

JANUARY 1—DECEMBER 31, 2026

EMPLOYEE

# Benefits

GUIDE

2026



# Welcome

Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of valuable benefits to protect your health, your family and your way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

## Eligibility

You are eligible for benefits if you work 30 or more hours per week. You may also enroll your eligible family members under certain plans you choose for yourself. Eligible family members include:

- Your legally married spouse who is ineligible for employer or Medicare coverage.
- Your registered domestic partner (RDP) who is ineligible for employer or Medicare coverage and/or his/her children, where applicable by state law.
- Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.
- To avoid drop in coverage, employees requesting spousal coverage are required to complete the working Spouse Affidavit form.

## When Coverage Begins

**New Hires:** You must complete the enrollment process within 30 days of your date of hire. If you enroll on time, coverage is effective on the first of the month 60 days following your date of hire. If you fail to enroll on time, you will **NOT** have benefits coverage (except for company-paid benefits).

**Open Enrollment:** Changes made during Open Enrollment are effective January 1, 2026 - December 31, 2026.

# Inside

Medical Plans

Where to Go for Care

Voluntary Dental/Vision

2026 Coverage Rates

Flex Spending/BenefitHUB

Life and AD&D Insurance

Disability Insurance

Voluntary Benefits

Employee Assistance Program (EAP)

Valuable Extras

Retirement Benefits

Leave Benefits

Paid Holidays & Pay Days

## PLEASE TAKE NOTE OF THE BENEFITS EXTENDED TO YOU AS A FULL-TIME EMPLOYEE:

### Employer Provided Benefits & Coverages Include:

- 2:1 Retirement Matching
- \$610 Month towards your Medical insurance
- \$300+ contributed annually to an HRA if enrolled in Base Medical Plan (prorated for new hires)
- \$1,180+ contributed annual to an HSA if enrolled in High Deductible Health Plan (prorated for new hires)
- Long-Term Disability
- \$20,000 Basic Life Insurance
- Tuition Reimbursement
- 11+ Paid Holidays
- Paid Vacation Leave
- Paid Sick Leave
- Paid Personal Holiday
- City of Denison Ambulance Fee Waiver

### Optional Benefits & Coverages Include:

- Dependent Health Insurance Coverage
- Dental and Vision Coverage for Self & Dependents
- Deferred Compensation Plan (457)
- Short Term Disability
- Optional Life Coverage Up to 5X Salary
- Worksite benefits including Accident, Critical Illness, Permanent Life Insurance, and Cancer products.

**Current City of Denison employees and their dependents covered by the city's health insurance plan are eligible for waiver of Denison Fire Rescue ambulance transportation services fees. To benefit from this waiver, the employee must report the utilization of transportation services to Employee Services within thirty (30) days of the transport. Transportation claims will be filed with the City's insurance company, but any remaining patient responsibility will be waived.**

# Medical Plans

**NEW  
FOR 2026!**

- Texans have their choice of three health plan options.
- Base plan HRA subsidy increased to \$26.56 per month or \$318.72 annually.
- If you contribute to the FSA the new annual maximum is \$3,400.
- High deductible health plan option HSA subsidy set at \$98.53/month or \$1,182.36 annually.

**Choose Wisely** Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period unless you have a qualified life event during the year. Following are examples of the most common qualified life events:

Qualifying Event	Deadline to Make Benefit Changes	Effective Date of Change	Required Documentation
<b>Marriage /Divorce</b>	30 Days from Event Date	Date of Event	Marriage License, Divorce Decree Registration of Informal Marriage
<b>Birth/Adoption</b>	30 Days from Event Date	Date of Event	Birth Certificate, Adoption Agreement
<b>Spouse Gain or Loss of Coverage</b>	30 Days from Gain/Loss of Coverage	Date Coverage was Gained/Lost	Proof of Gain—offer letter indicating hire date and when benefits begin, copy of completed enrollment form  Proof of Loss—letter from spouse’s HR office, termination notice, copy of completed enrollment form, marriage certificate, SS Number
<b>Death</b>	30 Days from Event Date	Date of Event	Death Certificate

**Required Information**—When you enroll you will be required to enter a Social Security number (SSN) for all covered dependents. The Affordable Care Act (ACA), otherwise known as health care reform, requires the company to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.

## Important Documentation

Certain information and often documentation of such is necessary when changing, adding dependents to your benefits, or naming a beneficiary with the City of Denison:

When enrolling in Benefits for yourself:	When adding coverage for a dependent:	When naming a beneficiary:
<ul style="list-style-type: none"> <li>• Name</li> <li>• Date of Birth</li> <li>• Social Security Number</li> </ul>	<ul style="list-style-type: none"> <li>• Dependent(s)' Name</li> <li>• Dependent(s)' Date of Birth</li> <li>• Dependent(s)' Social Security Number</li> </ul>	<ul style="list-style-type: none"> <li>• Name</li> <li>• Date of Birth</li> <li>• Social Security Number</li> <li>• Phone Number</li> <li>• Address</li> </ul>

# Medical Plans

Following is a high-level overview of the coverage

The City of Denison is proud to offer comprehensive medical and prescription drug coverage to each of our valued employees. These plans are designed to ensure you can visit the doctor of your choice and not be limited due to their geographic location. Below is a high-level overview of the two plan's attributes:

## OK Residents ONLY – UHC Nexus Network

This plan is for those that reside in Oklahoma only. This plan is a PPO plan allowing for in-network and out-of-network coverage along with copays and coinsurance.

