

BENEFITS AT A GLANCE 2019/2020

Benefit	Who is Eligible	When Eligible	Who Pays	Benefit Description
Major Medical Plans - Cigna				In-Network Benefits
Local Base (HDHP) <i>eligible to participate in HSA if elect</i> <i>Utilizes Cigna's Local Plus Network</i> <i>(smaller Network)</i>	Full-time EE's working 30 hours per week	First of the month following 30 days of employment	Employee & City	Deductible Ind - \$2,700 Ind - \$5,400 Family Out of Pocket Ind - \$5,000 Ind. - \$10,000 Family (includes Deductible) Coinsurance 80% (after deductible in network) 60% (after deductible out-of-network), Wellness 100% Prescription Drugs (after deductible) - Generic \$15, Name Brand \$30, Non-Formulary \$60, Mail order \$30/\$60/\$120 City contributes \$500 to HSA
EPO Buyup (HDHP) <i>eligible to participate in HSA if elect</i> <i>Utilizes Cigna's Open Access Plus Network</i> <i>(larger Network) No out-of-network benefits</i>	Full-time EE's working 30 hours per week	First of the month following 30 days of employment	Employee & City	Deductible Ind - \$2,700 Ind - \$5,400 Family Out of Pocket Ind - \$5,000 Ind. - \$10,000 Family (includes Deductible) Coinsurance 80% (after deductible in network) NO out-of-network benefits, Wellness 100% Prescription Drugs (after deductible) - Generic \$15, Name Brand \$30, Non-Formulary \$60, Mail order \$30/\$60/\$120 City contributes \$500 to HSA
EPO <i>Utilizes Cigna's Open Access Plus Network</i> <i>(larger Network) No out-of-network benefits</i>	Full-time EE's working 30 hours per week	First of the month following 30 days of employment	Employee & City	Deductible Ind - \$1,500 Ind - \$3,000 Family Out of Pocket Ind - \$3,500 Ind. - \$7,000 Family (includes Deductible) Coinsurance 80% (after deductible in network) NO out-of-network benefits, Wellness 100%, Office Visit - \$35 Copay, Specialist Visit - \$50 Copay Prescription Drug Copays - Generic \$15, Name Brand \$30, Non-Formulary \$60, Mail order \$30/\$60/\$120
Health Savings Account (HSA) Carrier is Optum	Full-time EE's working 30 hours per week who elect a HDHP	First of the month following 30 days of employment	Employee	The Health Savings Account (Optum HSA) allows employees participating in a High Deductible Health Plan (HDHP) to put money aside, pre-tax through payroll deduction, to save and pay for future medical, dental, vision and prescription expenses. You will receive an HSA debit card to use the money you have saved in your HSA for these expenses.
Dental Plans - Aetna				In-Network Benefits
DHMO <i>Must use a Cigna DHMO Dentist to receive</i> <i>benefits</i>	Full-time EE's working 30 hours per week	First of the month following 30 days of employment	Employee & City	No Calendar Max No Deductible No Copay for all services except Major Ortho - Child Copay \$1,945, Adult Copay \$1,945 (covers Children up to age 26)
PPO Dental Plan <i>Can use any Dentist to receive benefit, but</i> <i>receive a greater discount on services if you</i> <i>use a Cigna Dentist</i>	Full-time EE's working 30 hours per week	First of the month following 30 days of employment	Employee & City	Calendar Year Max - \$1,500 Deductible Ind/Fam - \$50/\$150 Preventative - 100%, Basic - 80%, Major - 60% Ortho 50% max \$1,500 (covers Children up to age 19)
Health and Wellness Clinic				
Texas Health Clinic	FT EE's working at least 30 hrs per wk and Part-time EE's working at least 15 hrs per wk	First of the month following 30 days of employment	City pays 100% for Employees, Spouse and (1) Child covered on City medical plan.	Free services for minor non-emergency, acute and urgent care such as: flu, back pain, rashes, muscle sprain or strain, minor laceration, school athletic physicals, routine lab work, wellness care and much more. Employees can purchase coverage for dependents not covered under medical plan. Spouse = \$5.50 and Child(ren) = \$3.00 per pay period.

