

# 2026 Total Compensation – Benefits Focused

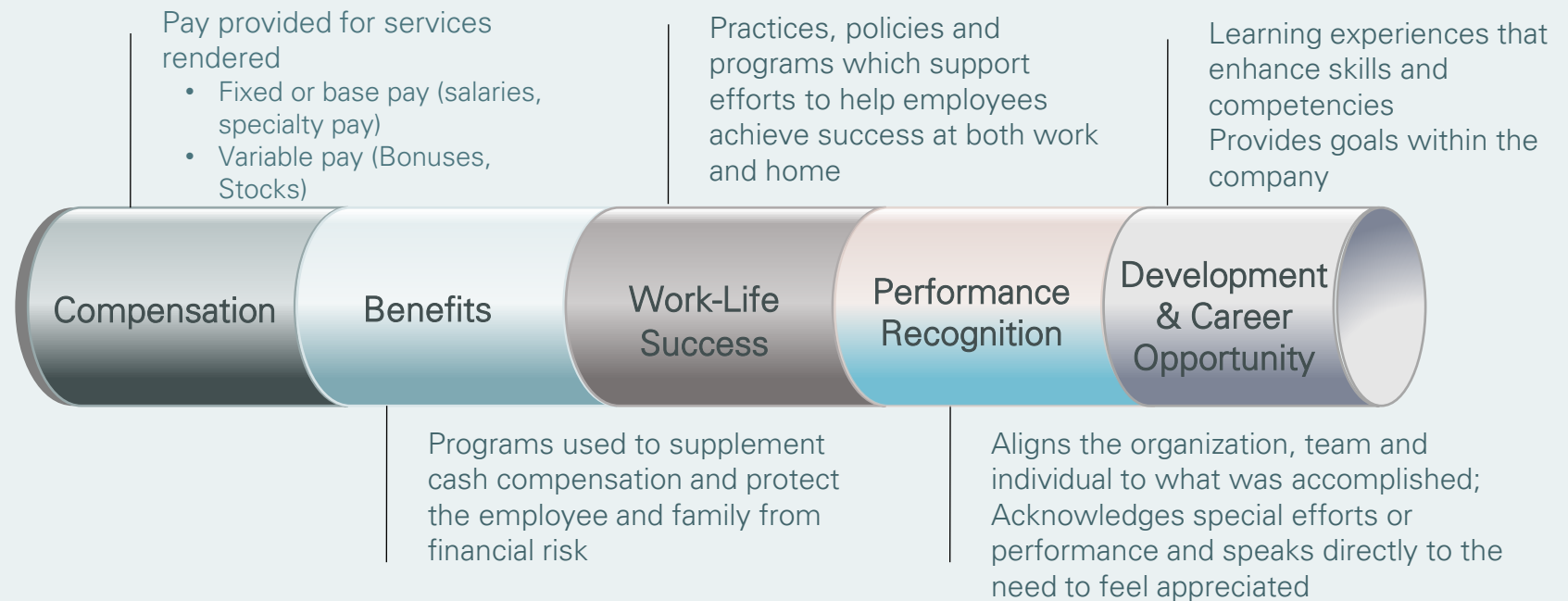
Study Session  
August 5, 2025

# Agenda

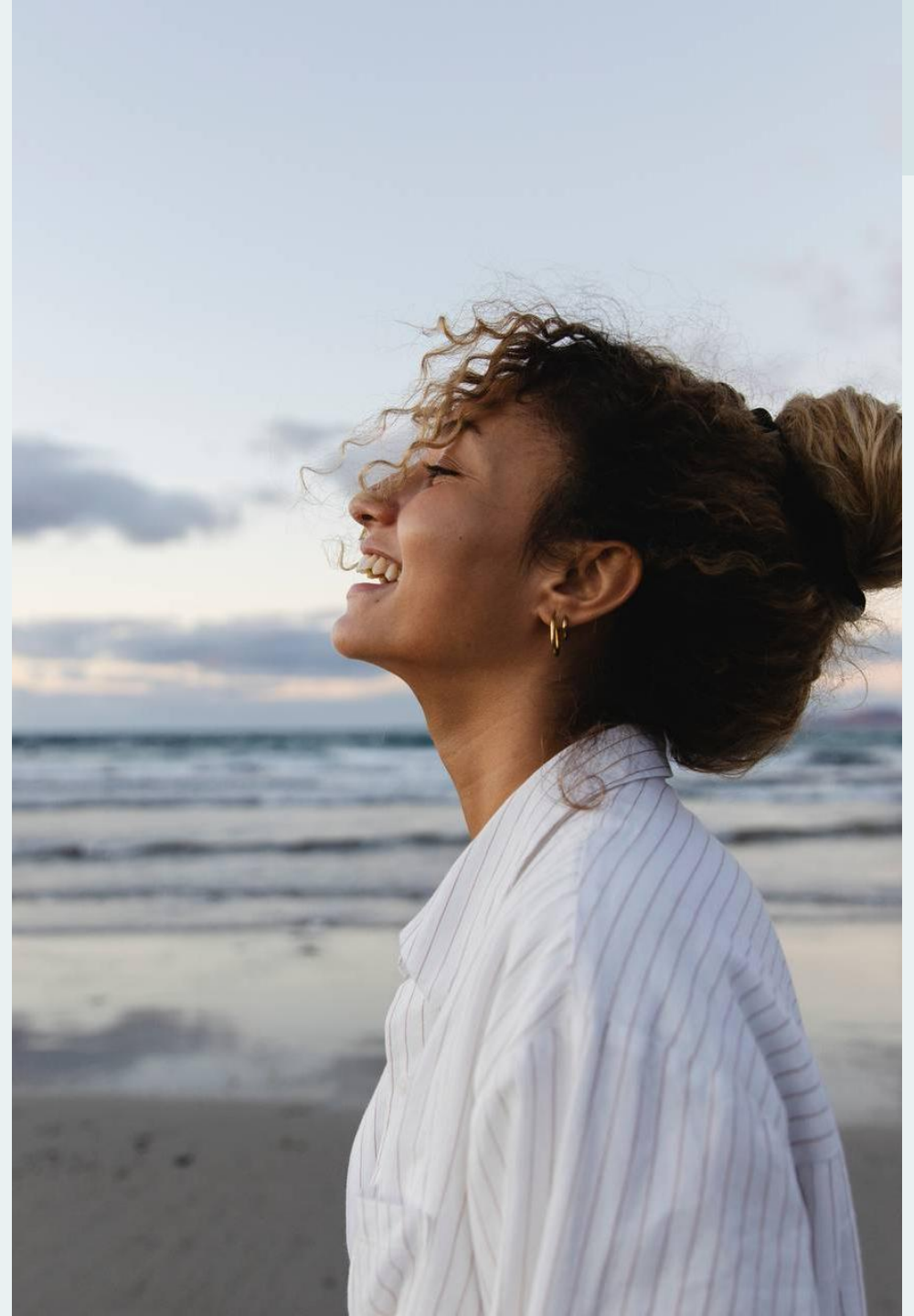
- Introduction
- Total Compensation Philosophy
- Benefit Plan Review & Proposals
  - Market Themes
  - Retirement Contribution
  - Medical Plan Renewal and Options
  - Dental Renewal
  - Vision RFP
  - Well-being Portal RFP
  - Well-being Update
  - Kashable
  - Caregiver Paid Leave
  - Volunteer Paid Time off
  - Holiday Schedule(s)
  - Other Benefits
- Compensation Plan Review & Proposals
  - 2025 Market Review
  - Review of Peer Group
  - Market/Merit Benchmarks
  - Job Reclassifications & Costs
- 2026 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:

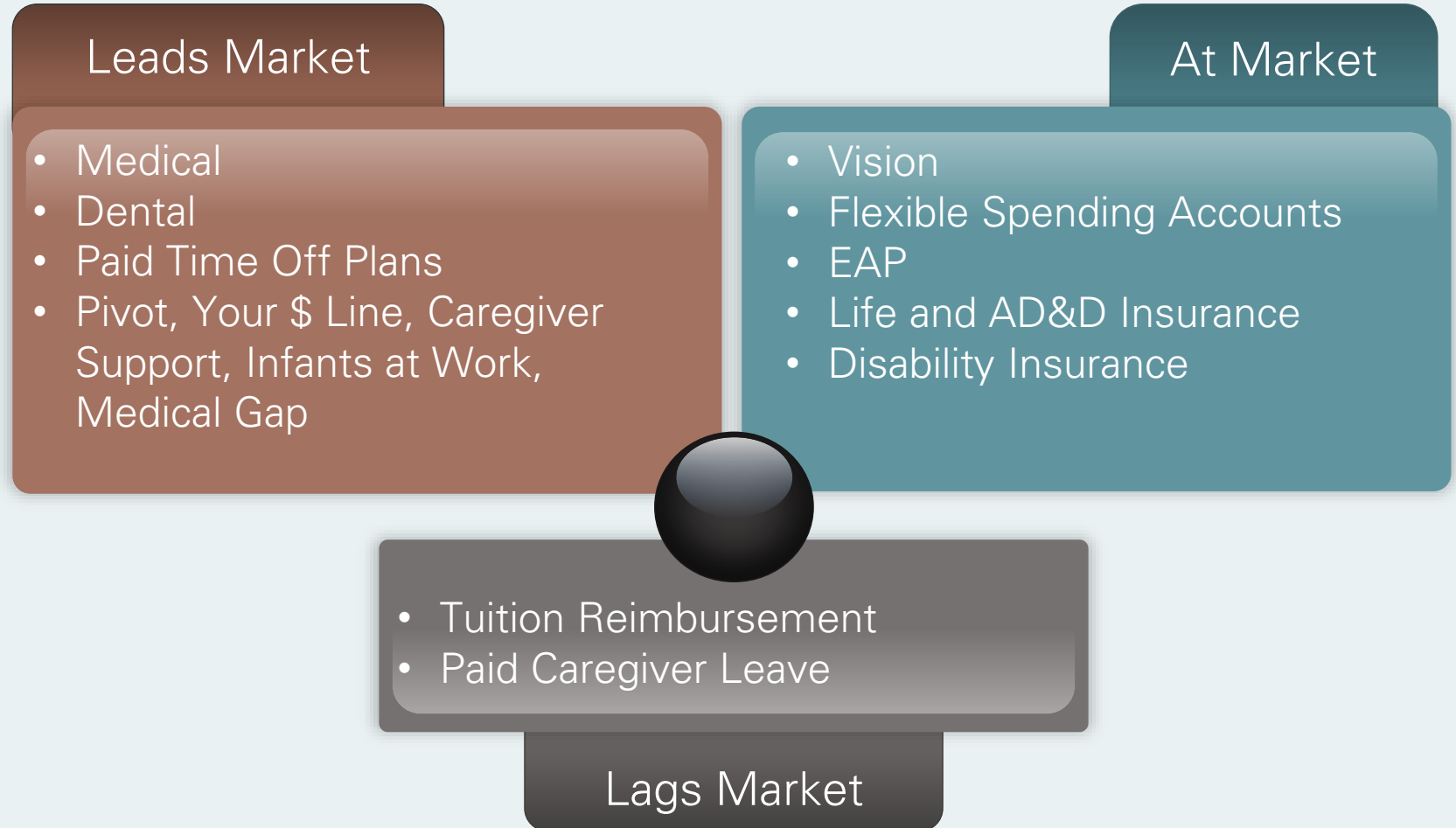


# Benefits and Well-being



# 2025 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.



# Retirement Contribution

- Currently, there is a mandatory 9% employee contribution which the County funds an 9.75% match
- Proposal is to increase the County's contribution to 10%
- While contribution to the pension is part of Total Compensation Value Exchange, this is a deferred payment for only those that retire, it does not impact employee's taxes or take-home pay, therefore, the perceived value of this benefit will be low, compared to the actual value.
- Cost: ~\$576,200

# 2025 DHMO Net Value Compared to Market

- Design = Deductibles, Copays, Coinsurance and Out Of Pocket Maximums
  - Plan Design on Slide 41

	Lockton Benchmark <sup>1</sup> Public Sector HMO	Arapahoe County <sup>2</sup> DHMO + HRA
Average Individual/Family Deductible	\$1,209/\$2,514	\$2,000/\$4,000
HRA Contributions Individual/Family <sup>3</sup>		\$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	\$125.00
Avg Family Monthly Contribution (Blended)	\$586.00	\$444.00

Overall Value Versus Public Sector	11.80%
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Enrollment	2035
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1. 2025 Lockton State, County, & City clients

2. Arapahoe County 2025 plans and contributions

3. Some of the Lockton Benchmarks could offer either an HRA or an HSA which is not reflected.

Lockton Benchmark <sup>1</sup> Public Sector PPO	Arapahoe County <sup>2</sup> 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
\$650.00	\$844.00
	-17.60%

119
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# Medical Renewal for 2026

- Kaiser Renewal to Plan: 19.2% (previous 5-years' average of 3.27%) ~\$5,579,300
  - Negotiated Rate Deferral from Kaiser: 8.5% ~\$2,468,000
    - If we take this rate deferral, then 3.6% will be added to renewals for 2027, 2028 and 2029
  - Primary drivers:
    - Cancer, Cardiac and Infertility claims;
    - Days Inpatient increased by 13.9%;
    - An increase of 14.1% for outpatient;
    - An increase of 26.3% for Pharmacy;
  - Wellness Program Design contributed to reduced renewal by 0.24%
  - Kaiser applied a trend of 6.42%
- National Average 8% and Colorado Average 5.5%



# Plan History

- Previous 5-years' average of 3.27%

Year	2021	2022	2023	2024	2025	2026
Renewal Increase %	8%	3.15%	4.17%	0%	1.02%	19.2% (8.5% Rate Cap)

- Options for future years
  - Market full replacement with other insurance carriers
  - Change plan designs to shift more costs to employees (deductible, copays, coinsurance)
  - Change cost share strategy to shift more premium to employees (paycheck deductions)
  - Look at Self Insured and Risk Share Arrangements

# Option A – Rate Deferral/Same Cost Share

- 8.5% Increase or \$2,468,000 for 2026
  - Additional rate deferral of difference from initial renewal spread across following 3 years from 2027-2029 of about 3.6%
- Maintain County/Employee total cost share at 75%/25%
- Employee rates increase 12.71%
- County Cost: \$1,572,400 (\$864,800 General Fund)

