



Fort Bend County's EMPLOYEE BENEFITS

FORT BEND COUNTY EMPLOYEE BENEFITS

Of course we offer the normal stuff like paid vacation and sick leave! But as a Full-Time Fort Bend County employee, you'll also enjoy an amazing offering of Employee Insurance and Retirement Programs designed to assist you and your eligible dependents.

- Medical
- Dental
- Vision
- Employee Health & Wellness Center
- Section 125 Flex Spending
- Mail Order Pharmacy
- Longevity Pay
- Employee Assistance Program (EAP)
- Retirement Pension Plan (TCDRS)
- Deferred Compensation (457)
- Credit Union

PAID TIME OFF

Fort Bend County employees enjoy paid time off for such things as:

- Vacation
- Sick Leave
- Holiday - 12 paid holidays each year even including one for the County Fair!
- Jury Duty
- Voting
- Military Leave
- Bereavement Leave

RETIREMENT & SAVINGS BENEFITS

Texas County & District Retirement System

All Fort Bend County full and part time employees are enrolled in the Texas County & District Retirement System (TDCRS). Each month 7 percent of your total pay goes into your TCDRS account and your account gets 7 percent interest credited to it each December 31. One of the great things about a defined-benefit plan like the TCDRS plan is that the ups and downs of the investment market don't affect your account. Whether the market does well or does poorly, your account gets the 7-percent interest rate. Fort Bend County matches 2:1 at retirement. Fort Bend County's employees are eligible for retirement upon meeting one of the following criteria:

- Age 60 with 8 years of service; or
- Any age with 30 years of service; or
- Your age plus your years of service equals 75 (also called the Rule of 75)



Deferred Compensation – 457 Plans

Fort Bend County employees have an option of saving extra money for retirement by choosing from one of three 457 plan vendors. A 457 plan - government's version of a 401(k) plan - allows employees to defer additional salary to help in funding their retirement. Contributions are made with pre-tax dollars, which lowers taxable income, and earnings on contributions are tax-deferred until withdrawn. Plan loans are available.

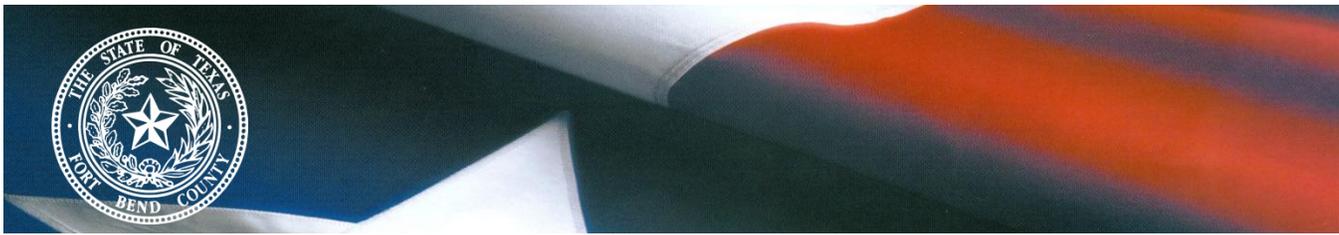
Credit Union

As an employee of Fort Bend County you have the opportunity of becoming a member of Brazos Valley Schools Credit Union. BVSCU offers its members a long list of products and services from checking, savings and IRAs to credit, auto and home loans.

MEDICAL BENEFITS

Employee Health & Wellness Center

We are committed to improving the health and well being of our employees and their families by providing high quality and convenient access to medical services. Open to everyone enrolled in the County's group medical insurance program – employees, dependents, and retirees, our newly opened center in downtown Richmond is operated by Concentra and offers primary, urgent, preventative, and wellness care services. Services provided through the clinic are offered free of charge to all eligible individuals.



Health Care

Our group medical insurance is a PPO plan that provides you with comprehensive hospital and major medical insurance coverage. Employees choose from two benefit plans that provide an array of health benefits. You'll find the premiums charged to employees are way lower than you'd expect to pay for such a great program!

Mail Order Pharmacy

Don't stand in line at the pharmacy! Fort Bend County employees have the option of using our Mail Order Pharmacy and can go online to refill prescriptions, find a near-by pharmacy or get answers to common questions. Save money by taking advantage of getting 90-day prescriptions through our mail order pharmacy!

