# **BENEFIT PLANS**

#### MEDICAL

The City sponsors a self-funded EPO plan through United Healthcare. There is a \$50 monthly surcharge that applies to spouses that have employer sponsored coverage available. Health plan members have option of no cost primary care, urgent care and extended ancillary care through our preferred clinic, Frontier.

#### **BI-WEEKLY PREMIUMS**

TIER	PREMIUM
EMPLOYEE ONLY	\$20.00
EMPLOYEE PLUS SPOUSE	\$159.00
EMPLOYEE PLUS CHILD	\$130.00
EMPLOYEE PLUS FAMILY	\$172.00

#### DENTAL

Eligible Employees can enroll in the City's Dental Plan with Lincoln Financial. The Plan covers 100% Preventative Services, 80% Basic Services and 50% Major Services up to the maximum allowance annually. Basic and Major Services have a \$50 deductible.

#### **BI-WEEKLY PREMIUMS**

EMPLOYEE ONLY	EMPLOYEE PLUS FAMILY
\$9.95	\$32.88

#### VISION

Eligible Employees can enroll in the City's Vision Plan with Davis Vision. The plan covers your exam (with \$10 exam copay) and glasses or contacts (with \$10 materials copay up to the maximum allowances). Additional discounts are available for upgrades and extras.

#### **BI-WEEKLY PREMIUMS**

EMPLOYEE ONLY	EMPLOYEE PLUS FAMILY
\$5.20	\$13.02

#### **FLEXIBLE SPENDING ACCOUNT**

Eligible Employees can participate in the Flexible Spending Account program that allows you to pay for eligible healthcare expenses (including dental/vision) with pre-tax contributions on a front loaded debit card. You choose the amount to set aside from your paycheck and must re-elect this benefit each year to continue. The 2022-23 plan year maximum contribution is \$2,850. This money is use-it or lose-it within the plan year; however, the plan has a \$570 rollover allowance and includes a 90 day run-out to file expenses for the previous plan year.

#### LIFE

Eligible Employees receive life insurance benefits of 2x annual salary (up to \$100,000) at no cost to them through Lincoln Financial. Additional voluntary life insurance is available at cost for the Employee, their spouse, and children. Premiums vary.

#### DISABILITY

Eligible Employees enrolled in disability through Lincoln Financial with non-job related illness or injury receive up to 60% of their salary if they are unable to perform their essential job functions. Short Term Disability offers up to 13 weeks of benefits after a 7 or 14 day waiting period, while Long Term Disability offers up to 2 or 5 years of benefits, or up to age 65 after a 90 day waiting period. Premiums vary based on plan choice and salary.

#### **PREPAID LEGAL & ID PROTECTION**

Eligible Employees can enroll in prepaid legal and identify theft coverage through ARAG for \$11.00 per pay period. This legal plan provides access to over 14,000 attorneys nationwide to assist with personal legal needs like creating wills, estate planning, marriage/divorce, buying a home, and much more. Legal services are available online, over-the-phone or in-person. ARAG identity theft benefits include robust monitoring and complete identity restoration should you become a victim of identity theft.

#### **ANCILLARY BENEFITS**

Eligible Employees can elect coverage for themselves and dependents at cost from one or more of our Colonial Life ancillary products that include: Accident, Cancer, Critical Illness, Medical Bridge and Whole Life policies. These policies provide direct payment to the participant and premiums vary.

#### **HEARING BENEFITS**

The City's Health, Dental and Vision plans each have some hearing discount provisions available for enrollees. Additionally, the City has a discount partnership with Start Hearing that is available to Employees and their families with no enrollment needed.

#### **EMPLOYEE ASSISTANCE PLAN**

The City offers no cost Employee Assistance Plan services through Optum that are confidential to eligible Employees and their household. Individuals receive free, confidential counseling, referrals, legal assistance, and financial services. The EAP also has a robust program to help our Employees handle eldercare concerns for their aging parents.

