



EMPLOYEE BENEFITS SUMMARY

The City of Marble Falls offers a generous benefit package. The following benefits are offered to all full-time employees as part of the city's total compensation package:

Health Insurance	Employees may choose one of the following two health plan options through Blue Cross Blue Shield of Texas: HDHP – PPO Plan or HSA Qualified Plan
Dental Insurance	Dental coverage is provided through Humana Dental
Vision Care	Vision Care Plan is offered by Safeguard Vision Basic Eye Exam and vision Hardware is provided by Blue Cross Blue Shield of Texas
Disability Coverage	The City provides short-term and long-term disability income replacement through Humana when you cannot work
Workers' Compensation	Employees are paid their salary at 100% when unable to work due to work-related injuries
Life Insurance & AD&D	The City provides term life insurance and AD&D coverage from Humana for all eligible employees at 1 times their base annual salary to a maximum of \$100,000; Supplemental Life and AD&D also available up to a maximum of \$500,000
Retirement Plan	Employees are required to contribute 7% of their pre-tax base salary each pay period into a pension account with TMRS. The City will match employee contributions 2/1 after a 5-year employee vestment
Deferred Compensation	Employees may voluntarily contribute to a Roth IRA account with Edward Jones. This is an additional way to save money for retirement on an after-tax basis
Paid Leave	Paid time away from work for vacation time, sick days, holidays, or personal holidays.
Wellness Program	Yearly incentive for participation in the City's structured Wellness Program Discounted membership to Anytime Fitness of Marble Falls Yearly health fair screenings and immunizations free to employees
Pre-Paid Legal Plan	Provides legal service at a reasonable cost for employees
Direct Deposit	Direct Deposit is available to all employees
Christmas Club Savings	Provides an opportunity for employees to set aside a certain percentage of their paycheck for the Holidays
Supplemental Insurance	Aflac, Family Heritage available at the employees' request
Longevity Pay	Acknowledges and rewards employees for continual service at the end of the year based on cumulative number of months employed with the City

HEALTH CARE OPTIONS

Health insurance is effective the first day of the month following the employee's 30-day probationary period from date of hire. Employees may choose among two plans from Blue Cross Blue Shield of Texas. Coverage under the health programs may include you, your spouse and any unmarried dependent children to age 25. From age 19 to 25, you may have to prove eligibility.

- **BCBS PPO:** This is a standard PPO plan, whereby employees use any in-network or out-of-network specialist without a referral from their primary care physician. Preventative services are covered at 100%
- **BCBS HSA:** This is a high-deductible health plan with a health savings account. You pay only for the care you need, when you need it, at 100% of the cost until the deductible is reached and after that, all care is covered at 100%. The City contributes \$1000 to each employee HSA account on a yearly basis distributed over each pay period throughout the benefit plan year. Preventative services are covered at 100%

DENTAL INSURANCE

The City of Marble Falls provides Dental Insurance through Humana Dental. Dental insurance is effective the first day of the month following the employee's 30-day probationary period from date of hire. To see the list of approved dentists in your area, go to www.humanadental.com and click on "Find a Dentist".

Under the Humana dental plan, you will be able to visit any dentist in the Humana Dental Network. There is a \$50 annual deductible for all procedures, except for preventive procedures, which are covered at 100%. The annual maximum allowed per individual is \$1,000.00. By using a network dentist you will receive advantages that make your benefit dollars go farther.

VISION CARE

Vision coverage is provided through Safeguard Vision at very affordable rates for employees and family members. Vision insurance is effective the first day of the month following the employee's 30-day probationary period from date of hire. Employees can visit a network provider and receive a comprehensive exam, standard lenses, and a wide selection of frames covered at 100% after a \$5 co-payment.

LONG & SHORT TERM DISABILITY INSURANCE (LTD & STD)

The City provides this coverage through Humana for eligible employees who regularly work 30 hours per week. The STD benefit provides 60% of pay to a maximum of \$750/week for up to 11 weeks after a 14-day waiting period. LTD provides 60% of pay to a maximum to \$3,000 per month.

