



# 2019 Benefits Summary

A publication for regular,  
full-time employees  
of  
The Town of Flower Mound, Texas.



**GROUP HEALTH INSURANCE**

The Town is pleased to provide you and your dependents with a group health insurance plan. It provides excellent coverage at far less cost than any comparable plan which could be obtained as an individual. We constantly strive to stay competitive with other municipalities. Our health insurance is a self-funded plan that is administered through our Third Party Administrator (TPA), Blue Cross Blue Shield of Texas. Our medical provider network is the Blue Cross Blue Shield of Texas Preferred Provider Organization (PPO).

The Health Insurance Plans require mandatory participation of all regular, full-time employees. However, you have the option of enrolling your spouse and all eligible dependents.

Your coverage under the plan begins on the first day of the next month after your date of hire.

The Town's Health Insurance Plan includes medical, prescription drug, dental, vision, life/AD&D, and long-term disability. The following sections provide a brief explanation of each plan.

**Medical Plan**

The Town offers two different medical plans. There is an annual deductible for individual and a family maximum. You are responsible for paying the annual deductible(s). "Annual" refers to calendar year, January 1 through December 31. There is an out-of-pocket limit per person per year as well as per family.

In-Network hospital services will be paid at your Plan's percentage (70% or 100%), after meeting the calendar year deductible. There is also an Out-of-Pocket limit for each plan.

**Note: Please refer to the Blue Cross Blue Shield of Texas Summary of Benefits for a full outline of coverage.**

The following chart illustrates pre-tax premiums for the two plans per pay period (ppp):

Plan	Employee Only	Employee & Family
PPO	\$ 25.00	\$ 100.00
HSA	\$ 0.00	\$ 75.00*

\* \$56.11 is deposited directly into HSA account and \$18.89 goes to the Town as a dental/vision premium.

You may elect dental/vision coverage only for dependents for \$18.89 pp.

**Prescription Plan**

The Town has a mandatory generic prescription drug program. This means if there is a generic available and the participant chooses the brand name prescription, the participant will be required to pay the retail cost difference between the brand name prescription and generic drug.

You are automatically enrolled in the Prescription Plan administered by Blue Cross Blue Shield of Texas. For the PPO Option, there is a copay of \$0 for generic, \$30 for preferred brand prescriptions and \$60 for non-preferred brand prescriptions. For the HSA plan, you are covered at 100% after meeting your calendar year deductible and out of pocket maximum.

In addition, mail-order prescription service is available through PrimeMail for you and your covered dependents for maintenance medications. Complete the mail-order form, attach your prescription, and you will receive up to a 90-day supply. For the PPO Option, there is a copay of \$0 for generic, \$60 for preferred brand prescriptions and \$120 for non-preferred brand. For the HSA plan, you are covered at 100% after meeting your calendar year deductible and out of pocket maximum.

**Dental Plan**

Dental claims are subject to annual deductible of \$50 per individual or \$150 family.

Preventive services are covered at 100% with deductible waived. Basic services covered at 80% and Major services covered at 50% with calendar year maximum of \$1,500 after deductible.

**Orthodontia Plan**

Orthodontia claims are subject to an annual deductible of \$50 per individual. This plan covers 50% of the charges for orthodontia treatment up to a lifetime maximum of \$1,500.

**Vision Plan**

The Vision Plan covers an eye exam (one per calendar year) at 100% with deductible waived.

Frames, lenses, and contacts are covered at 85% after meeting the \$25 deductible per individual. There is a calendar year maximum benefit of \$325 per individual for hardware.

**LIFE INSURANCE PLAN**

To assist employees against loss of income and concern for financial protection, the Town of Flower Mound provides Group Life Insurance and Accidental Death and Dismemberment (AD&D).

**Group Life Insurance**

The Town provides life insurance for regular, full-time employees equal to two times the annual base salary, rounded up to the nearest \$1,000 with a maximum of \$100,000 coverage. The Plan is provided through Cigna.

**Accidental Death & Dismemberment**

In the event of death caused solely by an accident, you are covered for the same amount as your group life insurance coverage.

Dismemberment (loss of sight, hands, feet, speech, hearing, arm, leg, thumb, fingers, or toes) is paid according to a Schedule of Losses outlined in the Cigna Benefits booklet.

**Long-Term Disability**

The Town provides long-term disability for regular, full-time employees equal to 60% of their base salary up to a maximum of \$5,000 per month. There is a 120-day (four month) waiting period. The plan is provided through Cigna.

**FLEXIBLE SPENDING ACCOUNTS**

**FlexMed**

You have the option of participating in a Flexible Medical Spending Account. This benefit allows you to make pre-tax contributions through payroll deductions in order to pay for health insurance expenses that are not reimbursed under any health care plan. The maximum annual contribution is \$2,600.

You have the option of electing reimbursement through filing claims and receiving checks in the mail, direct deposit or paying qualifying health insurance expenses via the Flexible Spending Account Debit Card.

