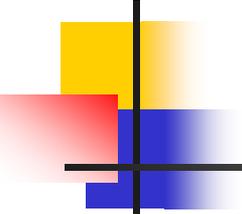


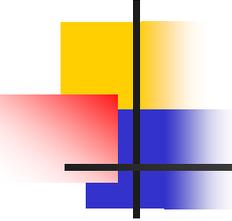
city of plano





Employee Benefits

- Medical
- Prescription
- Dental
- Vision
- Hospital GAP
- Long Term Disability (LTD)
- Flexible Spending Accounts (FSA)
- Employee Assistance Program (EAP)
- Texas Municipal Retirement Systems (TMRS)
- Retirement Security Plan (RSP)
- Deferred Compensation Plan (457)
- Basic Life Insurance
- Additional Basic Life Insurance
- Supplemental Life Insurance



Medical Coverage

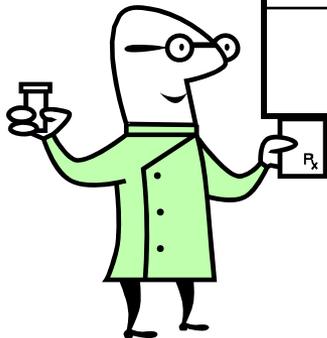
- **United Healthcare Core Plan**
 - \$1,000 in network deductible
 - \$3000 in network max out of pocket
 - \$25 office visit copay (Primary Care & Specialist)



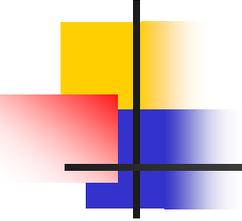
Prescription Coverage

Administered by Caremark Rx

		Coinsurance	Minimum	Maximum
Retail	Tier 1	15%	None	\$15
	Tier 2	25%	None	\$45
	Tier 3	40%	None	\$60
Mail (90 day supply)	Tier 1	15%	None	\$30
	Tier 2	25%	None	\$90
	Tier 3	40%	None	\$120



\$2000 annual per person maximum out of pocket

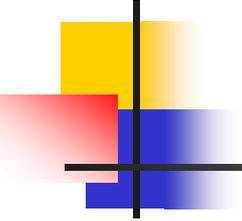


Dental Coverage

- United Healthcare

- \$2000 annual maximum benefit
- UHC network of dentists
- Out of network claims processed based on reasonable & customary (R&C)

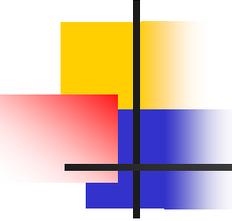




Vision Coverage

- **United Healthcare Vision Plan**
 - \$10 co-pay for exam
 - \$10 co-pay for materials (frames and lenses)
 - Partial reimbursement for out of network charges





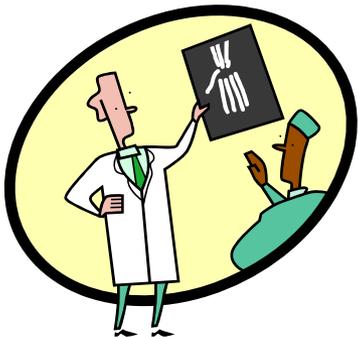
Hospital GAP Plans

Three plans to choose from:

- Hospital GAP \$500 Plan
- Hospital GAP \$1,000 Plan
- Hospital GAP \$1,500 Plan

- Reimburses expenses incurred in three different ways:

- 5 office visit co-pays (\$125) per family per calendar year
- Maximum outpatient reimbursement benefit of \$200
- Maximum of plan elected (\$500/\$1,000/\$1,500) for inpatient reimbursement benefit

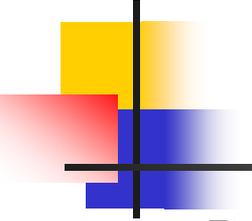


Long Term Disability (LTD)

City provides 40% LTD for all full-time employees at no charge for non-work related illness or injury

- 50% Buy-Up Program
 - Additional 10%
- 60 % Buy-Up Program
 - Additional 20%



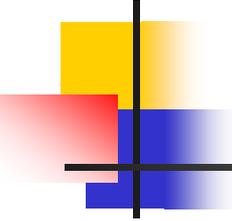


Flexible Spending Accounts (FSA)

Pre-tax contributions from employee's paychecks to pay for IRS allowable medical and dependent care expenses

- **Medical Reimbursement**
 - Reimbursement on approved medical expenses
- **Dependent Care/Child Care Reimbursement**
 - Reimbursement on approved child care expenses





Employee Assistance Program (EAP)

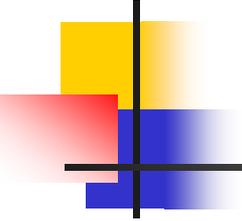
- Administered by United Behavioral Health (UBH)
- Provides five (5) free counseling sessions for you and your family members
- Also gives you access to other helpful services:
 - Referrals to experienced EAP counselors
 - Referrals to child or elder care services
 - Legal advice, including free telephone consultations and discounted legal services
 - Financial counseling for debt management and budget planning



Texas Municipal Retirement Systems (TMRS)

- 7% employee contribution per pay period
- Five (5) year vesting period





Retirement Security Plan (RSP)

- In lieu of Social Security
- Fully funded by City of Plano
- No employee contributions

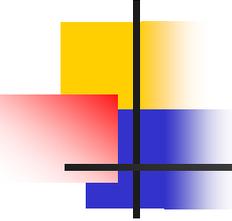


Deferred Compensation Plans (457 Plans)

Employees may contribute a portion of their salary to be withheld and invested for payment upon retirement

- ICMA Retirement Corporation

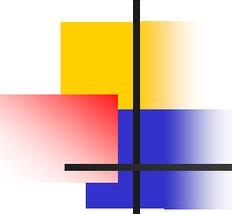




Basic Life Insurance

- Employees provided \$10,000 term life insurance coverage with an additional \$10,000 accidental death and dismemberment

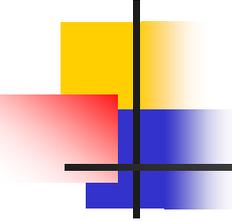




Additional Basic Life Insurance



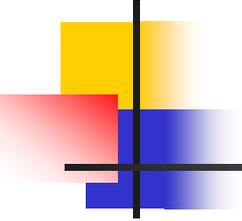
Age	Amount	Maximum Benefit
Under 50	4 x annual salary	\$500,000
50-64	3 x annual salary	\$500,000
65-69	2 x annual salary	\$500,000
70-74	1 1/3 x annual salary	\$500,000
75+	1 x annual salary	\$500,000



Supplemental Life Insurance

- An employee who has reached age 50 or is making \$25,000 or less annually may purchase supplemental life insurance equal to 1 x annual salary
- Rates are based on age





Questions?

- Additional information can be found at:
 - www.plano.gov/departments/hr/newemployees
 - Click on Additional Information on Plan Coverage
 - Employee Benefits Help Line at 972-941-7108
 - The New Employee Welcome

