

City of Laredo



Summary of Benefits

FY 2018 - 2019



Medical Insurance (30 day waiting period)

PPO Traditional Plan

See Medical Booklet

- No Maximum Lifetime Benefits per Participant
- Deductible: \$1,000 (Indiv) / \$2,000 (Family)
- Out of Pocket Expenses: \$4,000 (Indvi) / \$8,000 (Family)
- \$25 Office co-pay for Primary Care Providers
- \$40 Office co-pay for Specialty Providers
- \$40 co-pay Urgent Care Visit
- \$150 co-pay for the Emergency Room
- 100% Preventive Care (Physical Examinations, well baby care, immunizations, routine lab, and x-rays)

Employee Biweekly contribution:

Employee only:	\$10.35
Child(ren) only:	\$90.08
Spouse only:	\$135.12
Family only:	\$266.23

Prescriptions (30 day waiting period)

Outpatient Prescription drug Benefit (per prescription)

30 day supply	90 day supply (1 co-payment)
\$15/ Generic	\$15/ Generic
\$40/ Preferred brand name	\$40/ Preferred brand name
\$60/ Non-preferred brand name	\$60/ Non-preferred brand name

Medical Insurance (30 day waiting period)

Consumer Driven Health Plan with an H.S.A.

See Medical Booklet

- No Maximum Lifetime Benefits per Participant
- Deductible: \$2,700 (Indiv) / \$5,400 (Family)
- Out of Pocket Expenses: \$2,700 (Indiv) / \$5,400 (Family)
- Primary Care Physician 100% after deductible
- Specialty Care 100% after deductible
- Urgent Care Visit 100% after deductible
- Emergency Room 100% after deductible
- 100% Preventive Care (Physical Examinations, well baby care, immunizations, routine lab, and x-rays)

Employee Biweekly contribution:

Employee only:	\$0.00
Employee + Child(ren):	\$76.12
Employee + Spouse:	\$114.18
Employee + Family:	\$224.98

How my Consumer Driven Health Plan Deductible Works:

The Consumer Driven Health Plan is a High Deductible Plan in which you have to meet your deductible and out-of-pocket expenses before the insurance starts paying 100% or all eligible expenses.

The H. S. A. Plan and How It Works:

- You own the account.
- No “use it or lose it” rules - you keep the funds in your account if you leave the company or change plans.
- Balance remaining in account at year end will roll over to the following year.
- Account earns interest and can be invested, over minimum balances.
- You will only have access to the amount that is in your account at the time of a claim- but you can save your receipt and repay yourself with funds contributed later in the year.

- All benefits, including pharmacy, except for preventive care must be subject to the plan deductible.
- In Addition to the City's \$600 Contribution you can contribute your own Pre-Tax Dollars to your H. S. A.

Qualified H.S.A. Medical Expenses:

- Expenses must be primarily to treat or prevent a physical or mental defect or illness.
- If H.S.A. funds are used for expenses beyond what the IRS defines as qualified, employees will be subject to income tax on the distribution and an additional 20 percent penalty.

Prescriptions (30 day waiting period)

Outpatient Prescription drug Benefit (per prescription)

ACA Preventive Drugs covered at 100%, no cost sharing.

***Certain Non-ACA Preventive Drugs pays (\$15/\$40/\$60)**

All other Drugs 100% after deductible



Dental Core/Deluxe Plans (90 day waiting period)

	Core Plan	Deluxe Plan
Eligibility	Primary enrollee, spouse, eligible dependent children to age 26	
Deductibles	\$25 per person / \$75 per family each calendar year	\$50 per person / \$150 per family each calendar year
Maximum Coverage	\$2,000 per person ea. calendar year	\$5,000 per person ea. calendar year
Employee Only:	\$0.00	\$5.94
Employee + Family:	\$10.70	\$29.53

Benefits and Covered Services	Core Plan	Deluxe Plan
Type A: Preventative (exams, cleanings, x-rays)	100%	100%
Type B: Basic Restorative (fillings, extractions)	80%	80%
Type C: Major Restorative (bridges, dentures)	50%	50%
Type D: Orthodontia	N/A	50%
Orthodontia Lifetime Maximum	N/A	\$2,000



Vision (30 day waiting period)

In-network co-pays are paid directly to the provider.

Out-of-network co-pays **will be deducted from the out-of-network reimbursement.**

Materials co-pay applies to lenses and/or frames, not contact lenses.

Plan Frequency (every 12 months)

- Comprehensive Exam
- Contact Lens Fitting Exam
- Lenses
- Frames

Co-payments:

\$10 Comprehensive Eye Exam

\$25 Materials

\$25 Contact Lens Fitting Exam

Bi-weekly Rate

Employee only: \$3.05

Employee + Family: \$7.68



Basic Life Insurance (30 day waiting period)

Employee Life (Natural or Accidental Death) \$35,000

Employee AD&D (Accidental Death) \$35,000

Cost: \$0.00 (Age Restrictions 50% at age 70, 35% at age 75, 25% at age 80)



Dependent Life Insurance (30 day waiting period)

Spouse	Child(ren) (Birth to 25 years of age)
\$5,000	\$2,000

Child(ren) covered up to the age of 26 but must be a full-time student.

