

TEMPLE HOUSING AUTHORITY EMPLOYEE BENEFITS

PERMANENT FULL TIME EMPLOYEES

HEALTH INSURANCE- 2 OPTIONS

Health Insurance- THA will pay a set dollar amount toward the single coverage premium. This amount is adjusted annually and there is a \$15 discount for non-tobacco users.

Employees have the option of choosing family insurance coverage; the employer will pay a set dollar amount toward the family coverage premium. This amount is adjusted annually and there is a \$30 discount on the family health plan for non tobacco users.

Option # 1: Scott & White HMO Health Plan with a Dental Rider and a Prescription Drug Rider

Monthly premiums for the above effective 6/1/2010 for non-tobacco users:

	Single	Family
Employer	\$349.67	\$682.65
Employee	\$25.20	\$292.85
	<u>\$374.87</u>	<u>\$975.50</u>

Monthly premiums for the above effective 6/1/2010 for tobacco users:

	Single	Family
Employer	\$334.67	\$652.65
Employee	\$40.20	\$322.85
	<u>\$374.87</u>	<u>\$975.50</u>

Option # 2: Scott & White CONSUMER CHOICE Health Plan with a Dental Rider and a Prescription Drug Rider

Monthly premiums for the above effective 6/1/2010 for non-tobacco users:

	Single	Family
Employer	\$349.67	\$682.65
Employee	(\$33.73)*	\$140.39
	<u>\$349.67</u>	<u>\$823.04</u>

Monthly premiums for the above effective 6/1/2010 for tobacco users:

	Single	Family
Employer	\$334.67	\$652.65
Employee	(\$18.73)*	\$170.39
	<u>\$334.67</u>	<u>\$823.04</u>

*Employee receives a cash benefit because the Temple Housing Authority's contribution exceeds the premium.

HOLIDAYS

Employees receive 10 paid holidays per year

LEAVE

Personal Leave- Employees accrue 10 hours per month which is equal to 15 days per year; employees are eligible to use paid leave after six months of employment; this leave is for vacation time and minor illness

Major Medical Leave- Employees accrue 4 hours per month which is equal to 6 days per year; this leave is for extended illnesses and accidents.

RETIREMENT

Temple Housing Authority has a 401(a) defined contribution retirement plan.

Employer contributes 7% of annual wages.

Employee contributes 5.5% of annual wages on a pre-tax basis.

Employees have a wide range of investment options.

Employees are eligible to enroll after approximately 6 months of employment.

There is a seven year period over which the employee vests in the employer's contribution starting at year 3 with 20% and increasing each year so that by the end of the seventh year the employee is entitled to 100% of the employer contributions at termination of employment.

CAFETERIA PLAN

Temple Housing Authority offers a cafeteria insurance plan through which employees may have their portion of the health insurance premium deducted on a pre-tax basis.

You will also have the option to purchase additional insurance and have it deducted from your paycheck.

NOTE: Permanent part time employees who work at least 20 hours per week receive partial leave benefits and partial holiday pay.