

Summary of Benefit Plans Provided by the City of Chesterfield

Medical Plan – Anthem Blue Cross & Blue Shield

- o Medical Plan – The City is self-insured through St. Louis Area Trust Insurance.

Employee Only	\$50/ pay period	\$100/ month
Family	\$187.74/ pay period	\$375.48/ month
- o A new employee is covered on the date of hire. Premiums are divided between two pay periods for a bi-weekly deduction. Dependents are covered up to the last day of the month in which they attain 26 years of age. Your dependent does not need to reside in your home or be attending school. Your dependent can be married, working, and maintaining a separate residence. Employees may enroll or add dependents (i.e., spouse or child) within thirty days of acquiring the dependent, within thirty days of an event that meets Anthem’s definition of a qualifying event, or during the annual open enrollment period of June 1 to June 30 of each year. Employees can drop dependents at any time. The co-payment for most office visits is \$25 and \$40 if visiting a specialist. A visit to the Emergency Room is \$250 and Urgent Care treatment is \$50. The co-payment for an annual wellness exam is \$0. Co-payments for prescriptions are: Generic Medication (Tier 1) - \$10, Lower cost brand name drugs (Tier 2) - \$ 35.00, Brand Name drugs (Tier 3) - \$60.00.
- o The City’s group medical plan will pay for one exam every two years. Employees will be responsible for paying a co-payment for optical visits. The medical plan does not pay a portion of the cost for eyeglasses or contacts. The employee may show their medical card to receive pre-negotiated discount prices on eye exams, plastic lenses, frames and contact lenses with participating members. Employees are encouraged to read through the health insurance enrollment packet materials for more details.
- o If the employee elects to waive the City’s group medical coverage, the City will pay the employee \$28.85 per pay period for opting out. The employee must provide proof that they currently have medical coverage with another provider prior to receiving the payment.
- o The medical plan is set up as a HRA Plan (Health Reimbursement Arrangement). The HRA is a health benefit that reimburses an employee the amount of their in-network deductible. There is a \$1,500 in network deductible for single coverage and a \$3,000 in network deductible for family coverage. Through the City’s agreement with BeneFlex HR, this deductible is reimbursed to the employee. The benefit year begins on January 1 and ends on December 31. Reimbursement requests for prior year receipts must be made on or before March 31st.

Dental Plan – Delta Dental of Missouri

- o Two PPO plans are available with cost to employee as follows:

	PPO - LOW	PPO - HIGH
Employee Only	\$0.00/mo.	\$8.58/mo.
Employee + One Dependent	\$13.82/mo.	\$30.80/mo.
Family	\$33.60/mo.	\$55.30/mo.
- o A new employee (and family members) is covered the first day of the month following date of hire, if he elects to participate. Employees may add dependents throughout the year by meeting Delta’s qualifying event definitions, however, certain restrictions will apply. The plan year begins on July 1 and ends on June 30 of each year. An employee can elect to switch between plans during the annual open enrollment period between June 1 and June 30 each year.

Vision Plan – Delta Vision

- o Employee is responsible for 100% of premium for the voluntary plan. Monthly premiums for coverage are as follow:

Employee Only	\$6.02/mo.
Employee + Spouse	\$11.28/mo.
Employee + Children	\$12.80/mo.
Employee + Family	\$18.65/mo.

- The City offers a voluntary vision plan. The plan will pay for an annual eye exam. The co-payment for an annual eye exam is \$10. The plan has an annual allowance of \$125 for the purchase of eyeglass lenses or contact lenses. The \$125 allowance can be applied toward the purchase of eyeglass frames every 2 years. The copayment for materials is \$25. The plan year begins on July 1 and ends on June 30 of each year. A new employee (and family members) is covered the first day of the month following date of hire, if he elects to participate. Employees may add dependents throughout the year by meeting Delta's qualifying event definitions, however, certain restrictions will apply. An employee can elect to switch between plans during the annual open enrollment period between June 1 and June 30 each year.

