



Summary of MHMR Benefits and Perks Sept 2020-Aug 2021

My Health My Resources (MHMR) of Tarrant County has played an important role in Tarrant and surrounding counties for more than 50 years. Our goal is to change lives by addressing unique health care needs, such as substance use disorders, mental illness, intellectual and developmental disabilities, and developmental delays in children. MHMR is an equal opportunity employer that provides a quality work environment. MHMR recognizes the importance of having a diverse work force that enjoys where they work and have a sense of belonging. Our mission is to help change lives of the people we serve. As an MHMR eligible full-time employee, there are a variety of competitive benefits eligible for enrollment as well as added perks for a balanced work life.

Medical

We offer three health plan options, including coverage for services received from inside and outside Cigna network providers. We offer coverage on the first of the month following last hire date. Specific job titles (contact HR) are offered coverage immediately after employment. Our health plan includes a prescription drug program. A nicotine surcharge on all medical plans is in addition to the rates listed per plan. Employees can join MHMR's nicotine cessation program and/or provide documentation that they are under doctor's care for nicotine cessation in order to waive the nicotine surcharge.

Spotlight features*

- Infertility Treatment coverage after 2 years of current employment - Limited to: \$10,000 per Plan Participant per Lifetime
- Bariatric Surgery after 2 years of current employment
- Hearing Aids – No Deductible up to \$4000 per ear
- For FY21 - One-time credit toward deductible of \$500
- Additional medical billing support for non-selected providers
- The health plan will cover a colonoscopy as preventative or diagnostic each plan year
- Preventative Immunizations are covered at 100% - deductible waived



Medical Basic and Premium plans

- These plans will cover costs associated with labs provided within the doctor's office as part of your co-pay.
- Outpatient Diagnostic services including high tech radiology (MRI's, MRAs) at 100% up to \$500 per plan year and amounts in excess of \$500 per plan year are subject to deductible and co-insurance.

*Review the plan document for specific coverage, limits and eligibility requirements. If the statement of this communication does not agree with the provisions of the plan document then the plan document will apply. Additionally, services provided, and procedures billed will determine costs.

Teladoc is a free, 24-hour online or phone service provided by a doctor with no copay and limited RX availability.

Medical Insurance Rates through 8/31/2021 (FTE .75 – 30+ hours)

Employee Pays / Per Check (26 pay periods)	HRA Plan (\$1,750 plan year individual deductible)	Basic Plan (\$2,000 plan year individual deductible)	Premium Plan (\$1,250 plan year individual deductible)	Nicotine additional surcharge
Employee Only	\$16.31 \$11.31*	\$43.35 \$33.35*	\$120.68 \$105.68*	+10.00
Emp + Children	\$128.71 \$28.71*	\$183.79 \$58.79*	\$386.01 \$236.01*	+20.00
Emp + Spouse**	\$218.72 \$68.72*	\$287.23 \$112.23*	\$488.56 \$288.56*	+20.00
Emp + Family	\$307.16 \$107.16*	\$394.50 \$169.50*	\$686.03 \$436.03*	+20.00

*MHMR is providing a temporary Medical Plan Premium Credit that can be discontinued at any time. The credit is based on what plan you are enrolled on and paid for the previous paycheck. (You may not change plans unless you have a change of life event.) The chart illustrates the current premium costs per plan while the temporary credit is in effect. **Not eligible if offered medical insurance through their group employer; restrictions apply.

Dental and Vision

Two dental options are offered: a cost-saving managed care dental plan and a buy-up plan to choose your own dentist.

Dental and Vision Insurance Rates through 8/31/2021

Employee Pays / Check	DHMO Voluntary Dental	PPO Voluntary Dental	Vision Plan
Emp Only	\$2.57	\$16.01	\$2.46
Emp + Children	\$8.38	\$41.18	\$4.97
Emp + Spouse	\$5.46	\$35.12	\$4.75
Emp + Family	\$10.20	\$46.96	\$7.85

Employee Assistance Program Employees and their families are provided an Employee Assistance Program (EAP) *free* of charge for counseling and other services.

