

# City of Laredo



## Summary of Benefits

FY 2017 - 2018

## Medical Insurance (90 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 (Indiv) / \$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:	\$10.00
Employee + Child(ren):	\$80.29
Employee + Spouse:	\$120.44
Employee + Family:	\$237.31



## Prescriptions (90 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 (90 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 (Indvi) / \$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)

#### **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.

Employee Biweekly contribution:

Employee only:	\$0.00
Employee + Child(ren):	\$73.55
Employee + Spouse:	\$110.32
Employee + Family:	\$217.37



## Prescriptions (90 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
<b>Eligibility</b>	<b>Primary enrollee, spouse, eligible dependent children to age 26</b>	
<b>Deductibles</b>	\$25 per person / \$75 per family each calendar year	\$50 per person / \$150 per family each calendar year
<b>Maximum Coverage</b>	\$2,000 per person ea. calendar year	\$5,000 per person ea. calendar year
<b>Employee Only:</b>	<b>\$0.00</b>	<b>\$5.94</b>
<b>Employee + Family:</b>	<b>\$10.70</b>	<b>\$29.53</b>

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



## Vision (90 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 (90 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 (90 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 (90 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.

- ◆ 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.

- *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.*

## 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.
  - *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 1<sup>st</sup>)
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 11<sup>th</sup> (Remembrance) Day (Last Monday in May)
6. Independence Day (July 4<sup>th</sup>)
7. Labor Day (First Monday in September)
8. Veteran's Day (November 11<sup>th</sup>)
9. Thanksgiving Day (Fourth Thursday in November)
10. Friday after Thanksgiving (Fourth Friday in November)

11. Christmas Eve (December 24<sup>th</sup>)
12. Christmas Day (December 25<sup>th</sup>)
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 1<sup>st</sup> – September 30<sup>th</sup>*)

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](http://www.TMRS.com)