

MONTHLY INSURANCE PREMIUMS EFFECTIVE JANUARY 1, 2018 – December 31, 2018					
Plan	Level of Coverage	Total Premium	City Pays	Employee Pays	Approx.% City pays
Blue Saver with Health Savings Account (HSA)					
	Individual (City contributes \$52.93 to employee's HSA per month)	\$654.38	\$707.31	\$0.00	108%
	Employee Plus Spouse or Child(ren)	\$1,439.88	\$1,245.58	\$194.30	87%
	Family	\$1,671.49	\$1,445.92	\$225.57	87%
Preferred-Care Blue - \$500 deductible					
	Individual	\$707.31	\$707.31	\$0.00	100%
	Employee Plus Spouse or Child(ren)	\$1,556.97	\$1,245.58	\$311.39	80%
	Family	\$1,807.40	\$1,445.92	\$361.48	80%
Preferred-Care Blue Choice - \$0 deductible					
	Individual	\$790.48	\$707.31	\$83.17	90%
	Employee Plus Spouse or Child(ren)	\$1,728.70	\$1,245.58	\$483.12	72%
	Family	\$2,006.69	\$1,445.92	\$560.77	72%
Blue Cross Dental					
	Individual	\$35.17	\$35.17	\$0.00	100%
	Family	\$88.50	\$70.80	\$17.70	83%
VSP Vision					
	Individual	\$6.34	\$6.34	\$0.00	100%
	Family	\$15.05	\$12.04	\$3.01	80%

- Fully paid life insurance for employee (one year annual salary, \$100,000 maximum) and dependents (\$3,000)
- Fully paid short-term and long-term disability insurance which pays 60% of employee's salary
- Fully paid retirement plan - Missouri Local Government Employees' Retirement System
- Paid vacation:
 - 2 weeks per year (1 week at 6 months)
 - 3.6 weeks after ten years
 - 4.6 weeks after twenty years
 - 3 weeks after five years
 - 4 weeks after fifteen years
 - 5 weeks after twenty-five years
- Paid sick leave – 12 days earned per year
- Paid personal leave - 2 days per year
- Paid Holidays:

New Year's Day	Fourth of July	Christmas Day
Martin Luther King's Birthday	Labor Day	Day before or after Christmas
Washington's Birthday	Thanksgiving Day	<i>(As selected by the City)</i>
Memorial Day	Day after Thanksgiving	
- Educational assistance for job related college course work
- Employee assistance plan offering free short-term counseling, legal and financial referrals for employees & dependents
- Supplemental accident, critical illness, and universal life events with long-term care insurance available for employee purchase through payroll deductions
- Deferred Compensation Plans
- Flexible spending accounts for health and dependent care expenses
- Employee fitness center memberships partially reimbursed by the City

**The City retains the right to modify its benefits package periodically as necessary.
 This summary does not represent a contractual agreement.**