# 2026 Premiums Cost Share – Option A

## 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% (\$24M) with employees sharing the remaining 25% (\$8M)

# Employee Biweekly cost comparison – Medical Option A

Year	2025	2026	2025 to 2026	2 Year Change
Tiers	EE Biweekly Contributions	EE Biweekly Contributions	1 Year Rate Change	2 Year Rate Change
Core DHMO				
EE	\$57.67	\$66.26	\$8.59	\$5.20
EE + Spouse	\$195.10	\$219.53	\$24.43	\$17.21
EE + Child(ren)	\$151.13	\$170.06	\$18.93	\$13.33
Family	\$254.63	\$286.52	\$31.93	\$22.46
Choice PPO				
EE	\$140.45	\$152.39	\$11.94	-\$42.40
EE + Spouse	\$382.24	\$414.45	\$32.21	-\$83.43
EE + Child(ren)	\$296.10	\$320.99	\$24.89	-\$64.69
Family	\$498.89	\$541.02	\$42.13	-\$108.79

\*2 Year Rate Change includes 2024 HMO Plus plan

# 2026 DHMO Net Value Compared to 2025 Market

## – Option A

- 2025 Value of the DHMO is 16.6% above market

	Lockton Benchmark <sup>1</sup> Public Sector HMO	Arapahoe County <sup>2</sup> DHMO + HRA
Average Individual/Family Deductible	\$1,209/\$2,514	\$2,000/\$4,000
HRA Contributions Individual/Family <sup>3</sup>		\$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	\$144.00
Avg Family Monthly Contribution (Blended)	\$587.00	\$499.00
Overall Value Versus Public Sector		6.70%

Enrollment

2035

1. 2025 Lockton State, County, & City clients

2. Arapahoe County 2026 plans and contributions

3. Some of the Lockton Benchmarks could offer either an HRA or an HSA which is not reflected.

4. Benchmark data based on peer 2025 data, which will change

Lockton Benchmark <sup>1</sup> Public Sector PPO	Arapahoe County <sup>2</sup> 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	\$330.00
\$650.00	\$916.00
	-21.00%
	119

# Option B – Full Renewal with Decreased County Cost Share

- 19.2% or \$5,579,300 Increase
  - No rate deferral for future years
- Change County cost share strategy from 75%/25% to 73%/27%
- Employee rates increase 34%
- County Cost: \$2,094,000 (\$1,151,700 General Fund)

# 2026 Premiums Cost Share – Option B

## DHMO

- Employee Only Coverage at 80% / 20%
- Dependent Coverage at 70% / 30%

## Choice PPO

- Employee Only Coverage at 60% / 40%
- Dependent Coverage at 50% / 50%
- Buy Up – employees pay a greater percentage of a more costly plan to have choice in where they receive coverage

## Overall

- County pays 73% (\$23M) with employees sharing the remaining 27% (\$9.5M)

# Employee Biweekly cost comparison – Medical Option B

Year	2025	2026	2025 to 2026	2 Year Change
Tiers	EE Biweekly Contributions	EE Biweekly Contributions	1 Year Rate Change	2 Year Rate Change
Core DHMO				
EE	\$57.67	\$80.85	\$23.18	\$19.79
EE + Spouse	\$195.10	\$258.33	\$63.23	\$56.01
EE + Child(ren)	\$151.13	\$200.11	\$48.98	\$43.38
Family	\$254.63	\$337.16	\$82.53	\$73.10
Choice PPO				
EE	\$140.45	\$185.96	\$45.51	-\$8.83
EE + Spouse	\$382.24	\$495.13	\$112.89	-\$2.75
EE + Child(ren)	\$296.10	\$383.55	\$87.45	-\$2.13
Family	\$498.89	\$646.23	\$147.34	-\$3.58

\*2 Year Rate Change includes 2024 HMO Plus plan



# 2026 DHMO Net Value Compared to 2025 Market – Option B

Average Individual/Family Deductible  
HRA Contributions Individual/Family<sup>3</sup>  
Average PCP Office Visit Copay  
Average Specialist Office Visit Copay  
Average Individual/Family OOP Maximum  
Employee Coinsurance In-Network  
  
Avg Single Monthly Contribution  
Avg Family Monthly Contribution (Blended)

Lockton Benchmark <sup>1</sup> Public Sector HMO	Arapahoe County <sup>2</sup> DHMO + HRA
\$1,209/\$2,514	\$2,000/\$4,000
	\$1,000/\$2,000
\$26	\$25
\$42	\$50
\$5,214/\$9,627	\$4,000/\$8,000
12% IN	10% IN
\$160.00	\$175.00
\$587.00	\$588.00

Overall Value Versus Public Sector	0.50%
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Enrollment	2035
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1. 2025 Lockton State, County, & City clients

2. Arapahoe County 2026 plans and contributions

3. Some of the Lockton Benchmarks could offer either an HRA or an HSA which is not reflected.

4. Benchmark data based on peer 2025 data, which will change

- 2025 Value of the DHMO is 11.8% above market

Lockton Benchmark <sup>1</sup> Public Sector PPO	Arapahoe County <sup>2</sup> 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	\$403.00
\$650.00	\$1,093.00

	-31.00%
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119
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# Dental Renewal for 2026

- Delta Dental Renewal: 2.5% or \$48,768
- Dental Administrative Fee: 0% increase
- Dental Reserve at approximately \$805,000
- Keep employee rates flat and use Dental Reserve to fund increase
  - County contributions would increase by ~2% funded by dental reserve
  - 77%/23% employee coverage; 52%/48% dependent coverage
- \$0 (\$0 to General Fund) pulled
- \$48,768 from Dental Reserve

# Vision RFP

- Went to market to match our current vision plan design
- Received five responses: VSP (incumbent), Delta Dental, EyeMed, MetLife, The Standard
  - VSP, Delta Dental, MetLife, and The Standard provided plans with the VSP Choice Network
- Evaluation Team
  - Dusty Sash
  - Colin Cannon
  - Jay Calderone, Lockton
- VSP will remain our provider with current rates and plan design
  - Four-year rate guarantee through 12/31/2029

# Well-Being Platform RFP

- Well-being platform had four responders
  - Navigate (incumbent)
  - Healthbreak
  - Propel
  - Ramp
- Evaluation Team
  - Dusty Sash
  - Colin Cannon
  - Jay Calderone, Lockton
- Navigate has been issued intent to award



# Well-being

## *My Well-being* Portal

- 2025 Enrollment 1700 individuals (8% growth from 2024)
- 16+ programs offered in 2025

## Wellness Counts

- 24% completion thru July 11th

## Total Health

- 2,071 participants since 2024

## Total Brain

- 1121 participants since 2024

## Your Money Line

- 735 participants since 2019; this represents at 29% engagement rate

## Tuition Reimbursement

- 23 participants in 2024 & 13 in 2025

## Mental Health First Aid

- 360 participants since 2019; Community Resources completed department wide 1 hour course in May of 2025

## PIVOT Tobacco Cessation

- 44 current participants; 135 participants since 2021
- 282 Employees attested to using tobacco

## Homethrive

- 186 participants since 2022. 110 unique active users in first half of 2025

# Kashable – Corestream Voluntary Benefit

- Employee Financing through payroll deductions
  - Affordable amounts ranging from 3%-10% of salary, based on salary tier and tenure instead of credit score
- Reason:
  - Half of U.S. adults have subprime credit and there is an increase in retirement account loans (7% loans on ACG 457), payday loans & high interested credit cards
- Solution: Employees can borrow money from Kashable
  - Interest rate based on employment tenure and salary (most lenders just based on credit score)
  - Loan payments deducted through payroll with 94% payback success rate
  - No liability for the County