# **RETIREMENT & MENTOR PRORAM**

#### RETIREMENT

Eligible Employees are required to participate in Texas Municipal Retirement System at a 7% contribution rate per pay period. The City contributes 2-to-1 matching funds. Employees vest at 10 years and are eligible to retire the account at 20 years of service at any age or 10 years of service at age 60.

#### **457 DEFERRED COMPENSATION**

The City's 457(b) plan through MissionSquare Retirement is the governmental version of a 401(k) plan. The plan allows Employees to voluntarily defer additional salary to help in funding their retirement. Contributions are made with pre-tax dollars, which lowers taxable income. Earnings on contributions are tax-deferred until withdrawn. Funds cannot be withdrawn until separation, but hardship withdrawals and plan loans are available within certain parameters.

#### **RETIREE HEALTH SAVINGS**

Eligible Employees (Director Level & Above) are enrolled in the VantageCare Retirement Health Savings Plan which is a tax-advantaged savings plan dedicated to funding one of your most significant financial exposures -your post employment healthcare costs. RHS allows you to accumulate assets on a tax-free basis for medical expenses you incur after termination/retirement. Contributions to this program are non-modifiable and pre-calculated based off annual salary.

#### **RETIREE BENEFITS**

When meeting Retiree eligibility, Employees are able to continue several benefits at their discretion post-employment. Employees are eligible to maintain current enrollment in Health, Dental and Vision plans. Employees may also continue current enrollment for their dependents in the Dental and Vision plan, and may continue current enrollment for their dependents in the Health plan if the dependents were covered for the three years preceding separation of service. Once a Retiree cancels coverage, they are not able to reenroll. However, Retirees less than age 65 have a one-time opt-out provision that allows for them to cancel coverage under the Health Plan and request reenrollment within 30 days of their 65th birthday.

#### **MENTOR PROGRAM PURPOSE**



At the City of McAllen, Employee's personal and professional growth is important to us. The Mentor Program was designed to foster professional growth through a community of familiarity, respect and confidentiality. We believe that such a program fosters a mutually beneficial relationship, building networking relationships and creating value for both the mentor and mentee.

#### **BENEFITS FOR MENTORS**

Through the Mentor Program, mentors are able to find a sense of renewed energy as they discuss their experiences and celebrate successes. As they share with their mentee, mentors see leadership and communication skill enhancement. They are also able to acquire new insights beyond their own education and experience through dialogue.

#### **BENEFITS FOR MENTEES**

Mentees are able to utilize the Mentor Program to evaluate themselves, develop awareness of personal strengths and areas of missed potential. They find insight into the contributions that they make and their interpersonal relationships with others. Mentees are able to safely explore potential for their career as they receive knowledge of the organization's culture.



# **PAYROLL & PAID TIME OFF BENEFITS**

### PAYROLL

City Employees are paid on a bi-weekly basis, every other Friday. Two months of the calendar year, Employees receive 3 checks. Certain regular deductions are not withheld from this paycheck (such as health insurance). All payroll checks are direct deposited.

PERIOD	START DATE	END DATE	PAYDATE
1	12/26/22	01/08/23	01/13/23
2	01/09/23	01/22/23	01/27/23
3	01/23/23	02/05/23	02/10/23
4	02/06/23	02/19/23	02/24/23
5	02/20/23	03/05/23	03/10/23
6	03/06/23	03/19/23	03/24/23
7	03/20/23	04/02/23	04/06/23
8	04/03/23	04/16/23	04/21/23
9	04/17/23	04/30/23	05/05/23
10	05/01/23	05/14/23	05/19/23
11	05/15/23	05/28/23	06/02/23
12	05/29/23	06/11/23	06/16/23
13	06/12/23	06/25/23	06/30/23
14	06/26/23	07/09/23	07/14/23
15	07/10/23	07/23/23	07/28/23
16	07/24/23	08/06/23	08/11/23
17	08/07/23	08/20/23	08/25/23
18	08/21/23	09/03/23	09/08/23
19	09/04/23	09/17/23	09/22/23
20	09/18/23	10/01/23	10/06/23
21	10/02/23	10/15/23	10/20/23
22	10/16/23	10/29/23	11/03/23
23	10/30/23	11/12/23	11/17/23
24	11/13/23	11/26/23	12/01/23
25	11/27/23	12/10/23	12/15/23
26	12/11/23	12/24/23	12/29/23

## HOLIDAYS

The City provides eligible Employees 8 paid holidays at regular rate of pay: New Year's Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Eve and Christmas Day.

