
Employee Benefits

Plan Year

Oct 1, 2011—Sept 31, 2012



Full-Time Employees Benefits Brochure



Your Benefits

At the City of Cleveland, we know that benefits are an important part of your total compensation package. We strive to provide a comprehensive benefit package with affordable services. As health care prices continue to rise, keeping healthcare affordable is a major challenge. As a participant in the City of Cleveland benefit plans, your actions make a difference. Know your benefit plans and network providers.

General Information

The City of Cleveland offers health and welfare benefits. Some of these benefits are provided automatically at no cost to you and others are available through cost sharing between the City and you. The benefits described in this brochure are available to full-time, active employees and qualified retirees of the City of Cleveland.

The table below provides an illustration of the cost sharing arrangements of the City of Cleveland benefit plans. Retiree's only cost is split equally between the City and the retiree for medical, vision and dental only. Retiree's dependent cost is 100% paid by the Retiree with no City assistance.

Benefit	Employee Only Cost	Dependent Cost	Benefit Start Date	Benefit End Date
Medical Insurance	100% City Paid	65% City Pays 35% Employee Pays	1 st of month after hire date	End of month in which you terminate
Dental Insurance	100% City Paid	65% City Pays 35% Employee Pays	1 st of month after hire date	End of month in which you terminate
Vision Insurance	100% City Paid	65% City Pays 35% Employee Pays	1 st of month after hire date	End of month in which you terminate
Basic Life, AD&D Insurance	100% City Paid	100% City Paid	1 st of month after hire date	Termination date
Optional Life Insurance	100% Employee	N/A	1 st day of hire	Can be carried independently
Long-Term Disability	100% City Paid	N/A	1 st day of hire	Termination date
Employee Assistance Program (EAP)	100% City paid	N/A	1 st day of hire	Termination date
TMRS (retirement)	5% per pay period	N/A	1 st pay period	Last pay period paid
AFLAC Insurances Options	100% Employee	N/A	When offered	Can be carried independently
Legal Shield	100% Employee	N/A	When offered	Can be carried independently

Eligibility

You, the employee, are eligible to participate in most benefit programs if you work 40 hours each week in a position classified as “full-time”.

Family member eligibility is:

- Lawful spouse
- Unmarried children under age 25 who you can still claim as a dependent on your taxes or depend on you for financial support
- Unmarried children who become physically or mentally disabled before age 25 and remain permanently disabled

“Children” means your natural children, adopted children (including children placed for adoption, stepchildren and children for whom a court order for medical support (QMSCO) is issued.

Dependents not specifically outlined above are not eligible for benefits under the City’s plan (example: parents, siblings, nieces, nephews, grandchildren, grandparents, aunts and uncles are not eligible dependents.)

Retirees are eligible if they have retired from the City and whose age and years of service at the time of separation when added together equal 75 or more; however, an employee with less than 10 years of service shall not be a “retiree” for purposes of insurance.

Enrollment

Annual Open Enrollment

This benefits brochure provides you with the information you need to enroll for your benefits each year. When making your enrollment selections, please...

- **Read this brochure** carefully so you know what changes have been made for the plan year and how they may affect your choices.
- **Consider your options carefully.** Take the time to review your options with your family and understand your individual needs so that you make the best plan selections for your personal situation.
- **Then, enroll before open enrollment deadline.**
- All changes made during open enrollment will be effective October 1 of the current year.

New Employees

New full-time employees and those changing to full-time status will be eligible for benefit participation on the 1st of the month following their hire date.

All employees *have 30 days from the date* they become eligible to participate in benefit programs *to submit their enrollment.* Failure to enroll within 30 days will render the employee ineligible for benefit participation until the next annual open enrollment period or as a result of a qualified change in family status, whichever occurs first.

Qualified Family Changes

Generally, you can only make changes to your benefit election during the annual open enrollment period.

However, you can make changes to your benefit elections during the year *if* you have a qualified change in family status. Qualified changes in family status include, but are not limited to:

- Marriage
- Divorce, legal separation, or annulment
- Birth, adoption or placement for an adoption of an eligible child
- Death of a spouse or covered child
- Receipt of Qualified Medical Child Support Order
- Change in your spouse’s work status that affects his or her benefits eligibility
- Change in your work status that affects your benefits eligibility

In the event you have a qualified change in family status, ***you must notify the Human Resources department within 30 days of the change.*** At that time, you will be required to provide proof of the change (example, marriage license, birth certificate, divorce decree).

