

INSURANCE PREMIUMS EFFECTIVE JANUARY 1, 2020 – December 31, 2020						
Plan	Level of Coverage	Total Monthly Premium	City Pays Monthly	Employee Pays		Approx.% City pays
				Per Paycheck*	Per Month	
CIGNA HDHP/HSA - \$2,800 deductible (for each tier City contributes \$50.00 per month to Employee's HSA)						
	Individual	\$678.76	\$660.30	\$8.20	\$18.46	97%
	Employee Plus Spouse or Child(ren)	\$1,493.54	\$1,211.23	\$125.47	\$282.31	81%
	Family	\$1,733.75	\$1,406.07	\$145.64	\$327.68	81%
CIGNA PPO - \$500 deductible (Base plan)						
	Individual	\$733.67	\$660.30	\$32.61	\$73.37	90%
	Employee Plus Spouse or Child(ren)	\$1,614.97	\$1,211.23	\$179.44	\$403.74	75%
	Family	\$1,874.76	\$1,406.07	\$208.31	\$468.69	75%
CIGNA PPO - \$0 deductible (Buy-Up plan)						
	Individual	\$819.96	\$660.30	\$70.96	\$159.66	81%
	Employee Plus Spouse or Child(ren)	\$1,793.16	\$1,211.23	\$258.64	\$581.93	68%
	Family	\$2,081.53	\$1,406.07	\$300.20	\$675.46	68%
CIGNA Dental						
	Individual	\$35.73	\$35.73	\$0.00	\$0.00	100%
	Family	\$89.92	\$71.94	\$7.99	\$17.98	80%
MetLife Vision						
	Individual	\$6.51	\$6.51	\$0.00	\$0.00	100%
	Family	\$15.45	\$12.36	\$1.37	\$3.09	80%

*Note: Employee per paycheck contributions are based on 27 paychecks in 2020

- 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	(As selected by the City)
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.**