

Your Guide to **BENEFITS**

JANUARY 1, 2024 - DECEMBER 31, 2024

**2024
PLAN YEAR**

health • work-life • wellness


Denison
TEXAS

Moving Forward. Kicking Back.

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.

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 - December 31, 2024.

Choose Carefully

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
Marriage /Divorce	30 Days from Event Date	Date of Event	Marriage License, Divorce Decree, Registration of Informal Marriage
Birth/Adoption	30 Days from Event Date	Date of Event	Birth Certificate, Adoption Agreement
Spouse Gain or Loss of Coverage	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
Death	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.

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Medical Plans



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:

TX Residents ONLY – CIGNA LOCAL PLUS Network

This plan is for those that reside in Texas only. This does not offer Out-of-Network coverage but does **not** require 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 70%, you would be responsible for the remaining 30%.
- **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.

OK Residents ONLY – CIGNA OPEN ACCESS PLUS

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 70%, you would be responsible for the remaining 30% 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.



New for 2024!

- ⇒ Medical, Dental and Vision coverages switched to Cigna
- ⇒ Life and Disability coverages are moving to New York Life
- ⇒ **NEW 24 paycheck deductions cycle!**
- ⇒ The EAP plan offered by New York Life
- ⇒ HRA subsidy increased to \$15 per month or \$180 annually
- ⇒ If you contribute to the FSA the new annual maximum is \$3,050.

Medical Plans (Cont'd)

Following is a high-level overview of the coverage available. For complete coverage details, please refer to the Summary of Benefits and Coverage (SBC).

Medical Benefits	CIGNA Oklahoma Residents Open Access Plus		CIGNA Texas Residents Local Plus
	In-Network	Out-of-Network*	In-Network Only
Deductible (per calendar year)			
Individual / Family	\$5,000 / \$10,000	\$5,000 / \$10,000	\$5,000 / \$10,000
Out-of-Pocket Maximum (per calendar year)			
Individual / Family	\$7,900 / \$15,800	\$10,000 / \$20,000	\$7,900 / \$15,800
Covered Services			
Coinsurance	30%	50%	30%
Office Visits			
⇒ Physician	\$15	Deductible + 50%	\$15
⇒ Specialist	\$60		\$60
⇒ Virtual Visit / MD Live	\$0		\$0
Routine Preventive Care	No charge	No charge	No charge
Outpatient Diagnostic (lab/X-ray)	Deductible + 30%	Deductible + 50%	Deductible + 30%
Emergency Room	\$500 + Deductible + 20%		\$500 + Deductible + 30%
Urgent Care Facility	\$50	Deductible + 50%	\$50
Inpatient Hospital Stay	Deductible + 30%	Deductible + 50%	Deductible + 30%
Outpatient Surgery	Deductible + 30%	Deductible + 50%	Deductible + 30%
Prescription Drugs (Tiers) - Cigna 90			
Network/Non-Network/Specialty	\$10 / \$50 / \$120		\$10 / \$50 / \$120
Mail Order (90-day supply)	3X		3X
Network			
Network Name	Open Access Plus		Local Plus
Provider Lookup	www.mycigna.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.

