

2018 City of College Station Employee Benefits Information Guide

VOLUNTARY GROUP HEALTH INSURANCE <i>Health, Dental, & Rx Combined</i>	
OPTION 1: OAP- Open Access Plus (Cigna)	OPTION 2: OAP - High Deductible Plan w/HSA (Cigna)
<ul style="list-style-type: none"> ✓ Employee Only: \$55 per month ✓ Employee + Spouse: \$390 per month ✓ Employee + Child(ren): \$345 per month ✓ Employee + Family: \$515 per month 	<ul style="list-style-type: none"> ✓ Employee Only: \$30 per month ✓ Employee + Spouse: \$175 per month ✓ Employee + Child(ren): \$150 per month ✓ Employee + Family: \$215 per month

MEDICAL FLEXIBLE SPENDING ACCOUNT <i>Optional For OAP-Open Access Plus Plan <u>ONLY</u> (Newport Group)</i>	HEALTH SAVINGS ACCOUNT <i>Optional For High Deductible Health Plan <u>ONLY</u> (HSA Bank)</i>
<p>MAX ANNUAL ELECTION for 2018: <i>(tax exempt account for Medical Expenses)</i></p> <ul style="list-style-type: none"> ✓ \$2,600 a year maximum ✓ Annual election amount is divided by the number of pay periods in the year to determine the per pay deduction amount. <p>You must use all funds in your Flexible Spending Account by the end of the calendar year, or you will lose funds.</p> <p>Flexible Spending Account will end immediately upon termination of employment, unless COBRA is elected.</p> <p>A list of eligible expenses can be found in the <i>Reference Center</i> under <i>Flexible Spending Accounts</i>, by logging on to CityofCSBenefits.com.</p>	<p>MAX ANNUAL CONTRIBUTIONS for 2018: <i>(including City and employee contributions):</i></p> <ul style="list-style-type: none"> ✓ Employee Only Coverage: \$3,450 a year ✓ Employee + Spouse/Child/Family Coverage: \$6,900 a year <p><i>The maximum age 55+ catch-up contribution will continue to be \$1,000.</i></p> <p>Funds will roll over to the following year. Upon termination of employment, you may continue to use remaining funds in your Health Savings Account.</p>

VOLUNTARY WELLNESS Premium Discount on Group Health Insurance Plan
<p>Employees are eligible to receive \$20/month premium discounts, when completing the following requirements:</p> <ul style="list-style-type: none"> • Completion one of the following: <ul style="list-style-type: none"> ○ Wellness Physical Screening at the Employee Health Clinic ○ Annual Wellness Exam with Physician ○ Physical exam for pre-employment <p style="text-align: center;"><i>*Please see Wellness Discount Certification Form for more information and exact requirements.</i></p>

VOLUNTARY VISION PLAN - (Superior Vision)
<ul style="list-style-type: none"> ✓ Employee Only: \$7.65 per month ✓ Employee + Spouse: \$15.14 per month ✓ Employee + Child(ren): \$14.83 per month ✓ Employee + Family: \$22.57 per month

VOLUNTARY DEPENDENT CARE – FLEX SPENDING ACCOUNT - (Newport Group)

Child Care/Dep. Care: \$5,000 maximum annual set aside (tax-exempt account)
Certain restrictions apply, including required documentation/receipts

CITY PAID LIFE INSURANCE – (Standard)

The City of College Station provides 2x annual salary in Life Insurance to all benefited employees.

VOLUNTARY LIFE INSURANCE – (Standard)

- ✓ Rates based on age and selections
- ✓ Max limit: 5x annual salary (for combined total of 7x annual salary with City Paid Life Insurance)
- ✓ Options for children & spouse life insurance
Certain restrictions may apply; including additional underwriting requirements

VOLUNTARY SHORT TERM DISABILITY (Standard)

- ✓ Coverage offered in \$50 increments
- ✓ Up to 60% of weekly salary
- ✓ Covers from 14 to 180 days of disability

*\$0.295 per \$10 weekly benefit
Max benefit = \$1000 per week

VOLUNTARY LONG TERM DISABILITY (Standard)