LIFE INSURANCE

The City provides term life insurance coverage through Humana for all eligible employees at 1 times their salary, up to \$100,000 immediately upon hire. The policy also includes Accidental Death and Dismemberment coverage (AD&D) at 1times their salary, up to \$100,000; Supplemental Life and AD&D also available up to a maximum of \$500,000; Supplemental Life insurance for dependents also available

RETIREMENT

Participation is mandatory and employees are required to contribute 7% of their salary toward their retirement each pay period, tax deferred. The City matches employee retirement contributions at 200% after a 5-year vesting period. Texas Municipal Retirement System administers this plan.

PAID LEAVE

Vacation- The vacation leave benefit provides time away from the work environment to pursue activities that promote the well-being of the employee as well as a sense of work-life balance. All regular full-time employees are eligible to accrue vacation time beginning the first day of employment and are eligible to use that accrued time after successfully completing six months of employment. Vacation time accrues per the schedule below:

Years of Service	Accrual Per Pay Period	Annual Accrual	Maximum Accrual
1-5 Years (0-60 months) Fire (Hourly); PD (Rotating)	3.08 hrs. Fire= 4.30; PD= 3.31	80.08 hrs. (2 wks) Fire= 111.80; PD= 86.06	120 hrs. (3 wks) Fire= 167; PD= 129
5-10 Years (61-120 months) Fire (Hourly); PD (Rotating)	4.62 hrs. Fire= 6.45; PD= 4.97	120.12 hrs. (3 wks) Fire= 167.70; PD= 129.13	180 hrs. (4.5 wks) Fire= 251; PD= 194
10+ Years (121+ months) Fire (Hourly); PD (Rotating)	6.12 hrs. Fire= 8.54; PD= 6.58	159.12 hrs. (4 wks) Fire= 222.04; PD= 171.05	240 hrs. (6 wks) Fire= 335; PD= 258

Sick- The sick leave benefit provides time away from work for illness of the employee, employee spouse, or employee dependents. Sick time accrues per the schedule below based on 24 pay periods annually:

Employees (Annual Hours)	Accrual Per Pay Period	Maximum Accrual
Regular Full-Time (2080)	Four (4) hours per pay period	Unlimited
Firefighters (2904)	5.6 hours per pay period	Unlimited
Rotating PD (2236)	4.3 hours per pay period	Unlimited

City Holidays- All regular full-time employees are eligible for holiday leave from the first day of employment. The following holidays are officially recognized by the city during the calendar year:

- * New Years Day * Martin Luther King Day * Good Friday * Memorial Day * Independence Day * Labor Day
- * Veteran's Day * Thanksgiving * Day After Thanksgiving * Christmas Eve * Christmas Day

Personal Holidays- All regular full-time employees are eligible for 3 Personal days per calendar year subject to the scheduling approval of the supervisor.

WELLNESS PROGRAM

The City offers incentive for participation in the Wellness Program. The City of Marble Falls offers employees and employee family members a discounted membership to Anytime Fitness. Memberships may be paid for through payroll deduction. The city also offers free annual health fair screenings and immunizations to employees and discounted immunizations for employee family members.

PRE-PAID LEGAL

The Pre-Paid Legal Plan offers City employees the following: preventive legal services, motor vehicle legal services, trial defense legal services, IRS Audit legal services, and other legal services for a cost of \$7.36 bi-weekly. Employees may also option for ID Theft services for an additional \$5.47 bi-weekly. These benefits are voluntary and are paid for by the employee through payroll deduction.

DIRECT DEPOSIT

The City provides all employees with the option to deposit his/her pay into the banking institution of his/her choice.

CHRISTMAS SAVINGS CLUB

The City of Marble Falls provides an opportunity for employees to save a portion of their pay check for the holidays. Throughout the year, the employee saves a pre-determined amount to go into a Christmas savings club account. Before the holidays, the city will return the money in the form of a check to the employee, which has been saved by the employee throughout the year.

LONGEVITY PAY

All full-time employees are eligible to receive longevity pay for each FULL month employed through November 1 of each year. There is no maximum cap on longevity pay and no employee will receive less than \$25. Longevity pay is calculated per the following schedule:

Months of Service	\$ Per Month
0-60 months (0 - 5 years)	\$7.00
61-120 months (5+ - 10 years)	\$9.00
121-180 months (10+ - 15 years)	\$11.00
181-240 months (15+ - 20 years)	\$13.00
241-300 months (20+ - 25 years)	\$15.00
301+ months (25+ years)	\$17.00