### **FLOATING HOLIDAYS**

The City provides eligible Employees 5 days of paid leave annually to use for flexiblity in scheduling time off.

#### **VACATION LEAVE**

Vacations accrue for eligible Employees according to the following schedule:

CONTINUOUS YEARS OF FT SERVICE	PAID VACATION DAYS
0-4 YEARS	12 DAYS
5-9 YEARS	14 DAYS
10-14 YEARS	15 DAYS
15-19 YEARS	16 DAYS
20+ YEARS	17 DAYS

## SICK LEAVE

The City provides eligible Employees 1 day of sick leave for each full month in the calendar year the Employee is employed.

#### **MEDICAL LEAVE**

The City provides eligible Employees up to 15 hours of medical leave at regular rate of pay for the Employee's medical care per fiscal year (Oct 1 - Sept 30), subject to some limitations.

Funeral

### **FUNERAL LEAVE**

The City provides eligible Employees up to 3 days leave for the death of an immediate family member.

## **PARENTAL LEAVE**

The City provides eligible Employees 1 day of paid parental leave at regular rate of pay following the birth or adoption of a child.

# **PAYROLL & PAID TIME OFF BENEFITS**

#### **TUITION REIMBURSEMENT**

The City provides eligible Employees tuition reimbursement for programs from accredited institutions of higher education for courses of study that are relevant to city government services or the Employee's current/future position and job responsibilities.

#### WELLNESS

The City has a robust health and wellness program that not only includes partnerships with our benefit plan providers, but also partners with many local organizations that are aligned with our goals for a healthier and happier workforce. The City of McAllen employs a full time Wellness Coach that is available to walk hand in hand with an Employee as they crawl, walk or run through their wellness journey. A wellness store provides opportunities to cash in wellness points earned and departments are incentivized with grants to find new and exciting ways to encourage wellness within their teams.

#### **PARKS & RECREATION**

City Employees are able to swim for free at the City's municipal pools and often are able to receive discounts into specific events such as McAllen Marathon.

### **BIRTHDAY RECOGNITION**

Employees of the City of McAllen receive \$20 Gift Cards for local participating restaurants, while Employees of City of McAllen Public Utility receive 2 Cinemark movie tickets annually to celebrate their birthday.

#### **CELL PHONE DISCOUNTS**

Most major cell phone carriers provide between a 20-25% discount on cell phone plans with proof of employment with the City of McAllen. Some carriers require revalidation at a stated interval (yearly, every two years, etc.).

#### **THE FINE PRINT**

Benefits identified are for regular full-time Employees of the City of McAllen. Civil Service specific benefits are not identified in the information provided. The City of McAllen has established a variety of outstanding Employee benefit programs designed to assist Employees and their eligible dependents in meeting the financial burdens that can result from illness and disability. This document is a very general description of the benefits to which Employees of the City of McAllen may be entitled.

Please understand that this general explanation is not intended to, and does not provide all the details of these benefits. Therefore, this does not change or otherwise interpret the terms of the official plan documents. To the extent that any of the information above is inconsistent with the official plan documents, the provisions of the official documents will govern in all cases. The City of McAllen is not responsible or liable for any misstatements or inaccuracies found in this general description of our benefit programs.

Please note that nothing contained in the benefit plans described herein shall be held or construed to create a promise of employment or future benefits, or a binding contract between the City of McAllen and its Employees, retirees, or their dependents, for benefits or any other purpose. All Employees shall remain subject to discharge or discipline to the same extent as if these plans had not been put into effect. Furthermore, the City of McAllen reserves the exclusive right, power, and authority - in its sole and absolute discretion - to administer, apply, and interpret the benefit plans described herein, and to decide all matters arising in connection with the operation or administration of such plans.