If you do not notify Human Resources within 30 days of the event, you will have to wait until the next annual open enrollment period to make the benefit changes.



Medical Plan Coverage

Aetna Open Access® HMO plan does not limit you to just a primary care provider (PCP) nor do they require referrals for specialists. See plan summary for full details.

Benefit	Participating Providers Benefits
Annual Deductible (per calendar year)	
Individual	\$1,500 per year
Family	\$3,000 per year
Out of Pocket Maximum (per calendar year)	
Individual	\$3,500 per year
Family	\$7,000 per year
Physician's Office Visit - Sickness and Injury	
Primary Physician	\$20 co-payment
Specialist Physician	\$35 co-payment
Urgent Care Center	\$75 co-payment
Emergency Room	\$150 co-payment
Hospital – Inpatient Stay	80% after deductible is met
Prescription Drugs	\$15 / \$35 / \$50
Mail Order * (up to 90 day supply)	\$30 / \$70 / \$100

October 2011 – September 2012 Medical Plan Contribution Amount

The City pays 65% and the Employee is responsible for 35% of the premium cost for dependent coverage. Employee only insurance is still paid at 100% by the City. The City and Retirees each pay for half of the premium cost of employee only insurance. Retirees pay full cost on dependents. No other options are available to Retirees.

Employee contributions for the medical plan are deducted on a pre-tax basis. Contributions amounts are based on a per-pay (bi-weekly) period basis and are effective October 1, 2011.

Medical Plan Premiums Only – Per Pay Period

Coverage Level	Bi-Weekly Employee Only Cost	Bi-Weekly Dependent Cost
Employee Only (City pays)	\$631.62	- 0 -
Employee + Family	-	\$160.28

This benefit summary is intended to highlight your benefits and should not be relied upon to fully determine your coverage.

Dental Coverage

The City of Cleveland offers a choice of dental programs administered by Aetna Dental. There are two options under Aetna Dental – Dental Maintenance Organization (DMO) or Preferred Provider Organization (PPO). You may change between plans once a month by contacting customer service before the 15th of the month.



See the plan descriptions for details on either plan as each has their advantages and disadvantages.

Type of Service	DMO	Passive PDN (Network)
Preventive Services	100%	100%
Basic Services Most are covered at percentages listed Some services are covered at a different percentage	100% 60%	80% 80%
Major Services Most are covered at percentage listed Some services are covered at a different percentage	60%	50% 80%
Orthodontics Orthodontic services (Adult & Child) Dependent children 20 years of age or younger – Under Passive PDN plan	\$2,300 co-pay	50%

Maximum Benefits	Calendar Year	Deductible
DMO	None	None
Passive PDN (Network)	\$ 1,500	\$ 50 Individ. \$150 Family

October 2010 – September 2011 Dental Plan Contribution Schedule

Your dental contributions are deducted on a pre-tax basis. Contributions amounts are based on a per-pay (bi-weekly) period basis and are effective October 1, 2011.

Coverage Level	Bi-Weekly Employee Only Cost	Bi-Weekly Dependent Cost
Employee Only (City pays)	\$25.59	-0-
Employee + Family	-	\$8.17

This benefit summary is intended to highlight your benefits and should not be relied upon to fully determine your coverage.

Vision Coverage

The City offers you vision care coverage through Humana Vision Care Plan. They offer you and your family an outstanding benefit plan that covers all routine eye care, including eye exams and eyeglasses (lenses and frames) or contacts.

How to Use the Plan

- Obtain a Benefit Form from Humana by calling Member Services Department (1-866-537-0229) or visiting online at www.humanavisioncare.com.
- They will send you a personalized benefit form that outlines your benefits, along with a list of providers. At that time, you need to schedule your eye appointment.
- Give the Benefit Form to the doctor during your first visit. You'll pay the co-payment at that time.

You will have nothing more to do. The doctor provides you with services and bills Humana/CompBenefits for the balance of your bill.

