



2026 Benefits Overview

The District provides employees compensation in a variety of ways. In addition to their bi-weekly paycheck, the District has established an innovative, robust, and competitive benefit program for all eligible full-time employees. This benefit program represents a significant contribution toward the employee compensation package with the District.

Benefit	Information	Cost Share or Contribution Limit
Medical	3 plan options are available for employees and eligible legal dependents through Colorado Employer Benefit Trust.	
	PPO Embedded Deductible	85% District / 15% Employee
	HDHP Non-Embedded Deductible	100% District / 0% Employee
	HDHP Embedded Deductible	100% District / 0% Employee
Flexible Benefit Plan	MSA: Employees who elect the PPO plan may contribute to a Medical Spending Account with pre-tax dollars (use or lose basis) for qualifying purposes per Section 125 of IRS regulations.	\$ 0.00 District \$3,400.00 Employee
	HSA: Employees who elect an HDHP may contribute to an employee-owned Health Savings Account with pre-tax dollars.	\$ 600.00 District \$3,800.00 Individual \$8,150.00 Family
	Dependent Care FSA: Employees may elect to make pre-tax contributions (use or lose basis) for eligible dependents.	\$ 0.00 District \$7,500.00 Employee
Dental	Available to employees and eligible legal dependents through Delta Dental.	50% District / 50% Employee
Vision	Available to employees and eligible legal dependents through Vision Service Plan.	0% District / 100% Employee
Basic Term Life and AD&D	District provides \$50,000 employee life insurance. At age 65 and older, life insurance amounts reduce.	100% District / 0% Employee
Voluntary Term Life and AD&D	Voluntary term life and AD&D are available for purchase for employees and eligible legal dependents based on age and evidence of insurability.	0% District / 100% Employee
Employee Assistance Program	Confidential, short-term counseling and referral system for employees and eligible legal dependents.	100% District / 0% Employee
Retirement 401(a)	After 90 days of employment, mandatory pre-tax contributions are made with a 5-year vesting schedule. Investments are self-directed.	8% District / 8% Employee
Retirement 457(b)	Voluntary pre-tax and post-tax plan options with age-based catch-up contributions available after employment begins. District will match dollar-for-dollar contributions up to 2% to the 401(a) of Employee contributions to the 457(b).	\$24,500 per year and may also qualify for more if age 50 or older.

Paid Holidays	Eight (8) paid holidays per year. When a holiday falls on a Saturday, it is observed on the preceding Friday. When the holiday falls on a Sunday, it is observed on the following Monday.	New Year's Day Good Friday Memorial Day Independence Day	Labor Day Thanksgiving Day Day after Thanksgiving Christmas Day
Vacation Leave	Accrued based on length of service. Maximum accumulation of 280 hours.	1 st day to 5 years 6 to 10 years 11 to 15 years 16 years or more	12 days (96.2 hours) 17 days (136.24 hours) 22 days (176.02 hours) 23 days (184.34 hours)
Sick Leaves	Sick leave accrues at 1.85 hours per pay period. Maximum accumulation of 1,680 hours.	48.1 hours	6 days
	Employees receive Colorado Healthy Families and Workplaces Act Leave on January 1 st or date of hire, whichever is later.	48 hours	6 days
Other Leaves	Statutory and other generous paid and unpaid leaves.	Family and Medical Leave, funeral, jury duty, military, National Guard, voting, and others.	
Educational Assistance Reimbursement Program	After one completed year of service and with prior approval, the District provides reimbursement for degree seeking or non-degree seeking options such as courses, training, certifications, licensures, or other programs.		
Other Benefits	Achievement Awards and Bonuses	Employee identity recovery coverage	Teladoc
	Aflac	Employee Picnic	UMR Cancer Resources
	Allowances for safety boots, glasses, and company-identifying clothing and hats	Lantern Surgery	UMR Maternity Care
	Colorado Certified Water Professional Certifications for Water Distribution System Operator or Water Treatment Operator	Modern Health	Valenz Bluebook
	Commercial Driver License and Medical Exam Certificate	Omada	Via Benefits
	CVS Caremark	On-the-job training	Wellness Program
	Department-specific allowances	Professional Associations for memberships and license renewal fees	Western Colorado Children's Water Festival
	Employee Christmas Party	Prudent Rx	

Presented as a matter of information only. This information is intended as an overview of benefits currently offered by the Ute Water Conservancy District for eligible regular, full-time employees and is subject to change. Across all eligible plans, dependent child(ren) are covered up to age 26. This is not a contract document. The District reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.

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