost		UCR Rate	Plan Paid	EE Cost		
				Dedcutible	10% Co-Insurance			Dedcutible	30% Co-Insurance	Balanced Billing
Ambulance	$950	$452	$0	$452	$0	$600	$0	$600	$0	$350
ER Visit	$1,575	$630	$280	$0	*$350*	$1,211	$861	$0	*$350*	$364
Oxygen	$100	$25	$0	$25	$0	$48	$0	$48	$0	$52
Breathing Treatment	$250	$51	$0	$51	$0	$98	$0	$98	$0	$152
Chest X-Ray	$350	$107	$72	$35	$0	$206	$0	$206	$0	$144
IV Antibiotics	$150	$54	$0	$54	$0	$104	$71	$2	$31	$46
Generic Rx	$50	$30	$15		$15	$50	$0	$0	$50	$0
Formulary Rx	$250	$55	$25		$30	$250	$0	$0	$250	$0
Non-Formulary Rx	$5,000	$3,500	$3,440		$60	$5,000	$0	$0	$5,000	$0
Total	$8,675	$4,904	$3,832	$1,072		$7,567	$932	$7,743		

Lockton Cost Comparison – Dental Premiums

Arapahoe County 2027 Dental Renewal															
		2026						2027							
Current Enrollment		Current	Employee Contribution	EE %	ER Contribution	ER %	Projected Enrollment	Renewal	Employee Contribution	EE %	ER Contribution	ER %	Monthly EE Impact	Annual EE Impact
Delta Dental														
Employee	1,198	$47.00	$11.28	24.0%	$35.72	76.0%	1,198	$47.12	$7.07	15.0%	$40.05	85.0%	-$4.21	-$50.52
Employee + Spouse	266	$100.17	$49.08	49.0%	$51.09	51.0%	266	$100.43	$30.13	30.0%	$70.30	70.0%	-$18.95	-$227.40
Employee + Child(ren)	365	$77.84	$38.14	49.0%	$39.70	51.0%	365	$78.04	$23.41	30.0%	$54.63	70.0%	-$14.73	-$176.76
Family	481	$120.24	$58.92	49.0%	$61.32	51.0%	481	$120.55	$36.17	30.0%	$84.38	70.0%	-$22.75	-$273.00
PEPM	**2,310**	**$65.72**	**$27.37**	**41.6%**	**$38.35**	**58.4%**	**2,310**	**$73.43**	**$18.36**	**25.0%**	**$55.07**	**75.0%**		
Monthly Total		$169,198	$68,830		$100,368			$169,633	$42,423		$127,211			
Annual Total		$2,030,379	$825,964		$1,204,415			$2,035,599	$509,070		$1,526,529			
Annual $ Change								**$5,220**	**-$316,894**		**$322,114**			
% Change								**0.3%**	**-38.4%**		**26.7%**			

2026 Employee Demographics

Employees by Gender		County Residents	State Residents
Female	58.6%	50.1%	49.4%
Male	41.4%	49.9%	50.6%
Employees by Race/Ethnicity		**County Residents**	**State Residents**
American Indian or Alaskan Native	1.49%	1.03%	0.62%
Asian	3.23%	6.08%	3.87%
Black or African American	7.62%	10.91%	4.30%
Hispanic/Latino	7.88%	7.34%	23.26%
Native Hawaiian or Other Pacific Islander	0.33%	0.30%	0.17%
Two or more races	4.61%	15.19%	2.66%
White	65.66%	59.15%	65.13%
Average Years of Service		7 yrs 5 mos	
Average Age of Employees		43	
Employees Eligible for Retirement Benefit		5.0%	

2026 Employee stats

1

Average Pay = $90,059

($84,272 w/o Sworn)

- 57.8% of employees are below the Average Pay

2

Lowest Pay = $42,266 (HS – just hired in May)

73.7% of employees in grades are below the midpoint of their grade

3

Employees at minimum of 2026

pay grade = 17 (0.79%)