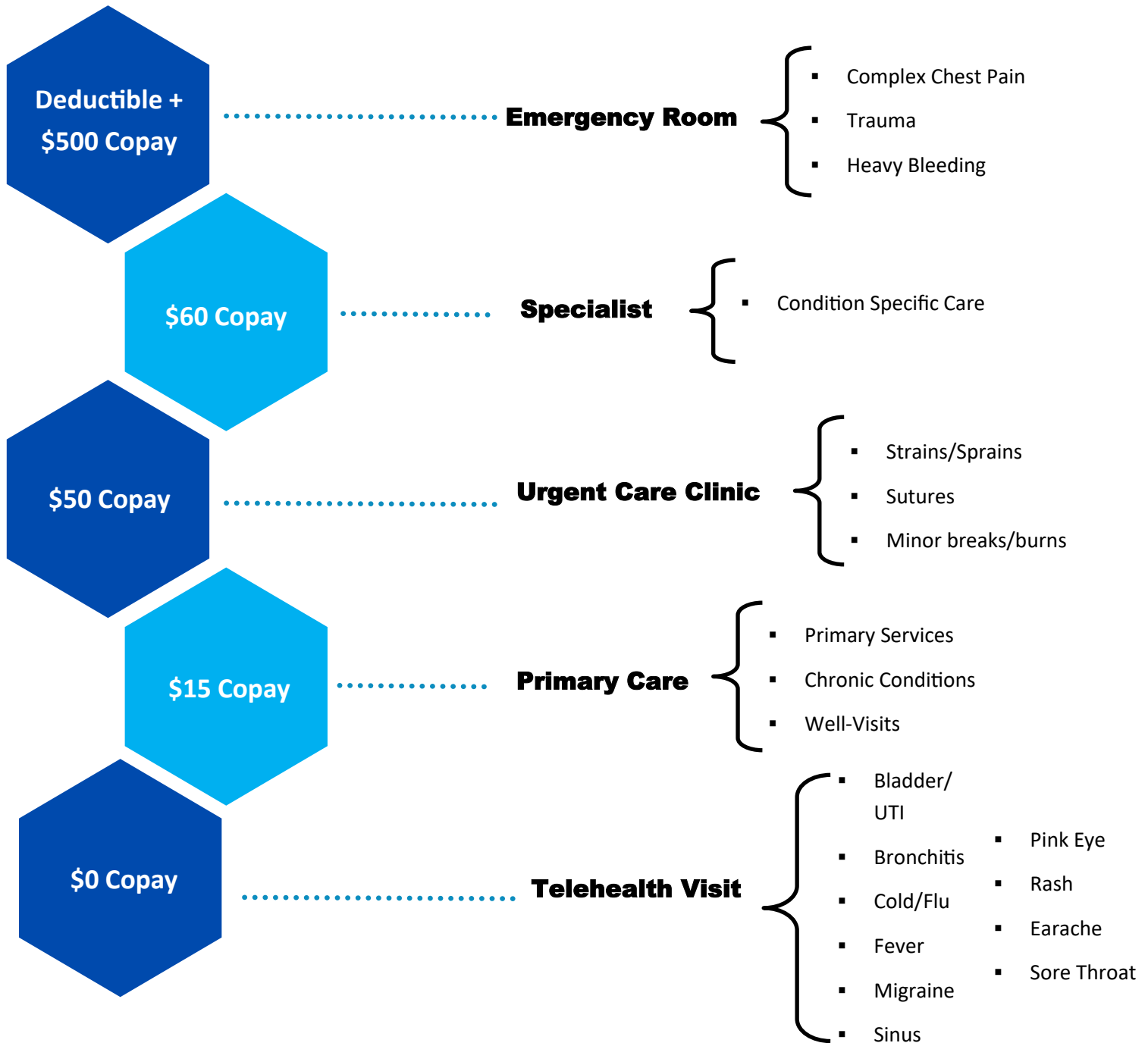
Where to Go for Care

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 \$5,500! 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 Plans

We are proud to offer you a dental plan.

Cigna 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 Cigna network.

Following is a high-level overview of the coverage available.

Dental Benefits	Cigna: PPO
Deductible (per calendar year)	
Individual / Family	\$50 / \$150
Benefit Maximum (per calendar year; Preventive, Basic, and Major Services combined)	
Per Individual	\$1,500
Covered Services	
Preventive Services	100%
Basic Services	80%
Major Services	50%
Provider Search (dentalsearch.yourdentalplan.com/providersearch)	
Network	www.mycigna.com



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 vision plan.

The Cigna 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 Cigna network.

Following is a high-level overview of the coverage available.

Vision Benefits	In-Network	Out-of-Network Reimbursement
Exam (once every 12 months)	\$10	Up to \$45
Materials Copay	\$25	Up to \$45
Lenses (once every 12 months)		
Single Vision	No charge after materials copay	Up to \$32
Bifocal		Up to \$55
Trifocal		Up to \$65
Frames (once every 12 months)	Covered up to \$150	Up to \$83
Contact Lenses (once every 12 months; in lieu of glasses)	Covered up to \$150	Up to \$120
Provider Search: www.mycigna.com		