Here's how the plan works:

- **Copays:** The plan has a copay for physician visits and prescriptions. All copays accumulate to the out-of-pocket maximum.
- **Coinsurance:** Once you've met the plan's annual deductible, you are responsible for a percentage of your medical expenses, which is called coinsurance. On this plan, the insurance carrier would cover 80%, you would be responsible for the remaining 20% in-network and 50% out-of-network.
- **Out-of-Pocket Maximum:** Once your deductible and coinsurance add up to the plan's annual out-of-pocket maximum, the plan will pay 100 percent of all eligible covered services for the rest of the calendar year.

## TX Residents ONLY – UHC Charter Network

This plan is for those that reside in Texas only. This does not offer Out-of-Network coverage and requires a PCP (Primary Care Physician) Designation.

Here's how the plan works:

- **Copays:** The plan has a copay for physician visits and prescriptions. All copays accumulate to the out-of-pocket maximum.
- **Coinsurance:** Once you've met the plan's annual deductible, you are responsible for a percentage of your medical expenses, which is called coinsurance. On this plan, the insurance carrier would cover 80%, you would be responsible for the remaining 20%.
- **Out-of-Pocket Maximum:** Once your deductible and coinsurance add up to the plan's annual out-of-pocket maximum, the plan will pay 100 percent of all eligible covered services for the rest of the calendar year.

Medical Benefits	Oklahoma Nexus N	
	In-Network	
<b>Deductible</b> (per calendar year)		
Individual / Family	\$6,000 / \$12,000	
<b>Out-of-Pocket Maximum</b> (per calendar year) <i>includes dedu</i>		
Individual / Family	\$8,150/ \$16,300	
<b>Covered Services</b>		
Coinsurance	20% T1/40% All Others	
Office Visits	(<19 is \$0)	
⇒ Physician	\$15	
⇒ Specialist	\$50	
⇒ Virtual Visit / MD Live	\$0	
Routine Preventive Care	No charge	
Outpatient Diagnostic (lab/X-ray)	Deductible + 20%	
Emergency Room	\$300 + Deduc	
Urgent Care Facility	\$50	
Inpatient Hospital Stay	Deductible + 20%	
Outpatient Surgery	Deductible + 20%	
<b>Prescription Drugs</b> (Tiers) - 90		
Network/Non-Network/ Specialty	\$300 Ded \$20 / \$60 / \$	
Mail Order (90-day supply)	2.5	
<b>Network</b>		
Network Name	Nexu	
Provider Lookup		



available. For complete coverage details, please refer to the Summary of Benefits and Coverage (SBC).

Residents Network	Texas Residents	Texas Residents	Texas Residents
	BASE—Charter Network	BUY-UP—Charter Network	HDHP—Charter Network
Out-of-Network*	In-Network Only	In-Network Only	In-Network Only
\$10,000 / \$20,000	\$5,000 / \$10,000	\$3,000 / \$6,000	\$6,750 / \$13,500
<i>Deductibles and copays</i>			
\$20,000 / \$40,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,750 / \$13,500
50%	20%	20%	0%
	(<19 is \$0)	(<19 is \$0)	
\$45	\$0	\$0	Deductible
\$125	\$100	\$100	
	\$0	\$0	
No charge	No charge	No charge	No charge
Deductible + 50%	Deductible + 20%	Deductible + 20%	Deductible
Deductible + 20%	\$250 + Deductible + 20%	\$250 + Deductible + 20%	Deductible
\$50	\$50	\$50	Deductible
Deductible + 50%	Deductible + 20%	Deductible + 20%	Deductible
Deductible + 50%	Deductible + 20%	Deductible + 20%	Deductible
Deductible \$90 / \$160	\$300 Deductible \$20 / \$60 / \$90 / \$160	\$300 Deductible \$20 / \$60 / \$90 / \$160	Deductible
X	2.5X	2.5X	
us	Charter	Charter	Charter
www.myuhc.com			

Coinsurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying. \* If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

