

# City of Rowlett Benefits Overview FY2021

## October 1, 2020 thru September 30, 2021

Benefit	Summary																																																										
<p><b>United Healthcare Medical Health Insurance</b></p> <p><b>SIS/Nexstep GAP Supplement</b> Works with major medical plan to provide cash value toward both in-patient &amp; out-patient expenses</p> <p><b>CORE GAP Plan</b> Included at no cost if enrolled in Core EPO medical plan</p> <ul style="list-style-type: none"> <li>❖ \$3,000 In-Patient Benefit</li> <li>❖ \$1,500 Out-Patient Benefit (up to 4 occurrences)</li> </ul> <p><b>HRA GAP</b> Optional for employee to purchase if enrolled in HRA medical plan</p> <ul style="list-style-type: none"> <li>❖ \$1,000 In-Patient Benefit</li> <li>❖ \$1,000 Out-Patient Benefit (up to 4 occurrences)</li> </ul>	<p>There are three UnitedHealthcare medical plans to choose from. There is one Core EPO Plan, one HRA plan and one HSA plan. All plans are in an EPO Network which means there is NO Out-of-Network coverage. All three plans provide Preventive Care at 100% coverage with no deductible.</p> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">CORE EPO</th> </tr> </thead> <tbody> <tr><td colspan="2">N/A</td></tr> <tr><td colspan="2">Deductible 3,000/6,000</td></tr> <tr><td colspan="2">OV Copay \$30/\$60</td></tr> <tr><td colspan="2">Coinsurance 80/20</td></tr> <tr><td colspan="2">OOP Max 6,350/12,700 (includes ded, copays, RX)</td></tr> <tr><td>Emp Only</td><td style="text-align: right;">9.00/paycheck</td></tr> <tr><td>Emp + Spouse</td><td style="text-align: right;">193.34/paycheck</td></tr> <tr><td>Emp + Child(ren)</td><td style="text-align: right;">161.76/paycheck</td></tr> <tr><td>Emp + Family</td><td style="text-align: right;">282.39/paycheck</td></tr> </tbody> </table> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: center;">HSA 1500 (HDHP)</th> <th style="width: 50%; text-align: center;">HRA 2000</th> </tr> </thead> <tbody> <tr><td colspan="2">250 Ind/500 Family HSA Match</td></tr> <tr><td colspan="2">500 individual/\$1000 family up front allowance</td></tr> <tr><td colspan="2">Deductible 1,500/3,000</td></tr> <tr><td colspan="2">Deductible 2,000/4,000</td></tr> <tr><td colspan="2">No Copays – Ded then coinsurance</td></tr> <tr><td colspan="2">No Copays – Ded then coinsurance</td></tr> <tr><td colspan="2">Coinsurance 90/10</td></tr> <tr><td colspan="2">Coinsurance 90/10</td></tr> <tr><td colspan="2">OOP Max 1,500/3,000 (includes ded &amp; RX)</td></tr> <tr><td colspan="2">OOP Max 3,000/6,000 (includes ded &amp; RX)</td></tr> <tr><td>Emp Only</td><td style="text-align: right;">14.22/paycheck</td></tr> <tr><td>Emp Only</td><td style="text-align: right;">13.36/paycheck</td></tr> <tr><td>Emp + Spouse</td><td style="text-align: right;">200.56/paycheck</td></tr> <tr><td>Emp + Spouse</td><td style="text-align: right;">206.28/paycheck</td></tr> <tr><td>Emp + Child(ren)</td><td style="text-align: right;">171.10/paycheck</td></tr> <tr><td>Emp + Child(ren)</td><td style="text-align: right;">172.58/paycheck</td></tr> <tr><td>Emp + Family</td><td style="text-align: right;">288.19/paycheck</td></tr> <tr><td>Emp + Family</td><td style="text-align: right;">301.28/paycheck</td></tr> </tbody> </table> <p>Medical premiums are taken via payroll deductions on a pre-tax basis bimonthly (24 paychecks per year).</p>	CORE EPO		N/A		Deductible 3,000/6,000		OV Copay \$30/\$60		Coinsurance 80/20		OOP Max 6,350/12,700 (includes ded, copays, RX)		Emp Only	9.00/paycheck	Emp + Spouse	193.34/paycheck	Emp + Child(ren)	161.76/paycheck	Emp + Family	282.39/paycheck	HSA 1500 (HDHP)	HRA 2000	250 Ind/500 Family HSA Match		500 individual/\$1000 family up front allowance		Deductible 1,500/3,000		Deductible 2,000/4,000		No Copays – Ded then coinsurance		No Copays – Ded then coinsurance		Coinsurance 90/10		Coinsurance 90/10		OOP Max 1,500/3,000 (includes ded & RX)		OOP Max 3,000/6,000 (includes ded & RX)		Emp Only	14.22/paycheck	Emp Only	13.36/paycheck	Emp + Spouse	200.56/paycheck	Emp + Spouse	206.28/paycheck	Emp + Child(ren)	171.10/paycheck	Emp + Child(ren)	172.58/paycheck	Emp + Family	288.19/paycheck	Emp + Family	301.28/paycheck
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<p><b><i>UnitedHealthcare Prescription Drug Coverage</i></b></p>	<p>Prescription drug coverage included under all three UHC medical plans when utilizing CVS Network (No Walgreens). UHC assigns medications into one of four levels that are not based on generic vs brand, but on cost and efficacy. There is a Four Tier copay applied to all three medical plans. There is no <b>RX deductible</b> on the Core EPO or the HRA medical plans, only copays for RX.</p> <p>On the HSA medical plan, the pharmacy benefit is subject to the medical plan deductible before the Four Tier copay structure will apply. Mail order is available for a 90-day supply at 2.5X copay on EPO and HRA plan, and on the HSA plan, member pays full discounted cost unless deductible has been met for 90-day supply.</p>								