# Kashable – Impact for Employees



**Paul**

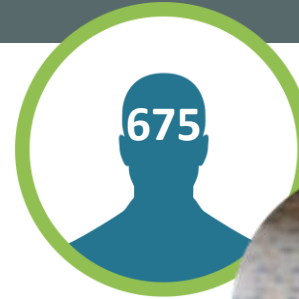


**No Credit**

Limited Options  
300%+ APR

Years at Company: 1  
Annual Salary: \$30,000

20-24% APR  
(90% Savings)



**Bill**



**Good**

Credit Card Cash  
Advance  
29% APR

Years at Company: 3  
Annual Salary: \$75,000

10-16% APR  
(50% Savings)



**Linda**



**Poor**

Limited Options  
200%+ APR

Years at Company: 6  
Annual Salary: \$55,000

17-20% APR  
(90% Savings)



**Tasha**



**Excellent**

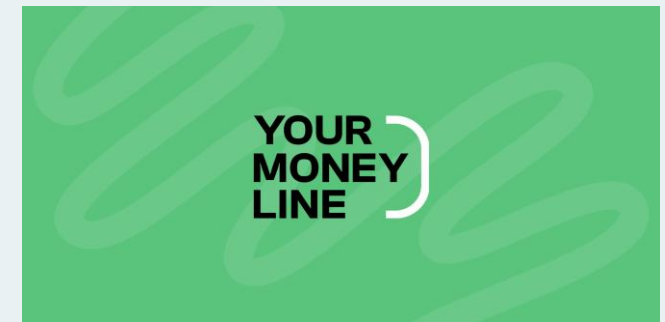
Traditional Lenders  
10% APR

Years at Company: 8  
Annual Salary: \$105,000

6% APR  
(20% Savings)

# Your Money Line

- Renewal: 5% increase
  - Current PEPY \$15.75
  - Renewal PEPY \$16.54
- Current engagement of 29%
- Enhancements: Money Vibes, Essential Plan, Mobile App Launch, Credit Insights Dashboard, and AI Integration
- **Cost of \$2,168 (General Fund \$1,192)**





# Caregiver Paid Time Off

- Additional 3 weeks Paid Time Off for caregivers
  - New Parents (birth or adoption)
  - Aging relatives (parents, grandparents, aunts, uncles)
  - Family with disabilities (examples: Autism, ADHD, Cerebral Palsy, Multiple Sclerosis, Parkinson's , Epilepsy, Alzheimer's, etc..)
- Could be taken as a block of time or intermittent
- Eligible the first of the month following 30 days of service
- Managed through The Standard to verify impact to one or more activities of daily living (ADL)
- Concurrent with a FML or Non-FML Medical leave when need aligns with those policies
- There is no defined cost to this benefit. While employees will work a little less, the retention and productivity when they return is shown to balance it out. However, some departments/offices would incur hard costs of overtime and/or temps.

# Volunteer Paid Time Off

- Aligns with core values and promotes Community and Social Well-being
  - Volunteering can improve employee morale, job satisfaction, and loyalty
- Benchmarking: Surrounding counties offer 8 hours per year
- Eligibility: First of the month following 6 months to coincide with Floating Holidays
- **Requirement:** Signed form from 503(c) representative
  - Benefits will validate the 503(c)
- **Soft Cost: Payroll times 8 hours**



# County Holidays

Proposed schedule for 2026:

- New Years Day – Thursday, January 1
- Martin Luther King Day – Monday, January 19
- Presidents Day – Monday, February 16
- Memorial Day – Monday, May 25
- Juneteenth – Friday, June 19
- Independence Day – Friday, July 3
- Labor Day – Monday, September 7
- Arapahoe Day – Monday, October 5
- Veterans Day – Wednesday, November 11
- Thanksgiving Day – Thursday, November 26
- Day after Thanksgiving – Friday, November 27
- Christmas Eve – Thursday, December 24
- Christmas Day – Friday, December 25
- Floating Holidays (3)

# Court Holidays

Proposed schedule for 2026:

- New Years Day – Thursday, January 1
- Martin Luther King Day – Monday, January 19
- Presidents Day – Monday, February 16
- Memorial Day – Monday, May 25
- Juneteenth – Friday, June 19
- Independence Day – Friday, July 3
- Labor Day – Monday, September 7
- Arapahoe Day – Monday, October 5
- Veterans Day – Monday, November 11
- Thanksgiving Day – Thursday, November 26
- Christmas Day – Friday, December 25
- Floating Holidays (5)

# Other Benefits

EAP is under rate guarantee: no changes

FSA/HRA/COBRA is under rate guarantee: no changes

Caregiver Support: no rate changes

Ancillary Plans are under rate guarantee: no changes

Medical Gap Coverage: no changes

# Compensation



# Labor Market Review



86% of ER's focusing on performance-based pay, with top performers receiving average increase of 5.6%.  
ER's expecting to promote 10% of workforce (up from 8%) with average increase of 8.5% (SHRM May 2025)



Organizations are taking advantage of ER-friendly labor market: reducing pay increases (18% of employers), hiring less experienced talent (15%), lowering salary offers (14%).  
(SHRM May 2025)



Denver's cost of labor was almost 16% above the national average while cost of living is 12% of national average  
(6/2025 BLS)



CPI remained 2.8% (Mar. 2025) vs 2.8% (Mar. 2024)  
Denver-Aurora-Centennial Unemployment Rate is at 4.6% (6/2025 BLS)



91% of employees are in positions that match the market and 78% of our Jobs are matched to the market



Compa-ratio is 0.97 demonstrating our pay is lagging the market

# Denver Economy and Labor Market

Denver - \$200 million+ deficit

- Hiring freezes
- Furloughs – effect June 1
- Layoffs – possibly as soon as Aug. 1

State of CO - \$1.2 billion GF shortfall

- Focused on not funding future projects first
- Considering across the board 1.5% reduction in the workforce, mainly by not filling vacancies
- Employees will receive salary increases. implemented step plan in 2022 per union agreement.

7/1/2025 = 2.5%    7/1/2026 = 3.1%

Many other Colorado cities are confronting budget shortfalls driven by declining sales tax revenues:

- CO's five largest cities, Colorado Springs, Aurora, Fort Collins and Lakewood, all said they're seeing sales tax revenues fall, spurred by economic uncertainty at the national level.
- Aurora is projecting a \$20 million to \$30 million budget shortfall in 2026. City leaders are considering multiple options, nothing finalized. **"Salaries and insurance assumptions, furloughs, everything is on the table....,"** they said during budget discussions.