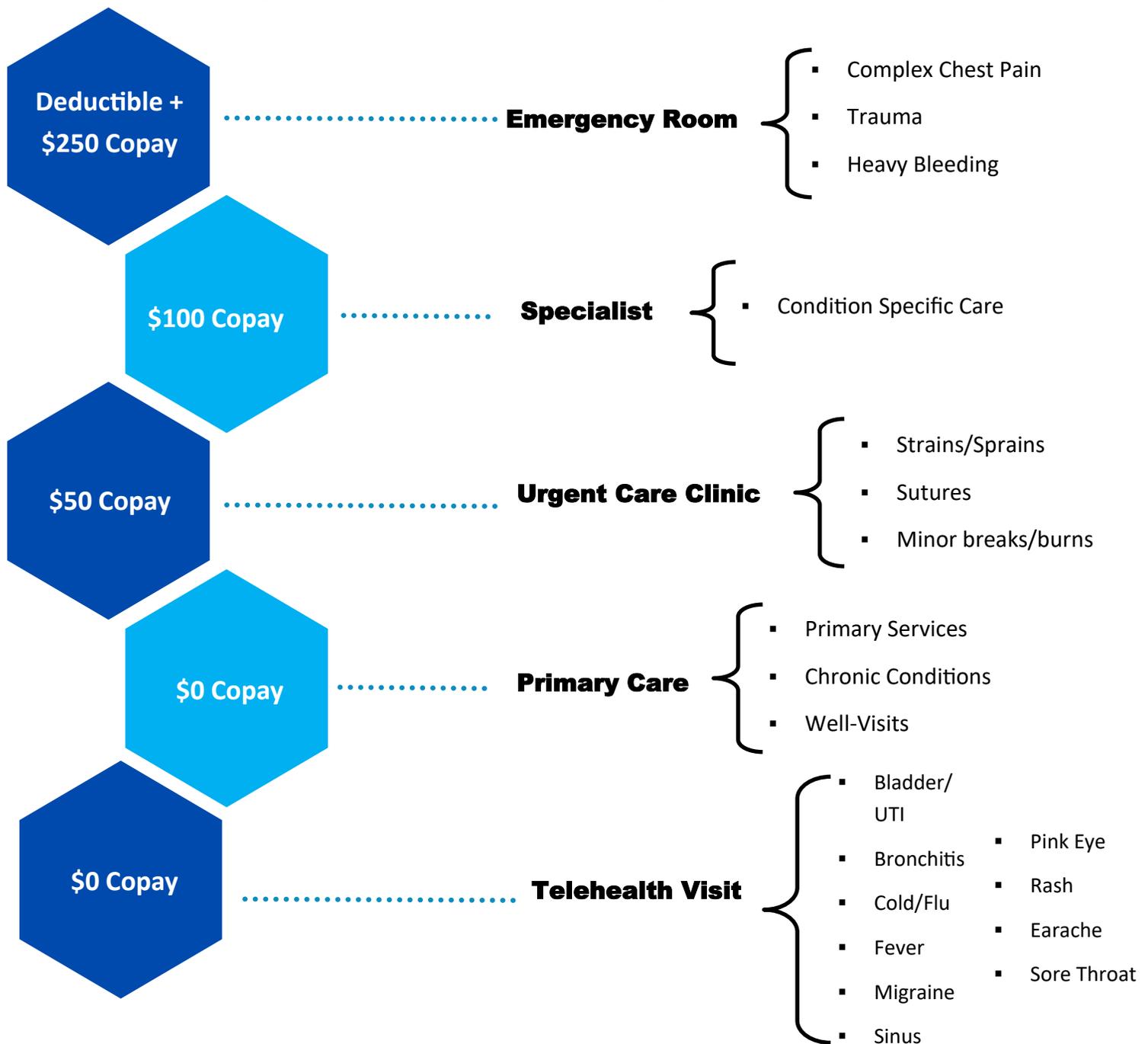
# Where to Go for Care

## Avoid Shocking ER Bills

It can be overwhelming deciding where to go for medical care. It is best to establish a relationship with a primary care physician for routine care and general oversight of your care plan. Since unexpected accident and illnesses can happen anytime, it is important for you to know what your options are in advance so you can save time and money.

## Did You Know?

**An emergency room visit can cost your deductible plus copay, totaling \$BIG MONEY!** Urgent Care centers can treat most non-life threatening healthcare issues at a fraction of the cost. When searching for urgent care facilities, be careful not to choose a free-standing emergency room, as these are also billed at emergency room rates.



# Voluntary Dental Plan

We are proud to offer you a voluntary dental plan.

**UHC DPPO:** This plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the UHC network.

Dental Benefits	UHC: PPO
<b>Deductible</b> (per calendar year)	
Individual / Family	\$50 / \$150
<b>Benefit Maximum</b> (per calendar year; Preventive, Basic, and Major Services combined)	
Per Individual	\$1,500
<b>Covered Services</b>	
Preventive Services	100%
Basic Services	80%
Major Services	50%
<b>Provider Search:</b> <a href="http://www.uhc.com">www.uhc.com</a>	
Network	Options PPO 30



Coinsurance percentages shown in chart represent what the member is responsible for paying.

If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.



# Voluntary Vision Plan

We are proud to offer you a voluntary vision plan.

The UHC vision plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the UHC network.

