

2016 City of College Station Employee Benefits - Information Guide

GROUP HEALTH INSURANCE - BLUE CROSS/BLUE SHIELD Health, Dental, & Rx Combined

TRADITIONAL PPO

- ✓ Employee Only - \$44/mo
- ✓ Employee + Spouse - \$338/mo
- ✓ Employee + Child(ren) - \$296/mo
- ✓ Employee + Family - \$443/mo

HIGH DEDUCTIBLE PLAN W/HSA

- ✓ Employee Only - \$26/mo
- ✓ Employee + Spouse - \$163/mo
- ✓ Employee + Child(ren) - \$142/mo
- ✓ Employee + Family - \$205/mo

WELLNESS Premium Discount on Group Health Insurance Plan

Employees are eligible to receive \$20/month premium discounts, when meeting the following requirements:

- Complete online health assessment through Blue Cross/Blue Shield (annually) **AND**
- Complete one of the following:
 - ✓ Annual Wellness Exam with Physician (signature required)
 - ✓ FITLife Assessment (Police & Fire Employees, if applicable)
 - ✓ Physical Exam through pre-employment process (certain positions only)

HSA CONTRIBUTION – High Deductible Plan ONLY (Mellon Bank)

MAX ANNUAL CONTRIBUTIONS for 2016: (including City and employee contributions):

Employee Only Coverage: \$3350/year Employee + Spouse/Child/Family Coverage: \$6750/year

- *The maximum age 55+ catch-up contribution will continue to be \$1,000.*

The City of College Station contributes to your HSA account twice a year, in January and July:

- \$375 if enrolled in *Employee only* coverage for Health Insurance. (\$750/annual)
- \$562.50 if enrolled in any other coverage level. (\$1125/annual)

FLEXIBLE SPENDING ACCOUNTS (Daily Access)

- ✓ Medical Reimbursement (*PPO plan only*): \$2,550 max. annual set aside (tax exempt account)
- ✓ Child Care/Dep. Care: \$5,000 maximum annual set aside (tax-exempt account)

Certain restrictions apply, including required documentation/receipts

VOLUNTARY VISION PLAN (SUPERIOR Vision)

- ✓ Employee Only - \$7.36/month
- ✓ Employee + Child(ren) - \$14.26/month
- ✓ Employee + Spouse - \$14.56/month
- ✓ Employee + Family - \$21.70/month

SUPPLEMENTAL TERM LIFE INSURANCE (Standard)

The city provides 2x annual salary term insurance to all benefited employees. Additional supplemental term life insurance is available.

- ✓ Rates based on age and selections
- ✓ Options for children & spouse life insurance

Certain restrictions may apply; including additional underwriting requirements

VOLUNTARY ACCIDENT PLAN (CIGNA)	VOLUNTARY CRITICAL ILLNESS PLAN (CIGNA)
<ul style="list-style-type: none"> ✓ Employee Only - \$16.12/mo ✓ Employee + Spouse - \$24.09/mo ✓ Employee + Child(ren) - \$29.61/mo ✓ Employee + Family - \$38.66/mo 	<p style="text-align: center;">\$10,000 Option OR \$20,000 Option</p> <hr/> <ul style="list-style-type: none"> ✓ Employee Only ✓ Employee + Spouse ✓ Employee + Child(ren) ✓ Employee + Family <p style="text-align: right; font-size: small;">Rates based on age & tobacco status</p>

VOLUNTARY SHORT TERM DISABILITY (Standard)	VOLUNTARY LONG TERM DISABILITY (Standard)
<ul style="list-style-type: none"> ✓ Coverage offered in \$50 increments <ul style="list-style-type: none"> ✓ Up to 60% of weekly salary ✓ Covers from 14 to 180 days of disability <p style="text-align: center; font-size: small;">*\$0.295 per \$10 weekly benefit Max benefit = \$1000 per week</p>	<ul style="list-style-type: none"> ✓ 60% of Weekly Base Salary ✓ Coverage starts after 180 days of disability <p style="text-align: center; font-size: small;">*Rates vary based on age Max benefit = \$10,000 per month</p>