Dental Coverage

Fort Bend County employees have beautiful smiles! Employees have an option of choosing the Fort Bend County plan which allows any licensed dentist in the United States or employees can choose a DHMO plan which allows the opportunity to visit any dentist from within a network at an increased level of benefits.

Vision Coverage

Your eyesight is nothing to take for granted. It's how we see a loved one's face clearly or a beautiful sunset. Fort Bend County employees are offered a Vision Care plan that allows routine eye health care with just a small co-payment. Employees may select any in-network optometrist or ophthalmologist and make their own appointments for glasses, contacts and eye care. There are no forms to complete or claims to file!

Employee Assistance Program

With today's to-do lists and busy work schedules, who has time to deal with personal problems when they come up? Fort Bend County employees receive free, confidential help and referrals through our EAP and receive expert counseling, legal assistance and financial services.

Section 125 Flexible Spending

Employees may pay for selected services, including eligible premiums, dependent care and medical expenses through the Flexible Spending 125 Cafeteria Plan with pre-tax income.



LIFE AND AD&D INSURANCE BENEFITS

Group Term Life Insurance

Fort Bend County provides Group Term Life / Accidental Death & Dismemberment Insurance. The County pays the entire cost for every eligible employee! Life Insurance helps you and your family with some of the financial strains that occur when a family member dies.

Accidental Death and Dismemberment (AD&D) Insurance

Also provided at no cost to Fort Bend County employees is Accidental Death & Dismemberment Insurance. If you die or incur certain injuries in an accident, the County paid AD&D Insurance would pay a benefit to your dependents.

Optional Insurance

Fort Bend County employees can choose optional insurances for items such as short term disability, cancer protection, critical illness, and life insurance by contacting optional benefits vendors.

Long Term Disability

After six months of disability, eligible Fort Bend County employees will receive 60% of their base salary up to \$5000 per month.

PLUS EXTRA LOCAL DISCOUNTS

Fort Bend County employees also receive those extra local discounts from local eateries, dry cleaners, fitness gyms, theme parks, car rentals and office supplies.



RETIREMENT PLAN SUMMARY

Fort Bend County



As a Fort Bend County full or part time employee, you are a valued member of TCDRS, the Texas County and District Retirement System. Retirement planning can be a difficult subject, but we're here with you every step of the way. We want to help you understand your TCDRS benefit and what it means to your long-term retirement plans. This *Retirement Plan Summary* gives you the overview of the Fort Bend County plan. The *Guide to Member Benefits* goes into even more detail about your TCDRS benefit. These two documents can answer many of your questions about your retirement plan. Please contact TCDRS Member Services at 800-823-7782 if you ever have questions about your TCDRS benefit.

Eligibility – All full time and all part time employees participate in the Plan.

Your Deposits - Starting on your first day of employment, 7% of your total pay goes into your TCDRS account each month. Your account gets 7% interest credited each December 31st, based on its balance at the beginning of the year.

Vesting - You are considered “vested” when you have earned enough service time to be eligible for retirement once you reach the age requirement. To be vested in your plan, you must have 8 years of service time. Once vested, you may stop working for Fort Bend County and still keep your right to a future retirement benefit.

Your personal account will keep earning interest each year until you withdraw your personal deposits, choose a retirement benefit, or you pass away.

When You Can Retire - Once you are vested, you are eligible for a retirement benefit when you meet one of the following requirements:

- Age 60 with 8 years of service; or
- Any age with 30 years of service; or
- Age plus your years of service equals 75 (also called the Rule of 75).

You'll receive a statement from TCDRS every year which shows your account balance and the earliest date you will be eligible to retire. You can also view your statement online at www.tcdrs.org.

If you have previous service with another TCDRS employer, and have more than one TCDRS account, please visit the TCDRS website or call Member Services (800-823-7782) for more information about managing multiple accounts.

What You Get When You Retire - When you retire, you may choose to receive a monthly benefit payment. All payment options pay you for your lifetime. Some of the payment options also provide a monthly benefit for your beneficiary after you pass away.