# 10 County Total Compensation Meeting

Meeting was hosted by Arapahoe County on July 16

- 35 counties and municipalities attended
  - Adams, Boulder, Broomfield, Denver, Douglas, El Paso, Jefferson, Larimer and Weld were all present

52% of the entities that were represented meeting are currently or are considering voluntary RIF, early retirement, furloughs and/or layoffs

Adams, Boulder County and City of Boulder, Denver, Douglas, El Paso, Larimer, Weld, Colorado Springs, Ft. Collins (along with LaPlata and Greeley) are currently in some version of hiring pause/freeze

# 2026 Peer Group

Arapahoe County Peer Group	
Adams County	City of Colorado Springs
Boulder County	City of Commerce City
Douglas County	City of Ft Collins
El Paso County	City of Lakewood
Jefferson County	City of Littleton
Larimer County	City of Loveland
Weld County	City of Thornton
City/County of Broomfield	City of Westminster
City/County of Denver	City of Wheat Ridge
City of Arvada	Town of Castle Rock
City of Aurora	Town of Parker
City of Boulder	State of Colorado
City of Centennial	(25)

Arapahoe Sheriff's Office Peer Group	
Adams County	City of Commerce City
Boulder County	City of Ft Collins
Douglas County	City of Greenwood Village
El Paso County	City of Englewood
Jefferson County	City of Lakewood
Larimer County	City of Littleton
Weld County	City of Loveland
City/County of Broomfield	City of Thornton
City/County of Denver	City of Westminster
City of Arvada	City of Wheat Ridge
City of Aurora	Town of Castle Rock
City of Boulder	Town of Parker
City of Colorado Springs	(25)

# Market Benchmark on Pay

2026 preliminary benchmark data:

Pay Component	CPEC	Pay Scale	World @ Work	Gov't Peers*
Merit	3.50%	Due this week	3.5%	3.5%
Structure/Market	1.41%	%	Due in late August	2%

- \*88% of our peers responded
- Survey data movement from 2024 to 2025 indicated 1.41% movement

# Collective Bargaining

The FOP presented an economic proposal on 7/9/2025  
AFSCME has not presented an economic request, yet

# Market/Structure Adjustments & Reclassifications



## Market and Structure Adjustments

- Market data moved 1.41 % from 2024 to 2025 - applied to minimums, midpoints and maximums.
- Cost to bring to minimum (taking into consideration job reclassifications below): \$40,300

## Job Reclassifications

- 26 jobs will be reclassified into higher grades.
- 15 jobs will be reclassified into lower grades.

Reminder:

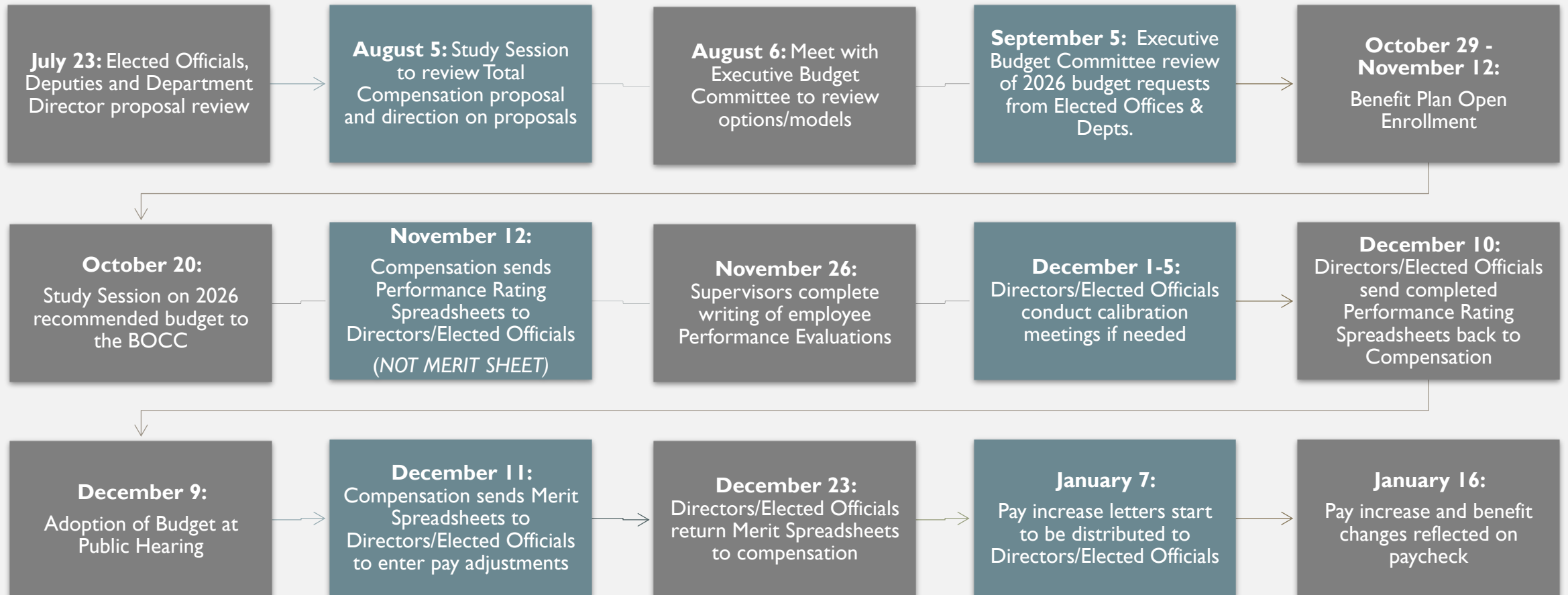
3-year trend > +/-5% variance of midpoint