ADDITIONAL BENEFITS/OPTIONS

Financial

- ✓ Retirement: *TMRS 2:1 match*
- ✓ 457 Deferred Compensation Plans: *Nationwide or ICMA*
- ✓ Credit Union: *Brazos Valley Schools Credit Union*

General Wellness & Support

- ✓ Employee Assistance Program: *Deer Oaks*
- ✓ Gym Reimbursement Program: *\$10/month*
- ✓ City Pool Passes
- ✓ Holiday, Vacation & Sick Leave Accruals
- ✓ Employee Workout Facility (located in Community Services Building)
- ✓ Tuition Assistance Program (with required approvals)
- ✓ Catastrophic Sick Leave Donation Pool

City of College Station
Employee General Rate Plan Information
Medical, Dental & Prescription for 2016

Plan Options	Option 1: PPO	Option 2: HDHP
Monthly Premium 2016	EE only \$44 EE & Spouse \$338 EE & Child \$296 EE & Family \$443	EE only \$26 EE & Spouse \$163 EE & Child \$142 EE & Family \$205
Monthly Premium w/Well Discount (\$20 off monthly premium)	EE only \$24 EE & Spouse \$318 EE & Child \$276 EE & Family \$423	EE only \$6 EE & Spouse \$143 EE & Child \$122 EE & Family \$185
Co-Pay (at time of appointment)	\$25.00 primary care** \$50.00 specialist	None* *must meet deductible requirements
Deductible	\$750 / \$1500	\$1500 / \$3000
Co-Insurance	80% / 20%	80% / 20%
Maximum Out-of-Pocket	\$5750 / \$11,500	\$3000 / \$6000
Prescription	Blue Cross/Blue Shield (generic/brand/non-preferred copays: \$7 / \$25 / \$40)	Blue Cross/Blue Shield (subject to deductible)
Dental	BCBS plan \$50 deductible 80% / 20% coverage	BCBS plan \$50 deductible 80% / 20% coverage
City HSA Contribution (High Deductible Plan Only)		\$750 (EE only) \$1125 (spouse, child or family coverage) Note: Contribution is made ½ in January & ½ in July.
Additional Costs (High Deductible Plan Only)		<i>approximately \$5 per month for health savings account (depends on account)</i>

**Primary Care copay applies to general practitioners, internists, pediatricians and ob/gyns.

City of College Station
Other Benefits for Employees for 2015

Benefit	Details	Premiums	Notes
Paid Vacation	0 - 2 years 10 days 2 - 5 years 12 days 5 - 15 years 15 days 15 years + 20 days	Employer Paid	Fire & Police Personnel are on their own vacation schedule.
Paid Holidays	All regular full-time employees will receive (11) paid holidays per year. Police may receive days off in lieu of a holiday. Fire shift personnel receive five (5) shifts per year.	Employer Paid	New Years Day, Martin Luther King Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Friday after, Christmas Eve & Day. Floating Holiday*
Paid Sick Leave	Total of 12 days accrued at a rate of 3.69 hours per pay period for employees working 40 hours per week.	Employer Paid	96 hours (12 days) per year.
Term Life	2X your annual salary	Employer Paid	
AD&D	2X your annual salary	Employer Paid	
EAP	Employee or family members may seek information or assistance to promote work/life balance.	Employer Paid	
Retirement (TMRS)	Each employee deposits 7% of his or her salary (tax deferred) to the Retirement Fund. Employees are vested in the System after five (5) years of service at which time the employee qualifies for the City's matching fund ratio of 2:1 upon retirement.	Employer Matching	Employees may retire at any age with twenty (20) years of service, or at age sixty (60) with five (5) years of service.
Tuition Assistance	Tuition assistance shall be for tuition, laboratory fees, or other school services fees, within a total yearly maximum of \$2,000.00 (\$1,000.00 per semester)	Employer Paid	Full-time (non-sworn) employees who have worked for the City at least one year are eligible. The courses must be taken at an accredited college, university, or technical school and must be job related.