- ✓ 60% of Weekly Base Salary
- ✓ Coverage starts after 180 days of disability

*Rates vary based on age
Max benefit = \$10,000 per month

VOLUNTARY ACCIDENT INSURANCE (Cigna)

- ✓ Employee Only - \$16.12 per month
- ✓ Employee + Spouse - \$24.09 per month
- ✓ Employee + Child(ren) - \$29.62 per month
- ✓ Employee + Family - \$38.65 per month

VOLUNTARY CRITICAL ILLNESS INSURANCE (Cigna)

\$10,000 Option OR \$20,000 Option

- ✓ Employee Only
- ✓ Employee + Spouse
- ✓ Employee + Child(ren)
- ✓ Employee + Family

*** Rates are based on age & tobacco status ***

CITY PAID EMPLOYEE ASSISTANCE PROGRAM (Deer Oaks)

- ✓ 24/7 Counseling Service (Via Phone or Online Chat)
- ✓ Online tools & resources for overall wellness
- ✓ Offered to anyone living in Employee's household
- ✓ Financial Assistance
- ✓ Legal Assistance

EMPLOYEE HEALTH CLINIC

Eligibility

- ✓ Available to all city employees, retirees, and dependents (ages 5 and older) enrolled in the city's group health insurance plan.

Services

- ✓ The clinic provides primary care services such as wellness exams, screenings, sports injuries, ear, throat and respiratory infections, and more.

Location

- ✓ The clinic is located at 2803 Earl Rudder Freeway S., Ste. 100(N. Forest Pkwy at Hwy. 6)

Hours

- ✓ The clinic is open from 7:30 - 11:30 a.m. and 12:30 - 4:30 p.m., Monday through Friday.
- ✓ Same-day appointments are available.

ADDITIONAL BENEFITS / OPTIONS

Financial

- ✓ Retirement: *TMRS 2:1 match*
- ✓ 457 Deferred Compensation Plans: *Nationwide or ICMA*
- ✓ Credit Union: *Brazos Valley Schools Credit Union*
- ✓ Financial Well-Being: *BB&T Bank*
- ✓ Short Term Loan Program: *Community Loan Center of the Brazos Valley*

General Wellness & Support

- ✓ Gym Reimbursement Program: \$10/month
- ✓ City Pool Passes
- ✓ Educational Reimbursement Program (with required approvals)
- ✓ Catastrophic Sick Leave Donation Pool



Employee General Rate Plan Information Medical, Dental & Prescription for 2018

Plan Options	Option 1: OAP Open Access Plus	Option 2: OAP-HDHP High Deductible Plan (w/HSA)
Monthly Premium 2018	EE only \$55 EE & Spouse \$390 EE & Child \$345 EE & Fam \$515	EE only \$30 EE & Spouse \$175 EE & Child \$150 EE & Fam \$215
Monthly Premium w/Well Discount (\$20 off monthly premium)	EE only \$35 EE & Spouse \$370 EE & Child \$325 EE & Fam \$495	EE only \$10 EE & Spouse \$155 EE & Child \$130 EE & Fam \$195
Co-Pay (at time of appointment)	\$25.00 primary care** \$50.00 specialist	20% after deductible is met
Deductible	In Network: \$750 / \$1,500 Out of Network: \$1,500 / \$3,000	In Network: \$1,750 / \$3,500 Out of Network: \$3,500 / \$7,000
Co-Insurance	80% / 20%	80% / 20%
Maximum Out-of-Pocket	In Network: \$5,750 / \$11,500 Out of Network: \$11,500 / \$23,500	In Network: \$3,500 / \$7,000 Out of Network: \$7,000 / \$14,000
Prescription	Generic/Brand/Non-Preferred (copays: \$7 / \$30 / \$60)	Generic/Brand/Non-Preferred (20% after deductible is met)
Dental	Cigna Dental PPO Individual Deductible: \$50 Family Deductible: \$150 80% / 20% coverage	Cigna Dental PPO Individual Deductible: \$50 Family Deductible: \$150 80% / 20% coverage
City HSA Contribution (High Deductible Only)	Not Applicable	\$700 EE only \$1,200 EE +1 (or more) Contribution is made in January Only

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

City of College Station Other Benefits for Employees for 2018

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.