

**TEMPLE HOUSING AUTHORITY (THA) EMPLOYEE BENEFITS**  
**REGULAR FULL TIME EMPLOYEES**  
**Updated 5/28/21**

**INSURANCE**

**Health Insurance-** There are **four** tiers available. THA will pay a set dollar amount toward each coverage premium per month. This amount is adjusted annually. The amounts THA will pay effective 6/1/2021 for each tier are:

**Single coverage:** The amount THA will pay is \$580.00. For non-tobacco users THA will pay an additional \$20.

**Employee/Spouse coverage:** The amount THA will pay is \$767.00. For non-tobacco users THA will pay an additional \$30.

**Employee/children coverage:** The amount THA will pay is \$645.00. For non-tobacco users THA will pay an additional \$30.

**Family coverage:** The amount THA will pay is \$1,087.00. For non-tobacco users THA will pay an additional \$40.

**Medical Insurance** - THA offers either a Blue Cross Blue Shield (BCBS) PPO \$5,000 deductible plan or a BCBS High Deductible \$6,000 deductible plan. These can be paired with a GAP plan to reduce the deductible. The reduced deductible options are \$1,000 or \$2,500 on the PPO plan or \$3,500 on the High Deductible plan.

**Dental Insurance-** THA offers optional dental insurance through MetLife. There are four tiers available.

**Vision Insurance-** THA offers optional vision insurance through Superior. There are four tiers available.

Premiums range from \$567.16 to \$2,302.21 per month depending on health, dental and vision options selected (before the THA contribution).

**HOLIDAYS**

Employees receive 10 paid holidays per year.

**LEAVE**

**Personal Leave-** Employees accrue 10 hours per month which is equal to 15 days per year. Employees are eligible to use paid leave after six months of employment. This leave is for vacation time and minor illness.

**Major Medical Leave-** Employees accrue 4 hours per month which is equal to 6 days per year. This leave is for extended illness lasting more than five working days.

## **RETIREMENT**

### **Temple Housing Authority has a 401(a) defined contribution retirement plan.**

Employer contributes 7% of annual wages. Employee contributes 5.5% of annual wages on a pre-tax basis. Employees have a wide range of investment options.

Employees are eligible to enroll after approximately 6 months of employment.

There is a seven year period over which the employee vests in the employer's contribution starting at year 3 with 20% and increasing each year so that by the end of the seventh year the employee is entitled to 100% of the employer contributions at termination of employment. Participation in the plan is mandatory.

### **Temple Housing Authority has an optional 457 retirement plan.**

## **INCENTIVE PLAN**

Temple Housing Authority has an incentive plan to reward employees for performance and longevity. If awarded, checks will be paid out once a year after year-end fiscal close-out. Longevity amounts range from \$150 to \$1,000. Performance amounts range from 1.5% to 3.5% of base wages.

## **CAFETERIA PLAN**

Temple Housing Authority offers a cafeteria insurance plan through which employees may have their portion of the health insurance premium deducted on a pre-tax basis.

Employees also have the option to purchase additional insurance and have it deducted from their paycheck.

**NOTE:** Part time employees who work at least 20 hours per week on a regular basis receive partial leave benefits and partial holiday pay.