**Note: Employees participating in the HSA Medical Plan are not eligible to participate in FlexMed.**

**Limited Flexible Spending (HSA Only)**

Employees participating in the HSA Medical Plan are not eligible to participate in FlexMed. However, HSA participants have the option to participate in a Limited Flexible Spending Account. This benefit allows you to pay for dental/vision expenses that are not reimbursed under any dental/vision plan. The annual maximum contribution is \$2,600.

**FlexCare**

You also have the option of participating in a Dependent Care Spending Account. This benefit allows you to make pre-tax contributions through payroll deductions in order to pay for out-of-pocket dependent or elder care expenses. The maximum annual contribution is \$5,000. To be eligible, current IRS regulations require that you must be able to declare the dependents on your federal tax return. To receive reimbursement, you must submit a claim form with receipts.

**OPTIONAL INSURANCE PLANS**

The Town offers additional insurance plans, strictly on a voluntary basis. AFLAC offers several supplemental income plans. Cigna offers supplemental life insurance coverage.

**TIME-OFF BENEFITS**

**Vacation**

For one through 60 months of service (up to five years), vacation hours are accrued at the rate of 6.67 hours per month (equaling two weeks vacation).

For 61 through 120 months of service (more than five and up to 10 years), vacation hours are accrued at the rate of 10 hours per month (equaling three weeks vacation).

For 121 months and more (more than 10 years), vacation hours are accrued at the rate of 13.34 hours per month (equaling four weeks vacation).

Part-time employees accrue at half the above accrual rates. Police and Fire personnel (PSO/Certified) accrue at a rate to obtain three weeks vacation by the end of their first year.

Every regular employee accrues vacation leave during the first six months of employment, but vacation leave may not be used until after completion of six months of service.

**Holidays**

The Town offers eleven paid holidays per calendar year for regular, full-time employees. The holiday schedule includes ten Town-observed holidays and one floating holiday that may be taken at any time during the calendar year.

**Sick Leave**

The Sick Leave program is provided to prevent loss of income to an employee who is absent due to an illness which is not job related. Sick leave shall be accrued at the rate of eight hours per month for regular, full-time employees and four hours per month for regular, part-time employees.

**Exempt Leave**

Exempt employees receive 40 hours of exempt leave on their first day of employment, and on each anniversary date, thereafter, to compensate for additional hours worked during the year. Exempt employees must use the forty (40) hours during the anniversary year. Any unused exempt leave remaining at the end of each year shall be forfeited.

Additional time-off benefits include Family and Medical Leave, Bereavement Leave, (three days per year), Jury Duty Leave, and Military Leave (15 work days per year).

**TUITION/FEES REIMBURSEMENT**

Please contact Human Resources for more information about the tuition reimbursement program.

**RETIREMENT PLANS**

The Town of Flower Mound and employees contribute to the Social Security and Medicare fund, aiding toward your eligibility for **Social Security Benefits** when you retire.

All regular, full-time and part-time employees are required to participate in the **Texas Municipal Retirement System (TMRS)**. Employees pay in 7% of gross earnings, on a pre-tax basis, each pay period and the Town matches the contribution at a 2:1 ratio upon retirement. For every dollar an employee contributes to TMRS, the Town contributes two upon retirement.

The Town offers three **Deferred Compensation** providers that offer both pre- and post-tax plans; Forrest T. Jones Consulting Co., ICMA Retirement Corporation, and Nationwide Retirement Solutions. Some plans include loan provisions.

These Retirement Supplement Plans are strictly optional.

**MISCELLANEOUS BENEFITS**

**Incentive Pay**

You may be eligible to receive additional compensation per month for each qualifying certificate, license, or college degree obtained above the minimum requirements of your position provided that funding is available. Incentive Pay ranges from \$25 per month to a maximum of \$100. Firefighters may receive an additional \$100 a month for Paramedic pay for a maximum of \$200 per month.

**Longevity Pay**

Regular, full-time employees receive \$4 per month for each month of service. Longevity Pay for the entire year will be paid out each November.

**Direct Deposit**

The Town of Flower Mound offers direct deposit of paychecks to any financial institution that accepts direct deposit.

**Employee Assistance Program**

The Town of Flower Mound provides an Employee Assistance Program (EAP) which provides free and confidential assessment, short-term counseling, prevention, education and referral services for employees and their dependents. Contact the EAP at 1-866-EAP-2400.

\*\*\*\*\*

We hope you find this Benefits Summary useful.

The description of benefits is not all-inclusive and merely summarizes the benefits offered by the Town. For more details, refer to the appropriate benefit document.

All the above benefits are subject to change at any time. This Benefits Summary does not constitute a contract of employment.

If you have any questions regarding any of the benefits, please call the Human Resources Division at 972-874-6011.

Revised 12/07/2018

\*\*\*\*\*