2-year trend > 12% variance

1 year > 20%

# Timeline

# TIMELINE



Thank  
you



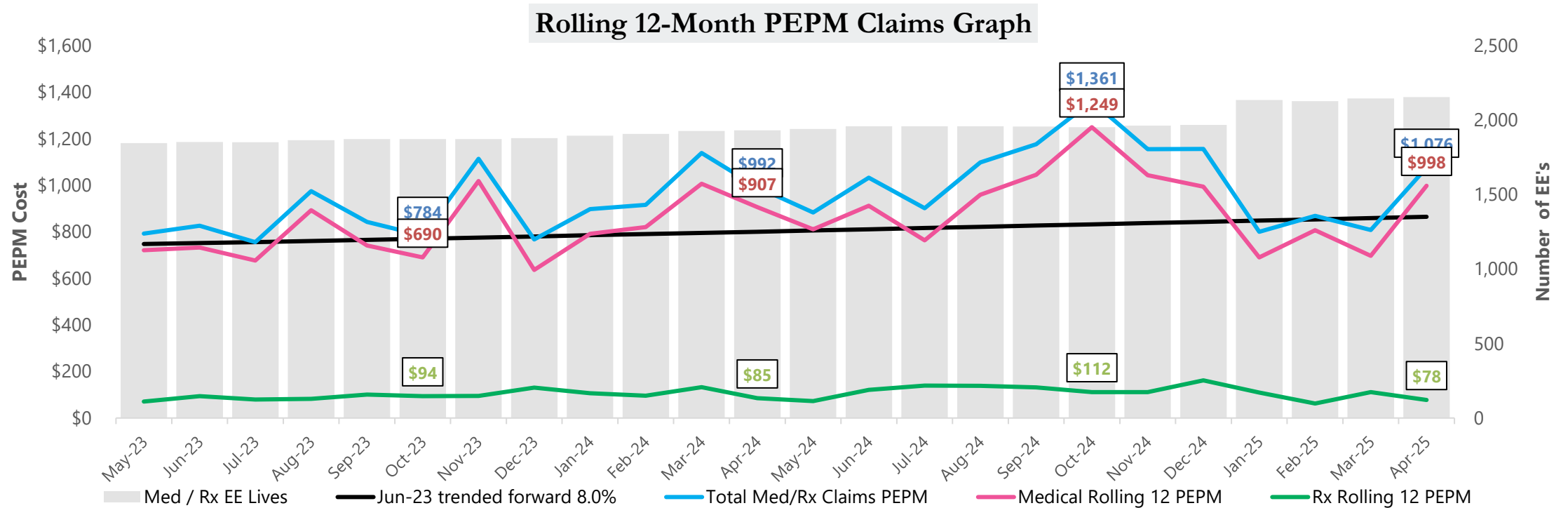
# Appendix

# 2026 Medical Plan Design

		Core Plan DHMO	Choice Plan PPO		
			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	No Charge	30% Coinsurance
24/7 Medical Advise by Phone		No Charge	No Charge	No Charge	
Primary Care					
Office Visit		\$25	\$25	\$25	30% Coinsurance
Services during a visit		10%	10%	No Charge	
Chat with a Doctor		No Charge	No Charge	No Charge	
Phone Visit		No Charge	No Charge	No Charge	
Video Visit		No Charge	No Charge	No Charge	
Specialty Care					
Office Visit		\$50	\$50	\$50	30% Coinsurance
Diagnostic Lab & X-Ray		10%	10%	10%	
Chat with a Doctor		No Charge	No Charge	No Charge	
Phone Visit		No Charge	No Charge	No Charge	
Video Visit		No Charge	No Charge	No Charge	
Mental Health Outpatient					
Office Visit		No Charge	No Charge	No Charge	30% Coinsurance
Services during a visit		10%	10%	No Charge	
Phone Visit		No Charge	No Charge	No Charge	
Video Visit		No Charge	No Charge	No Charge	
Additional Benefits					
Urgent Care		\$60	\$60	\$60	30% Coinsurance
Services during a visit		10%	10%	10%	
Mobile ER (Dispatch Health)		\$60	\$60	\$60	10% up to \$350 30% Coinsurance
Emergency Room		10% up to \$350	10% up to \$350	10% up to \$350	
Inpatient Hospital		10%	20%	10%	
Diagnostic Lab & X-Ray		10%	\$45	10%	
Prescription Drugs					
Retail: 30 day supply		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			

\* Out of Area Benefits managed through Cigna Network

# 24-Month Medical Trend Line (8%)



# Medical Rates – Option A

2025 Medical Renewal															
	2025							2026						Employee Impact	
	Enroll ment	Current Premium	HRA	EE Contributions	EE %	ER Contributions	Enrollm ent	Renewal Premium	HRA	EE Contributions	EE %	ER Contributions	Monthly	Annual	
HMO+ to PPO															
EE	76	\$845.27	\$8.33	\$304.30	36%	\$540.97	76	\$917.15	\$8.33	\$330.17	36%	\$586.98	\$25.87	\$310.44	
EE + Spouse	9	\$1,800.43	\$16.67	\$828.20	46%	\$972.23	9	\$1,953.54	\$16.67	\$898.63	46%	\$1,054.91	\$70.43	\$845.16	
EE + Child(ren)	18	\$1,394.70	\$16.67	\$641.56	46%	\$753.14	18	\$1,513.30	\$16.67	\$696.12	46%	\$817.18	\$54.56	\$654.72	
Family	16	\$2,349.86	\$16.67	\$1,080.94	46%	\$1,268.92	16	\$2,549.69	\$16.67	\$1,172.86	46%	\$1,376.83	\$91.92	\$1,103.04	
DHMO*															
EE	1177	\$735.02	\$8.33	\$124.95	17%	\$610.07	1,177	\$797.53	\$8.33	\$143.56	18%	\$653.97	\$18.61	\$223.32	
EE + Spouse	174	\$1,565.59	\$16.67	\$422.71	27%	\$1,142.88	174	\$1,698.73	\$16.67	\$475.64	28%	\$1,223.09	\$52.93	\$635.16	
EE + Child(ren)	313	\$1,212.78	\$16.67	\$327.45	27%	\$885.33	313	\$1,315.92	\$16.67	\$368.46	28%	\$947.46	\$41.01	\$492.12	
Family	371	\$2,043.36	\$16.67	\$551.71	27%	\$1,491.65	371	\$2,217.12	\$16.67	\$620.79	28%	\$1,596.33	\$69.08	\$828.96	
Total/PEPM	2,154	\$1,122.73	\$11.81	\$272.62	25%	\$850.11	2,154	\$1,218.21	\$11.82	\$307.27	25%	\$910.95			
Monthly		\$2,418,365	\$25,443	\$587,218		\$1,831,147		\$2,624,026	\$25,457	\$661,849		\$1,962,177			
Annually		\$29,020,376	\$305,311	\$7,046,612		\$21,973,764		\$31,488,312	\$305,486	\$7,942,189		\$23,546,123			
Annual \$ Change								\$2,467,936		\$895,577		\$1,572,359			
% Increase								8.50%		12.71%		7.16%			

# Medical Rates – Option B

2025 Medical Renewal															
	2025							2026						Employee Impact	
	Enroll ment	Current Premium	HRA	EE Contributions	EE %	ER Contributions	Enrollm ent	Renewal Premium	HRA	EE Contributions	EE %	ER Contributions	Monthly	Annual	
HMO+ to PPO															
EE	76	\$845.27	\$8.33	\$304.30	36%	\$540.97	76	\$1,007.31	\$8.33	\$402.92	40%	\$604.39	\$98.62	\$1,183.44	
EE + Spouse	9	\$1,800.43	\$16.67	\$828.20	46%	\$972.23	9	\$2,145.56	\$16.67	\$1,072.78	50%	\$1,072.78	\$244.58	\$2,934.96	
EE + Child(ren)	18	\$1,394.70	\$16.67	\$641.56	46%	\$753.14	18	\$1,662.06	\$16.67	\$831.03	50%	\$831.03	\$189.47	\$2,273.64	
Family	16	\$2,349.86	\$16.67	\$1,080.94	46%	\$1,268.92	16	\$2,800.31	\$16.67	\$1,400.16	50%	\$1,400.15	\$319.22	\$3,830.64	
DHMO*															
EE	1177	\$735.02	\$8.33	\$124.95	17%	\$610.07	1,177	\$875.92	\$8.33	\$175.18	20%	\$700.74	\$50.23	\$602.76	
EE + Spouse	174	\$1,565.59	\$16.67	\$422.71	27%	\$1,142.88	174	\$1,865.71	\$16.67	\$559.71	30%	\$1,306.00	\$137.00	\$1,644.00	
EE + Child(ren)	313	\$1,212.78	\$16.67	\$327.45	27%	\$885.33	313	\$1,445.27	\$16.67	\$433.58	30%	\$1,011.69	\$106.13	\$1,273.56	
Family	371	\$2,043.36	\$16.67	\$551.71	27%	\$1,491.65	371	\$2,435.06	\$16.67	\$730.52	30%	\$1,704.54	\$178.81	\$2,145.72	
Total/PEPM	2,154	\$1,122.73	\$11.81	\$272.62	25%	\$850.11	2,154	\$1,337.96	\$11.82	\$365.81	27%	\$972.15			
Monthly		\$2,418,365	\$25,443	\$587,218		\$1,831,147		\$2,881,956	\$25,457	\$787,948		\$2,094,008			
Annually		\$29,020,376	\$305,311	\$7,046,612		\$21,973,764		\$34,583,469	\$305,486	\$9,455,375		\$25,128,095			
Annual \$ Change								\$5,563,093		\$2,408,763		\$3,154,330			
% Increase								19.17%		34.18%		14.35%			

# 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		
				Deductible	10% Co-Insurance			Deductible	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
<b>Total</b>	<b>\$8,675</b>	<b>\$4,904</b>	<b>\$3,832</b>	<b>\$1,072</b>		<b>\$7,567</b>	<b>\$932</b>	<b>\$7,743</b>		

