



Basic Life Benefits

Basic Life is provided FREE OF CHARGE to all employees in the amount of 2X your salary to a maximum of \$150,000. There is an Accidental Death and Dismemberment Benefit included that pays an additional benefit of the same amount in the event of an accidental death.

Dependent Life Benefits

Dependent Life is employee purchased and you have two options. Plan 1 gives you \$20,000 on your spouse with \$10,000 on each child for \$4.30/month. Plan 2 gives you \$10,000 on your spouse and \$5,000 on each child for \$2.15/month.

Supplemental Life Benefits

Supplemental Term Life is available in increments of \$10,000 up to a maximum of 5 times your salary up to \$500,000 and increments of \$5,000 on your spouse under age 70 not to exceed 50% of your amount to a maximum of \$100,000. Child(ren) coverage is available in units of \$1,000 to a maximum of \$10,000 and costs \$.083 per unit. This coverage is guaranteed at the initial offering up to \$150,000 for yourself and \$50,000 for your spouse. If you wish to add after 30 days of employment you will be subject to medical underwriting.

Ages	Employee/Spouse Monthly Rate Per \$10,000 Unit	Ages	Employee/Spouse Monthly Rate Per \$10,000 Unit
Under 24	\$1.08	50 - 54	\$3.01
25 - 29	\$1.08	55 - 59	\$7.22
30 - 34	\$1.17	60 - 64	\$11.06
35 - 39	\$1.36	65 - 69	\$19.58
40 - 49	\$1.91	70 +	\$34.78/NA

All life insurance is reduced to 65% of the face amount at age 65, 45% at age 70, 30% at age 75, 20% at age 80, 15% at age 85 and 10% at age 90.

Example: Employee age 35 wishes to purchase \$50,000 in coverage. \$1.36 per \$10,000 **5 X \$1.36 = \$6.80** per month or **\$6.80/2 = \$3.40** per pay period.

Long Term Disability

Your Long Term Disability (LTD) Insurance coverage is with Hartford. The City of Bedford gives you a plan that replaces **60%** of your income with a maximum benefit of \$5,000 per month. This benefit starts after you have been unable to work for **90 consecutive** days due to a sickness or injury. The benefit will pay up to age 65 or by a schedule if you are over 65 and still working. It has a two year own occupation benefit, a waiver benefit and a three month survivorship benefit. Be sure and read your Summary of Plan Description for complete information about these benefits.

Major Medical Benefits

The City offers a High Deductible Health Plan (HDHP) with an optional Health Savings Account (H.S.A.). At open enrollment you may add or drop dependents. The HDHP gives you a freedom of choice of doctors and hospitals. You receive a discount when you use the hospital and doctors in the network or you can pay extra and use the hospital or doctors outside of the network. **When you receive care at a participating doctors' office, the office will bill you. After you meet your Deductible, Insurance pays 80% and you pay 20%, except for prescription drugs. Once you meet your Out of Pocket maximum, Insurance pays 100%, including pharmacy.**

Type of Medical Plan	Qualified HSA HDHP		
Plan Name	BASE Plan		
Benefit Highlights:	In / Out of Network		
Must pick Primary Care Physician	No		
Must get referrals	No		
Maximum Benefit	\$2MM		
Individual Deductible	\$1,500/3,000		
Family Deductible	\$3,000/6,000		
Individual Out of Pocket (Includes Deductible)	\$3,500/12,000		
Family Out of Pocket (Includes deductible)	\$7,000/24,000		
Coinsurance	80/60%		
Hospital Admission	Ded + 20/40%		
Outpatient Surgery	Ded + 20/40%		
PCP Office Visit	Ded + 20/40%		
Specialist Office Visit	Ded + 20/40%		
Routine Physicals (See schedules)	Up to \$500 (No Ded.)		
Well woman exam	Up to \$500 (No Ded.)		
Lab and X-Ray	Ded + 20/40%		
Urgent Care	Ded + 20/40%		
Emergency Room	Ded + 20/40%		
Prescription Drug	(After Deductible)		
Generic	30%		
Name Brand	40%		
Non-formulary	50%		
Mail Order	3X		
Coverage	Monthly Cost	City Pays	Employee Pays (per paycheck)
Employee Only	\$328.77	\$328.77	\$0
Employee + Spouse	\$670.69	\$530.11	\$70.29
Employee + Child(ren)	\$637.80	\$547.92	\$44.94
Employee, Spouse and Child(ren)	\$1,065.19	\$792.41	\$136.39

Dental Benefits

You have two dental plans to choose from. The plan you select will be effective until the following plan year. The PPO dental plan allows you to use your own dentist or a dentist that MetLife has negotiated lower prices with.

If you choose the DHMO you must use a Safeguard DHMO Dentist. PPO and DHMO dentist directories are listed at www.metlife.com.

Benefit Description	Dental PPO Benefits			DHMO		
Dentist	Choose Your Own or Use Their Network			Use only Their Network		
Calendar Year Maximum	\$1500 per person			No Maximum		
Deductible Single	\$50			\$0		
Deductible Family	\$150			\$0		
Preventive				\$5 office visit co-pay		
Oral Exam	No Deductible pays 100%			\$5		
X-ray	No Deductible pays 100%			\$5		
Cleanings	No Deductible pays 100% once every 6 months			\$5 2 per year		
Amalgams (fillings)	80% after Deductible			\$5		
Office Visit	Deductible & Coinsurance			\$5		
Basic Services	80%			\$5		
Major	60%			See schedule		
Orthodontics	\$1,500—Child to age 19			\$1,695 Fixed co-pay amount		
Coverage	Monthly Cost	City Pays	Employee Pays (per paycheck)	Monthly Cost	City Pays	Employee Pays (per paycheck)
Employee Only	\$28.00	\$28.00	\$0	\$9.98	\$9.98	\$0
Employee + One	\$45.70	\$37.64	\$4.03	\$18.95	\$15.63	\$1.66
Employee + Two or More	\$93.02	\$63.78	\$14.62	\$28.43	\$19.51	\$4.46

Employee Clinic Benefits

Access to an “Urgent Care” Clinic at no cost to employee or dependents. This benefit partners with the Health insurance program. The employee and dependents must be enrolled in the City of Bedford’s current health insurance to be eligible. Utilization may begin the first of the month following 30 days of employment.

Retirement Benefits

Texas Municipal Retirement System (TMRS) – Employee contributes 5% of gross income to TMRS and the City matches 2:1 at time of retirement. Benefit begins on day one. Employees must work a minimum of 1000 hours annually to be eligible.

401A (Defined contribution plan) The City contributes 4% after employee successfully completes their six (6) month orientation period.

457 (Deferred Comp) Voluntary contribution. Employee may contribute up to the maximum allowed by the IRS guidelines for any given year.

THESE ARE HIGHLIGHTS ONLY. The specific benefits and exclusions are contained in the Group Service Agreement with your employer. When you enroll in benefits, Plan Summaries and Benefit ID cards will be sent to your home.