Alight Health Navigation (formerly known as Compass)

Utilize Alight, your health care navigator, can help with:

- ✓ What medical plan options may work better for you based on your history of claims
- ✓ Reducing RX costs by finding alternatives and using generics
- ✓ Finding low-cost doctors and doctors that are not recommended based on surveys
- ✓ Using in-network and lower cost facilities for outpatient surgeries
- ✓ Review bills for employees and dependents on the medical, dental and vision plans



Life and Disability Insurance

Employee term life insurance, accidental death and dismemberment insurance, spouse and dependent life insurance, and employee disability plans are also a tremendous plus to the benefit program.

- ✓ **Free** Life/Accidental death and dismemberment (AD&D). You also may buy additional life insurance for yourself, spouse or child(ren).
- ✓ **Free** Long-term disability
- ✓ Short-term disability is voluntary and paid by employees.
- ✓ Accident, Critical and Hospital Indemnity compliment major medical coverage by helping employees pay the direct or indirect costs associated with a critical illness or events, for example: heart attack, stroke, major organ transplant, permanent paralysis, kidney failure and coronary artery bypass surgery. Restrictions apply.

Retirement

The retirement program (401a) is a voluntary program you must enroll during the one-year waiting period of employment to participate. It offers a generous agency contribution of 8 percent with a 5 percent required employee contribution, which is currently the best in the DFW area (160% match)! A deferred compensation plan (457) is also offered for part-time and full-time employees.

Paid Time Off

Eligible employees immediately receive 10 paid holidays. The below chart is the accrual rate for full time employees.

Labor Day, Thanksgiving, Day after Thanksgiving, Christmas Eve, Christmas Day, New Year’s Day, Martin Luther King’s Birthday, Good Friday, Memorial Day, Independence Day (observed based on a schedule). Employees accrue Paid Time Off (PTO) each week.

PTO Bank -Tenure Level	Level I	Level II	Level III	Level IV	Level V
Employment months years	0 - 24 mo 0 thru 2 yrs	25 - 60 mo 2+ thru 5 yrs	61 - 120 mo 5+ thru 10 yrs	121 - 180 mo 10+ thru 15 yrs	181+ mo 15+ yrs
Hours per pay week	2.63	3.25	4.00	4.00	4.00

Carryover and Payout maximums apply. PTO can be used immediately following employment and upon supervisor approval.

Gym Membership Opportunity

If you are covered by the MHMR Medical Plan, MHMR is offering a temporary* **FREE** gym membership with LifeTime and the YMCA. MHMR supports its employees to voluntarily participate in wellness initiatives year-round. MHMR provides various activities to help foster healthy lifestyles and save the agency and its employee’s health care costs over time.

**Subject to normal gym rates on a month to month basis. Eligibility restrictions apply.*

Employee Discounts

- ✓ DELL computer, AT&T, Legal Protection Plan, Microsoft, Verizon and various discounts thru Cigna, MetLife Personal Auto and Home Insurance, TAPOUT Downtown Fort Worth Gym as well as other workout facilities within the Cigna discount program.
- ✓ At various times throughout the year other discount tickets are available at locations such as: Six Flags, Hurricane Harbor, Hawaiian Falls, Circus, Motor Cross events, and more.

Other Benefit Perks

- ✓ Paid biweekly, Mileage reimbursed for the use of your own vehicle
- ✓ Bereavement leave, parental leave (prior to FMLA eligibility), lactation room availability
- ✓ Working at MHMR may qualify you for the public service school loan forgiveness program
- ✓ Diverse and inclusive culture that allows everyone to bring their full self to work
- ✓ Ability to make a lasting impact on the lives of people and their families and be a part of changing lives in our community

Pet Insurance

- ✓ The coverage is a reimbursement program to visit any vet - Same price for pets of all ages. Employees pay directly to Ins. Co.
- ✓ Pre-existing conditions are excluded and will not be covered on any plans.

Information listed on this summary is for full time eligible employees, refer to the full benefits guide which includes information for those jobs that are offered benefits as part time. Also, review Insurance plan documents for more details where restrictions may apply.