4

Employees at maximum of 2026 pay grade = 133 (6.2%)

5

Deputies at 2026 top step level = 254 (52.3%)

Sergeants at 2026 top step level = 23 (42.6%)

6

Emergency Communications Specialists/ Supervisors at 2026 top step level = 10 (37%)

*Data as of 6/18/2026 compensation report

2026 Department Compa-Ratio

Department / Office	2024	2025	2026
Assessor's Office	0.96	0.99	0.94
Clerk & Recorder's Office	0.94	0.92	0.92
Commissioner's Office	1.06	1.02	1.05
Community Resources	0.93	0.97	0.97
Coroner's Office	1.01	1.00	0.97
County Attorney	1.05	0.94	1.07
District Attorney's Office			1.01
Facilities And Fleet Management	1.01	0.90	0.91
Finance	1.03	1.03	1.01
Human Resources	1.03	1.02	1.03
Human Services	0.98	0.96	1.00
Information Technology	1.01	1.04	1.05
Open Spaces	0.94	0.96	0.95
Public Health	0.95	0.96	0.91
Public Works & Development	0.97	1.02	1.02
Sheriff's Office	0.97	0.96	0.98
Treasurer's Office	0.97	1.02	1.00
Overall County Compa Ratio	**0.99**	**0.96**	**0.98**

2027 Non-Exempt Structure

Grade	2026 Min	2026 Mid	2026 Max	2027 Proposed Min	2027 Proposed Mid	2027 Proposed Max
N03	$17.83	$22.29	$26.74	$18.17	$22.72	$27.26
N04	$19.62	$24.53	$29.41	$20.00	$25.00	$29.98
N05	$21.59	$26.98	$32.35	$22.01	$27.50	$32.97
N06	$23.73	$29.66	$35.61	$24.19	$30.23	$36.30
N07	$26.58	$33.22	$39.88	$27.09	$33.86	$40.65
N08	$29.76	$37.21	$44.64	$30.33	$37.93	$45.50
N09	$33.35	$41.65	$50.00	$33.99	$42.45	$50.97
N10	$37.33	$46.65	$56.00	$38.05	$47.55	$57.08
N11	$41.83	$52.26	$62.71	$42.64	$53.27	$63.92
N12	$46.82	$58.53	$70.24	$47.72	$59.66	$71.60
N13	$52.44	$65.54	$78.68	$53.44	$66.80	$80.20

**Due to rounding in SAP, some rates may vary slightly once finalized*
Proposed only, pending approval

2027 Exempt Structure

Grade	2026 Min	2026 Mid	2026 Max	2027 Proposed Min	2027 Proposed Mid	2027 Proposed Max
E02	$54,589	$68,192	$81,831	$55,643	$69,508	$83,410
E03	$60,009	$75,011	$90,014	$61,167	$76,459	$91,751
E04	$66,010	$82,513	$99,015	$67,284	$84,106	$100,926
E05	$69,889	$90,763	$111,639	$71,238	$92,515	$113,794
E06	$76,877	$99,840	$122,804	$78,361	$101,767	$125,174
E07	$84,565	$109,824	$135,083	$86,197	$111,944	$137,690
E08	$93,021	$120,806	$148,592	$94,817	$123,138	$151,460
E09	$102,323	$132,886	$163,451	$104,298	$135,451	$166,606
E10	$112,555	$146,175	$179,796	$114,727	$148,996	$183,266
E11	$123,811	$160,793	$197,776	$126,201	$163,896	$201,593
E12	$136,191	$176,873	$217,554	$138,820	$180,287	$221,753
F01	$218,570	$284,226	$349,882	$222,788	$289,712	$356,635

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Proposed only, pending approval

