

Employee Benefits

2011-2012

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 will pay 100% of the employee-Only premium if the employee participates in the City of Burnet's wellness program and meets the requirements. If the employee should choose not to participate in the wellness program they will be responsible for 20% of the employee-ONLY annual premium.

The City offers employees **two** options for medical insurance through **Aetna** which includes prescriptions and a routine hearing/eye exam. Medical insurance is effective 90 days from the date of hire. Refer to the Summary of Benefits for more details. Below are a few of the benefits:

Option 1: PPO – Copay Plan

- \$2,000 Annual Individual deductible or \$4,000 Annual Family deductible
- \$35 Copay for primary and \$50 copay for specialty care office visit
- Plan pays 80% and you pay 20% of the cost after you meet the individual or family deductible
- \$4,000 Annual Out-of-Pocket Maximum for Individual or \$8,000 Annual Out-of-Pocket Maximum for Family
- Covers pre-existing conditions

Option 2: HDHP 100% (HSA)

- \$3,000 Annual Individual deductible or \$6,000 Annual Family deductible
- Plan pays 100% after deductible has been met
- \$3,000 Annual Out-of-Pocket Maximum for Individual or \$6,000 Annual Out-of-Pocket Maximum for Family
- May choose to participate in contributing to a Health Savings Account Covers pre-existing conditions, **however you will not be eligible to participate in the Medical Expense Reimbursement Program (MERP) as described below.**

Wellness Program

This voluntary Wellness Program is available to all employees and spouses enrolled on the City's health plan. The program is provided through United Wellness Group and has been established to help employee's live and maintain healthier lives. This program involves completing a "Health Risk Assessment", participating in an annually health screening event as well as seminars. The United Wellness Group offers web-based personal health coaching, exercise and nutrition web tools and strategies designed to help you gain control of and improve your overall health.

Medical Expense Reimbursement Program (MERP)

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

Dental Insurance

The City offers employees dental insurance through **Humana**. Employees have the option of selecting a provider from within the Humana network or any other licensed dentist. Dental insurance is effective the 1st of the month following the employees 90 day probationary period. Refer to the Summary of Benefits for more details. The City of Burnet pays 100% of the Employee-Only premium.

Vision

The City offers **voluntary** vision insurance with **Humana**. The vision care plan offers benefits for eye exams, frames and lenses or contact lenses. Vision insurance is effective the 1st of the month following the employees 90 day probationary period.

Life/Accident Death & Dismemberment Insurance

The City provides through Humana \$40,000 Life/Accident Death and \$40,000 Accidental Death & Dismemberment 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. Spousal coverage can also be purchased in increments of \$5,000 to a maximum of \$150,000 not to exceed 50% of employee elected benefit. Children can apply for \$10,000 in coverage.

Optional Insurance Plans

The city offers a variety of optional insurance plans through **Assurant**. 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.
- 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.
- Short Term Disability Insurance – for protection against temporary loss of income should you be disabled for a short period of time.

Flexible Spending Options

This plan allows an employee to take out-of-pocket health and/or dependent 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.

Health FSA

This program allows the employee to pay for certain IRS-approved medical care expenses not covered by your insurance plan with pre-tax dollars. The maximum amount an employee can elect is **\$1,500 per plan year.**

Dependent Care FSA

This program allows the employee to pay for certain IRS-approved dependent care expenses with pre-tax dollars for an eligible child or adult dependent. The maximum amount an employee can elect is **\$2,500 per plan year.**

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 an employee discount at the Delaware Springs Golf Course. For a minimal cost, full time employees may elect to enroll their dependents on their GHRC membership.

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.

Education and Training

The City of Burnet encourages membership and active participation in appropriate professional organizations and special training if beneficial to the employee.

Vacation Leave

Employees are not eligible for vacation until they have reached their one year of service. This accrual is posted as a lump sum and thereafter, vacation leave is earned and credited to the employee at the beginning of each pay period.

Earned and unused vacation leave accrues from year to year up to a maximum of **240** hours for regular employees, **258** hours for Police personnel working 12 hour shifts and **336** hours for Fire/EMS working 24 hour shifts. Each fiscal year end, any leave balance in excess of the maximum accrual is dropped from the records without compensation to the employee.

Sick Leave

Sick leave begins accruing once employee has reached the end of their 3 month probationary period.

All regular employees may not accrue more than **1,040** hours of sick leave. Police personnel may not accrue more than **1,112** and Fire/EMS personnel may accrue up to **1,378** hours. At the end of each fiscal year, sick leave shall be reduced to these limits.

Holidays

The following are the 13 official holidays for regular employees:

New Year's Day	January 1 st
Martin Luther King Day	Third Monday in January
President's Day	Third Monday in February
Good Friday	Friday before Easter
Memorial Day	Last Monday in May
Independence Day	July 4 th
Labor Day	1 st Monday in September
National Patriot Day	September 11 th (emergency personnel only)
Columbus Day	2 nd Monday in October (non-emergency personnel only)
Veteran's Day	November 11 th
Thanksgiving Day	4 th Thursday in November
Friday after Thanksgiving	4 th Friday in November
Christmas	December 25 th & 26 th