

2023 City of McKinney Employee Benefits Summary

MEDICAL PLANS

New hire coverage will begin on the first of the month following 28 days of employment. Medical plans are administered by Cigna. Below is a brief summary of medical plan benefits of in-network coverage. **The City of McKinney does not pay out-of-network benefits on the City Care and City Care Plus plans.** This chart does not replace the medical plan document. For complete details, refer to the medical plan document available on the intranet at www.thecityinsider.org.

PLAN BENEFITS	CITY CARE	CITY CARE PLUS	CITY HSA			
Annual deductible	\$1,500 individual \$3,000 family	\$750 individual \$1,500 family	\$3,000 individual \$6,000 family			
Out of pocket maximum <i>Includes medical and Rx expenses</i>	\$6,600 individual \$13,200 family	\$4,400 individual \$8,800 family	\$5,500 individual \$11,000 family			
Co-Insurance	After deductible, member pays 20%; plan pays 80%	After deductible, member pays 20%; plan pays 80%	After deductible, member pays ER and Rx copays; plan pays 100%			
PREVENTIVE CARE (Review routine procedures in the Plan Document for guidelines)						
<i>Includes adult physical examinations, well-woman exams by PCP or OB/GYN, and routine pediatric care</i>	Plan pays 100%	Plan pays 100%	Plan pays 100%			
OUTPATIENT CARE						
Primary Care (PCP) Office Visit	Member pays \$25/\$45* copay; plan pays 100%	Member pays \$25/\$45* copay; plan pays 100%	After deductible, plan pays 100%			
Specialist Office Visit	Member pays \$40/\$60* copay; plan pays 100%	Member pays \$40/\$60* copay; plan pays 100%	After deductible, plan pays 100%			
Outpatient Surgery	After deductible, member pays 20%; plan pays 80%	After deductible, member pays 20%; plan pays 80%	After deductible, plan pays 100%			
Chiropractor <i>Limit 30 visits per year. After five visits, pre-authorization is required.</i>	Member pays \$25 copay; plan pays 100%	Member pays \$25 copay; plan pays 100%	After deductible, plan pays 100%			
Urgent Care	Member pays \$50 copay; plan pays 100%	Member pays \$50 copay; plan pays 100%	After deductible, plan pays 100%			
McKinney Preferred Network Providers <i>Legacy ER & Urgent Care</i>	Member pays \$25 copay; plan pays 100%	Member pays \$25 copay; plan pays 100%	After deductible, plan pays 100%			
<i>Occumed Plus</i> <i>See Page 8 for details</i>	Member pays \$10 copay; plan pays 100%	Member pays \$10 copay; plan pays 100%	After deductible, plan pays 100%			
DIAGNOSTIC SERVICES						
For lab and radiology/X-ray	No deductible; plan pays 100%	No deductible; plan pays 100%	After deductible, plan pays 100%			
Select Diagnostic Services including CT Scans, PET Scans, MRIs	After deductible, member pays 20%; plan pays 80%	After deductible, member pays 20%; plan pays 80%	After deductible, plan pays 100%			
INPATIENT HOSPITAL CARE						
General Services	After deductible, member pays 20%; plan pays 80%	After deductible, member pays 20%; plan pays 80%	After deductible, plan pays 100%			
EMERGENCY CARE						
Emergency room services	No deductible; member pays \$200 copay plus 20%; plan pays 80%. **	No deductible; member pays \$200 copay plus 20%; plan pays 80%. **	After deductible, member pays \$200 copay; plan pays 100%			
COST:	Employee Pays Per Month	City Pays Per Month	Employee Pays Per Month	City Pays Per Month	Employee Pays Per Month	City Pays Per Month
Employee Only	\$51	\$669	\$130	\$665	\$31	\$653
Employee & Spouse	\$317	\$1,292	\$449	\$1,334	\$208	\$1,323
Employee & Child(ren)	\$273	\$1,157	\$405	\$1,179	\$174	\$1,186
Employee & Family	\$436	\$1,960	\$623	\$2,034	\$284	\$1,996

*Non-Cigna Designated Care

** (If the ER visit is not an emergency as defined by the plan, member will be responsible for deductible plus 20%.)

PRESCRIPTION DRUG PLAN

Prescription drug coverage is administered by Cigna and is included for employees enrolled in one of the city's medical plans.

