

CITY OF SAN ANTONIO CIVILIAN BENEFITS 2018

BACKGROUND

The City of San Antonio strives to provide a competitive compensation and benefits package to attract and retain a highly skilled workforce. The City offers generously subsidized health care benefits to active, full-time employees, retirees, and their eligible dependents. These benefits include dental, medical, life, vision, and disability insurances.

MEDICAL PLANS & FSA OVERVIEW – Blue Cross Blue Shield

Deductibles, Out-of-Pocket Maximums, Office Visits, & Health Savings Accounts		
In-Network Benefits	Consumer Choice PPO	New Value PPO
City Contribution to Health Savings Account (HSA) (Individual/Family)	\$500/\$1,000	N/A
Preventative Care	Covered at 100%	
Annual Deductible (Individual/Family)	\$2,000/\$4,000*	\$1,500/\$3,000
Annual Out of Pocket Maximum (Individual/Family)	\$4,000/\$8,000**	\$3,500/\$7,000
Office Visits: Primary Care/Specialist/Urgent Care	20% after deductible	\$30/\$55/\$50
Prescription Coverage		
Tier 1 (Generic) Tier 2 (Preferred Brand Formulary) Tier 3 (Non Preferred Brand) Tier (Specialty) *Mail Order Available	Maintenance Meds: 20% All Other: 20% after deductible	\$10 Co-pay \$35 Co-pay \$65 Co-pay \$100 Co-pay
Flexible Spending Account (FSA)		
Health Care FSA	Applies to employees who cannot enroll in HSA due to other medical coverage. Allows employee to set aside pre-tax dollar to pay for qualified out-of-pocket health care expenses. The maximum annual contribution limit is \$2,650.	Allows employee to set aside pre-tax dollar to pay for qualified out-of-pocket health care expenses. The maximum annual contribution limit is \$2,650.
Daycare/Elder Care FSA	Contribute to the Daycare/Elder Care FSA with pre-tax dollars to pay for eligible out-of-pocket dependent care expenses. The maximum annual contribution limit is \$5,000.	

*The maximum deductible for one individual in a family plan will be \$2,700 in 2018

**For family coverage, the maximum to be paid by any one individual on the plan will not exceed \$7,350 in 2018.

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Bi-weekly Healthcare Premiums

Employees Hired After 01/01/2009		
	Consumer Choice PPO	New Value PPO
Employee Only	\$22.50	\$88.50
Employee + Child(ren)	\$37	\$208
Employee + Spouse/ Domestic Partner	\$104.50	\$331
Employee + Family	\$148	\$444

DENTAL PLANS OVERVIEW – Delta Dental

	CitiDent PPO	DeltaCare Dental HMO
Annual Deductible (Individual/Family)	\$50/\$150	N/A
Annual Maximum Benefit (Per Person)	\$1,200	N/A
Orthodontic Lifetime Maximum (Per Child)	\$1,500	N/A
TMJ Lifetime Maximum (Per Person)	\$500	N/A
Preventative Care	100%	100%
Basic Care	80%	Co-pay varies by service
Major Care	50%	
Orthodontics	50% Child Only	\$1,700/\$1,900 Child/Adult

Bi-weekly Dental Premiums

	CitiDent PPO	DeltaCare Dental HMO
Employee Only	\$16.50	\$6.83
Employee + Child(ren)	\$24.50	\$12.73
Employee + Spouse/ Domestic Partner	\$24.50	\$12.73
Employee + Family	\$36.50	\$19.10

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VISION PLANS OVERVIEW – Davis Vision

	In-Network
Eye Exam (once per calendar)	\$10 Co-pay
Frame (once per calendar year)	Covered up to \$130, plus 20% off balance or Covered up to \$155, plus 20% off balance (Visionworks Frame Allowance) or Value up to \$195 (Davis Vision's Collection)
Lenses (once per calendar year) Standard Single Lined bifocal Trifocal	Covered in full
Contact Lenses (in lieu of glasses) (once per calendar year)	Covered in full (Davis Vision's Contact Lens Collection) Covered up to \$150, plus 15% off balance (Other retail)

Bi-weekly Vision Premiums

	Premium
Employee Only	\$3.92
Employee + Child(ren)	\$7.01
Employee + Spouse/ Domestic Partner	\$7.01
Employee + Family	\$10.38

LIFE INSURANCE

The City of San Antonio provides all full-time employees with Basic Life and Accidental Death & Dismemberment Insurance in the amount of one (1) time your annual salary, at no cost to you.