2024 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—CIGNA

COVERAGE TIER	Employee Contribution (Semi-Monthly)	
	OKLAHOMA	TEXAS
Employee Only	\$0.00	\$0.00
Employee + Spouse/RDP	\$197.11	\$197.11
Employee + Child(ren)	\$69.06	\$69.06
Employee + Family	\$293.25	\$293.25

DENTAL COVERAGE—CIGNA

COVERAGE TIER	Employee Contribution (Semi-Monthly)
Employee Only	\$12.68
Employee + Spouse/RDP	\$31.18
Employee + Child(ren)	\$31.83
Employee + Family	\$45.10

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—CIGNA

COVERAGE TIER	Employee Contribution (Semi-Monthly)
Employee Only	\$4.03
Employee + Spouse/RDP	\$8.06
Employee + Child(ren)	\$8.14
Employee + Family	\$12.99



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.

Life and AD&D Insurance



Life/AD&D Insurance

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.

Basic Life/AD&D (City-paid)

This benefit is provided at **NO COST** to you through New York Life.

Benefit Amount	\$20,000
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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.

	Benefit Option	Guaranteed Issue*
Employee	Increments of Base Annual Earnings up to a maximum of \$500,000	5 X Base Annual Earnings up to \$300,000
Spouse/RDP	\$5,000 Increments up to a maximum of \$20,000	\$20,000
Child(ren)	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 when you become unable to work due to a covered injury or illness.

Voluntary Short-Term Disability	
Provided through New York Life. Rates available at enrollment	
Benefit Percentage	60%
Weekly Benefit Maximum	\$1,000
When Benefits Begin	14th day
Maximum Benefit Duration	11 weeks
Pre-Existing Conditions	3/12
Long-Term Disability	
Provided at NO COST to you/an affordable group rate through New York Life.	
Benefit Percentage	60%
Monthly Benefit Maximum	\$7,500
When Benefits Begin	After 90th day of disability
Maximum Benefit Duration	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 that 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.

Please take note of the benefits extended to you as a full-time employee:

- ◆ 2:1 Retirement Matching
- ◆ \$525/Month towards your Medical insurance
- ◆ \$180 contributed annually to an HRA if enrolled in Medical insurance (prorated for new hires)
- ◆ Long-Term Disability
- ◆ \$20,000 Basic Life Insurance
- ◆ Educational Assistance
- ◆ 11+ Paid Holidays
- ◆ Paid Vacation Leave
- ◆ Paid Sick Leave
- ◆ Paid Personal Holiday
- ◆ City of Denison Ambulance Fee Waiver

Valuable Extras

Employee Assistance Program—New York Life

If you are enrolled in one of the CIGNA medical plans, you have access to an Employee Assistance Program at no cost through New York Life. 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 **1-800-344-9752** to speak to a specialist today.

Website: www.guideanceresources.com

Virtual Visits—CIGNA

Whether mycigna.com or the CIGNA 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 CIGNA, your cost for a Virtual Visit is **\$0!**

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

Use Virtual Visit for these common conditions:

There are 3 ways to get started:

- ◆ Sign in at www.mycigna.com
- ◆ Call MDLive 24/7 at 888-726-3171
- ◆ Download the Cigna App

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.

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 at www.tmr.org or print the form from their website.

MyTMRS

At tmrs.org 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

Denison Fire Pension

Denison Firefighter's Relief & Retirement Fund information can be found at 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

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.



EQUITABLE

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

Texas Local Fire Fighters' Retirement Act

Denison Fire Rescue civil service employees are enrolled in a TLFFRA (Texas Local Fire Fighters' Retirement Act) plan. The City of Denison matches firefighters' 13.25% contribution with an 18% match. Firefighters are vested at 10 years and are eligible to retire at 20 years of service.

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.

IT PAYS TO TAKE HEALTHY STEPS



with Cigna MotivateMe.

Through the Cigna MotivateMe® program, your employer provides you with financial rewards for the healthy actions you take. The goals are to keep you motivated to get your annual check-up, know your key health numbers and take control of your health.

Below are some of the simple activities you can complete to start earning rewards.

1. Get your annual preventive exam.

Your annual preventive exam can help catch health issues before they become more serious. Most medical plans cover annual check-ups at 100% when received from an in-network health care provider.*



Don't have a primary care provider?

