



Prevailing Wage Fringe Benefit Approval: Required Supporting Documents

City contractors are required to pay not less than prevailing wage, including fringe benefits as predetermined by the Prevailing Wage Administrator and/or Davis Bacon provisions. The contractor's obligation to pay fringe benefits may be met either by contractor payment of the fringe benefits to bona fide benefit plans, funds, programs or by making payments to the covered employees as additional pay in lieu of fringe benefits.

Denver Labor must approve all fringe benefit packages.

The following **supporting documentation** that validates each fringe benefit claimed is required for a fringe credit to be approved:

For Health, Dental, Vision, or Other Health Insurance:

1. Provide the company's benefits policies.
2. Provide an explanation on the premium share for each benefit: What does the employer and employee each contribute monthly?
3. Provide a **current insurance provider invoice** that **lists all claimed employees** and the premiums paid.
4. **For Self-Insured/Self-Funded Plans only:**
 - Prevailing Wage policy approves a default of 100% of fixed/admin costs, 75% of variable or claims funding costs, minus employee contributions. Companies that are able to provide **three years of historical claims utilization data** may be approved for their actual utilization percentage rather than the 75%.
 - In addition to the health insurance documents listed above, provide a document or invoice showing the monthly premium equivalents broken down into **monthly fixed costs (admin + stop loss)** and **monthly variable costs (claims funding)**.

For Life or Disability (STD/LTD) Insurance:

1. Provide the company's benefits policies.
2. Provide an explanation on the premium share for each benefit: What does the employer and employee each contribute monthly?
3. Provide a **current insurance provider invoice** that **lists all claimed employees** and the premiums paid.



For 401(k) or Pension Plans:

(Benefit requirement: Only the **company contribution** can be approved, and contributions must be paid at least on a **quarterly** basis.)

1. Provide plan vesting schedule.
2. Provide a **dated remittance report** that **lists all claimed employees** and the company's contributions.

For Vacation, Sick/PTO or Holiday Pay:

1. Provide the company's employee handbook or time off policies.

For Training/Apprenticeship Programs:

(Benefit requirement: payment of tuition and fees must be guaranteed and cannot be conditional on performance/grades/graduation)

1. Provide company policy.
2. Provide a **current invoice** that **lists all claimed employees**, tuition/fees paid, and frequency of payment (ex. monthly, quarterly, annual).