Cost: \$0.60 Biweekly



Personal Accidental Insurance (30 day waiting period)

<u>SINGLE</u>		<u>FAMILY</u>	
POLICY AMOUNT	COST	POLICY AMOUNT	COST
50,000	\$0.58	50,000	\$0.92
100,000	\$1.15	100,000	\$1.85
150,000	\$1.73	150,000	\$2.77
200,000	\$2.31	200,000	\$3.69
250,000	\$2.88	250,000	\$4.62

- ◆ Employee may purchase up to 10x their annual salary
- ◆ Child(ren) covered up to the age of 26 but must be a full-time student.

Family Unit Composition	% of benefit
Insured (No children)	100%
Spouse	60%
Insured	100%
Spouse	50%
Each child	10%
Insured (No Spouse)	100%
Each child	20% to a maximum benefit of \$30,000 per child

Annual Leave

Full-time regular employees earn bi-weekly annual leave as follows:

0 to 10 years of service:	10 working days per year, 3.08 hours A.L.
10 to 15 years of service:	12 working days per year, 3.69 hours A.L.
over 15 years of service:	15 working days per year, 4.62 hours A.L.

- *Annual Leave shall not accrue after 45 working days for Serious Illness pay hours.*
- *Annual Leave shall not accrue after 45 working days for Workers Compensation (Injury with pay hours and Injury without pay hours) from the date of injury.*

- ◆ An employee must be currently employed for a continuous period of six (6) months before any annual leave earned may be used or paid upon termination.
- ◆ Annual leave shall not accrue for employees paid less than forty (40) hours in a pay period. Employees paid less than seventy-nine (79) hours but at least forty (40) hours in a pay period shall accrue one-half of the employee's usual rate of accrual for that pay period.

For employees hired prior to October 1, 2018 the following will apply:

- The maximum amount of annual leave that an employee may carry over from one year to the next is sixty (60) days (480 hours).
- Any annual leave to the employee's credit over the sixty (60) days [four hundred eighty (480) hours] maximum will be transferred and added to the employee's Sick Leave accrual balance at the end of the fiscal leave year.

- Employees who leave city employment after a minimum of six (6) months employment will be paid a lump sum for the annual leave balance to their credit up to a maximum of sixty (60) days [four hundred eight (480) hours]. If any employee dies, the lump-sum payment made to his/her beneficiary will include payment for all the annual leave to the employee's credit at the time of death.

For employees hired on or after October 1, 2018 the following will apply:

- ◆ The maximum amount of annual leave that an employee may carry over from one year to the next is twenty-two (22) days (176 hours).
- ◆ Any annual leave to the employee's credit over the twenty-two (22) days [176 hours] will be forfeited.
- ◆ Those employees that leave the City employment, retire, or upon death, after 6 months of employment will be paid a lump sum of the annual leave balance to a maximum of 22 days (176 hours).

Sick Leave

Full-time regular employees earn bi-weekly sick leave as follows: **6 ½** working days per year, 2.00 hours S.L.

- ◆ Maximum carry over for Sick Leave is unlimited.
- ◆ Sick Leave credits are transferable between employees unless otherwise stated in a collective bargaining agreement.
- ◆ Employees hired prior to October 1, 2018, shall be paid for accrued sick leave upon separation from City employment upon death, retirement under a City retirement program, or under Social Security in which cased accrued time up to ninety (90) days [seven hundred twenty (720) hours] will be paid.
- ◆ Employees hired on or after October 1, 2018, who leave the City employment, retire, or upon death, shall not be paid any accrued sick leave.
 - *Sick Leave shall not accrue after 45 working days for Serious Illness pay hours.*
 - *Sick Leave shall not accrue after 45 working days for Workers Compensation (Injury with pay hours and Injury without pay hours) from the date of injury.*

Sick Leave Donation

City of Laredo regular full-time employees who exhaust all paid leave may need additional time to recover from a serious health condition or serious injury.

This policy will allow regular full-time employees to request assistance from other regular full-time employees on a voluntary basis to donate unused sick leave hours to assist them during their hardship. This program is strictly voluntary and City employees are allowed the opportunity to support their fellow employees in their time of need, unless, otherwise stated in a Collective Bargaining Agreement.

Serious Illness Program (SIP)

A serious illness program was established by crediting (1) hour per pay period per employee to an account against which employees will be allowed to charge days used.

Maximum days payable from the serious illness program for any one (1) employee on a cumulative basis is one (1) day for each full month of employment.

The employee has completed six (6) months of service in order to request serious illness days.