Find an in-network provider near you by logging in to **myCigna.com** and clicking "Find Care & Costs."

2. Complete your online health assessment.

The online health assessment is an easy-to-answer questionnaire that provides a snapshot of your health and recommends steps for improvement. It should take about 15 minutes to complete.

To complete your online assessment you can use the myCigna mobile app or log in to myCigna.com. Then just hover over the Wellness tab and click "Health Assessment."

For a full list of activities to complete to earn rewards:**

1. Log in to **myCigna.com**
2. Click the "Wellness" tab
3. Select "Wellness & Incentives" in the navigation bar

Quick Tip



Get your annual preventive exam before taking the online health assessment because you will be asked to enter your validated biometric numbers.

See reverse side for more information.

Together, all the way.®



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.

Length of Service	Days per Year	Per Pay Period	Max Carryover
First Four Years of Service			
Civil Service – Shift Fire (12-hour day)	15 days + Holidays	11.54 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	7.69 hours	240 hours
Civil Service – Police Administration	15 days (120 hrs)	4.62 hours	240 hours
Non Civil Service Employees	10 days (80 hrs)	3.08 hours	240 hours
Five to Nine Years of Service			
Civil Service – Shift Fire (12-hour day)	15 days + Holidays	11.54 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	7.69 hours	240 hours
Civil Service – Police Administration	15 days (120 hrs)	4.62 hours	240 hours
Non Civil Service Employees	13 days (104 hrs)	4 hours	240 hours
Ten to Fourteen Years of Service			
Civil Service – Shift Fire (12-hour day)	15 days + Holidays	11.54 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	7.69 hours	240 hours
Civil Service – Police Administration	15 days (120 hrs)	4.62 hours	240 hours
Non-Civil Service Employees	15 days (120 hrs)	4.62 hours	240 hours
Fifteen to Nineteen Years of Service			
Civil Service – Shift Fire (12-hour day)	18 days + Holidays	12.92 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	8.62 hours	240 hours
Civil Service – Police Administration	18 days (144 hrs)	5.54 hours	240 hours
Non-Civil Service Employees	18 days (144 hrs)	5.54 hours	240 hours
Twenty Years of Service or More			
Civil Service – Shift Fire (12-hour day)	20 days + Holidays	13.85 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	9.23 hours	240 hours
Civil Service – Police Administration	20 days (160 hrs)	6.16 hours	240 hours
Non-Civil Service Employees	20 days (160 hrs)	6.16 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

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.

Compensation



2024

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	29		

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						

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					

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 15: Martin Luther King, Jr. Day
- March 29: Good Friday
- May 27: Memorial Day
- June 19: Juneteenth
- July 4: Independence Day
- September 2: Labor Day
- September 11: Firefighters may take 9/11 in lieu of the day after Thanksgiving
- November 28 & 29: Thanksgiving & the day after Thanksgiving
- December 24 & 25: Christmas Eve & Christmas Day
- One Personal Holiday to be taken before December 1st

Contact Information

Coverage	Carrier	Phone #	Website/Email
Medical	Cigna	(866) 494-2111	www.mycigna.com
Health Reimbursement Account (HRA)	Flores	(800) 532-3327	www.flores247.com
Dental	Cigna	(866) 494-2111	www.mycigna.com
Vision	Cigna	(866) 494-2111	www.mycigna.com
Life/AD&D	New York Life	(800) 362-4462	www.newyorklife.com/group-benefits-solutions/forms
Disability	New York Life	(800) 362-4462	www.newyorklife.com/group-benefits-solutions/forms
EAP	New York Life	(800) 344-9752	www.guidanceresources.com
Voluntary Benefits	AFLAC	(800) 433-3036	www.aflacgroupinsurance.com
Retirement	TMRS	(800) 924-8677	www.tmrs.com
Firefighter Retirement	DFRRF	(903) 464-4427	www.denisonfirepension.com
457 Deferred Compensation Plan	Equitable	(800) 528-0204	www.equitable.com
Public Service Loan Forgiveness	The Student Loan Help Group	(844) 599-5589	www.tslhg.com

Questions?

If you have additional questions, you may also contact:

Employee Services
 (903) 464-4449
employeeservices@cityofdenison.com