2027 Exempt Management Structure

Grade	2026 Min	2026 Mid	2026 Max	2027 Proposed Min	2027 Proposed Mid	2027 Proposed Max
M03	$62,774	$81,631	$100,488	$63,986	$83,207	$102,428
M04	$69,142	$89,794	$110,447	$70,477	$91,527	$112,579
M05	$77,439	$100,569	$123,701	$78,934	$102,510	$126,089
M06	$86,731	$112,639	$138,544	$88,405	$114,813	$141,218
M07	$97,139	$126,155	$155,170	$99,014	$128,590	$158,165
M08	$108,795	$141,293	$173,791	$110,895	$144,020	$177,145
M09	$121,851	$158,248	$194,645	$124,203	$161,302	$198,402
M10	$136,473	$177,237	$218,004	$139,107	$180,658	$222,211
M11	$152,651	$198,506	$244,361	$155,597	$202,337	$249,077
M12	$171,192	$222,327	$273,462	$174,496	$226,618	$278,740

**Due to rounding in SAP, some rates may vary slightly once finalized*
Proposed only, pending approval

2027 PROPOSED Sworn Structure

	Entry	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7
Non-Certified Deputy								
COMP Requested 2027 (3.01%)	$71,048.88	$75,826.90	$80,004.98	$84,268.77	$88,853.95	$93,546.27	$98,945.64	$105,116.35
Current 2026	$68,972.80	$73,611.20	$77,667.20	$81,806.40	$86,257.60	$90,812.80	$96,054.40	$102,044.80
Deputy Sheriff								
COMP Requested 2027	$82,190.44	$86,839.90	$91,703.62	$96,888.73	$102,352.38	$108,094.57	$114,201.01	$118,061.20
Current 2026	$79,788.80	$84,302.40	$89,024.00	$94,057.60	$99,361.60	$104,936.00	$110,864.00	$114,608.00
Sergeants								
COMP Requested 2027		$123,964.26	$128,736.88	$133,693.25	$138,840.44	$144,185.80	$149,737.24	
Current 2026		$120,328.00	$124,883.20	$129,563.20	$134,430.40	$139,505.60	$146,348.80	

**Due to rounding in SAP, some rates may vary slightly once finalized*
Proposed only, pending approval

***Based on County's Initial offer. Negotiations are ongoing.*

2027 PROPOSED Sworn Management Structure

Grade	2026 Min	2026 Mid	2026 Max	2027 Proposed Min	2027 Proposed Mid	2027 Proposed Max
L05 (Lieutenant)	$153,672	$160,129	$166,585	$157,224	$171,615	$186,005
L06 (Captain)	$168,251	$174,560	$180,870	$187,865	$193,117	$198,368
L07 (Bureau Chief)	$182,678	$189,529	$196,379	$200,352	$201,766	$203,180
L08 (Undersheriff)	$198,343	$205,781	$213,219	$205,212	$219,043	$232,874

*Due to rounding in SAP, some rates may vary slightly once finalized
Proposed only, pending approval

**This structure dependent on Sergeants. Negotiations are ongoing for Sergeants.*

2027 PROPOSED Emergency Communications

	Entry	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7
Emergency Communications Specialist I								
C01 (EC I) Current	$57,304.00	$60,028.80	$63,606.40	$67,412.80	$71,468.80	$75,753.60	$80,288.00	$83,969.60
2027 PROPOSED	$66,624.89	$69,156.64	$71,715.43	$74,368.90	$77,120.55	$79,974.01	$82,933.05	$86,058.00
Emergency Communications Specialist II								
C02 (EC II) Current	$64,750.40	$67,787.20	$71,843.20	$76,148.80	$80,745.60	$85,592.00	$90,708.80	$96,241.60
2027 PROPOSED	$71,260.00	$74,537.96	$77,966.71	$81,553.17	$85,304.62	$89,228.63	$93,333.15	$97,889.57
Emergency Communications Supervisor								
C03 (EC Supervisor) Current			$97,011.20	$100,880.00	$104,852.80	$109,012.80	$113,276.80	$117,769.60
2027 PROPOSED			$98,868.47	$103,317.55	$107,966.84	$112,825.34	$117,902.48	$123,234.84

