



**Professional
Service.**
**Progressive
Medicine.**
**Preserving
Lives.**

THE FAQ's OF BENEFITS

At Harris County Emergency Corps (HCEC), we realize that the benefits we provide are as equally important to our employees as the salaries they receive. That's why we do our best to offer a very comprehensive benefits package. To better assist you, we have devised a list of frequently asked questions. You may ask:

Q: Do part-time employees receive benefits?

A: *No. One must be a full-time employee, with one exception; part-time employees may be eligible for 401k benefits if they work at least 1,000 hours in the calendar year.*

Q: How do I log in to verify my current benefits?

A: *Please see below for website and pertinent information:*

Heath Insurance: Blue Cross Blue Shield

<http://www.bcbstx.com/>

Want to find a doctor in network click – Find a Doctor

Want to access your benefits information click- Login – New User? Register Now

You will need the ID & group number found on your insurance card.

Vision Insurance: AIG-Eye Med

www.eyemedvisioncare.com

Want to find a provider in network click- Find a Provider

Want to access your benefits- click Member Login- New User? Create an account

You will need Last 4 digits of SSN or Member ID

Dental Insurance: AIG-Smilemax

www.agbenefitsolutions.com/providersearch

Want to search for a provider in network click- Dentists in SmileMax (Admin by Careington & DenteMax)

401K Benefits: Mass Mutual

<http://retirement.massmutual.com/>

Click – Corporate Plans

Want to view your retirement account Click – Participant –Login or Enroll Now

First time logging in? Please call the Retirement Plan Information Line at 800-854-0647 to obtain your PIN #

Q: As a full-time employee, when do my healthcare benefits begin?

A: *The first day of the month AFTER 60 days.*

Q: When will I be notified to complete enrollment documentation for my benefits?

A: *You will receive an email from Human Resources after 60 days.*

Q: What benefits are included?

A: *Medical, Dental, Vision, Accidental Death & Dismemberment, Short-Term Liability and Life Insurance.*

Q: How do I receive my applicable insurance cards?

A: *Human Resources will order them for you and will let you know when to pick them up.*

Q: Will I be covered 100% under the medical plan?

A: *No. In the event of a medical condition that requires hospitalization, medical coverage is 80% Plan-paid and 20% Employee-paid.*

Q: Do I have to pay a monthly fee for medical coverage?

A: *For "Employee Only" coverage, there is no monthly payment. However, there is a monthly charge to include family members. In addition, there is a "Buy-Up Plan" which allows you to pay a portion of the cost to become 100% covered, once the deductible is paid.*

Q: How much is the deductible?

A: *The deductible is \$5,000.00. HCEC pays \$4,500.00; the Employee pays the first \$500.00.*

Q: Will I pay a monthly fee for dental coverage?

A: *For "Employee Only" coverage, there is no monthly payment. However, there is a monthly charge to include family members. Also, for most dental procedures, there may be a deductible of \$50. In addition, a co-payment may be assessed from employee at time of service and the amount may vary.*

Q: Will I pay a monthly fee for vision coverage?

A: *For "Employee Only" coverage, there is no monthly payment. However, there is a monthly charge to include family members. Also, vision insurance covers eye checkups and approximately \$150 towards any eyewear (glasses or contact lenses). In addition, a co-payment may be assessed from employee at time of service.*

Q: If I get terminated, how soon do my benefits end?

A: *Immediately.*

Q: Is there an option to apply for COBRA?

A: *Yes. Any employee who was covered by the HCEC plans may apply for COBRA within the legally allowable time after termination of employment.*

Q: Does HCEC offer a 401k plan?

A: *Yes!*

Q: When am I eligible to participate in the 401k plan?

A: *After one (1) year and 1000 hours of service.*

Q: Is there a "company match"? And if so, what is the percentage rate?

A: *Yes, at 5%.*

Q: What about Life Insurance and AD&D?

A: *Life Insurance and AD&D are offered to our full-time employees FREE OF CHARGE! Depending on your position within the company, the coverage ranges from \$50k to \$100k. Additional Life Insurance can be purchased.*

Q: Does HCEC provide Paid Time Off (PTO)? And if so, how does it work?

A: *Yes! PTO is calculated at an accrual rate based on years of service and can be used for vacation, and sick leave. HCEC also allows employees to 'cash out' unused PTO hours at the company's discretion. There are additional paid days off such as for bereavement and jury duty. (See HCEC Policy 1208.)*

Q: Do we get paid holidays?

A: Yes, HCEC provides pay for National holidays. (See HCEC Policy 1209) However, because some employees are considered essential and must work on the holiday, they get extra compensation if they are on duty.

Q: How long can someone be on maternity leave?

A: As legally permissible

Q: How long is medical leave for surgeries?

A: It would depend on the type of surgery and what is advised by your doctor. However, we do provide Short-Term Disability, which may activate on the 8th day of disability and pays approximately 66.66% of your pay up to a maximum of \$500/week, as legally permissible. The Family and Medical Leave Act (FMLA) allows for an employee to take unpaid time away from work and will cover you as legally permissible depending on the advisement of your physician. PTO can be used in conjunction with FMLA, but not if the employee is on Short-Term Disability.

Should you have any further questions, feel free to contact Human Resources.