UP TO 30-DAY SUPPLY PRESCRIPTION COPAY AMOUNTS

Drug Type	City Care & City Care Plus (no deductible)	City HSA (after deductible)
Preventive Generics (Tier 1)	\$0	\$0
Non-Preventive Generics (Tier 1)	\$10	\$10
Preferred Brand (Tier 2)	\$30	\$30
Non-Preferred Brand (Tier 3)	\$60	\$60
Specialty Drugs	Member pays 10% (Minimum of \$75/Maximum of \$200)	\$120

UP TO 90-DAY SUPPLY PRESCRIPTION COPAY AMOUNTS

Drug Type	Cigna 90 Now (In-store) and Cigna Home Delivery City Care & City Care Plus (no deductible)	Cigna 90 Now (In-store) and Cigna Home Delivery City HSA (after deductible)
Preventive Generics (Tier 1)	\$0	\$0
Non-Preventive Generics (Tier 1)	\$20	\$20
Preferred Brand (Tier 2)	\$60	\$60
Non-Preferred Brand (Tier 3)	\$120	\$120

DENTAL PLAN

City of McKinney's dental plan is administered by CIGNA dental network.

Annual deductible: \$50 individual/\$150 family for non-preventive services

Maximum benefit: \$1,750 each calendar year

- Coverage:
- 100% coverage for preventive and diagnostic services
 - 80% coverage for basic services after deductible
 - 50% coverage for major services after deductible
 - Orthodontia coverage available for children and adults: 50% up to a lifetime maximum of \$1,750

	Employee Pays Per Month	City Pays Per Month
Employee Only	\$13.50	\$30.59
Employee & Spouse	\$28.00	\$70.80
Employee & Child(ren)	\$31.00	\$76.83
Employee & Family	\$40.00	\$112.98

VISION PLAN

City of McKinney offers vision plan insurance from Avēsis.

- Coverage:
- \$10 copay for annual routine eye examination
 - \$130 after \$25 copay frame allowance
 - \$130 contact lens allowance

EMPLOYEE COST	Per Month	City Pay Per Month
Employee Only	\$4.72	\$0
Employee & Spouse	\$8.52	\$0
Employee & Child(ren)	\$8.99	\$0
Employee & Family	\$13.37	\$0

BASIC LIFE & AD&D COVERAGE

City of McKinney provides basic life and AD&D insurance to all eligible employees at no cost. These benefits are insured by Lincoln Financial Group. The life insurance plan pays a benefit of one times your annual salary (\$60,000 minimum to \$300,000 maximum) to the employee's designated beneficiary.

Cost: 100% of premiums paid by employer
(Supplemental life and AD&D are available for purchase for employee and dependents)

DISABILITY

City of McKinney provides basic long-term disability (LTD) insurance to all eligible employees at no cost. This benefit is insured by Lincoln Financial Group. Employees may purchase an optional enhanced plan.

	Basic LTD Plan	Enhanced Plan
Cost/Coverage:	<ul style="list-style-type: none"> • 100% of premium paid by employer • 180-day waiting period • Provides 60% of pre-disability earnings to a maximum of \$5,000 per month 	<ul style="list-style-type: none"> • Premium is paid by employee • 180-day waiting period • Provides 66.67% of pre-disability earnings to a maximum of \$7,500 per month

RETIREMENT PLAN

Texas Municipal Retirement System - TMRS (mandatory)	7% of Gross Income, 2:1 match
Optional Retirement Plan	457(b) Deferred Compensation Plan
Social Security Tax	6.2%
Medicare Tax	1.45%

EMPLOYEE ASSISTANCE PROGRAM (EAP)

A 24-hour hotline and counseling provided by Cigna EAP are available to all employees and their families for help with marriage/family issues, stress, drug and alcohol dependency, depression, anxiety, etc.

Note: This document is only a brief summary of employee benefits currently offered by the City of McKinney. In all events, the terms of the various benefit plans, as set forth in their respective plan documents govern, and as a result, no statements made outside of the plan documents, whether verbal or written, change or modify the terms of the plans. The City of McKinney reserves the right to modify or eliminate any benefit plan at any time.

