



## **EMPLOYEE BENEFITS SUMMARY REGULAR FULL-TIME**

The City of Coppell is self-funded and pays employee coverage for medical, dental (HMO plan), life insurance, AD&D, short-term and long-term disability. The employee pays dependent coverage for medical, dental, life and AD&D insurance. Coverage is effective the first of the month concurrent with or following date of hire.

### **Medical Insurance**

We offer a PPO United Healthcare Choice Plus network HRA annual rollover plan. For this plan year, the HRA funded by the City is \$500 reimbursement for in-network deductibles and 20% co-insurance only. The fiscal year individual/family in-network deductible is \$2,500/\$5,000 with 80% coverage after deductible. Office co-pays are \$40 for PCP/\$50 for specialist. Basic outpatient lab work by Lab Corp is covered 100% up to \$1,000. Our plan summary and premium rate sheet is on our website.

### **Dental Insurance**

Our dental insurance is through Guardian and offers the HMO and PPO plan. Both plans include two cleanings each year per person. The HMO out of pocket is based on set fees with no deductible or maximum. The PPO plan has 80% basic coverage and 50% major coverage after a \$50/\$150 individual/family deductible. Orthodontia is also available on both plans for adults and children.

### **Prescription Benefit**

Our prescription benefit is through Kroger Prescription Plans. There is a \$50 brand plan year deductible. Then following applies:

<u>30-day supply</u>	<u>90-day supply (mail order or retail)</u>
Tier 1 - \$5	Tier 1 (generic) - \$10
Tier 2 - \$40	Tier 2 (name brand) - \$80
Tier 3 - \$70	Tier 3 (non-formulary) - \$140
Specialty Drug - \$300	

### **Vision**

Our vision plan is with Superior Vision with \$10 exam/\$25 eyewear in-network co-pays. Annual exams and most lenses are paid in full after co-pays. Frames are paid once each 12 months up to \$125 retail value. Or contact lenses are paid once each 12 months up to \$150. The premium rates are on our website.

### **Life Insurance**

The City of Coppell pays 2 times your annual salary to your beneficiary up to a maximum of \$400,000. Those employees age 65 and over will receive a reduced benefit. Additional voluntary individual and dependent life insurance is available through Prudential.

### **AD&D (Accidental Death & Dismemberment)**

The City of Coppell pays 2 times your annual salary to your beneficiary up to a maximum of \$400,000 in addition to your life insurance. Those employees age 65 and over will receive a reduced benefit. Additional voluntary individual and dependent AD&D insurance are available through Prudential.

### **Short-term and Long-term Disability**

Short-term Disability begins on the 15th day for a maximum of 11 weeks. The benefit is 60% of weekly earnings up to \$2300 per week. Long-term Disability is equivalent to 60% of your monthly salary up to \$10,000 after 90 days of qualifying disability.

### **TMRS (Texas Municipal Retirement System)**

TMRS is your retirement program. Employees contribute 7% of gross earnings each paycheck. The City's match is 2 to 1 upon retirement. TMRS members are vested with 5 years of service. Employees are eligible to retire with 20 years of service or at age 60 with 5 years of service.

### **Holidays**

The City of Coppell has 10 ½ paid holidays per year: New Year's Day, Martin Luther King, Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving (2 ½ days), Christmas (2 days) and one personal day.

### **Vacation**

Vacation leave accrues at the end of the first full pay period and may not be used until successful completion of the initial probationary period. During the 1<sup>st</sup> year of employment, 10 days of vacation are accrued (5 days for 24-hour shift). After the 1<sup>st</sup> year, the accrual is earned at the rate of 15 days per year (7.5 days for 24-hour shift). The accrual rate increases with years of service up to 24 days annually (12 days for 24-hour shift).

### **Sick Leave**

Sick leave begins accruing during the first full pay period of employment at the rate of 12 days annually (6 days for 24-hour shift). The maximum cumulative accrual is 1040 hours (1560 hours for 24-hour shift).

### **Longevity**

The City of Coppell pays \$6 per month for accumulated months of service in a lump sum annually in November.

### **Compensation Incentive**

The City of Coppell gives employees \$150 per month to apply towards their dependent medical premium or our 457 ICMA plan.

### **Deferred Compensation Plan**

ICMA provides tax-deferred supplemental 457 retirement plans

### **Flex Spending Section 125**

Employees may participate in the Flexible Benefit Plan, which corresponds to Section 125 of the IRS Code. The plan allows employees to set aside pre-tax dollars to pay for out of pocket medical, dental, vision and related health care expenses. Employees may also elect to contribute to a dependent care reimbursement account through voluntary pre-tax payroll deductions.

### **100% Direct Deposit**

It takes two pay periods for complete processing.

### **Wellness Health Center**

Free to City of Coppell employees and dependents on our medical plan for health coaching and acute care.

### **The CORE**

Free individual and family membership for employees.

### **Coppell Library**

All employees and their families have free access to our Library.

### **Employee Assistance Program**

The City of Coppell pays for confidential counseling on life and family issues.

### **Cariloop**

Caregiver support to provide coaching and guidance to care for loved ones.

### **Bereavement Leave**

The City of Coppell provides up to 24 hours (36 hours for 24-hour shift) paid leave in the event of a death(s) for current spouse, child, parent, brother, sister, stepparent, stepchild, grandparent or grandchild of an employee or employee's current spouse.

### **Civil Leave**

Employees receive paid leave for jury duty and other approved civil leave.

### **Military Leave**

Full pay for up to 15 work days per fiscal year and one-time partial pay for up to 180 days if eligible.

### **Workers' Compensation**

Anytime an employee is injured on the job during the scope of City business, the employee is covered by workers' compensation insurance.

### **Tuition Reimbursement**

Once initial probationary period is complete, the City provides proportional tuition only reimbursement from an approved college for job related courses within a degree plan with requirements.

### **Other Optional Benefits:**

AFLAC  
Legal Shield  
InfoArmor  
Long Term Care Insurance