# Lockton Cost Comparison – Dental Premiums

## Arapahoe County 2025 Dental Renewal

		2025						2026						
Current Enrollment		Renewal	Employee Contribution	EE %	ER Contribution	ER %	Projected Enrollment	Renewal	Employee Contribution	EE %	ER Contribution	ER %	Monthly EE Impact	Annual EE Impact
Delta Dental														
Employee	1,205	\$45.87	\$11.01	24.0%	\$34.86	76.0%	1,205	\$47.00	\$11.01	23.4%	\$35.99	76.6%	\$0.00	\$0.00
Employee + Spouse	268	\$97.76	\$47.91	49.0%	\$49.85	51.0%	268	\$100.17	\$47.91	47.8%	\$52.26	52.2%	\$0.00	\$0.00
Employee + Child(ren)	361	\$75.97	\$37.22	49.0%	\$38.75	51.0%	361	\$77.84	\$37.22	47.8%	\$40.62	52.2%	\$0.00	\$0.00
Family	478	\$117.35	\$57.50	49.0%	\$59.85	51.0%	478	\$120.24	\$57.50	47.8%	\$62.74	52.2%	\$0.00	\$0.00
PEPM	2,312	\$71.76	\$29.17	40.6%	\$42.60	59.4%	2,312	\$71.76	\$29.17	40.6%	\$42.60	59.4%		
Monthly Total		\$164,992	\$67,028		\$97,963			\$169,056	\$67,028		\$102,027			
Annual Total		\$1,979,898	\$804,340		\$1,175,558			\$2,028,666	\$804,340		\$1,224,326			
Annual \$ Change								\$4,064	\$0		\$48,768			
% Change								2.5%	0.0%		4.1%			

Note: approved contribution strategy is 25/75 on EE only and 50/50 of family tiers.



## Problem

- Cost of living is rising and half of Americans have less than \$500 saved
- Avg household debt is ~\$35K (Exclusive of mortgage)
- Half of U.S. adults have subprime credit
- More are turning to 401(k) loans, payday loans, & high interest credit cards
- There aren't many benefits that can immediately impact financial hardships



## Solution

- ✓ Employees can borrow money from Kashable at the *guaranteed best interest rate* based on employment tenure, salary, and a 94% payback success rate via payroll deduction, not just based on credit score like most lenders which limits options for borrowers – this provides more opportunity for employees and savings ranging anywhere from 20%-90% compared to the open market
- ✓ Strict guardrails are applied because Kashable assumes all the risk including only one loan at a time and affordable amounts ranging from 3%-10% of salary, based on salary tier and tenure (Average: \$3,500/12-Month Term/15% APR)
- ✓ Free financial coaching through BrightDime, emergency savings accounts, and other financial planning tools to stay on the right financial path even after payback - And there's no cost or added lift to add Kashable to Corestream's platform



## Impact

- ❖ Confidence and peace of mind when unexpected financial hardships arise, or pay down existing student or credit card debt and get on the right financial path
- ❖ +45 average FICO score increase, and no-score borrowers will generate a credit score for the first time
- ❖ Decrease in 401(k) loans (Case Study: Huntington Ingalls saw a 21% to 10% drop in retirement loans in one year)
- ❖ Increase in retention (Case Study: Community Medical Centers saw 35% less turnover in Kashable participants versus non-participants)

# Employee Emergency Financing

Provided by:

**ka\$hable**



# Volunteer Day Benchmarking

County	Hours Paid	Utilization	Conditions
Adams	8	80%+	In County Only
Boulder	8	50%+	In County Only
Jefferson	8		In County Only
Larimer	8	65%+	In County Only
Douglas	Point system		

# 2025 Employee stats

1

Average Pay =  
\$83,928  
(\$78,665 w/o  
Sworn)

- 56.7% of employees  
are below the Average  
Pay

2

Lowest Pay =  
\$39,021 (1  
custodian hired in  
November 2023)

3

Employees at  
minimum of 2025  
pay grade = 12  
(0.43%)

4

Employees at  
maximum of 2025  
pay grade = 49  
(3.8%)

5

Deputies at 2025  
top step level =  
216 (44%)  
Sergeants at 2025  
top step level =  
23 (42.6%)

6

Emergency  
Communications  
Specialists/  
Supervisors at  
2025 top step  
level = 11 (42.3%)

\*Data as of 6/30/2025 compensation report

# 2025 Employee Demographics

Employees by Gender		County Residents	State Residents
Female	59.4%	50.2%	49.4%
Male	40.5%	49.8%	50.6%
Employees by Race/Ethnicity		County Residents	State Residents
American Indian or Alaskan Native	1.5%	0.1%	0.3%
Asian	3.4%	6.0%	3.3%
Black or African American	8.4%	10.2%	3.7%
Hispanic/Latino	20.1%	22.0%	22.7%
Native Hawaiian or Other Pacific Islander	0.4%	0.3%	0.1%
Two or more races	4.8%	5.9%	4.8%
White	61.4%	54.7%	64.5%
Average Years of Service		7 yrs 3 mos	
Average Age of Employees		43 yrs 3 mos	
Employees Eligible for Retirement Benefit		4.0%	

\*at or above 65 y/o  
7.69% at or above 62 years of age

# 2026 Non-Exempt Structure

Grade	2025 Min	2025 Mid	2025 Max	2026 Proposed Min	2026 Proposed Mid	2026 Proposed Max
N02	\$15.79	\$19.73	\$23.69	\$16.01	\$20.01	\$24.02
N03	\$17.37	\$21.71	\$26.04	\$17.61	\$22.02	\$26.41
N04	\$19.11	\$23.89	\$28.65	\$19.38	\$24.23	\$29.05
N05	\$21.03	\$26.28	\$31.51	\$21.33	\$26.65	\$31.95
N06	\$23.11	\$28.89	\$34.68	\$23.44	\$29.30	\$35.17
N07	\$25.89	\$32.36	\$38.84	\$26.26	\$32.82	\$39.39
N08	\$28.99	\$36.24	\$43.48	\$29.40	\$36.75	\$44.09
N09	\$32.48	\$40.57	\$48.70	\$32.94	\$41.14	\$49.39
N10	\$36.36	\$45.44	\$54.54	\$36.87	\$46.08	\$55.31
N11	\$40.74	\$50.90	\$61.08	\$41.31	\$51.62	\$61.94
N12	\$45.60	\$57.01	\$68.41	\$46.24	\$57.81	\$69.37
N13	\$51.08	\$63.84	\$76.63	\$51.80	\$64.74	\$77.71

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

# 2026 Exempt Structure

Grade	2025 Min	2025 Mid	2025 Max	2026 Proposed Min	2026 Proposed Mid	2026 Proposed Max
E02	\$53,169	\$66,419	\$79,703	\$53,919	\$67,355	\$80,827
E03	\$58,449	\$73,060	\$87,673	\$59,273	\$74,090	\$88,909
E04	\$64,293	\$80,367	\$96,440	\$65,200	\$81,500	\$97,800
E05	\$68,071	\$88,403	\$108,736	\$69,031	\$89,650	\$110,269
E06	\$74,877	\$97,244	\$119,610	\$75,933	\$98,615	\$121,297
E07	\$82,366	\$106,968	\$131,570	\$83,527	\$108,476	\$133,425
E08	\$90,602	\$117,665	\$144,728	\$91,880	\$119,324	\$146,769
E09	\$99,662	\$129,431	\$159,201	\$101,068	\$131,256	\$161,445
E10	\$109,628	\$142,374	\$175,120	\$111,174	\$144,381	\$177,589
E11	\$120,591	\$156,612	\$192,633	\$122,291	\$158,820	\$195,349
E12	\$132,649	\$172,273	\$211,896	\$134,520	\$174,702	\$214,884
F01	\$212,886	\$276,835	\$340,784	\$215,888	\$280,738	\$345,589