Plan Features	In-Network (after co-payments up to plan limits)	Out-of-Network
Eye Exam	Paid in full	\$60
Lenses (per pair)		
Single	Paid in full	\$25
Bifocal	Paid in full	\$40
Trifocal	Paid in full	\$60
Lenticular	Paid in full	\$100
Contact Lenses		
Elective <i>(fitting, follow-up & lenses)</i>	\$200	\$200
Medically Necessary	Paid in full	\$210
Frame	\$45 wholesale	\$45 retail
Lasik	Discount if services rendered by a TLC network provider.	No benefit
Plan Frequencies	Lenses every 12 months	
	Frames every 24 months	
	Exam every 12 months	
Co-Payments	\$10 Eye Exam	
<i>There are exceptions to the policy. Contact Humana for details.</i>		

Keep in mind since the plan is designed to meet your eye care needs, optional upgrades (example: frames costing more than plan limits, progressive lenses, etc) will cost extra. Since all upgrades are on a wholesale basis, your cost will be lower than what you would pay on your own.

October 2011 – September 2012 Vision Plan Contribution Schedule

Your vision plan contributions are deducted on a pre-tax basis. Contributions amounts are based on a per-pay (bi-weekly) period basis and are effective October 1, 2011.

Coverage Level	Bi-Weekly Employee Only Cost	Bi-Weekly Dependent Cost
Employee Only (City pays)	\$6.16	-0-
Employee + Family	-	\$1.70

Visit www.humanavisioncare.com to learn more about your plan, check your benefits or to find a provider. Member Services is reachable at 1-866-537-0229.

Humana insurance is also accepted at Lenscrafters, Pearle Vision, Sears Optical, Target Optical and JC Penney Optical.

Life and AD&D Insurance

The City provides basic life insurance through Standard Insurance Company, at no cost to you, which provides valuable financial protection for your family should you die.

Life and AD&D

The City provides Basic Life and Accidental Death and Dismemberment (AD&D) at no cost to the employee. The plan pays a flat \$20,000 benefit with an additional benefit equal to your life insurance for AD&D.

There is an age reduction schedule beginning at age 65. No termination of benefits due to age. If you have a life expectancy of less than 12 months, you may qualify for an Accelerated Benefit of up to 75% of your insurance.

Seatbelt Benefit: Pays an extra \$10,000 if a claim occurs while the insured is wearing their seatbelt.

Dependent Life Coverage

In addition to employee basic life insurance, the City also provides for dependent life coverage for your spouse and child at no additional cost to you.

Your spouse is covered at a flat \$10,000 benefit and dependent child coverage is a flat \$2,000 benefit per dependent child.

Optional Life Insurance

Sometimes what the City provides is not enough for your peace of mind that is why the City provides you the opportunity to buy additional life insurance for yourself.

Coverage is available in .5, 1, 1.5, 2, 2.5, or 3 times your annual earnings, to a maximum of \$100,000.

If you choose not to elect any optional life insurance when you are first eligible, and wish to elect coverage at a later date (or increase your existing amount), you must complete the medical history statement and be approved by Standard Insurance Company.

MONTHLY OPTIONAL COST PER \$1,000 OF COVERAGE	
Age of Covered Person (age as of Oct 1 of current year)	Rates
29 & Under	\$.087
30 – 34	\$.093
35 – 39	\$.122
40 – 44	\$.181
45 – 49	\$.292
50 – 54	\$.442
55 – 59	\$.738
60 – 64	\$.849
65 – 69	\$ 1.666
70 – 74	\$ 2.856
75 and over	\$ 9.415



Long-Term Disability

Becoming permanently disabled or having an extended disability can have devastating financial implications. As a result, the City of Cleveland provides, at no cost to the employee, Long-Term Disability (LTD) through The Standard in order to ensure you have financial protection.



The LTD plan provides you with the continuation of a portion of your base pay after a period of ninety (90) days of disability. LTD coverage is insured through and administered by Standard Insurance Company.

The plan will pay 60% of monthly salary with a maximum monthly benefit of \$5,000. The monthly benefit is reduced but not limited to Workers Compensation, State Disability Insurance and Social Security.

Once approved, benefits are payable each month while you are disabled up to age 65. The benefit maximum is graded according to the Age Discrimination Employment Act, if you are disabled after age 62. Standard Insurance Company provides 24-hour coverage.