Family Medical Leave Act (FMLA)

FMLA entitles eligible employees of covered employers to take unpaid, job-protected leave for specified family and medical reasons with continuation of group medical insurance coverage under the same terms and conditions as if the employee had not taken leave.

The City grants up to 12 weeks of Family and Medical Leave during a calendar year to eligible employees.

Eligibility Requirements: Employee must have worked at least 12 months, have 1,250 hours of service in the previous 12 months.

Eligible employees can request this leave for one or more of the following reasons:

- for incapacity due to pregnancy, prenatal medical care or child birth;
- to care for the employee's child after birth, or placement for adoption or foster care;
- to care for the employee's spouse, son, daughter or parent, who has a serious health condition; or
- for a serious health condition that makes the employee unable to perform the employee's job.

Military Family Leave Entitlements

Eligible employees whose spouse, son, daughter or parent is on covered active duty or call to covered active duty status may use their 12-week leave entitlement to address certain qualifying exigencies. Qualifying exigencies may include attending certain military events, arranging for alternative childcare, addressing certain financial and legal arrangements, attending certain counseling sessions, and attending post-deployment reintegration briefings.

Funeral Leave

- ◆ A Department director may grant a regular employee up to three (3) working days of absence with pay without charge to sick or annual leave in the case of a death in the employee's immediate family.
- ◆ Immediate family consists of: employee's spouse and children, employee's or spouse's father, mother, brother(s), sister(s), grandparent(s), or legal guardian

Holiday Schedule

1. New Year's Day (January 1st)
2. Martin Luther King, Jr. (Third Monday in January)
3. President's Day (Third Monday in February)
4. Friday before Easter Sunday
5. Memorial Day/September 11th (Remembrance) Day (Last Monday in May)
6. Independence Day (July 4th)
7. Labor Day (First Monday in September)
8. Veteran's Day (November 11th)
9. Thanksgiving Day (Fourth Thursday in November)
10. Friday after Thanksgiving (Fourth Friday in November)
11. Christmas Eve (December 24th)
12. Christmas Day (December 25th)
13. Personal Holiday (date subject to department director approval and after being employed with the City for one (1) year) -- One (1) day every fiscal year (*October 1st – September 30th*)
14. Personal Holiday (date subject to department director approval and after being employed with the City for one (1) year) -- One (1) day every fiscal year (*October 1st – September 30th*)

The department shall insure that each one of their employees take the holiday assigned to

them for that fiscal year; the employee shall take the personal holiday before the end of the fiscal year or lose it. If the employee has to work on their designated holiday, they will be allowed to reschedule their holiday as determined by their department director. To ensure operating efficiency of the department, the employee must submit a three-day written notice unless a personal hardship does not allow for an advance notification.

Performance Evaluations

All regular employees who have completed a twelve month orientation period and have received a satisfactory or better performance appraisal, and have been recommended by their department director, will be eligible for an increase rate of pay determined by their annual performance evaluation score. Merit pay increases are contingent upon meeting the following criteria:

- ◆ If employee attains an annual performance evaluation score of 2.9 or less no pay increase will be recommended nor approved.
- ◆ Employee must attain an annual performance evaluation score of 3.0 to 3.49 to be eligible to receive a 0.5% pay increase.
- ◆ Employee must attain an annual performance evaluation score of 3.5 to 3.99 to be eligible to receive a 1% pay increase.
- ◆ Employee must attain an annual performance evaluation score of 4.0 to 4.49 to be eligible to receive a 1.5% pay increase.
- ◆ Employee must attain an annual performance evaluation score of 4.5 to 5.0 to receive a 2% increase.

“This program is solely dependent upon the availability of funds in any fiscal year”

Uniforms/Safety Equipment

Some departments provide uniforms. All departments provide safety equipment when required.



Texas Municipal Retirement System

- Contribution of 7% (biweekly) of total wages by Employee and Contribution of 14% of total wages by City; City Match 2-1
- Vested when have 5 years of service credit
- Retirement Eligibility:
 - ⇒ 5 years of service credit at age 60, **OR**

- ⇒ 20 years of service credit regardless of your age
- Can apply for Restricted Prior Service Credit if you have previously worked full-time with any of the following:
 - ⇒ With any public authority or agency created by the United States
 - ⇒ With any state or territory of the U.S.
 - ⇒ With any political subdivision of any state in the U.S.
 - ⇒ With any public agency or authority created by a state or territory of the U.S.
 - ⇒ As a commissioned law enforcement officer employed as a college campus security employee at a Texas institution of higher education

If you were an employee of the State of Texas or any branch, agency, or subdivision of the State and refunded service credit under: The Employees Retirement System of Texas, The Teacher Retirement System of Texas, The Judicial Retirement System of Texas (Plan 1 or 2), The Texas County and District Retirement System, The City of Austin Employees Retirement System, TMRS

- Supplemental Death Benefit for Employees: Approximately equal to your current annual salary
- Supplemental Death Benefit for Retirees: \$7,500
- For additional information you can go to www.TMRS.com