Life Insurance – The Hartford

- New employees receive a life insurance policy equal one times their annual salary unless otherwise stated. 100% of premium is paid by City. The benefit begins the first day of the month following date of hire. Insurance coverage is adjusted anytime there is a pay increase.
- The City also makes available a Supplemental Life Insurance Program through payroll deduction. Up to 5 times (5x) annual salary may be purchased with a maximum benefit for the employee of \$500,000. Supplemental Life for spouses and children is also available. Rates are based on age, lifestyle, and "smoking" status.

Long-term Disability Insurance – The Hartford

- A new employee is covered the first day of the month following date of hire. 100% of premium is paid by City. The policy will pay the employee 60% of their monthly earnings with maximum monthly benefit of \$5,000 or minimum monthly benefit of \$50.00. There is a ninety day waiting period.

Deferred Compensation (457) Plan – MassMutual

- This benefit is offered at employee's option. Maximum deferral of income is \$18,000 per year. Income is deferred from federal and state income tax until termination of employment or time selected by participant for withdrawal. Employees age 50 years and older may also participate in the 457 Catch-Up plan whereby an additional \$6,000 may be deferred each year.

Retirement Plan – MassMutual

- The retirement plan is a defined contribution plan. Employees are eligible for the plan after completion of one year of service (minimum of 1,500 hours). Employees enter the plan on January 1, April 1, July 1, or October 1 following completion of all eligibility requirements. The City contributes eight percent (8%) of gross earnings each pay period. This includes any overtime wages. No employee contribution is required. The vesting schedule is a 5-year cliff. If you are employed by the City for 5 years, you will be 100% vested. If you leave employment with the City with less than five years, you will not be vested. The early retirement age is 55 and the normal retirement age is 60.

Section 125 Plan

- Employees paying medical, dental, and vision premiums will automatically have their premiums deducted pre-tax under Section 125 of the IRS code. This benefit is called "Premium Conversion." The plan also provides an Opt-Out Benefit (cash payment) for employees who elect not to enroll in the City's health plan and can provide proof of other health insurance coverage.
- In addition, the City offers a "flexible spending account" (FSA) program and a "dependent care spending account" (DCSA) program under the Section 125 plan. These programs allow the employee to pay certain qualifying expenses pre-tax. All benefits under this program reduce the amount of FICA (Social Security & Medicare) tax paid.

Additional Benefits

- City observes ten and one-half (10 ½) paid holidays per year.
- Vacation hours are earned per pay period. Hours are accrued during the first year of service but new employees are not eligible to use these hours until after one year of service. The maximum allowable accrual is 30 days or 240 hours.
- Vacation is accrued as follows:

0.00 - 3.99	years = 2 weeks
4.00 – 8.99	years = 3 weeks
9.00 Plus	years = 4 weeks

- Long-term service days are also earned each year beginning with the 20th anniversary date. Employees will receive an option to add 40 hours of vacation time to their balance or have the hours paid out.
- Sick leave hours are earned per pay period. All employees receive 3.69 hours bi-weekly, 12 paid sick days per year. Maximum accrual of one hundred twenty (120) days. There is no waiting period to use sick leave.
- Employee Assistance Program (EAP) is a pre-paid counseling service by St. Johns' Mercy Health Services for all employees and their immediate family members. Confidentiality is maintained in accordance with privacy laws.
- Uniforms - Employees who are required to wear uniforms receive annual uniform allowances or are provided with uniforms, subject to the employee's department policy.

Wellness Program

- City offers a one-time only payment of the corporate joining fee for the YMCA or health club of the employee's choice (up to \$25.00). Monthly payroll deduction is also provided for YMCA dues. The City will also reimburse employees up to \$50 per year, who commit to an annual membership at the YMCA, a health club, or participation in an *annual*/organized physical fitness class/program. This reimbursement is paid in the 12th month of participation.

This summary does not substitute for the City's Benefit documents and contracts which must be consulted to determine exact terms and conditions of coverage.