Vision Benefits	In-Network	Out-of-Network
<b>Exam</b> (once every 12 months)	\$10	\$40
<b>Materials Copay</b>	\$25	
<b>Lenses</b> (once every 12 months)		
Single Vision	No charge after materials copay	Up to \$40
Bifocal		Up to \$60
Trifocal		Up to \$80
<b>Frames</b> (once every 12 months)	\$150 Allowance	\$45 Allowance
<b>Contact Lenses</b> (once every 12 months; in lieu of glasses)	\$25 Copay	Up to \$150
<b>Provider Search:</b> <a href="http://www.uhc.com">www.uhc.com</a> —Standard Network		



# 2026 City of Denison BENEFIT RATES

Your contributions toward the cost of medical, dental, and vision coverage are deducted from your paycheck before taxes.

## MEDICAL COVERAGE—UHC

COVERAGE TIER	Employee Contribution (Semi-Monthly)			
	OKLAHOMA	Base TEXAS	*Buy-Up* TEXAS	*HDHP* TEXAS
Employee Only	\$0.00	\$0.00	\$0.00	\$0.00
Employee + Spouse/RDP	\$232.43	\$211.96	\$219.07	\$185.66
Employee + Child(ren)	\$81.39	\$74.23	\$76.72	\$65.02
Employee + Family	\$345.62	\$315.19	\$325.75	\$276.08
<i>City's Monthly Contribution to HRA/HSA</i>	\$0	\$26.56	\$0	\$98.53

## DENTAL COVERAGE—UHC

COVERAGE TIER	Employee Contribution (Semi-Monthly)
Employee Only	\$12.62
Employee + Spouse/RDP	\$31.03
Employee + Child(ren)	\$31.68
Employee + Family	\$44.88



## SUPPLEMENTAL LIFE/AD&D

Deductions for supplemental Life/AD&D are taken from your paycheck after taxes.

Rates are available on a separate document that will be provided to you as you enroll.

## VISION COVERAGE—UHC

COVERAGE TIER	Employee Contribution (Semi-Monthly)
Employee Only	\$3.63
Employee + Spouse/RDP	\$7.25
Employee + Child(ren)	\$7.32
Employee + Family	\$11.68

**Registered Domestic Partner (RDP) Contributions:** Your contributions to cover an RDP are the same as those to cover a legal spouse. However, because of Internal Revenue Code (IRC) restrictions, in most cases, the fair market value of your RDP's or RDP's children's (if they are not federal tax dependents) healthcare coverage will be taxable to you as imputed income. This value is determined by the amount that The Company pays in premium for RDP coverage. This amount raises your taxable gross income. Also, the payroll deductions to cover an RDP must be taken on an after-tax basis.

# Flexible Spending Accounts

We provide you with an opportunity to participate in our flexible spending accounts (FSAs) administered by Flores . FSAs allow you to set aside a portion of your income, before taxes, to pay for qualified health care and/or dependent care expenses. Because that portion of your income is not taxed, you pay less in federal income, Social Security and Medicare taxes.

## Health Care FSA

For 2026, you may contribute up to \$3,400 to cover qualified health care expenses incurred by you, your spouse and your children up to age 26. Some qualified expenses include:

- Coinsurance
- Copayments
- Deductibles
- Prescriptions and Over-the-Counter Drugs
- Menstrual Care
- Dental treatment
- Orthodontia
- Eye Exams, Materials, LASIK

For a complete list of eligible expenses, visit:

## Dependent Care FSA

For 2026, you may contribute up to \$7,500 (per family) to cover eligible dependent care expenses (\$3,750 if you and your spouse file separate tax returns). Some qualified expenses include:

- Care of a dependent child under the age of 13 by babysitters, nursery schools, pre-school or daycare centers
- Care of a household member who is physically or mentally incapable of caring for him/herself and qualifies as your federal tax dependent

For a complete list of eligible expenses, visit:

## FSA Rules

### YOU MUST ENROLL EACH YEAR TO PARTICIPATE!

Because FSAs can give you a significant tax advantage, they must be administered according to specific IRS rules:

**Health Care FSA:** Unused funds up to \$680 from one year can carry over to the following year. Carryover funds will not count against or offset the amount that you can contribute annually. Unused funds over \$680 will NOT be returned to you or carried over to the following year.

**Dependent Care FSA:** Unused funds will NOT be returned to you or carried over to the following year.

You can incur expenses through March 15, 2027, and must file claims by March 31, 2027.

# BenefitHub

You now have exclusive access to amazing discounts and cash back offers on thousands of brands you love.

**SAVE BIG. EVERY DAY.**

Take advantage of savings offers in a variety of categories, including: Travel, Auto, Electronics, Apparel, Entertainment, Restaurants, Health & Wellness, Beauty & Spa & much more!

