



BENEFITS SUMMARY

Our Benefit Plans run January 1, 2017 through December 31, 2017



| Medical with High Deductible Health Plan & Health Savings Account* (BCBS of TX) (\$3,000 Individual /\$6,000 Family In-Network Deductible; 100%, \$3,000 Individual /\$6,000 Family In-network OOP Max) | | Per Pay Period Cost (24 pay periods) | |
|--|--|---|----------------|
| | | Employee | |
| *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. | | Non-Tobacco | Tobacco |
| 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 |
| Medical PPO (BCBS of TX) (\$1,500 Individual / \$4,500 Family In-Network Deductible; Co-pays; \$5,500 Individual / \$10,200 Family In-network OOP Max; *Rx Deductible \$1,000 Individual / \$3,000 Family) | | Per Pay Period Cost (24 pay periods) | |
| | | Employee | |
| | | Non-Tobacco | Tobacco |
| 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 |
| Dental Core Plan (Delta Dental PPO) (\$50 Individual / \$150 Family Deductible, \$1,500 Annual Benefit Max) | | Per Pay Period Cost (24 pay periods) | |
| | | Employee | |
| Employee Only | | No Cost | |
| Employee and Spouse | | \$17.17 | |
| Employee and Child(ren) | | \$21.59 | |
| Employee and Family | | \$40.57 | |
| Dental Buy-Up Plan (Delta Dental PPO) (\$50 Individual / \$150 Family Deductible, \$2,000 Annual Benefit Max, Plus Ortho \$2000) | | Per Pay Period Cost (24 pay periods) | |
| | | Employee | |
| Employee Only | | \$3.11 | |
| Employee and Spouse | | \$27.93 | |
| Employee and Child(ren) | | \$38.12 | |
| Employee and Family | | \$62.50 | |

*** 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%.

| Vision (EyeMed) | Per Pay Period (24 pay periods) |
|-------------------------|--|
| 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 = \$2,600
 - 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.

Employee Assistance Program (EAP)

The Town pays for an Employee Assistance Program which provides the employee and all family members access to professional services to assist the employee and his/her family who may be experiencing family problems with alcohol or drug abuse, financial burdens, marital or other family problems.

Tuition Reimbursement

Tuition reimbursement is available to regular full-time employees who have successfully completed at least six months of service with the Town prior to application approval. The Town pays tuition for courses which will broaden the employee’s knowledge of his/her current position or prepare the employee for possible advancement with the Town.

Time-Off Benefits

- Town Paid Sick – Twelve (12) days per year
- Town Paid Bereavement – Three (3) days per occurrence

Vacation – accrued on a per-pay period basis, per years of employment

| Years of Service | Full-Time Employees | Part-Time Employees (1000 hrs + per year) | Fire Department Shift Employees |
|-------------------------|------------------------------|--|--|
| 0 ≤ 2 | 10 days per year (80 hours) | 40 hours per year | 10 days per year (120 hours) |
| 2 ≤ 5 | 15 days per year (120 hours) | 60 hours per year | 15 days per year (180 hours) |
| 5 ≤ 10 | 20 days per year (160 hours) | 80 hours per year | 20 days per year (240 hours) |
| 10+ | 25 days per year (200 hours) | 100 hours per year | 25 days per year (300 hours) |

Holidays

The following official holidays are observed by Town employees. Holidays that fall on Saturday are observed the preceding Friday. Holidays that fall on Sunday are observed the following Monday. Paid holidays include:

- New Year’s Day January 1st
- Martin Luther King Day 3rd Monday in January
- Good Friday Date is variable
- Memorial Day Last Monday in May
- Independence Day Date is variable
- Labor Day 1st Monday in September (Except Shift Fire Dept, who get 9/11 day)
- Thanksgiving Day 4th Thursday in November
- Friday after Thanksgiving Day 4th Friday in November
- Christmas Eve Date is variable
- Christmas Day Date is variable