<p><b><i>United Concordia Dental Insurance</i></b></p>	<p>There are two dental plans options to choose from. There is a traditional PPO dental plan that allows access to both contracted and non-contracted dental providers. The PPO dental plan provides preventative care at 100%, basic/restorative at 80%, and major at 50%. A \$50 deductible is applied to each family member (up to \$150 for family) for basic and restorative services per year. There is no deductible for preventative services. The yearly maximum for dental services is \$2,000 per family member. Orthodontics lifetime benefit is \$2,000 per family member.</p> <p>The second dental plan option is a DHMO plan. This is a Dental HMO plan, and requires designation of a primary care dentist from within a specific network of contracted dental providers. There are no claims filed under this DHMO plan. The member pays the provider at the time of service based on a schedule of copayments. There are no calendar year maximums, waiting period or pre-existing exclusions under this plan. Premium taken on pretax basis bimonthly (24 paychecks per year).</p> <p><b>Dental PPO Rates</b></p> <table border="0"> <tr> <td>Employee Only</td> <td>4.65 per paycheck</td> </tr> <tr> <td>Employee + Dependents</td> <td>39.53 per paycheck (flat rate regardless of number of dependents)</td> </tr> </table> <p><b>Dental DHMO Rates</b></p> <table border="0"> <tr> <td>Employee Only</td> <td>100% City paid – no cost to employee</td> </tr> <tr> <td>Employee + Dependents</td> <td>100% City paid – no cost to employee</td> </tr> </table>	Employee Only	4.65 per paycheck	Employee + Dependents	39.53 per paycheck (flat rate regardless of number of dependents)	Employee Only	100% City paid – no cost to employee	Employee + Dependents	100% City paid – no cost to employee
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<p><b><i>Superior Vision Voluntary Vision Plan</i></b></p>	<p>The City offers voluntary vision coverage through Superior Vision for employee and dependents. The benefit provides both Participating Provider and Non-Participating Provider benefit levels. There is also a contact lenses benefit that may be used in lieu of glasses. Premium on pretax basis bimonthly (24 paychecks per year).</p> <p><u>Rates:</u></p> <table border="0"> <tr> <td>Employee</td> <td>3.11/paycheck</td> <td>Employee + Child(ren)</td> <td>5.62/paycheck</td> </tr> <tr> <td>Employee + Spouse</td> <td>5.31/paycheck</td> <td>Employee + Family</td> <td>8.40/paycheck</td> </tr> </table>	Employee	3.11/paycheck	Employee + Child(ren)	5.62/paycheck	Employee + Spouse	5.31/paycheck	Employee + Family	8.40/paycheck
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<p><b><i>Mutual of Omaha Basic Term Life Insurance/AD&amp;D</i></b></p>	<p>The City provides all full-time employees group Term Life/AD&amp;D coverage in an amount equal to 2X annual salary rounded to nearest thousand (up to a maximum of \$150,000) at no cost to employee.</p>								
<p><b><i>Mutual of Omaha Supplemental Life Insurance/AD&amp;D</i></b></p>	<p>Employee may elect to purchase additional voluntary Term Life/AD&amp;D insurance 5X annual salary, up to \$500,000 limit with a \$200,000 maximum guarantee issue limit. If employee elects voluntary life, coverage may be purchased for their spouse and/or children. Spouse volume cannot exceed 50% of employee coverage with a guarantee issue limited for spouse of \$50,000. Eligible children must be under 26 and unmarried, and maximum benefit for child(ren) is \$10,000. Costs are based on age band rates per 1,000 table. Voluntary life premiums will be paid on a post tax basis through payroll deduction bimonthly (24 paychecks per year).</p>								
<p><b><i>Mutual of Omaha Long Term Disability Insurance</i></b></p>	<p>All full-time employees are covered by a Long-term Disability insurance policy underwritten by MOH. The city pays the premium 100% for the employee. Once disabled, there is a waiting period of 90 calendar days before benefits begin. The monthly benefit is 60% of the before-tax basic monthly earnings (not to exceed \$7,000) less other income sources you may be eligible to receive such as Social Security benefits, TMRS disability benefits or Worker's Compensation.</p>								