1. Scan the QR code to access your BEST Discount Marketplace TODAY!
2. Add your name and email address
3. Click register



# Life and AD&D Insurance

## Life/AD&D Insurance (Employer-paid)

**Life Insurance** provides your named beneficiary(ies) with a benefit in the event of your death.

**Accidental Death and Dismemberment (AD&D) Insurance** provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot, or eye). In the event that your death occurs due to a covered accident, both the Life and the AD&D benefit would be payable.



<b>Benefit Amount</b>	\$20,000
-----------------------	----------

## Supplemental Life/AD&D (Employee-paid)

If you determine you need more than basic coverage, you may purchase additional coverage for yourself and your eligible family members.

	Maximum Benefit Option	Guaranteed Issue*
<b>Employee</b>	Increments of Base Annual Earnings up to a maximum of 5X Base Annual Earnings up to \$500,000	3X Base Annual Earnings up to \$300,000
<b>Spouse/RDP</b>	\$5,000 Increments up to a maximum of \$50,000	\$20,000
<b>Child(ren)</b>	Increments of \$5,000; Minimum of \$5,000 up to a maximum of \$10,000	\$10,000

\*During your initial eligibility period only, you can receive coverage up to the Guaranteed Issue amounts without having to provide Evidence of Insurability (EOI, or information about your health). Coverage amounts that require EOI will not be effective unless approved by the insurance carrier.

# Disability Insurance

Disability insurance provides benefits that replace part of your lost income if you become unable to work due to a covered injury or illness.

Voluntary Short-Term Disability	
Provided through United Healthcare. Rates available at enrollment.	
<b>Benefit Percentage</b>	60%
<b>Weekly Benefit Maximum</b>	\$1,000
<b>When Benefits Begin</b>	14th day
<b>Maximum Benefit Duration</b>	12 weeks
Pre-Existing Conditions	None
Long-Term Disability	
Provided, at <b>NO COST</b> to you, an affordable group rate through United Healthcare.	
<b>Benefit Percentage</b>	60%
<b>Monthly Benefit Maximum</b>	\$7,500
<b>When Benefits Begin</b>	After 90th day of disability
<b>Maximum Benefit Duration</b>	Social Security Retirement Age
Pre-Existing Conditions	3/12

# Voluntary Benefits

Our benefit plans are here to help you and your family live well—and stay well. But did you know that you can



strengthen your coverage even further? It's true! Our voluntary benefits through **AFLAC** are designed to complement your health care coverage and allow you to customize our benefits to you and your family's needs. The best part? Benefits from these plans are paid directly to you! Coverage is also available for your spouse and dependents.

You can enroll in these plans during Open Enrollment—they're completely voluntary, which means you are responsible for paying for coverage at affordable group rates.

## Accident Insurance

Accident insurance can soften the financial impact of an accidental injury by paying a benefit to you to help cover the unexpected out-of-pocket costs related to treating your injuries.

## Critical Illness

Did you know that the average total out-of-pocket cost related to treating a critical illness is over \$7,000? With critical illness insurance, you'll receive a lump-sum benefit if you are diagnosed with a covered condition that you can use however you would like, including to help pay for: treatment (e.g. experimental), prescriptions, travel, increased living expenses, and more.

## Permanent Life

This Insurance provides guaranteed level premiums, guaranteed cash values. Juvenile Stand-alone Coverage is available for children and grandchildren. Give them a gift the continues to build a tax-free fund for them and guarantee their insurability for the future.

## Cancer Assist

The Cancer Assist Plan pays a flat dollar amount to you when a covered person is diagnosed with internal cancer. Other benefits include payments, directly to you, for hospital confinement, medical imaging, radiation and chemotherapy, immunotherapy, transportation and lodging. The plan also includes a cancer screening wellness benefit.

# Valuable Extras

## Virtual Visits—UHC

Whether myuhc.com or the UHC app, Virtual Visits let you chat (via video or over the phone) with a doctor 24/7 without setting up additional accounts or apps. If you are enrolled in Medical with UHC, your cost for a Virtual Visit is **\$0!**

Use Virtual Visit for these common conditions:

- Allergies
- Flu
- Sore throats
- Bronchitis
- Rashes
- Stomachaches
- Headaches
- Eye Infections
- Migraines

## How to get started:

- Sign in at [www.myuhc.com](http://www.myuhc.com)
- Download the UHC app →



## Employee Assistance Program

If you are enrolled in one of the UHC medical plans, you have access to an Employee Assistance Program at no cost. Calling an EAP coordinator for a no-cost, confidential assessment is a good first step. They're trained to understand your concerns and connect you with the specialist or service best able to help you.

- Address depression, stress, anxiety, or substance abuse issues.
- Improve relationships at home or work.
- Find support for child or elder care matters.
- Work through emotional issues or grief.
- Get legal or financial assistance.

Call **1-888-887-4114** or download the **UHC mobile app** to speak to a specialist today.



# DOWNLOAD

Texoma First Responder Support Team

# APP TODAY

Anonymous and Confidential Wellness Resources



**LIGHTHOUSE**  
FOR PUBLIC SAFETY.



#### ANONYMOUS AND CONFIDENTIAL

Providing private and confidential access to critical resources for public safety and their family.