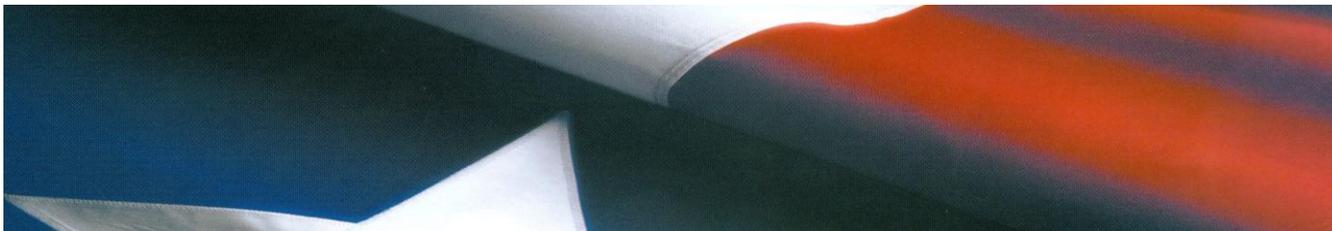
Your monthly benefit is based on the amount of money in your account and your employer's matching dollars. Your current deposits get matching dollars in a ratio of 2:1, or \$2 for every \$1 you are depositing. Fort Bend County may change the matching rate. But if it's reduced, any reduction in the matching rate only applies to deposits going forward. It cannot be reduced on benefits already earned.

Disability Benefits - Our plan also provides for disability retirement if you have 8 or more years of service. If the disability occurs before you earn 8 years of service, you may be eligible for a benefit if the disability is work related. See the *Guide to Member Benefits* for more information.

Survivor Benefit - If you pass away before you retire, your beneficiary is eligible to choose a monthly benefit, if you had 4 or more years of service. Any monthly benefit would include your employer's matching dollars. If you had less than the needed service time, your beneficiary will receive your personal account balance.

Service Time - Generally, for every month you make a deposit into your TCDRS account, you get a month of TCDRS service time. Under your plan, you also have the following opportunities to earn service time:

- **Military Service:** You can get service time for military service performed at any time before you started working for Fort Bend County. If you have earned at least 8 years of service with TCDRS, you can be credited for up to 60 months of military service. Contact TCDRS and request a military service brochure and an application.
- **Buybacks:** If you have a prior closed account with your current employer, you may be eligible to buy back your account and get employer matching dollars. Fort Bend County last passed a buyback in 2000. If you were re-employed as of the effective date of the buyback and think you may be eligible for this benefit, contact TCDRS Member Services for more information.
- **Other Forms of Service Time:** See the “Other Ways To Get Service Time” section in the *Guide to Member Benefits*. For more information, please visit www.tcdrs.org or call TCDRS Member Services at 800-823-7782.



LEGAL STUFF...

Fort Bend County has established a variety of outstanding employee benefit programs designed to assist employees and their eligible dependents in meeting the financial burdens that can result from illness and disability. This is a very general description of the benefits to which employees of Fort Bend County may be entitled. Please understand that this general explanation is not intended to, and does not, provide all the details of these benefits. Therefore, this does not change or otherwise interpret the terms of the official plan documents. To the extent that any of the information above is inconsistent with the official plan documents, the provisions of the official documents will govern in all cases. Please note that nothing contained in the benefit plans described herein shall be held or construed to create a promise of employment or future benefits, or a binding contract between Fort Bend County and its employees, retirees or their dependents, for benefits or any other purpose. All employees shall remain subject to discharge or discipline to the same extent as if these plans had not been put into effect. As always, Fort Bend County reserves the right, in its sole and absolute discretion, to amend, modify, or terminate, in whole or in part, any or all of the provisions of the benefit plans described herein, including any health benefits that may be extended to retirees and their dependents. Further, Fort Bend County reserves the exclusive right, power and authority, in its sole and absolute discretion, to administer, apply and interpret the benefit plans described herein, and to decide all matters arising in connection with the operation or administration of such plans.

Updated: December, 2013

Fort Bend County Human Resources Team

301 Jackson Street, Suite 243

Richmond, TX 77469

Main Number: (281) 341-8698

Career Site: www.fortbendcounty.jobs