

# 2026 EMPLOYEE BENEFITS

## INDUSTRY BENCHMARKING



**In today's competitive landscape, offering a comprehensive and cost-effective benefits package is essential for attracting and retaining top talent.**

That's why Denver Health is committed to offering the best-in-class benefits at a sustainable and competitive price for our employees. This overview highlights how our benefits stack up in key areas so you can see the value of your plan and how it supports your well-being compared to what's commonly offered across the industry. Please refer to the benefits guide for additional information on all of our offerings.

BENEFITS OFFERED	Denver Health — Benefit Offerings	Benchmark
<b>Denver Health Plan (HMO)</b>	<ul style="list-style-type: none"> <li>In-network only</li> <li>\$0 deductible</li> <li>\$5,000/\$10,000 out-of-pocket max</li> <li>Employee share of contributions between 15–18%</li> </ul>	
<b>Denver Health Extended Plan (POS)</b>	<ul style="list-style-type: none"> <li>Two networks</li> <li>Extended network deductible: \$2,000/\$4,000</li> <li>\$6,500/\$13,000 out-of-pocket max</li> <li>Employee share of contributions between 26–29%</li> </ul>	
<b>Dental</b>	<ul style="list-style-type: none"> <li>Two plan options</li> <li>Orthodontia coverage for children and adults</li> <li>Subsidized premiums for employees</li> </ul>	
<b>Vision</b>	<ul style="list-style-type: none"> <li>Once per 12 months for eye exams and lenses (or contacts in lieu of lenses)</li> <li>Once per 24 months for frames</li> <li>\$15 copay</li> <li>\$150 frames and contacts allowance</li> </ul>	
<b>Well-Being Benefits</b>	<p><b>Physical:</b></p> <ul style="list-style-type: none"> <li>Onsite Fitness Center</li> <li>Elevation Fitness Portal</li> <li>Ergonomic Resources</li> <li>Nurseline</li> </ul> <p><b>Mental and Emotional:</b></p> <ul style="list-style-type: none"> <li>myStrength</li> <li>RESTORE</li> <li>Employee Assistance Program</li> </ul>	<p><b>Financial:</b></p> <ul style="list-style-type: none"> <li>Worklife Partnership</li> <li>Child Care Discount Program</li> <li>KinderCare</li> <li>Workforce Development</li> <li>Tuition Reimbursement</li> <li>Public Service Loan Forgiveness</li> <li>College Savings Plan</li> <li>Adoption Assistance</li> <li>EcoPass</li> </ul> 

Denver Health benefits are benchmarked against national healthcare groups with 2,500+ employees.

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BENEFITS OFFERED	Denver Health — Benefit Offerings	Benchmark
<b>Life and AD&amp;D Insurance</b>	<ul style="list-style-type: none"> <li>Employer paid basic life and AD&amp;D</li> <li>\$500,000 maximum election for supplemental life and AD&amp;D</li> </ul>	 <b>AT BENCHMARK</b>
<b>Disability Insurance</b>	<ul style="list-style-type: none"> <li>Employer paid short- and long-term disability</li> <li>60% up to \$1,750 for short-term disability</li> <li>60% up to \$15,000 per month for long-term disability</li> <li>Short-term disability buy-up plan available for purchase</li> </ul>	 <b>AT BENCHMARK</b>
<b>PTO</b>	<ul style="list-style-type: none"> <li>Tiered PTO accrual starting at 21 days based on years of service</li> <li>7 days paid holidays annually</li> </ul>	 <b>AT BENCHMARK</b>
<b>Leave</b>	<ul style="list-style-type: none"> <li>6 weeks 100% income replacement for birthing parent*</li> <li>1 week 100% income replacement for non-birthing parent*</li> <li>3 days paid bereavement leave annually</li> </ul>	 <b>AT BENCHMARK</b>
<b>Voluntary Benefits</b>	<ul style="list-style-type: none"> <li>Accident insurance</li> <li>Critical illness insurance</li> <li>Hospital indemnity insurance</li> <li>Pet insurance</li> <li>Legal protection</li> <li>Home and auto insurance</li> <li>ID theft protection</li> </ul>	 <b>AT BENCHMARK</b>
<b>Retirement</b>	<ul style="list-style-type: none"> <li>401(a) defined contribution plan with Denver Health contributing 3% each paycheck</li> <li>401(a) enhanced retirement provision with an additional 3% contribution from Denver Health**</li> <li>457(b) deferred compensation plan with up to 3.5% match from Denver Health**</li> </ul>	 <b>ABOVE BENCHMARK</b>

\*Parental leave benefits are offset by CO FAMLI. Employees must enroll in CO FAMLI to realize the full 100% income replacement benefit.

\*\*Employees under 0.50 FTE or DERP participants are not eligible.