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

# 2026 Exempt Management Structure

Grade	2025 Min	2025 Mid	2025 Max	2026 Proposed Min	2026 Proposed Mid	2026 Proposed Max
M03	\$63,607	\$79,508	\$98,468	\$62,004	\$80,629	\$99,255
M04	\$67,344	\$87,459	\$107,574	\$68,293	\$88,692	\$109,091
M05	\$75,425	\$97,954	\$120,485	\$76,488	\$99,335	\$122,183
M06	\$84,476	\$109,709	\$134,941	\$85,667	\$111,256	\$136,843
M07	\$94,612	\$122,874	\$151,135	\$95,946	\$124,606	\$153,266
M08	\$105,966	\$137,618	\$169,271	\$107,460	\$139,559	\$171,658
M09	\$118,682	\$154,133	\$189,583	\$120,355	\$156,306	\$192,257
M10	\$132,924	\$172,628	\$212,334	\$134,798	\$175,062	\$215,328
M11	\$148,681	\$193,344	\$238,006	\$150,778	\$196,070	\$241,362
M12	\$166,740	\$216,545	\$266,351	\$169,091	\$219,598	\$270,106

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

# Benefit Enrollment Report - Medical

PLAN	COVERAGE	TOTAL #	COVERAGE TIER %	TOTAL % OF ELIGIBLE
Choice PPO 2025	Employee Only	78	62%	2.8%
Choice PPO 2025	Employee and Spouse	12	10%	0.4%
Choice PPO 2025	Employee and Family	16	13%	0.6%
Choice PPO 2025	Employee and Children	19	15%	0.7%
	<b>Subtotal Enrolled PPO</b>	<b>125</b>		<b>5%</b>
Core DHMO 2025	Employee Only	1178	58%	43%
Core DHMO 2025	Employee and Spouse	177	9%	6%
Core DHMO 2025	Employee and Family	373	18%	14%
Core DHMO 2025	Employee and Children	305	15%	11%
	<b>Subtotal Enrolled DHMO</b>	<b>2033</b>		<b>74%</b>
	<b>Total Enrolled in Kaiser</b>	<b>2158</b>		<b>79%</b>
	<b>Waived</b>	<b>581</b>		<b>21%</b>

# Benefit Enrollment Report - FSA

PLAN	COVERAGE	TOTAL #	COVERAGE TIER %	TOTAL % OF ELIGIBLE
Healthcare FSA 2025		841	89%	31%
Dependent Care FSA 2025		88	9%	3%
Transit FSA 2025		10	1%	0.4%
Adoption FSA 2025		3	0.3%	0.1%
	Total Enrolled in FSA	942		34%
	Waived	1797		66%



# Benefit Enrollment Report – Dental/Vision

CARRIER	COVERAGE	TOTAL #	COVERAGE TIER %	TOTAL % OF ELIGIBLE
Delta Dental of CO	Employee Only	1203	52%	44%
Delta Dental of CO	Employee and Spouse	270	12%	10%
Delta Dental of CO	Employee and Family	477	21%	17%
Delta Dental of CO	Employee and Children	347	15%	13%
	Total Enrolled in Dental	2297		84%
	Waived	442		16%
VSP	Employee Only	1092	56%	40%
VSP	Employee + 2 or more	470	24%	17%
VSP	Employee + 1	388	20%	14%
	Total Enrolled in VSP	1950		71%
	Waived	789		29%

# Benefit Enrollment Report – Hospital Indemnity

CARRIER	PLAN	COVERAGE	TOTAL #	COVERAGE TIER %	TOTAL % OF ELIGIBLE
The Standard	High	Employee Only	202	28%	7%
The Standard	High	Employee and Spouse	50	7%	2%
The Standard	High	Employee and Family	71	10%	3%
The Standard	High	Employee + Child(ren)	44	6%	2%
		<b>Subtotal High HIP</b>	<b>367</b>		<b>14%</b>
The Standard	Low	Employee Only	228	31%	8%
The Standard	Low	Employee and Spouse	45	6%	2%
The Standard	Low	Employee and Family	52	7%	2%
The Standard	Low	Employee + Child(ren)	42	6%	2%
		<b>Subtotal Low HIP</b>	<b>367</b>		<b>14%</b>
		<b>Total Enrolled in HIP</b>	<b>734</b>		<b>28%</b>
		<b>Waived</b>	<b>2005</b>		<b>72%</b>

# Benefit Enrollment Report – Accident

CARRIER	PLAN	COVERAGE	TOTAL #	COVERAGE TIER %	TOTAL % OF ELIGIBLE
The Standard	Enhanced	Employee Only	438	63%	16%
The Standard	Enhanced	Employee and Spouse	68	10%	2%
The Standard	Enhanced	Employee + Family	97	14%	4%
The Standard	Enhanced	Employee + Child(ren)	87	13%	3%
		<b>Total Enrolled in Enhanced</b>	<b>690</b>		<b>25%</b>
The Standard	Premier	Employee Only	157	57%	6%
The Standard	Premier	Employee and Spouse	42	15%	2%
The Standard	Premier	Employee + Family	47	17%	2%
The Standard	Premier	Employee + Child(ren)	29	11%	1%
		<b>Total Enrolled in Premier</b>	<b>275</b>		<b>11%</b>
		<b>Total Enrolled in Accident</b>	<b>965</b>		<b>36%</b>
		<b>Waived</b>	<b>1774</b>		<b>64%</b>

# Benefit Enrollment Report – Critical Illness

PLAN	COVERAGE	TOTAL #	COVERAGE TIER %	TOTAL % OF ELIGIBLE
Critical Illness - Employee	\$10K	475	54%	17%
Critical Illness - Employee	\$20K	407	46%	15%
	Total Enrolled CI Employee	882		32%
	Waived	1857		68%
Critical Illness - Spouse	\$10K	168	55%	6%
Critical Illness - Spouse	\$20K	139	45%	5%
	Total Enrolled CI Spouse	307		11%
	Waived	2432		89%

# Benefit Enrollment Report – Life and AD&D Insurance

PLAN	COVERAGE	TOTAL #	COVERAGE TIER %	TOTAL % OF ELIGIBLE
Additional Life and AD&D	\$10K-200K	865	93%	32%
Additional Life and AD&D	\$210K-400K	63	7%	2%
	Total Enrolled EE Add. Life	928		33%
	Waived	1811		67%
Additional SP Life and AD&D	\$10K-30K	229	75%	8%
Additional SP Life and AD&D	\$30K-400K	73	25%	3%
	Total Enrolled SP Add. Life	304		11%
	Waived	2435		89%
Additional CH Life and AD&D	\$20K	327	83%	12%
Additional CH Life and AD&D	\$10K	67	17%	2%
	Total Enrolled CH Add. Life	394		14%
	Waived	2345		86%

# Benefit Enrollment Report

CARRIER	PLAN	COVERAGE	TOTAL #	TOTAL % OF ELIGIBLE
Hyatt	MetLife Legal	Employee Only	588	21%
The Standard	LTD	60% of Salary	810	30%
ComPsych Guidance	EAP	Employee Only	2734	100%
The Standard	STD	50% of Salary	2734	100%
Homethrive	Caregiving Support	Employee Only	2734	100%
Your Money Line	Financial Support	Employee Only	2734	100%