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<i>Vision</i>				
VSP Vision Discount Plan	Full-time EE's working 30 hours per week	First of the month following 30 days of employment	Employee & City	Well Vision Exam - \$10 Frame allowance - \$130 - \$150, Lenses covered, Lense enhancements \$55 - \$175 Copay Contact Lense Allowance - \$130 Contact lense exam, fitting and evaluation - \$65 Copay
<i>Life & AD&D Insurance</i>				
Basic Life & AD&D Insurance	Full-time EE's working 30 hours per week	First of the month following 30 days of employment	City	Employees receive 2x's their base annual salary in Life and Accidental Death and Dismemberment Insurance up to a maximum amount of \$150,000
Voluntary Supplemental Term Life Employee	Full-time EE's working 30 hours per week	First of the month following 30 days of employment	Employee	Employees can elect supplemental life on themselves in increments of \$10,000 up to a maximum of 5x's their annual salary. Guaranteed issue is \$150,000 during the initial offering period. Any additions after intial offering go to underwriting for approval. All Life Insurance is reduced beginning at age 65.
Voluntary Supplemental Term Life Spouse	Full-time EE's working 30 hours per week	First of the month following 30 days of employment	Employee	Employees can elect supplemental life on their spouse (under age 70) in increments of \$10,000 not to exceed 50% of the amount selected on the employee up to a max of \$100,000. Guaranteed issue is \$50,000 during the initial offering period. Any additions after intial offering go to underwriting for approval. All Life Insurance is reduced beginning at age 65.
Voluntary Supplemental Term Life Children	Full-time EE's working 30 hours per week	First of the month following 30 days of employment	Employee	Employees can elect supplemental life on their children in increments of \$1,000 up to a maximum of \$10,000.
Dependent Life	Full-time EE's working 32 hours per week	First of the month following 30 days of employment	Employee	Employees can elect dependent life on their spouse & children combined. There are two options: Option 1 - \$20,000 Spouse/\$10,000 each child Option 2 - \$10,000 Spouse/\$5,000 each child
<i>Disability & Leave of Absence</i>				
CIGNA Long Term Disability	Full-time EE's working 32 hours per week	First of the month following 30 days of employment	City	Replaces 60% of your base annual salary with a maximum of \$5,000 per month. Begins after 90 days of absence due to sickness or injury. Pays up to age 65 or by schedule if over 65 and still working.
Family Medical Leave	Employees that have at least 1 year of continuous service and have worked at least 1,250 hours in the year preceding the leave.	After 1 year of service	Unpaid or can use Accrued Paid time off	Approved, job protected, time off provided to eligible employees for up to 12 weeks in a 12-month period measured backwards. Employees are required to use available time off during an approved FMLA leave.
<i>Retirement Savings</i>				
TMRS (Texas Municipal Retirement System)	Full-time EE's working more than 1,000 hrs per year	Date of Hire	Employee (Before tax payroll deductions) & City	Mandatory for all full-time employees. Employee set up with 7% contribution. Employer contributes 2:1. Eligible for retirement under TMRS after 5 creditable years of service or combined years creditable service and reached age 60, or at least 20 years of service regardless of age
ICMA (457 Deferred Compensation Plan)	Full-time EE's working 32 hours/wk, Part-time EE's working < 20 hours/wk	Date of Hire	Employee (Before tax payroll deductions)	Additional Tax Advantaged Retirement Savings account option. You decide how much to contribute pre-tax each pay period. Maximum annual contribution is \$18,500 or \$24,500 if you are 50 or older. When you leave employment you can withdraw assets, regardless of reason and years of service.

Benefit	Who is Eligible	When Eligible	Who Pays	Benefit Description
<i>Retirement Savings Continued</i>				
ICMA Roth IRA	Full-time EE's working 32 hours/wk, Part-time EE's working < 20 hours/wk	Date of Hire	Employee	Additional Retirement Savings offered with after-tax payroll contributions. Maximum annual contribution \$5,500 or \$6,500 if age 50 or over. Withdrawals allowed at any time.
<i>Paid Time Off</i>				
Vacation Days	Full-time EE's working at least 32 hours per week	After 6 months of employment	City	See Handbook for vacation accruals. Employees can use vacation after 6 months of employment. Employees may carryover 2 years accrued vacation.
Sick Days	Full-time EE's working at least 32 hours per week	After 3 months of employment	City	EE's accrue 1 day of sick per month. EE's are eligible to begin using sick time after 3 months of service. Sick time may be converted to vacation time at the end of the year up to a limited amount and provided you have a certain balance and don't take over 24 hours of sick throughout the year.
Personal Days	Full-time EE's working at least 32 hours per week	After 3 months of employment	City	Employees receive 3 days of personal leave. Personal leave can be used after completion of 3 months of service. Personal days are taken from the EE's sick leave time allotment each January
Company Holidays	Full-time EE's working at least 32 hours per week	After 3 months of employment	City	10 paid holidays per year, which includes one floating holiday
<i>Voluntary Income Protection Plans</i>				
Voluntary Income Replacement Benefits	Full-time EE's working 32 hours per week	First of the month following 30 days of employment	Employee	Below are 4 Voluntary Benefit policies available to you: Accident Coverage - When an unexpeted injury occurs, accident insurance can help offset costs not covered by your medical plan. Cancer Coverage - pays benefits to help pay for direct medical and indirect non-medical costs related to cancer diagnosis & treatment. Critical Illness - lump-sum benefit when you are diagnosed with a serious helath condition. Hospital Confinement - lump sum benefits for hospital confinement, out-patient surgery and wellness.
<i>Other Benefits</i>				
Employee Assistance Program	All Active Employees	First day of employment	City	Professional counseling services provided for employees and their immediate family members. Provided by Alliance Work Partners
Longevity Pay	Full-time EE's working at least 32 hours per week	After 2 years of continuous service	City	Benefit is \$10 per month and an additional \$5 per month for each susequent year to be paid once a year in November
Incentive Pay	Full-time EE's working at least 32 hours per week	First day of employment	City	Incentive payments for advanced education, specialized skills, fluency in foreign languages and career related certifications.
Education Reimbursement	Full-time EE's working at least 32 hours per week	After 1 year of employment	City	Covers tuition, books and related fees associated with education at an accredited college, university or trade school in an area related to your position with the City. Max reimbursement per year is \$750.
Pet Insurance	All Active Employees	First day of employment	Employee	Discounted VPI Pet Insurance Policy covering a multitude of conditions related to accidents or illness (even cancer) for your pets. VPI's optional Pet Wellcare Protection also reimburses for dog and cat owners for regular routine care expenses.
Texas College Savings Plan	All Active Employees	First day of employment	Employee	The 529 College savings plan lets you set aside money tax deferred that can earn interest and grow until your child is ready to use the money. Funds can be withdrawn for qualified higher education expenses without incurring federal tax.
Ambulance Subscription	All Active Employees	First day of employment	Employee	\$60 one-time payroll deduction covers cost of any ambulance transport for employee and their dependens if they are transported to a facility from the Bedford city limits. \$60 covers your from time paid through Dec. 31st.