LEAVE & ADDITIONAL BENEFITS FOR REGULAR FULL TIME EMPLOYEES

Benefit	Summary																				
Vacation	All regular full-time employees will accrue vacation leave on a monthly basis from their first day of employment. Vacation leave is available for use once it has been accrued. Refer to personnel policies for the full vacation leave policy, which includes maximum accruals and payouts.																				
	<table border="1"> <thead> <tr> <th>Years of Service</th> <th>Regular Full-Time</th> <th>Sworn Police* & Fire Non-Shift</th> <th>Fire Shift</th> </tr> </thead> <tbody> <tr> <td>0 – 2 years</td> <td>80 hrs.</td> <td>120 hrs.</td> <td>180 hrs.</td> </tr> <tr> <td>2+ years</td> <td>120 hrs.</td> <td>120 hrs.</td> <td>180 hrs.</td> </tr> <tr> <td>10+ years</td> <td>160 hrs.</td> <td>160 hrs.</td> <td>240 hrs.</td> </tr> <tr> <td>20+ years</td> <td>200 hrs.</td> <td>200 hrs.</td> <td>300 hrs.</td> </tr> </tbody> </table>	Years of Service	Regular Full-Time	Sworn Police* & Fire Non-Shift	Fire Shift	0 – 2 years	80 hrs.	120 hrs.	180 hrs.	2+ years	120 hrs.	120 hrs.	180 hrs.	10+ years	160 hrs.	160 hrs.	240 hrs.	20+ years	200 hrs.	200 hrs.	300 hrs.
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10+ years	160 hrs.	160 hrs.	240 hrs.																		
20+ years	200 hrs.	200 hrs.	300 hrs.																		
Sick Leave	All regular full-time employees will accrue sick leave on a monthly basis from their first day of employment. Sick leave is available for use once it has been accrued. Refer to the personnel policies for the full sick leave policy, which includes the guidelines for using sick leave as well as eligible payout upon separation from the city.																				
	<ul style="list-style-type: none"> Regular full-time employees and Firefighters on a 40-hour workweek shall accrue sick leave at a rate that equates to 11.37 hours/month. Firefighters assigned to a 56-hour workweek shall accrue sick leave at a rate that equates to 15.4 hours/month. 																				
Holidays	The city provides 10 paid holidays per year. All regular full-time employees are eligible for holiday pay from their first day of employment. Refer to personnel policies for the full holiday policy.																				
	<ul style="list-style-type: none"> New Year's Day Martin Luther King, Jr., Day Memorial Day Juneteenth Independence Day Labor Day Thanksgiving Day Day After Thanksgiving Day Christmas Eve Christmas Day <p>According to the Texas Local Government Code, firefighters shall have one of the above holidays designated as the September 11 holiday. The Fire Department has designated the September 11 holiday in replacement of the Labor Day holiday.</p>																				
Personal Day	All regular full-time employees will receive one Personal Day per calendar year. The leave may be used to cover full or partial-day absences. It must be taken by the last pay period of that calendar year. Refer to personnel policies for the full personal day policy.																				
Bereavement Leave	All regular full-time and part-time employees are eligible for bereavement leave from their first day of employment. Eligible employees will be eligible for up to 24 hours of leave per occurrence. Firefighters assigned to a 24-hour shift will be eligible for a maximum of 36 hours per occurrence.																				
	Employees may, with their supervisor's approval, use any available sick leave for additional time off as necessary. Refer to personnel policies for the full bereavement leave policy.																				
Catastrophic Leave	All regular full-time employees are eligible for catastrophic leave if they've donated to the leave bank and meet the eligibility requirements. Refer to personnel policies for the full catastrophic leave policy.																				
Tuition Assistance Program	All regular full-time employees are eligible to participate in the tuition assistance program from the first day of employment. Refer to the personnel policies for additional information and guidelines of the program.																				
Compensatory Time	Regular full-time nonexempt employees may elect to accrue comp time in lieu of overtime pay. Comp time will accrue at a rate of one and one-half hours for every hour worked over 40 hours in a week.																				
	<ul style="list-style-type: none"> Employees assigned to a standard 40-hour workweek may accrue up to 80 hours Employees assigned to a 56-hour workweek may accrue up to 120 hours. 																				
	Regular full-time, exempt employees accrue comp time at a straight time rate for every hour worked in excess of the standard 40-hour workweek. The maximum accrual for compensatory time for exempt employees is 40 hours.																				
Longevity Pay	Refer to the personnel policies for additional information and guidelines regarding compensatory time.																				
	Regular full-time employees receive \$5 per month of service to a maximum of \$1,200. Payments are distributed annually.																				

Fire and Police employees who are covered through a meet and confer agreement should refer to the current meet and confer agreement. If it is not covered in the meet and confer agreement, then the full-time employees will be covered as outlined within the city policy above.