



# BENEFITS SUMMARY

Our Benefit Plans run January 1, 2016 through December 31, 2016



<b>Medical with High Deductible Health Plan &amp; Health Savings Account*</b> (BCBS of TX) (\$3,000 Individual /\$6,000 Family In-Network Deductible; 100%, \$3,000 Individual /\$6,000 Family In-network OOP Max)		<b>Per Pay Period Cost (24 pay periods)</b>	
		<b>Employee</b>	
*Town contributes \$750 annually to Employee's Health Savings Account, \$1,500 annually to Employee + Dependents (Spouse, Child(ren) or Family). The HSA is administered through Optum Bank.		<b>Non-Tobacco</b>	<b>Tobacco</b>
Employee Only		\$19.58	\$44.58
Employee and Spouse		\$144.36	\$169.36
Employee and Child(ren)		\$96.37	\$121.37
Employee and Family		\$221.15	\$246.15
<b>Medical PPO with MERP*</b> (BCBS of TX) (\$5,000 Individual / \$10,000 Family In-Network Deductible; Co-pays; \$5,500 Individual / \$11,500 Family In-network OOP Max; <i>New! *Rx Deductible \$1,000 Individual / \$3,000 Family)</i>		<b>Per Pay Period Cost (24 pay periods)</b>	
		<b>Employee</b>	
*MERP stands for Medical Expense Reimbursement Plan. The Town reimburses \$2,800 of individual deductible, not to exceed 3 per family.		<b>Non-Tobacco</b>	<b>Tobacco</b>
Employee Only		\$41.74	\$66.74
Employee and Spouse		\$224.02	\$249.02
Employee and Child(ren)		\$154.98	\$179.98
Employee and Family		\$334.46	\$359.46
<b>Dental Core Plan</b> (Delta Dental PPO) (\$50 Individual / \$150 Family Deductible, \$1,500 Annual Benefit Max)		<b>Per Pay Period Cost (24 pay periods)</b>	
		<b>Employee</b>	
Employee Only		No Cost	
Employee and Spouse		\$14.30	
Employee and Child(ren)		\$17.99	
Employee and Family		\$33.80	
<b>Dental Buy-Up Plan</b> (Delta Dental PPO) (\$50 Individual / \$150 Family Deductible, \$2,000 Annual Benefit Max, Plus Ortho \$2000)		<b>Per Pay Period Cost (24 pay periods)</b>	
		<b>Employee</b>	
Employee Only		\$2.59	
Employee and Spouse		\$23.27	
Employee and Child(ren)		\$31.76	
Employee and Family		\$52.08	

*\* Rx Deductible – Employee will pay out-of-pocket prescription co-pays until \$1,000 per Individual or \$3,000 per Family, then plan-covered prescriptions will be covered 100%.*

<b>Vision (EyeMed)</b>	<b>Per Pay Period (24 pay periods)</b>
Employee Only	\$2.70
Employee and Spouse	\$5.13
Employee and Child(ren)	\$5.40
Employee and Family	\$7.95

### Other Insurance

- Town Paid Life Insurance and Accidental Death & Dismemberment (via Mutual of Omaha) :
  - Non-safety employees = \$75,000
  - Public Safety employees (Police and Fire) = \$250,000
- Voluntary Supplemental Life Insurance for Employees and Dependents (via Mutual of Omaha)
- Town Paid Long-Term Disability (via Mutual of Omaha)
- Voluntary Allstate Supplemental Insurance
- Voluntary LegalShield Insurance (Legal & Identity Theft)

### Flexible Spending Accounts

- Health Care FSA – Maximum plan year contribution = \$2,550
  - If electing High Deductible Health Plan and Health Savings Account, Flex Spending eligible expenses are limited to dental and vision until medical deductible is met.
- Dependent Day Care FSA – Maximum plan year contribution = \$5,000

### Retirement Benefits

- Social Security  
The Town of Prosper participates in the Federal Social Security and Medicare Programs which provide benefits upon retirement. A deduction from the employee's salary is matched by the Town.

- Texas Municipal Retirement System (TMRS)  
The Town of Prosper matches the mandatory 7% employee contribution at a rate of 2:1 with 5-year vesting; 20-year service retirement or age 60 with 5 years.

- Optional Voluntary Retirement Benefits

**International City Managers' Association Retirement Contributions (ICMA-RC) – 457 Deferred Compensation Plan**  
Employee retirement contributions are deducted bi-weekly using pre-tax dollars. The Town does not match funds in this plan.

**Health Plan One Solutions (HPO)** – A Private Healthcare Exchange that provides eligible retirees with direct access to: 1) Centers for Medicare & Medicaid Services – compliant licensed advisors; 2) proprietary online support tools that enable eligible retirees to choose from multiple health care insurance options through HPO's arrangements and contract with various health insurance carriers; and, 3) healthcare insurance decision-making tools.

### Longevity Pay

A Town paid benefit to encourage retention of employees by recognizing long-term service with the Town of Prosper. Longevity is accrued at the rate of \$5.00 per month for each completed month of service up to a maximum of 20 years. It is paid in a lump sum in November of each year.