#### 24-HOUR ACCESS

Valuable resources available when public safety personnel and their families need it most.



#### AVAILABLE TO ALL AGENCY MEMBERS AND THEIR FAMILIES

Comprehensive collection of tools that support and improve first responders' health & wellness.

Lighthouse Health & Wellness is Sponsored by FirstNet and Built with AT&T. FirstNet and the FirstNet logo are registered trademarks of the First Responder Network Authority. All other marks are the property of their respective owners.



# Wellness Benefits



## Health and wellness

### Living healthier starts with learning about key health topics



Learning about health and wellness is one way to better understand your own health — or the health of a loved one — and help you reach your health and wellness goals. Knowing the basics about certain health conditions, like diabetes or cancer, may help you be more aware of symptoms or risk factors to look out for. As you explore this health and wellness information, you'll find tips on fitness, nutrition and preventive care. You'll also find mental health information, caregiver resources, children's health guidance and much more. Take a closer look and see what may help you most along your health and wellness journey.



#### [Preventive care →](#)

See why yearly doctor visits are important for your health and get tips on how to get ready for your next checkup.



#### [Health topics A to Z →](#)

Browse our library of health topics to learn about common health issues and conditions.



#### [Nutrition →](#)

Learn how to make healthier eating easier, from balancing calories to practicing mindful eating.



#### [Mental health →](#)

Understanding mental health issues may help you learn ways to cope for yourself and help you support your loved ones.



#### [Caregiver resources →](#)

If you're caring for a family member or friend, find information and resources to help you get the support you need.



#### [Fitness →](#)

Whether you're just starting out or looking for new motivation, get tips on achieving your fitness goals.

## Find member programs to support your health and wellness

If you're a UnitedHealthcare member, there are a number of [health care programs](#) that may be available to support your health and wellbeing — from fitness programs to mental health support. Check your specific health plan to learn about the programs available to you.

[Sign in to see programs available with your plan →](#)



### Mental health

Mental health programs may be available through your health plan and offer a variety of ways to get support.

[Learn about mental health programs →](#)



### Rewards

Rewards programs are designed to help motivate a healthy lifestyle and may be included with your benefits.

[View rewards programs →](#)



### Clinical support

Clinical support programs offer help to manage health conditions, like diabetes, heart disease and more.

[Find clinical support programs →](#)

# Retirement Benefits

## Texas Municipal Retirement System

The City currently offers retirement through Texas Municipal Retirement System (TMRS). All full-time employees (Excluding Sworn Fire) participate in the TMRS Plan as of their hire date.



The City matches the employee's 7% contribution (a required automatic deduction from paychecks) with a two-to-one contribution at the time of retirement.

You are vested with TMRS after five years of employment. Retirement eligibility under TMRS is 20 years and any age, or age 60 and at least five years. Service with the military or any government entity may count towards your TMRS vesting.

Once you reach five years of service, you must complete a vested beneficiary form for TMRS. You can complete it online [tmrs.com](http://tmrs.com) or print the form from their website.

### MyTMRS

At [tmrs.com](http://tmrs.com) you can:

- View TMRS Account Balance
- View Designated Beneficiaries
- Confirm Retirement Eligibility Date
- Confirm Total Months of Service
- Calculate Estimates based on Projected Retirement Date
- Download Forms

## Valuable Extra

For almost a decade, The Student Loan Help Group has been helping borrowers understand their student loan repayment and forgiveness options. The City of Denison is proud to provide this voluntary product for employees who may find themselves need assistance with student loan repayment.



Reach out to Employee Services for additional TSLHG information.

## Denison Fire Pension

Denison Fire Rescue civil service employees are enrolled in a TLFFRA (Texas Local Fire Fighters' Retirement Act) plan. The City of Denison firefighters participate with a 13.25% contribution with an 18% match by the City. Denison Firefighters do not pay into Social Security. Firefighters are vested at 10 years and are eligible to retire at age 50 with 20 years of service.

### Denison Fire Pension

Denison Firefighter's Relief & Retirement Fund information can be found at: [www.denisonfirepension.com](http://www.denisonfirepension.com)

- Find Helpful Links & Documents
- Discover Pension News
- Keep up with Pension Board Meetings
- Keep your Information Up-to-Date!

## 457 Deferred Compensation Plan



EQUITABLE

In addition to TMRS and the Fire Fighters' Pension, the City has an optional and easy way for employees to supplement their retirement benefits. The 457 Plan allows you to save and invest before-tax or after-tax dollars through a voluntary salary deferral. There are many options to help you reach your retirement goals and the pre-tax contributions you make reduce your taxable income for the year. The City of Denison offers the 457 Deferred Compensation Plan through Equitable.

If interested in enrolling, contact Employee Services and we will have an advisor reach out to you.

