



## Summary of Benefits for Full-Time Employees

### Medical Benefits

The City of Freeport provides medical benefits to employees and their dependents. Coverage begins on the first day of employment. The plan covers most necessary medical examinations, procedures, and prescription drugs. **The premiums for the employee are paid by the City.** Employees may cover their dependents under the health insurance program by paying premiums for their dependents. Three options are offered for health insurance with varying deductibles and premiums. The City also currently provides either an HRA or HSA account, depending on the medical policy. The City will contribute \$2,600 annually to your HSA, or \$1,200 annually to your HRA. These funds are intended for out-of-pocket medical expenses. *The City offers retiree insurance for those who qualify with the retiree paying the entire premium.*

### Dental Benefits

The City provides employees with dental coverage. Coverage begins on the first day of employment. **The premiums for the employee are paid by the City.** Employees may cover their dependents under the dental insurance program by paying premiums for their dependents.

### Vision Benefits

The City provides employees with vision coverage. Coverage begins on the first day of employment. **The premiums for the employee are paid by the City.** Employees may cover their dependents under the vision insurance program by paying premiums for their dependents.

### Employee Assistance Program

Employees and covered dependents are entitled to 3 in person sessions with a counselor per issue, per year, per individual and unlimited toll-free phone access and online resources

### Retirement

All employees will be enrolled as a member of the Texas Municipal retirement System (TMRS). Members shall contribute, through payroll deduction, seven percent (7%) of their gross salary until December 31, 2025, after which the contribution rate shall increase to eight percent (8%). The City will match such deposit in an amount to be determined by state law and City Council Ordinance. (Currently the City matches 2 for 1...for every \$1 the employee puts in, \$2 is matched). This is a twenty (20) year retirement plan with five (5) years for vestment.

### Deferred Compensation

The City of Freeport is currently offering the pre-tax 457 retirement plan. This plan is offered by Mission Square and is regulated by the Internal Revenue Service. The City of Freeport does not contribute to this plan; however, it is designed to be another retirement savings option for the employees of Freeport.

### Holidays

All full-time employees receive 14.5 paid holidays per year. Employees who leave the City will **NOT** be paid for unused holiday leave.

<b>Vacation</b>	Employees accrue 80 hrs. vacation each year for the first 5 years of service; 120hrs vacation per year through the 15th year of service; 160hrs vacation per year thereafter. Employees may carry over a maximum of 160 vacation hours past his/her yearly anniversary date. More than the allowable maximum will be lost. Employees who leave the City will be paid for unused vacation leave.
<b>Sick Leave</b>	All regular status personnel shall be eligible to earn up to fifteen days (120 hrs.) of sick leave per year. Unused sick leave shall accumulate to a maximum of 90 days (720 hrs.). Sick leave may be utilized for both the employee and their immediate family members. Employees who leave the City will <b>NOT</b> be paid for unused sick leave.
<b>Leave Donation Program</b>	Employees are eligible to participate in the City's Leave Donation Program after the first year of employment. To enter, an employee must donate four hours of sick leave from their personal bank. The sick leave pool is intended to lessen financial hardship caused to sick leave pool members by providing a source of additional paid sick leave. The leave is to be used after an employee has exhausted all available sick leave, vacation leave, and compensatory leave.
<b>Other Leave</b>	Other programs include judicial leave, military leave, bereavement leave, personal leave, and injury leave (Workers' Compensation).
<b>Long Term Disability</b>	Employees are covered by a long-term disability insurance policy. This insurance policy provides for 60% of your monthly salary after 90 days of illness or injury, up to the age of 65. The premiums for this policy are paid by the City.
<b>Term Life Insurance</b>	Regular status employees are covered by a group life insurance program. The premiums for the employee are paid by the City. Current Life Insurance Coverage is 2 x Base Salary (Max \$200,000).
<b>Flexible Spending Accounts</b>	The City of Freeport is currently offering pre-tax dependent care expense accounts and pre-tax unreimbursed health care expense accounts. These accounts assist employees by providing pre-tax options for their dependent care and health care needs.
<b>Longevity Pay</b>	The City of Freeport provides longevity pay for all regular status employees in recognition of the value of long-term service with the City. Eligibility for longevity pay commences after one year of service.
<b>Education Reimbursement Program</b>	Employees are eligible for 100% college tuition reimbursement for work-related courses, up to a level of \$700 per semester, with the approval of their Department Directors and the City Manager.

This Summary of Benefits is for general information purposes. Where statements in this Summary of Benefits conflict with a specific plan document or City policy, the plan document for policy governs.

**Academy Reimbursement for First Responders**

All full-time first responders are eligible for academy reimbursement when selecting the City of Freeport Police or Fire/EMS Department as the first employing agency. The maximum total reimbursement available is \$5,000. Payments will be disbursed in increments based on continuous service. Failure to meet any of the policy guidelines could require the employee to repay the City of Freeport.

**Hiring Incentive for First Responders**

The Hiring Incentive Program provides a one-time, non-recurring payment to attract and retain qualified First Responders with the City of Freeport. Eligible employees must have completed a state-approved academy, hold a valid state license in good standing, and have not previously served as a peace officer or firefighter/EMT with the City. The total incentive of up to \$5,000 is paid in three installments, provided all program conditions are met. Employees must maintain satisfactory performance and disciplinary standing to remain eligible. Failure to meet program guidelines may result in repayment of incentive funds.

**Residency Incentive**

The Residency Incentive Program provides taxable payments to encourage full-time employees to reside within the City of Freeport. Eligible employees are those who currently live outside the City and either buy or lease a property within it. Employees who purchase a home in the City may receive up to \$2,500, paid over five years. Employees who lease a residence within the City may receive up to \$1,000, also paid over five years. Only one employee is eligible for the incentive per home purchase or lease agreement, and all payments are considered taxable incentives, not part of regular compensation.

**Direct Deposit**

Employees are encouraged to have their paychecks deposited directly into a savings or checking account of a bank or credit union of their choice.

**Credit Union**

All City of Freeport employees are qualified to open an account with the Texas Dow Employees Credit Union. TDECU offers various services in the banking field; along with competitive rates.