



## **SUMMARY OF EMPLOYEE BENEFITS**

*City of Kerrville  
Effective October 1, 2024*



*This is a summary of the benefits provided to City of Kerrville employees. If there are differences between this information and the plan documents or the City personnel policies, the plan documents and City personnel policies will govern administration of benefits. This information does not guarantee any benefits or employment with the City of Kerrville, and benefits are subject to change or terminate at any time with or without notice.*

**HEALTH INSURANCE:** The City of Kerrville provides medical insurance for regular full-time employees only. The current provider is *Blue Cross Blue Shield of Texas (BCBSTX)*. Medical coverage begins on the first day of the month following the employee's date of hire, or the first of the month if it coincides with the actual date of hire.

The employee cost for medical coverage per pay period is as follows:

Coverage Type	HSA Plan	PPO Budget
Employee Only	FREE	FREE
Employee + Child(ren)	\$85.00	\$81.50
Employee + Spouse	\$99.00	\$94.00
Employee + Family	\$165.00	\$156.00

**DENTAL PLAN:** The City of Kerrville also provides dental insurance through BCBSTX for regular full-time employees. The City pays 100% of the cost for employees only. Coverage begins on the first day of the month following the employee's hire date or the first of the month if it coincides with the actual date of hire.

The employee cost for dental coverage per pay period is as follows:

Dental Plan	Employee Cost
Employee Only	FREE
Employee + Child(ren)	\$20.20
Employee + Spouse	\$10.55
Employee + Family	\$30.65

### **OTHER SUPPLEMENTAL/VOLUNTARY INSURANCE:**

- Vision, Optional Life & AD&D Coverage, Short Term Disability

**RETIREMENT - Texas Municipal Retirement System (TMRS):** The City participates in the Texas Municipal Retirement System (TMRS). TMRS is a qualified tax deferred retirement. Enrollment is mandatory and automatic upon your hire date for regular full-time employees or employees working more than 1,000 hours per year. You will have 7% deducted from your paycheck pre-tax and the City matches the member contributions on a 2 to 1 basis. You are vested in TMRS when you have five (5) years of service credit. You are eligible to retire when you are vested and are at least age 60 or when you have 20 years of service credit at any age.

**Summary of Employee Benefits**  
**Effective October 1, 2024**

**LIFE INSURANCE:** The City of Kerrville pays for a life insurance policy for regular full-time employees with a benefit of one times an employee's annual salary up to a maximum of \$50,000. Accidental Death & Dismemberment (AD&D) is also provided with the life insurance policy. In addition, as part of the benefits of the Texas Municipal Retirement System, the City has elected to include Supplemental Death Benefits which pays your designated beneficiary approximately your current annual salary should you die while employed by the City of Kerrville.

**LONG-TERM DISABILITY:** The City of Kerrville pays for a long term disability policy for regular full-time employees with a maximum monthly benefit of \$10,000 or 60% base monthly salary.

**DEFERRED COMPENSATION PLAN:** The City also makes available a 457 Deferred Compensation Plan through ICMA for regular full-time employees who want to defer additional pre-tax or after-tax money for retirement. Employees may enroll in deferred compensation at any time.

**PAID LEAVE:** Regular full-time employees are eligible for paid leave benefits in accordance with City Administrative Directive. Below is a summary of leave available. Please see the relevant directives for details or contact Human Resources if you have any questions.

Type of Paid Leave	Number of Days Annually
Holidays	16 Paid Holidays <ul style="list-style-type: none"><li>• New Year's Day</li><li>• MLK Jr. Day</li><li>• Presidents' Day</li><li>• Good Friday</li><li>• Memorial Day</li><li>• Juneteenth</li><li>• Independence Day</li><li>• Labor Day</li><li>• Columbus Day</li><li>• Veteran's Day</li><li>• Thanksgiving Day</li><li>• Day after Thanksgiving</li><li>• Christmas Eve</li><li>• Christmas Day</li><li>• Two Floating Holiday</li></ul>
Vacation	12 days annually during the first five years of employment (accrued monthly).
Sick Leave	12 days per calendar year (accrued monthly).

**MANDATORY DIRECT DEPOSIT:** Direct deposit of your paycheck is mandatory for all employees. Your pay stub will be emailed to you for your convenience.