# Leave Benefits

**Vacation Leave** Vacation leave is an earned benefit intended to provide full-time employees with paid time away from the work environment to pursue activities that will promote the well-being of the individual. Vacation leave may also be used for purposes of attending to personal business, extension of sick leave when accrued sick leave is exhausted, and inability to travel to work because of inclement weather or for other purposes. Vacation leave will not be authorized during the initial six months of employment for any employee, unless authorized by the City Manager. Vacation leave must be taken in increments of 1/4 hour.

	Length of Service	Days Per Year	Per Pay Period	Max Carryover
First 2 Years	Civil Service – Shift Fire (12-hour day)	15 days + Holidays	12 hours	360 hours
	Civil Service – Fire Administration	15 days (120 hrs)	4.62 hours	240 hours
	Civil Service – Shift Police (8-hour day)	15 days + Holidays	8 hours	240 hours
	Civil Service – Police Administration	15 days (120 hrs)	4.62 hours	240 hours
	Non Civil Service Employees	12 days (96 hrs)	3.70 hours	240 hours
	Public Safety Communications	12 days + Holidays	7.08 hours	240 hours
2 to 4 Years	Civil Service – Shift Fire (12-hour day)	15 days + Holidays	12 hours	360 hours
	Civil Service – Fire Administration	15 days (120 hrs)	4.62 hours	240 hours
	Civil Service – Shift Police (8-hour day)	15 days + Holidays	8 hours	240 hours
	Civil Service – Police Administration	15 days (120 hrs)	4.62 hours	240 hours
	Non Civil Service Employees	14 days (112 hrs)	4.31 hours	240 hours
	Public Safety Communications	14 days + Holidays	7.69 hours	240 hours
5 to 9 Years	Civil Service – Shift Fire (12-hour day)	15 days + Holidays	12 hours	360 hours
	Civil Service – Fire Administration	15 days (120 hrs)	4.62 hours	240 hours
	Civil Service – Shift Police (8-hour day)	15 days + Holidays	8 hours	240 hours
	Civil Service – Police Administration	15 days (120 hrs)	4.62 hours	240 hours
	Non Civil Service Employees	16 days (128 hrs)	4.93 hours	240 hours
	Public Safety Communications	16 days + Holidays	8.31 hours	240 hours
10 to 14 Years	Civil Service – Shift Fire (12-hour day)	15 days + Holidays	12 hours	360 hours
	Civil Service – Fire Administration	15 days (120 hrs)	4.62 hours	240 hours
	Civil Service – Shift Police (8-hour day)	15 days + Holidays	8 hours	240 hours
	Civil Service – Police Administration	15 days (120 hrs)	4.62 hours	240 hours
	Non-Civil Service Employees	18 days (144 hrs)	5.54 hours	240 hours
	Public Safety Communications	18 days + Holidays	8.92 hours	240 hours
15 to 20 Years	Civil Service – Shift Fire (12-hour day)	18 days + Holidays	13.38 hours	360 hours
	Civil Service – Fire Administration	18 days (144 hrs)	5.54 hours	240 hours
	Civil Service – Shift Police (8-hour day)	18 days + Holidays	8.92 hours	240 hours
	Civil Service – Police Administration	18 days (144 hrs)	5.54 hours	240 hours
	Non-Civil Service Employees	20 days (160 hrs)	6.16 hours	240 hours
	Public Safety Communications	20 days + Holidays	9.54 hours	240 hours
20+ Years	Civil Service – Shift Fire (12-hour day)	20 days + Holidays	14.31 hours	360 hours
	Civil Service – Fire Administration	20 days (160 hrs)	6.16 hours	240 hours
	Civil Service – Shift Police (8-hour day)	20 days + Holidays	9.54 hours	240 hours
	Civil Service – Police Administration	20 days (160 hrs)	6.16 hours	240 hours
	Non-Civil Service Employees	22 days (176 hrs)	6.77 hours	240 hours
	Public Safety Communications	22 days + Holidays	10.15 hours	240 hours

## Sick Leave

Sick leave shall not be considered as a privilege which an employee may use at the employee's discretion but shall be allowed only in cases of actual sickness or disability of the employee or in circumstances where illness in the employee's immediate family makes it necessary for the employee to be absent.

Sick leave is paid time away from work due to an employee's bona fide illness or injury that prevents the employee from working, for visits to the doctor or dentist, or to care for certain family members who are ill or injured. Employees who are unable to work due to illness or injury or other situations covered by this policy must immediately notify the appropriate supervisor in accordance with the procedures adopted by their department. Work weeks are not to be adjusted and compensatory time is not permitted to be used in lieu of sick leave.

Sick leave must be taken in increments of 1/4 hour.

## Accrual Rate and Eligibility

All regular full-time employees including Civil Service Police Officers and Civil Service Fire Administration employees accrue 4.62 hours of sick leave each pay period. Civil Service Fire shift personnel receive 6.92 hours of sick leave accrual each pay period.