***Due to rounding in SAP, some rates may vary slightly once finalized*
Proposed only, pending approval

***Based on County's initial offer. Negotiations are ongoing.*

Benefit Enrollment Report – 2026 Medical

Coverage	Total #	Tier %	Total % of Eligible
Core DHMO			
Employee Only	1174	58%	43%
Employee and Spouse	176	9%	6%
Employee and Child(ren)	311	15%	11%
Family	375	18%	14%
Subtotal Enrolled:	**2036**		**74%**
Choice PPO			
Employee Only	62	60%	2%
Employee and Spouse	10	10%	0%
Employee and Child(ren)	16	15%	1%
Family	16	15%	1%
Subtotal Enrolled:	**104**		**4%**
Total Enrolled in KP:	**2140**		**78%**

Benefit Enrollment Report – 2026 Dental/Vision

Coverage	Total #	Tier %	Total % of Eligible
Dental			
Employee Only	1189	52%	43%
Employee and Spouse	261	11%	10%
Employee and Child(ren)	360	16%	13%
Family	489	21%	18%
Enrolled:	**2299**		**84%**
Vision			
Employee Only	1090	56%	40%
Employee plus One	361	19%	13%
Employee plus Two<	488	25%	18%
Enrolled:	**1939**		**71%**

Benefit Enrollment Report – 2026 FSA/HRA

Coverage	Total #	Tier %	Total % of Eligible
FSA			
Healthcare	828	90%	30%
Dependent Care	82	9%	3%
Transit	10	1%	0%
Adoption	0	0%	0%
Subtotal Enrolled:	**920**		**33%**
HRA			
Employee Only	1236	58%	45%
Employee and Spouse	186	9%	7%
Employee and Child(ren)	327	15%	12%
Family	391	18%	14%
Subtotal Enrolled:	**2140**		**78%**

Benefit Enrollment Report – 2026 Hospital

Coverage	Total #	Tier %	Total % of Eligible
	High Plan		
Employee Only	218	56%	8%
Employee and Spouse	62	16%	2%
Employee and Child(ren)	39	10%	1%
Family	73	19%	3%
Subtotal Enrolled:	**392**		**14%**
	Low Plan		
Employee Only	184	59%	7%
Employee and Spouse	36	12%	1%
Employee and Child(ren)	31	10%	1%
Family	60	19%	2%
Subtotal Enrolled:	**311**		**11%**
Total Enrolled in HIP:	703		26%

Benefit Enrollment Report – 2026 Accident

Coverage	Total #	Tier %	Total % of Eligible
Enhanced			
Employee Only	392	62%	14%
Employee and Spouse	70	11%	3%
Employee and Child(ren)	69	11%	3%
Family	100	16%	4%
Subtotal Enrolled:	**631**		**23%**
Premier			
Employee Only	160	55%	6%
Employee and Spouse	43	15%	2%
Employee and Child(ren)	28	10%	1%
Family	58	20%	2%
Subtotal Enrolled:	**289**		**11%**
Total Enrolled:	**920**		**33%**

Benefit Enrollment Report – 2026 Critical Illness

Coverage	Total #	Tier %	Total % of Eligible
	Employee		
$20,000	386	46%	14%
$10,000	458	54%	17%
Subtotal Enrolled:	844		31%
	Spouse		
$10,000	158	51%	6%
$5,000	150	49%	5%
Subtotal Enrolled:	308		11%
Total Enrolled in CIP:	1152		42%

Benefit Enrollment Report – Life and AD&D Insurance

Average Coverage	Total #	Total % of Eligible
Additional Life and AD&D		
$118,000	1091	40%
Spouse and AD&D		
$48,000	385	14%
Child and AD&D		
$18,000	411	15%

Benefit Enrollment Report

Carrier	Total #	Total % of Eligible
Long-term Disability		
The Standard	1091	40%
Short-term Disability		
The Standard	2747	100%
Well-being Guidance (EAP)		
Compsych	2747	100%
Prepaid Legal		
MetLife	620	23%
Caregiver Support		
Homethrive	2747	100%
Financial Support		
Your Money Line	2747	100%