



2024 Benefits Summary

The Town of Addison offers an excellent benefits package to enhance your quality of life both now and in the future. This summary covers some of the benefits offered to full-time benefited employees. **Part-time benefited employees are offered the same opportunities on a prorated basis.** All benefits including insurance benefits begin on your first day of employment. This overview is not intended as a contract. Contact the Human Resources Department for additional details.

FOR YOUR HEALTH AND PEACE OF MIND



Medical/ Pharmacy

- Two medical plan options through Blue Cross Blue Shield of Texas give you the flexibility to choose the one that works best for your needs and budget.
- Preferred Provider Organization (PPO)
- High-Deductible Health Plan (HDHP) with Health Savings Account

MEDICAL HIGHLIGHTS	HSA	PPO
Annual Deductible	\$3200 Individual \$6400 Family	\$500 Individual \$1000 Family
Out of Pocket Maximum	\$3200 Individual \$6400 Family	\$2000 Individual \$4000 Family

MEDICAL PREMIUMS	HSA Premium	PPO Premium
Employee Only	\$5.00	\$7.50
Employee + Child(ren)	\$124.38	\$152.02
Employee + Spouse	\$202.43	\$246.14
Employee + Family	\$282.89	\$343.19



Dental

- Comprehensive dental coverage through Delta Dental that covers 100% of preventative care which includes 2 cleanings a year.
- Orthodontic coverage for dependent children up to age 25.

DENTAL PREMIUMS	Biweekly Premium
Employee Only	\$0.00
Employee + Child(ren)	\$9.13
Employee + Spouse	\$7.50
Employee + Family	\$19.63



Vision

- Coverage through Blue Cross Blue Shield of Texas Vision.
- Low in-network copays for exams, plus coverage for frames, lenses, and contacts after a copay.

VISION PREMIUMS	Biweekly Premium
Employee Only	\$3.60
Employee + Child(ren)	\$7.20
Employee + Spouse	\$6.84
Employee + Family	\$10.59

HSA

- Enroll in the HDHP medical plan and the company will deposit \$500 (employee-only coverage) and \$850 (family coverage) into a HSA to help cover out-of-pocket health expenses. You can add up to your own pre-tax dollars, up to the annual IRS limit.

FSA

- Two accounts available: a Health FSA for medial, RX, dental and vision expenses and a Dependent Care FSA for childcare expenses.
- The FSA allows you to contribute through payroll deduction on a tax-free basis up to the IRS limits.

Life Insurance & AD&D

- Town-paid Life and Accidental Death and Dismemberment (AD&D) coverage up to 2x salary, up to \$200,000. You can buy additional coverage for yourself, and/or cover your spouse, and/or children.

Disability Insurance

- Short Term Disability: Town paid coverage that replaces 70% of your income.
- Long-Term Disability: Town paid coverage that replaces 60% of your income.

FOR YOUR RETIREMENT

Texas Municipal Retirement System (TMRS)



- TMRS offers benefitted employees to contribute 7% of their gross income, tax deferred.
- Upon retirement, the Town matches your contributions and interest earned at a rate of two to one, the maximum allowable under the plan.
- You are eligible to retire when you are vested and are at least age 60 or if you have 20 years of service credit at any age.
- Retirement benefits are vested after 5 years of employment.
- Additionally, TMRS provides a one-time life insurance benefit of your annual salary.

457 Plan



- The Deferred Compensation plan (457) offers tax savings and additional funds contributed from the Town and includes a loan feature.
- After you have passed your initial 6-month trial period, your contributions are matched by the Town at a 2/3 rate, up to a maximum of 4% of your base salary (subject to current legislative maximum contributions). These matching funds are vested immediately.

Social Security and Medicare



- The Town of Addison does not participate in Social Security for benefitted employees.
- The Town contributes 1.45% of your salary to Medicare, matching your contribution of 1.45%.

OTHER BENEFITS

- Longevity Pay: Employees earn \$4 per month of employment after the first 12 months. Longevity payments are issued annually.
- Workers Compensation: Coverage for job-related injuries.
- Tuition Reimbursement: Provides reimbursement of tuition and mandatory fees paid any state college or university credit class in which you have earned a "C" or above. Additionally, the Town rewards your efforts with grade bonuses. Must pass probation period to be eligible.
- Employee Assistance Program (EAP): The Town offers an Employee Assistance Program for you and your family members to provide reference material, confidential counseling and referrals.
- Wellness Program and Athletic Club Membership: The Town administers a wellness program through programs throughout the year. Membership in the Addison Athletic Club is available to you for a one-time \$10 membership fee.

PAID TIME OFF

Holidays

- You are given your birthday as a paid day off, as well as 9 other holidays which are scheduled each calendar year. Scheduled holidays include:
 - New Year's Day
 - Martin Luther King Jr. Day
 - Memorial Day
 - Independence Day
 - Labor Day
 - Thanksgiving Day
 - Friday after Thanksgiving Day
 - Christmas Eve
 - Christmas Day
- If you are required to work on a scheduled holiday, you will have the option of accruing the holiday to take another time or receiving additional holiday pay.

Vacation

- Is accrued from the date of hire and may be taken after 6 months of employment, with approval from your supervisor.
- You accrue vacation leave for each payroll period in which you have at least one hour of actual work time.
- Accrual rates are based on length of service.
- Initially vacation is accrued at a rate of 10 days per year with scheduled increases to a maximum of 4 weeks of vacation earned after 10 years of service.
- Unused vacation time can be carried over from year to year up to a maximum of two year's accrual.
- The Town also has provisions to buy back a portion of unused accrued vacation.

Sick Leave

- Sick leave is accrued from the date of hire at an average rate of one day per month for an annual maximum of 12 days per year.
- Sick leave may be carried over from year to year up to a maximum of 120 days.
- The Town also has provisions to buy back a portion of unused accrued sick leave.

Other Paid Leave

- Paid time off is also provided for jury duty, bereavement leave, and military leave, subject to established policies.