

KNOW YOUR BENEFITS!

Health Insurance

Medical Insurance pays the large expense that can be incurred when you or a family member, see doctors, go to the hospital, or seek other costly medical services. Medical insurance allows you to obtain high quality medical care without severe financial hardship to your family. The City pays the premium for employees coverage, while the employee incurs premiums for dependents and spouses should they elect to add them to coverage.

Vision Insurance

Vision insurance is designed to discount the costs of professional vision care. Benefits include exams, lenses, contacts and discounts on various other vision needs with restrictions on frequency and annual maximum dollar amounts.

Dental Insurance

Dental insurance is designed to discount the costs of professional dental care. Benefits include preventative care and discounts on basic care and major care as well as orthodontia with restrictions on frequency and annual maximum dollar amounts.

Basic Life Insurance

Basic Life Insurance is provided to each City employee at no cost. Coverage is two (2) times your annual salary, with a maximum of \$100,000.

Supplemental Life Insurance

In addition to insurance provided by the City, employees can enroll themselves, their spouses and dependents in supplemental life insurance. This enables you to tailor coverage for your individual needs and helps provide financial security for you and your family members.

Short Term Disability

Short Term Disability insurance is intended to protect your income for a short duration in case you become ill or injured. Maximum benefit duration is 13 weeks, with coverage beginning either 8 or 16 days after accident or illness, depending on policy chosen.

Long Term Disability

Long Term Disability insurance is intended to protect your income for a long duration after you have depleted short-term disability or any sick leave you have accrued. Maximum benefit duration is two (2) or five (5) years or up to age 65 with an elimination period that requires you to be disabled for 90 days prior to collecting benefits.

Texas Municipal Retirement System

The City mandates that all employees participate in TMRS at a 7% contribution rate per pay period. The City contributes 2 to 1 matching funds for all participating employees. City funds are kept separate until employee retires.

ICMA 457 Deferred Compensation Plan

The ICMA 457 Deferred Compensation Plan is a supplemental retirement savings program that allows the participant to make contributions before taxes are deducted. Contributions may be increased, decreased, stopped and restarted without restriction and without fees or penalties.

Nationwide Insurance (*Firefighters Only*)

Nationwide Insurance offers 457b, 401a, and 401k plans for fire fighters seeking supplemental retirement savings with a pre-tax basis.

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Supplemental Cancer Policy

Cancer insurance helps offset the out-of-pocket medical and indirect non-medical expenses related to cancer treatment that most medical plans may not cover. This coverage also provides a benefit for specified cancer screening tests. Policy pays directly to you, regardless of other insurance you may already have. These plans are designed to supplement your health insurance so that you do not need to pay out of pocket for deductibles, co-payments, travel expenses or hotel stays if needed.

Supplemental Accident Policy

Accident insurance helps offset the unexpected medical expenses, such as deductibles and co-payments, which can result from a fracture, dislocation or other covered accidental injury. Policy pays directly to you, regardless of other insurance you may already have. These plans are designed to supplement your health insurance so that you do not need to pay out of pocket for deductibles, co-payments, travel expenses or hotel stays if needed.

Supplemental Critical Illness Policy

Critical Illness insurance complements your major medical coverage by providing a lump-sum benefit you can use to help pay the direct and indirect costs related to a covered critical illness. Policy pays directly to you, regardless of other insurance you may already have. These plans are designed to supplement your health insurance so that you do not need to pay out of pocket for deductibles, co-payments, travel expenses or hotel stays if needed.

Supplemental Hospital Confinement Indemnity Policy

Hospital Confinement Indemnity insurance helps you with the rising costs associated with a covered hospital confinement or eligible outpatient surgery. Policy pays directly to you, regardless of other insurance you may already have. These plans are designed to supplement your health insurance so that you do not need to pay out of pocket for deductibles, co-payments, travel expenses or hotel stays if needed.

Flexible Spending Accounts

Flexible Spending Accounts are designed to help you pay out-of-pocket medical and dependent care costs while increasing your spendable income. The advantage of participating is that you contribute pre-tax dollars to your account, therefore lowering your taxable income and the money that you've contributed to the account is the same money you use to pay the out-of-pocket expenses you would have paid anyway! Items that you can use this money for include but are not limited to: co-payments, dental work, vision care, contact solution, prescriptions.

Important Contact Information

Health Insurance	<i>Blue Cross Blue Shield</i>	800-521-2227
Dental Insurance	<i>Ameritas</i>	800-487-5553
Vision Insurance	<i>Avesis</i>	800-828-9341
Retirement	<i>TMRS</i>	800-955-7736
Basic Life Insurance	<i>Lincoln Financial Group</i>	800-423-2765
Optional Disability Insurance	<i>Lincoln Financial Group</i>	800-423-2765
Optional Supplemental Insurance	<i>Colonial Life Insurance</i>	800-325-4368
Optional Flex Spending Acct	<i>JEM Flex</i>	800-943-9179
Optional Life Insurance	<i>Lincoln Financial Group</i>	800-423-2765
Optional Life Insurance (Firefighters)	<i>Nationwide</i>	800-381-1978
Optional Retirement	<i>ICMA</i>	800-669-7400

As always, the City of McAllen Benefits Department is here to help you in your insurance inquiries as. We can be reached at 956-681-1400 or by email at benefits@mcallen.net for your convenience.