



## **City of Haltom City Employee Benefits Summary**

### **Medical Insurance**

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Medical insurance coverage is available through Aetna Open Access Managed Choice. Employees are offered a PPO plan which offers in-network and out-of-network benefits. The City pays 100% of the cost for employees who participate in the plan. Dependent coverage is also available, and the City contributes 60% toward dependent coverage. Medical insurance coverage begins day one of employment.

### **Dental Insurance**

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Dental insurance coverage is available through Aetna. Employees may choose between a DMO or PPO plan. The DMO plan generally offers lower out-of-pocket expenses and no maximum benefit per year, but you must select a dentist and office location from a narrow network of providers during enrollment. The PPO plan offers greater flexibility in provider selection with benefits capped at \$1,500 each calendar year (per enrolled member). The City pays 100% toward employee cost for the DMO and employees choosing the PPO pay \$11 per month. Dependent coverage is also available. Dental insurance coverage begins day one of employment.

### **Vision Insurance**

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Vision insurance coverage is also available through Aetna. The plan provides benefits for examinations, eyeglasses, and contact lenses. The City pays 100% toward employee cost and dependent coverage is available. Vision insurance coverage begins day one of employment.

### **Retirement**

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Haltom City and its employees are members of the Texas Municipal Retirement System (TMRS). Employees contribute 7% of their pay on a pre-tax basis towards retirement. The City matches this contribution at the rate of 2-to-1. Vesting occurs at 5 years, and retirement eligibility options include 20 years of service, or age 60 and 5 years of service.

### **Social Security**

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In 1981 the City opted out of Social Security for employees but 1.45% is deducted for Medicare taxes for all new employees.

## **Life Insurance & Long-Term Disability**

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The City provides life insurance in an amount equal to one times the employee's annual salary (up to \$125,000) in the event of your death. Accidental Death & Dismemberment coverage is also provided and is paid at two times the life amount. Additional life insurance and accidental death and dismemberment insurance can be purchased for the employee and dependents.

In addition to the life insurance provided by the City as an active employee, the Texas Municipal Retirement System (TMRS) provides a death benefit equal to one times the employee's annual salary.

Long-term disability coverage is provided to full-time employees to offer financial protection in the event of severe injury or extended illness.

Life insurance, accidental death and dismemberment, and long-term disability coverage benefits are provided at no cost to the employee. Coverage becomes effective after 30 days of full-time employment.

## **Employee Assistance Program**

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The City realizes the pressures of today's world and provides for an Employee Assistance Program (EAP) through Deer Oaks which allows for up to six free visits annually per issue. The following topics are covered: marital/family concerns, individual issues, substance abuse, stress, legal/financial concerns, health and wellness issues and others. Access to the EAP is available to employees and dependents living in the employees' home.

## **Section 125 Cafeteria Plan**

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Authorized by IRS Section 125, the *TaxSaver Plan* allows employees to set aside a portion of their salary as pre-tax dollars to be used for unreimbursed medical expenses and dependent daycare costs. Medical, dental and vision insurance premiums are also deducted before taxes.

## **Supplemental Insurance**

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The City offers various supplemental insurance products to employees through payroll deductions including accident insurance, short-term disability, critical illness, and cancer insurance. Employees may enroll at any time.

## **Longevity Pay**

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Employees receive six dollars per month longevity pay for each full year of continuous active service as a regular full-time employee of the City. Longevity pay is paid with each regular paycheck.

## **Deferred Compensation Plan – 457 Plan**

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The City provides employees with the option to defer salary on a pre-tax basis to the 457 Plan provided by Nationwide (similar to a 401k plan but no loans are allowed). Deferred compensation provides an opportunity to supplement an employee's retirement income while reducing the employee's current income tax burden.

## **Legal Shield**

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This voluntary program is offered to employees to provide legal services for non-work related issues with an option to purchase identity theft protection.

## **Norton Life Lock**

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The City pays 100% of the cost for employees who would like to participate in Identity Theft protection through Norton Life Lock. Dependent coverage is also available.

## **Direct Deposit**

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Employees are provided the optional convenience of payroll direct deposit to participating financial institutions. Funds may be deposited into both checking and savings accounts. There is no limit to the number of direct deposit accounts an employee can utilize.

## **Credit Union**

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Credit Union membership is available through EECU with multiple locations throughout the greater Fort Worth area for the employee's banking convenience.

## **Tuition Reimbursement**

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Tuition reimbursement is offered to assist employees in obtaining additional education to improve performance and further their careers within the City. Funding is subject to annual budget approval and requests are handled on a first-come first-serve basis.

## **Holidays**

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The City provides the following paid holidays: New Year's Day ~ Martin Luther King Day ~ President's Day ~ Cesar Chavez Day ~ Good Friday ~ Memorial Day ~ Juneteenth ~ Independence Day ~ Labor Day/9-11-01 Observance ~ Columbus Day ~ Veterans Day ~ Thanksgiving Day and the Day after Thanksgiving ~ Christmas Eve ~ Christmas Day

## **Vacation**

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Employees are eligible to take vacation after the completion of six months of employment. Accrual rates:

<b>Non-sworn employees</b>	
Initial employment through completion of year 4	2 weeks
Year five through completion of year nine	3 weeks
Beginning of year ten and up	4 weeks
<b>Sworn employees</b>	
Initial employment through completion of year 9	3 weeks
Beginning of year ten and up	4 weeks

## **Sick Leave**

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Employees accrue sick leave at a rate of eight hours per month (96 hours annually). Sick leave may be taken after the completion of the six months of full-time service for illness, injury or preventive care. A portion of the employee's sick leave can be used for the illness, injury or preventive care of a dependent. Annually, employees are paid out all sick balances over 240 hours as long as the employee is active at the time of payment.

## **Personal Leave**

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Employees who have completed six months of full-time service are provided with 16 hours (24 hours for Fire employees on 24-hour shifts) of personal leave each fiscal year beginning October 1. Personal leave may be used for any reason an employee chooses.

Questions about the benefits provided by the City should be directed to the Human Resources Department at 817-222-7737, 817-222-7742, or 817-222-7741.

*The benefits outlined herein are for summary purposes only. All benefits are administered in accordance with specific plan documents and/or City policies and procedures.*