<p><b><i>Mutual of Omaha Voluntary Short-Term Disability Insurance</i></b></p>	<p>All full-time employees have an option to purchase voluntary Short-Term Disability insurance underwritten by MOH. Once disabled, there is a waiting period of 30 days before the benefits begin. The weekly benefit is 60% of weekly earnings, not to exceed \$500 per week. The maximum benefit period is 9 weeks. Any work-related injury is excluded. The premiums are based on age and salary and will be paid on a post tax basis through payroll deduction bimonthly (24 check per year).</p>								

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<p><b><i>IRS Section 125 Cafeteria Plan</i></b></p> <p><b><i>UnitedHealthcare Administers via Optum Bank</i></b></p> <p><b><i>Healthcare FSA</i></b> <b><i>Dependent Care FSA</i></b></p>	<p><b>Option I:</b> Premium Conversion Account. Employee share of medical, dental and/or vision premiums will automatically be paid with pre-tax dollars via payroll deductions bimonthly. Employee may notify employer <b>in writing</b> if they wish to pay with post tax deductions.</p> <p><b>Option II:</b> Healthcare Flexible Spending Account (FSA). Employee designates an annual election per plan year to pay (up to a maximum defined by city) for qualified medical/dental/optical expenses with pre-tax dollars. Eligible expenses include, but are not limited to, copayments, deductibles, prescription drugs, certain over-the-counter medications, eyeglasses, and contacts.</p> <p><b>Option III:</b> Dependent Care Assistance Plan (DCA). Employee designates an annual election per plan year to pay daycare expenses with pre-tax dollars. Only expenses that allow you or spouse, if married, to work are eligible for reimbursement. Maximum allowed by IRS is \$5,000 filing jointly, or \$2,500 single.</p> <p><b>FSA and DCA</b> accounts are paid on pretax basis via payroll deductions bimonthly (24 paychecks per year).</p>
<p><b><i>Health Saving Account</i></b></p> <p><b><i>UnitedHealthcare Administers via Optum Bank</i></b></p>	<p>If employee elects the H.S.A plan option (High Deductible Health Plan with no copay for medical), they will have an opportunity to open a Health Saving Account, a tax-advantaged savings account. Employee is eligible to receive tax-free reimbursement for qualified health expenses not covered by insurance as defined by Section 213(d) of the Tax Code. Employee will have opportunity to fund their Health Savings Account via bimonthly payroll deductions. The city will match funding amounts dollar for dollar up to maximum of \$250 for individual and \$500 for family coverage when employee elects pre-tax payroll deduction funding option.</p>
<p><b><i>Rowlett Community Centre</i></b></p>	<p>The Rowlett Community Centre is located at 5300 Main Street and is equipped with a 2500 square foot Fitness Center designed to provide user with a total body workout, two Racquetball Courts, Aerobics Room and two full size gymnasiums. All full-time employees will receive free individual membership to the Rowlett Community Centre and free admission to the Wet Zone Family Water Park. Full-time employee's immediate family members will be eligible for discounted membership fees to the Rowlett Community Centre and discounted admission fees to the Wet Zone Family Water Park. Community Centre fees are based on either resident or non-resident status. Employee family members will be eligible for 50% reduction applicable fees.</p>

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<p><b><i>Employee Assistance Program (EAP)</i></b></p>	<p>The Employee Assistance Program provided by <i>Alliance</i> work partners is a strictly confidential counseling program provided <i>free</i> for employees and their dependents. The EAP provides a wide variety of counseling and referral services. The program allows for up to six counseling sessions with a licensed professional counselor for each person/issue at no cost in a twelve-month rolling period. Employees and dependents do not have to be covered on the city's group health insurance to use this benefit. Employees can contact <i>Alliance</i> work partners directly at 800-343-3822, 24 hours a day, 7 days a week.</p>