The accrual increment for full-time employees is distributed equally over the 26 bi-weekly pay periods in the year.

**Family & Medical Leave Act (FMLA)** The City provides leave to eligible employees in accordance with the Family and Medical Leave Act. Under the FMLA, eligible employees may take up to 12 weeks of unpaid leave each year for specified family and medical reasons. See ES for more information and to determine eligibility.



2026

Employees' Paid Holidays & Pay Days

January						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

April						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

July						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

October						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

February						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

May						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

August						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

November						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

March						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

June						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

September						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

December						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

- Paid Holiday
- End of Pay Period
- Payroll Due Date
- Pay Day
- Alt. Firefighter Holiday

The following days and no other shall be recognized as holidays:

- January 1: New Year's Day
- January 19: Martin Luther King, Jr. Day
- April 3: Good Friday
- May 25: Memorial Day
- June 19: Juneteenth
- July 3: Independence Day
- September 7: Labor Day
- September 11: Firefighters may take 9/11 in lieu of the day after Thanksgiving
- November 26 & 27: Thanksgiving & the day after Thanksgiving
- December 24 & 25: Christmas Eve & Christmas Day
- One Personal Holiday to be taken before December 1st

# Understanding the Value of a City of Denison Job!



## COMPENSATION

There is more to an employee's compensation besides their annual salary. Additional benefits should be considered when weighing a job's full value.

*For example, let's say you have a job that pays \$45k/year.*

*The City also pays social security and medicare tax on your behalf.*

*The City of Denison participates in the TMRS Retirement System. For every dollar you contribute, the City matches it...TWICE!*

*Health insurance is provided for you at no cost! Dependent & supplemental coverage is available to purchase.*

## IMMEASURABLE BENEFITS!

Making a difference!  
Giving back to our community!  
Working with a great team!



## ADDED VALUE

- Taxes
- Retirement
- Health Benefits
- Paid Vacation and Sick leave
- Life Insurance & Long-Term Disability

SALARY	<b>\$45,000</b>
SOCIAL SECURITY	<b>+ 2,790</b>
MEDICARE	<b>+ 652</b>
RETIREMENT	<b>+ 6,300</b>
HEALTHCARE	<b>+ 7,320</b>
	<b>\$62,062</b>

## ADDITIONAL BENEFIT VALUES

12 DAYS VACATION	- \$2,077
3 WEEKS SICK LEAVE	- \$2,596
11 PAID HOLIDAYS	- \$1,904
1 PERSONAL DAY	- \$ 173
LIFE POLICY WORTH	- \$20,000
LONG-TERM DISABILITY	- \$27,000
	<b>\$53,750</b>

# CITY EMPLOYMENT MAKES CENTS!





# Contact Information

Coverage	Carrier	Phone #	Website/Email
Medical Oklahoma Texas	UHC	(888) 331-3408 (877) 805-1970	<a href="http://www.myuhc.com">www.myuhc.com</a>
Flex Spending Account Health Reimbursement Account Health Savings Account	Flores	(800) 532-3327	<a href="http://www.flores247.com">www.flores247.com</a>
Dental	UHC	(800) 445-9090	<a href="http://www.myuhc.com">www.myuhc.com</a>
Vision	UHC	(800) 638-3120	<a href="http://www.myuhc.com">www.myuhc.com</a>
Life/AD&D	UHC	(888) 299-2070	<a href="http://www.myuhc.com">www.myuhc.com</a>
Disability	UHC	(888) 299-2070	<a href="http://www.myuhc.com">www.myuhc.com</a>
EAP	UHC	(888) 887-4114	<a href="http://www.myuhc.com">www.myuhc.com</a>
Voluntary Benefits	AFLAC	(800) 433-3036	<a href="http://www.aflacgroupinsurance.com">www.aflacgroupinsurance.com</a>
Retirement	TMRS	(800) 924-8677	<a href="http://www.tmrs.com">www.tmrs.com</a>
Firefighter Retirement	DFRRF	(903) 464-4427	<a href="http://www.denisonfirepension.com">www.denisonfirepension.com</a>
457 Deferred Compensation Plan	Equitable	(800) 528-0204	<a href="http://www.equitable.com">www.equitable.com</a>
Public Service Loan Forgiveness	The Student Loan Help Group	(844) 599-5589	<a href="http://www.tslhg.com">www.tslhg.com</a>
MASA—Medical Transportation	Medical Transportation	(954) 334-8270	<a href="http://www.masaccess.com">www.masaccess.com</a>

## Questions?

If you have additional questions, you may also contact:

Employee Services  
(903) 464-4449

[employeeservices@denisontx.gov](mailto:employeeservices@denisontx.gov)



This is a brief summary of benefits prepared by HUB International Northwest, the employee benefits insurance broker. This is not a certificate of coverage. For full coverage provisions, including a description of waiting periods, limitations and exclusions refer to the benefit plan documents and contracts. If there is a conflict between this summary and the official plan documents, the actual plan document will govern in all cases.