Employee Assistance Program (EAP)

When personal difficulties occur in life, it helps to know there's someone to turn to, someone who will listen and provide you with help and advice on a confidential basis.

To help you cope with issues that may come up in your personal or professional life, the City of Cleveland offers an Employee Assistance Program (EAP).

It is a confidential counseling and referral service, provided through by Standard Life Insurance through HorizonCare, that can assist you with work life, legal and financial counseling and up to three (3) face-to-face assessment and counseling sessions.

To use the service, you can call and speak to a counselor at 888-293-6948. Your conversations are confidential and not shared with any City officials or representatives.

Worker's Compensation

The City of Cleveland provides you with Worker's Compensation benefits in the event you become injured or ill as a direct result of your employment. The City's Worker's Compensation plan is handled by Texas Municipal League Intergovernmental Risk Pool.

All on the job incidents, accidents and job related illnesses should be reported to your Manager or Supervisor immediately as there are reporting timelines that must be met. Benefit amounts under this plan are paid in accordance with state law.



Texas Municipal Retirement System (TMRS)

TMRS is a retirement system created by the Texas State Legislature in 1947 and administered in accordance with the Texas Municipal Retirement System Act, Subtitle G, Title 8, Government Code, for municipal employees in the State of Texas. TMRS is a public trust fund that bears a fiduciary obligation to the public employees and retirees who are its beneficiaries.

Who Participates?

All full-time employees of the City of Cleveland participate in TMRS at an established rate taken from each paycheck on a pre-tax basis which helps in reduces your federal tax rate. Since they are taken as pre-tax, you will not taxed until your receive the benefits from TMRS as a benefit payment.

<i>As of 10/1/11</i>	Employee Contribution	City's Match
	5% of pay check per pay period	2:1 Paid out at retirement

City's Participation

The City matches your member deposits and interest at an established match. The City's matching funds are held in the City's TMRS retirement account until you retire.

General Information

Your member deposits are held in your member account, where they earn interest each year. You cannot borrow from your member account; nor can you use it as collateral for a loan.

You earn a month of service credit toward retirement for each month you are employed in an eligible position by a TMRS city.

With the City's plan, you are vested after five (5) years of TMRS service credit.

Retirement

In most TMRS cities, you can retire when you have at least five (5) years of service credit with TMRS and are at least age 60. You may also retire at any age if you have 20 years of service credit.

Leaving City Employment before Retirement

If you leave the City of Cleveland's employment and you do not go to another TMRS city, you may apply for a refund of your member deposits and interest.

You are not required to withdraw (refund) your deposits. If you withdraw (refund) your member deposits and interest, your TMRS membership will end. You will not receive any City matching funds.

If you think you may be working for another TMRS city in the future, you may want to leave your money in your account. As long as you are a TMRS member, your account earns interest. If you are not vested, your membership ends after five (5) years of inactivity.

Supplemental Death Benefits

If you die while employed by the City, TMRS will pay your designed beneficiary or estate a benefit approximately equal to your current annual salary, plus any retirement benefits due.

For Supplemental Death Benefits purposes, "annual salary" is calculated as the salary from which you made your member deposits to TMRS during the 12 months before your death. If you were paid less than 12 months, TMRS will obtain annual salary information from the City.

Contact Information

- Visit their website at <http://www.tmr.org>
- Call Phone Center – 1-800-924-8677 or email phonecenter@tmrs.com with questions
- Receive an Annual Statement from TMRS reflecting information they have on file for you.

Other Benefits

AFLAC

AFLAC is an independent insurance company which can provide various insurance services through payroll deduction. AFLAC has various options for you to choose. Rates vary from plan to plan and some are based upon age.

- Personal Accident or Disability Indemnity
- Cancer Plan
- Hospital Protection Plan
- Specified Health Event Protection
- Hospital Intensive Care Protection
- Life Protector 20-Year Term Policy

AFLAC is strictly voluntary and is a supplemental benefit to the employees to assist with the various needs that life brings. Some of the benefits from AFLAC are pre-tax deductions and can only be changed or enrolled during open enrollment and new hire/status change.