<p><b><i>Texas Municipal Retirement System</i></b></p>	<p>TMRS administers a retirement plan for municipal employees that is funded by the contributions of its members, its member cities and the interest earned from investment of those deposits. As a member of TMRS, if you meet the eligibility requirements and retire with TMRS, you are guaranteed a retirement annuity for as long as you live. A mandatory contribution of 7% of your gross salary will be deposited on a pre-tax basis into your individual account. The City matches your deposits at a rate of 2:1. When you retire, the city's contributions plus interest will be combined with your deposits and interest. The combined total is used to pay your monthly retirement benefit. City of Rowlett employees are eligible to retire with 5 years of service at age 60, or after 20 years of service at any age. You only receive the city's contributions in the form of a monthly payment when you retire. If at any time you leave City service and choose to receive your deposits and interest, you will not receive the city's matching funds.</p>
<p><b><i>Voluntary Deferred Compensation 457 Retirement Plan</i></b></p>	<p>ICMA-RC is a supplemental 457 retirement plan that is fully funded by the employee on a voluntary basis. The employee may choose the type of investment options and investment amount per pay period. The IRS determines the maximum deferral each calendar year. Employee designated amount is payroll deducted pre-tax. Employees can enroll, change, or cancel deferrals at any time.</p>

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<p><b>Longevity Pay</b></p>	<p>Regular full-time and regular part-time employees working 20 or more hours per week shall be entitled to receive stability pay for each year of service, not to exceed 25 years. The longevity pay begins in the 13<sup>th</sup> month of employment, and is \$4.00 per month for each year of service for full-time and \$2.00 per month for each year of service for part-time. Stability payment is made annually on the first regular payday in December.</p>												
<p><b>Holidays</b></p>	<p>The City provides 10 paid holidays per calendar year as follows:</p> <p>New Year's Day, Martin Luther King Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve, Christmas Day, and *Personal/Floating Holiday (1) day designated by employee. *September 11<sup>th</sup> is recognized as the floating holiday for Firefighter personnel.</p>												
<p><b>Vacation</b></p>	<p>Eligible employees accrue vacation leave with the completion of each pay period. Vacation leave may be requested and approved upon hire, with no waiting period. Employees may accumulate vacation leave to a maximum of three times the annual accrual rate.</p> <p><b>Full-time (Excluding Fire Dept Shift Employees)</b></p> <table data-bbox="655 906 1428 1003"> <tr> <td>Less than one year</td> <td>10 days (3.077 hours per pay period)</td> </tr> <tr> <td>One to 10 years</td> <td>15 days (4.615 hours per pay period)</td> </tr> <tr> <td>Over 10 years</td> <td>20 days (6.153 hours per pay period)</td> </tr> </table> <p>Part-time employees who work at least 20 but less than 40 hours per week earn vacation at the same rate as a full time employee but proportionate to actual hours worked each pay period.</p> <p><b>Fire Department Shift Employees</b></p> <table data-bbox="655 1174 1465 1271"> <tr> <td>Less than one year</td> <td>Five 24-hour shifts</td> </tr> <tr> <td>One to 10 years</td> <td>Seven and one-half (7.5) 24-hour shifts</td> </tr> <tr> <td>Over 10 years</td> <td>Ten 24-hour shifts</td> </tr> </table>	Less than one year	10 days (3.077 hours per pay period)	One to 10 years	15 days (4.615 hours per pay period)	Over 10 years	20 days (6.153 hours per pay period)	Less than one year	Five 24-hour shifts	One to 10 years	Seven and one-half (7.5) 24-hour shifts	Over 10 years	Ten 24-hour shifts
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<b><i>Sick Leave</i></b>	<p>Eligible employees shall accrue sick leave with the completion of each pay period. Employees are eligible to use available sick leave accruals upon hire. Employees accrue sick leave as follows:</p> <p>Full-time employees accrue 10 working days per year (3.077 hours per pay period) Part-time employees accrue 3.077 hours per pay period proportionate to actual hours worked Fire Dept shift employees accrue Five 24-hour shifts</p> <p>Sick leave accumulation is unlimited and may be carried over from one year to the next. Payment upon separation of employment is subject to policy provisions.</p>
<b><i>Direct Deposit</i></b>	<p>Direct deposit is available through any financial institution. The Finance Department requires mandatory participation in direct deposit for all new employees.</p>
<b><i>Compensatory Time</i></b>	<p>Comp time is available in lieu of overtime pay. Compensatory time shall be accrued at the rate of one and one-half (1.5) hours for each hour worked, in the same manner as overtime is calculated. Maximum accrual limits for all non-exempt employees shall be 40 hours.</p>