You also have the option of purchasing voluntary Supplemental Life Insurance of up to five (5) times annual base salary (not to exceed \$900,000). Cost for Supplemental Life Insurance is based upon age and amount of coverage at time of election. You also have the option of purchasing Dependent Life Insurance in the amount of \$25,000 for spouse/domestic partner and/or \$10,000 for each dependent child up to age 26. Cost for Dependent Life Insurance is \$4 per month.

ACCRUED LEAVE

Annual Leave - may be used for vacation, illness or to attend to personal matters. It will accrue monthly based on your anniversary date upon completion of the initial six month employment period. Annual Leave accrual rate increases with years of services. Non-Executive employees can accrue a maximum of 400 hours per calendar year and balances may be carried over to the next calendar year up to a maximum of 400 hours. Upon separation, Non-Executive employees may be paid up to 400 hours of accrued annual leave.

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Personal Leave - may be used for vacation, illness or to attend to personal matters. Upon completion of the initial six month employment period, employees will receive 40 hours of Personal Leave. Personal Leave accrual rate increases with years of service. Personal Leave is accrued quarterly (January, April, July and October) after completion of twelve months of employment. Personal Leave hours accrued throughout the year are based on years of service each January 1st and accrual rate is fixed for that calendar year. Personal Leave accruals must be used within the same calendar year. Unused hours are forfeited or may be sold (if eligible) to be bought back by the City in December of each year. Employees who have not completed the initial twelve months of employment by December 31st may carry over Personal Leave balance to the following year. Personal Leave hours are forfeited and not paid upon separation of employment.

Parental Leave – this leave provides six weeks of paid leave to the birthing and non-birthing parent after the birth or placement of a child for adoption or foster care. Full-time civilian employees are eligible for this leave upon hire.

Family Wellness Leave - this leave provides 24 hours of leave to be used for wellness visits for the employee and immediate family and for attending school-related functions for the employee or for his/her dependents. This leave can also be used for volunteering in the community with a registered 501(c)(3) organization or at a City-sponsored event and adopting a pet or taking a pet for a wellness visit. Full-time civilian employees are eligible for this leave upon hire.

DISABILITY

The City provides the Extended Sick Leave Program for full-time employees who require leave due to non-work related disability. Employees who have completed the initial six month employment period and have missed five consecutive work days or forty consecutive work hours (qualifying period) due to the disability may be eligible for 26 weeks of short-term disability. This qualifying period will be charged to personal leave, annual leave or compensatory time. This program then provides a percentage of salary based on years of service for a maximum of 26 weeks.

Employees who are still disabled after 26 weeks may be eligible for an additional 26 weeks of long-term disability. This benefit amount is equal to 40% of regular compensation at the time short-term disability begins or 60% if additional disability insurance was purchased.

RETIREMENT

The City of San Antonio offers a mandatory **retirement plan** to its' full-time non-uniformed employees upon date of hire with the City. This retirement plan is administered by the Texas Municipal Retirement System. Contact TMRS at 1-800-924-8677 or on the web at www.tmr.com with questions or for more information.

- The employee contribution to the plan is 6% of your salary.
- City's contribution is 2 times employee contribution.
- Employees become 100% vested after 5 years of service and meet criteria.

Deferred Compensation (457) Programs

The City of San Antonio provides employees an additional way to save even more money toward retirement directly from their paycheck through a Section 457 Deferred Compensation Plan. Employees may contribute as little as \$10 per pay period up to the maximum limits set by the IRS each year. The plan is designed to be a supplement to the City's mandatory retirement plan and is an additional way to invest long-term.

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Nationwide Retirement Solutions and ICMA Retirement Corporation are the City's deferred compensation providers. Representatives from these companies are on-site at the City's Human Resources Department weekly. Contact Human Resources Customer Service at 210-207-8705 to schedule an appointment with a provider or for more information on how to enroll.

For additional details on the benefit and wellness programs offered by the City of San Antonio, please visit our website at <http://www.sanantonio.gov/hr/>