The City of Cleveland's AFLAC representative is Martine Duval or Barbara Kogut. Martine can be reached at 281-850-0278 and Barbara at 713-409-5103 for any questions regarding AFLAC's products.

Legal Shield

Legal Shield is a supplemental provider that is strictly voluntary. It is a service that provides several options for legal services and identity theft prevention.

- Preventive Legal Services
- Motor Vehicle Legal Services
- Trial Defense Services
- IRS Audit Legal Services
- Identify Theft Shield

You can enroll at any time during the year. Visit the HR department for enrollment forms. If you have questions, our representative is Martine Duval at 281-850-0278.

Liberty County Federal Credit Union

This is a voluntary option available to all employees of the City of Cleveland as well as their immediate family members. The Liberty County Federal Credit Union offers:

- Savings accounts
- Overdraft Protection/Courtesy Pay
- Online Banking
- Direct Deposit
- IRA's
- Checking accounts
- Debit cards
- Payroll Deduction
- Loans

To become a member, just fill out the enrollment form, provide a copy of your driver's license and social security card and made a deposit of \$5.00 (minimum balance required). You can pick up enrollment or change forms from the Human Resources department.



Direct Deposit

All employees of the City of Cleveland are strongly encouraged to have your paycheck directly deposited into your bank account each pay period.

This is a great service as it eliminates extra trips to the bank, waiting in bank lines, and having to come in on payday if you were already off.



If you don't already have a bank account, check around with local banks as they may offer free checking with direct deposit. You can even have multiple transactions (example: flat amount deposited to savings account and the rest deposited to checking account).

If you are interested in direct deposit, fill out the Direct Deposit Enrollment Form, attach a copy of your voided check and submit it to the Human Resources department.

Education Reimbursement

The City of Cleveland offers education assistance to assist full-time employees looking to develop themselves professionally. For information regarding this benefit, reference Section 11-5 of the Employee Handbook. You must be employed 12 months prior to starting classes; courses must be pre-approved and be job related.

Please note that reimbursement funds must be in the department budget for that fiscal year for the courses to be approved.

Library Membership

Available to all full-time employees of the City of Cleveland is a free membership to the Austin Memorial Library. This is a benefit to those that do not live in the city limits of Cleveland. Currently those who live outside the City limits are required to pay an annual fee to obtain a library card.

To receive your free library card today, just stop by the HR department and pick up an enrollment form. This can be done at any time during the year and is a great benefit to those who love to read.



Jury Service or Court Leave

Employees who are required by due process of law to render jury service or court service will be expected to perform these duties and will be paid in full for days in which they are in court. Court service does not apply to personal court dates.

Time-Off Benefits

Holidays

The City of Cleveland observes the following days as official holidays for City full-time employees. If the holiday falls on Saturday, it will be observed on the preceding Friday, if it falls on Sunday, it will be observed on the following Monday. These holidays are paid time off for full-time employees; part-time employees receive the day off as unpaid time.

New Year's Day	Martin Luther King Day	President's Day	Good Friday
Memorial Day	Independence Day	Labor Day	Veteran's Day
Thanksgiving Day	Friday following Thanksgiving	Christmas Eve	Christmas Day

If you are absent without authorized personal leave on the working day immediately preceding or following a holiday you will lose pay for the holiday. Authorized personal leave is defined as pre-approved personal leave or vacation days; illness that pre-dates the holiday; illness that does not pre-date the holiday but is verified by a physician, or verified emergency family leave.

Vacation Leave

The City of Cleveland encourages each employee to take an annual vacation to provide a break from work and a period of rest and rejuvenation as well as taking care of personal business.

Vacation is accrued monthly at a rate determined by tenure with the City. Vacation time is capped at 144 hours annually so if your balance is over the limit you will only be able to carry over 144 hours to the next year.

Once you have completed six months of full-time service, you will receive 24 hours of vacation time. At your one year anniversary, you will receive a one-time lump sum of 56 hours of vacation and start your monthly vacation accrual.



Review Section 7 of the Employee Handbook for full details and requirement of Vacation Leave.

