

Employee Benefits

The City of Burnet provides a comprehensive, cost effective, health package that includes the following: medical, dental, life insurance, long term disability, flexible spending options, retirement and deferred compensation. The City also provides vacation, sick leave, holidays, military leave and injury leave. Medical, dental and life insurance is effective 90 days from the date of hire.

Health Insurance

The City offers employees medical insurance through **Scott & White** which includes prescriptions and vision. Refer to the Summary of Benefits for more details. The City pays 100% of the employee-Only premium. Below are a few of the benefits:

- \$1000 Annual Individual deductible or \$2000 Annual Family deductible
- \$3000 Annual Out-of-Pocket Maximum for Individual or \$6000 Annual Out-of-Pocket Maximum for Family
- Covers pre-existing conditions
- \$30 Copay for primary and specialty care office visit
- Group Accident Hospital Income Plan
- Eye Wear Program

Dental Insurance

The City offers employees dental insurance through **Dental Select**. Employees have the option of selecting a provider from within the Dental Select network or any other licensed dentist. Refer to the Summary of Benefits for more details. The City of Burnet pays 100% of the Employee-Only premium.

Life/Accident Death & Dismemberment Insurance

The City provides \$40,000 Life/Accident Death and \$40,000 Death & Dismemberment policy to all regular full-time employees at no cost to the employee. Employees may purchase additional coverage up to a maximum of \$300,000 in increments of \$10,000 and not to exceed 5X their annual salary. Spouse coverage cannot exceed 50% of employee elected amount in increments of \$5,000. Children can apply for \$10,000 in coverage.

Optional Insurance Plans

The city offers a variety of optional insurance plans through Aflac and **Colonial Life & Accident Insurance Company**. Unlike the other insurance coverage, this coverage may continue even if you leave employment with the City of Burnet.

- Accident Insurance – Helps offset the unexpected medical expenses (i.e. emergency room fees, deductibles and copayments) that can result from a fracture, dislocation or other covered accidental injury.¹

- Hospital Confinement Insurance – Provides a lump-sum benefit for a covered hospital confinement and covered outpatient surgery to help offset the gaps caused by copayments and deductibles that are not covered by most major medical plans.¹
- Disability Insurance – Replaces a portion of your income to help make ends meet if you become disabled from a covered accident or covered sickness.¹
- Cancer Insurance – Helps offset the out-of-pocket medical and indirect, non-medical expenses related to cancer that most medical plans don't cover. This coverage also provides a benefit for specified cancer-screening tests.¹
- Critical Illness Insurance – Complements your major medical coverage by providing a lump-sum benefit that you can use to pay the direct and indirect costs related to a covered critical illness.¹
- Life Insurance – Enables you to tailor coverage for your individual needs and helps provide financial security for your family members.¹

Group Term Life

Employees may elect to enroll in a term life insurance through **Liberty National Life Insurance Company** which provides a level death benefit until the age of 100. The premium on this coverage is locked in at your present age at the time of enrollment.

Flexible Spending Options

This plan allows an employee to take out-of-pocket health care expenses from their paycheck on a pre-tax basis. **USE IT OR LOSE IT.** Unused balances at the end of the plan year cannot be carried over into the following year. The maximum amount an employee can elect is **\$1,000 per plan** year. Eligible expenses can include:

- Deductibles and other payments you are responsible for under your medical plan
- Charges that may not be covered by your medical plan such as vision, hearing, routine exams and eligible over-the-counter drugs
- Durable medical equipment
- Qualified medical products or services prescribed by your medical doctor for which you must pay out-of-pocket

Medical Expense Reimbursement Program (MERP)

The City of Burnet offers a Medical Expense Reimbursement Program (MERP) to help employees offset the medical deductible.

- Individual Deductible- employee is responsible for the first \$250 of their individual deductible, after which time, the remaining \$750 will be paid by the City.
- Family Deductible – employee is responsible for the first \$500 of the family deductible, after which time, the remaining \$1500 will be paid by the City.

Texas Municipal Retirement System – TMRS

The City of Burnet offers a retirement plan through the Texas Municipal Retirement System. The city of Burnet's TMRS plan requires a contribution (made by means of bi-weekly payroll deductions) equal to seven percent (7%) of the salary of each regular full-time City employee. The City matches employee contributions on a 2 to 1 basis after the employee is vested and has reached the age of sixty (60) at the time of retirement. Vesting occurs after 10 years of employment. The City has also adopted 20-year any age retirement.

Deferred Compensation

In addition, a 457 plan is available. The purpose of this plan is to allow an employee to set aside a portion of his/her salary pre-tax and receive its value at retirement. Employment eligibility is immediate. Employees may select this plan through **ICMA**.

Recreation Facility Memberships

The City of Burnet provides employees a free membership to Galloway-Hammond Recreation Center (GHRC) and Delaware Springs Golf Course. For a minimal cost, full time employees may elect to enroll their dependents.

Longevity Pay

Compensation based on the number of years of unbroken service with the City. This benefit is paid to eligible employees on the 1st Friday in December. To be eligible, employees must be active (not on leave) and employed three months prior to the date longevity is calculated.