



# 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
- Holidays - 13 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). 7 percent of your gross pay from each paycheck goes into your TCDRS account and your account gets 7 percent interest credited to it annually. One of the many great things about 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 still gets the 7 percent interest rate. The County matches 2:1 at retirement. TCDRS members 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(b) Plans

Fort Bend County employees have an option of saving additional money for retirement by choosing from one of three 457(b) plan vendors. A 457(b) 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. Earnings on contributions are tax-deferred until withdrawn. Plan loans are available.

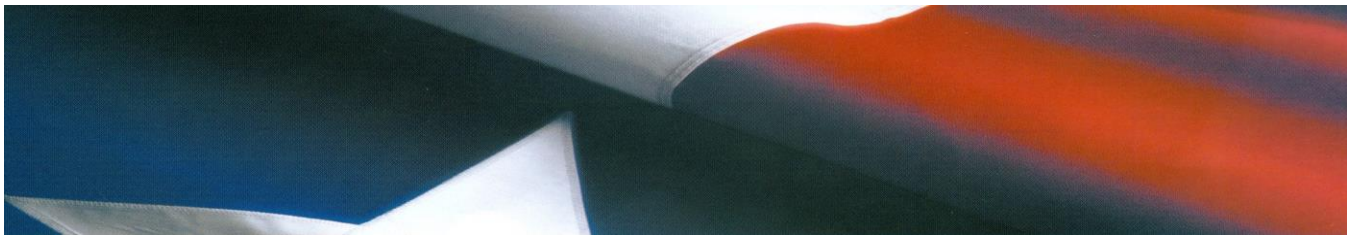
## Credit Union

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, convenient access to medical services. Open to everyone enrolled in the County's group medical insurance program – employees, dependents, and retirees – our new center in downtown Richmond 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 either the Fort Bend County plan (which allows any licensed dentist in the United States) or 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 Fort Bend County sunset. 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**

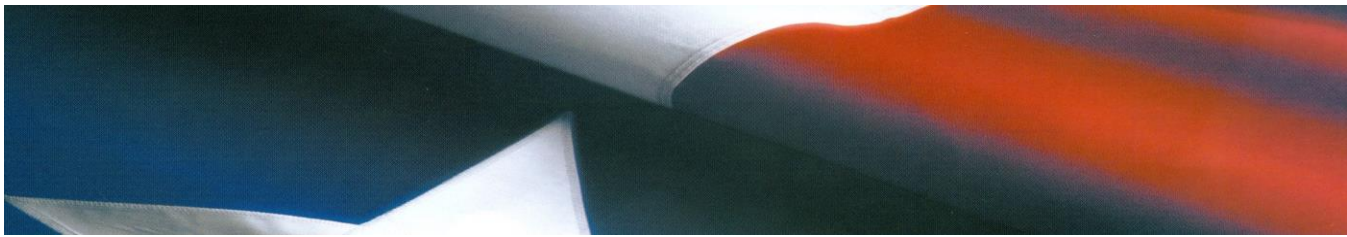
Fort Bend County employees can choose optional insurances for items such as short term disability, cancer protection, critical illness, and life insurance by contacting optional benefits vendors.

### **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 a variety of extra local discounts from places like local eateries, dry cleaners, fitness gyms, theme parks, car rentals and office supplies.



## 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 document 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. Fort Bend County is not responsible or liable for any misstatements or inaccuracies found in this general description of our benefit programs.

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, with or without prior notice.

Furthermore, 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.

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