Years of Service Completed	Monthly Accrual Amount	One-Time Accruals	Plan Annual Accrual Amounts
6 th month	-0-	3 days (24 hours)	-0-
12 months	-0-	7 days (56 hours)	10 days (80 hours)
13 – 59 months	6.66 hours	-0-	10 days (80 hours)
60 – 119 months	8.00 hours	-0-	12 days (96 hours)
120+ months	12.00 hours	-0-	18 days (144 hours)

Sick Leave

The City of Cleveland provides full-time employees with sick leave which can be used for injury, illness of the employee or in the case of illness or death in the immediate family requiring the presence of the employee.

Full-time Tenure	Plan Accrual Amounts	Maximum Cap
0 – 5 months	-0-	-0-
At 6 months	48 hours	-0-
More than 6 months	8 hours monthly	720 hours (90 days)

Seven (7) sick days per year may be used without requiring a doctor’s report. Any absences other than these seven (7) days in a year will require a doctor’s report in order to be eligible for sick leave benefit.

Funeral Leave

Sick leave of up to three (3) days will be granted for death in the employee’s immediate family. Immediate family consists of spouse, children, mother, father, sister, brother, grandparents, mother-in-law, father-in-law, sister-in-law, brother-in-law, or grandparents-in-law. Additional leave time may be granted with approval of City Manager. This leave is charged to sick leave balance but is coded as funeral leave.



Sick Leave Pool

The City of Cleveland established a Sick Leave Pool that can assist those employees that need additional time off from work due to severe illness or injury (not worker’s comp related). Employees can donate one (1) day to a maximum of five (5) days of sick time to the pool per calendar year.

To be eligible to donate time, you must be a full-time employee for 12 months and have sick time available. To participate in the plan, you have to donate at least one day each calendar year to be eligible to use the program. If in need, you will have to exhaust all your vacation and personal sick time before requesting time from the Sick Leave Pool.

If you are interested in donating sick leave time, fill out the donation form available from HR. For further information, review Section 8 of the Employee Handbook for complete plan details.

Costs at a Glance

This table provides, at a glance, the cost of employee benefits premiums on a monthly and bi-weekly basis. The Employee is responsible for 35% of the premium cost for dependent coverage and the City picks up 65% of the dependent premium cost. Employee only insurance premiums are paid at 100% by the City.

Type of Benefit	Monthly Cost to the Employee	Monthly Cost to the City*	Per Pay Period Cost
Medical Insurance	320.55	592.32	160.28
Dental Insurance	16.33	30.33	8.17
Vision Insurance	3.40	6.32	1.70
Life Insurance	- 0 -	Ranges	- 0 -
Total Monthly Cost to Employee for all insurance options	340.28	Ranges	170.15

* Monthly cost to City is for dependent coverage only – employee cost is not included in amount listed

Provider Directory

PLAN	PHONE	WEBSITE
MEDICAL AND DENTAL PLAN		
Aetna	877-402-8742	www.aetna.com
PRESCRIPTION PLAN		
Aetna	888-792-3862	www.aetna.com
VISION PLAN		
Humana/CompBenefits	866-537-0229	www.HumanaVisionCare.com
LIFE INSURANCE, ACCIDENTAL DEATH AND DISMEMBERMENT PLAN		
The Standard	281-517-5760	www.standard.com
LONG TERM DISABILITY		
The Standard	281-517-5760	www.standard.com
TEXAS MUNICIPAL RETIREMENT SYSTEM (TMRS)		
TMRS	800-924-8677	www.tMrs.org
CREDIT UNION		
Liberty County Federal Credit Union	936-336-7236	www.libertycu.com
INSURANCE – OPTIONAL		
AFLAC / Pre-Paid Legal	281-850-0278	Contact: Martine Duval
EMPLOYEE ASSISTANCE PROGRAM (EAP)		
Horizon Health EAP	888-293-6948	See brochure for website details

About This Guide

This guide describes the benefit plans and policies available to you as an employee the City of Cleveland.

The details of these plans and policies are contained in the official plan and policy documents, including insurance contracts. This guide is meant only to cover the major points of each plan or policy. It does not contain all of the details.

If there are any questions about one of these plans and/or policies, or if there is a conflict between the information in this guide and the formal language of the plan or policy documents, the formal wording in the plan or policy documents will govern.

Please note that the benefits described in this guide may be changed at any time and do not represent a contractual obligation on the part of the City of Cleveland.