

Employee Benefits



Insurance

- **Principal Dental Insurance
- **Principal Life Insurance
- **Blue Cross & Blue Shield Health Insurance
- Optional Payroll Deduction - Blue Cross & Blue Shield Health Insurance Buy-Up Option
- Optional Payroll Deduction - Principal Voluntary Life Insurance
- Optional Payroll Deduction - Vision Care Direct
- Optional Payroll Deduction - AFLAC
- Optional Payroll Deduction - Platinum Services Inc.

**City pays 100% of premium for employee's health, dental, & life insurance.

If family coverage or buy-up option is desired, the employee will pay for it through payroll deduction. The City covers 70% of the cost for family health and dental coverage. See attached sheet for health insurance rates. All optional insurances are also paid for through payroll deduction.

Retirement & Investments

- LAGERS
 - City makes 100% of contribution on employee's behalf after 6 months of employment
 - If employee terminates after 5 years of employment, they have the option of receiving a benefit in the form of a one time lump sum payment or waiting till retirement age to begin receiving monthly benefits
 - Monetary contribution is taxed before it goes into LAGERS
- ICMA (457 plan) - optional
 - Employee chooses dollar amount they want to contribute each check through payroll deduction
 - Employee chooses what types of investing they want to do
 - City will match employee contribution up to 2% of employee's annual salary
 - Monetary contributions will be taxed when you draw them out (deferred)
- ICMA (Traditional & ROTH IRA) - optional
 - Employee chooses dollar amount they want to contribute each check through payroll deduction

Other

- Paid time off - Sick leave at 6 months (4 hrs ppp), Vacation at a year (starting at 3.7 hrs ppp), 11.5 paid Holidays
- Longevity Pay after 3 years of service (\$2 for every month worked)
- Direct Deposit
- Cafeteria Plan
- Clothing Allowance
- Wellness Plan – free use of fitness center, pool, camp ground, and golf course

City of Maryville

Health Insurance – Effective 1/1/2010

	BASE PLAN	BUY UP OPTION
Deductible for Individual Coverage	\$500	\$300
Deductible for Family Coverage	\$1500	\$900
Coinsurance (in network/out)	85%/60%	90%/70%
Out of Pocket for Individual Coverage	\$1500	\$1300
Out of Pocket for Family Coverage	\$4500	\$3900
Office Visit Co-Pay	\$20	\$15
Prescription Drug Co-Pay	\$10/\$30/\$50	\$8/\$25/\$45
Cost to Employee for <u>Individual</u> Coverage	Paid 100% by city	\$39.33 per month \$19.65 per check
Cost to Employee for <u>Family</u> Coverage	\$230 per month \$115 per check	\$333.40 per month \$166.70 per check

Out of pocket costs for premiums are pre-taxed and divided between 2 checks per month for a total of 24 payroll deduction payments per year.

Coverage can only be changed during open enrollment unless a qualifying event occurs during the year.

*If an employee has single health insurance and wants to add family dental, the cost to the employee for family dental is **\$4.85 per pay period.***

Benefit Providers

Benefits Links

Arnold Insurance Services, Inc. is the broker for all City employee insurance except for the policies available through Platinum Services. Arnold Insurance is located inside the Northside Mall on East Fourth Street and can be contacted at 660-562-2085.

Health Insurance

Blue Cross & Blue Shield of Kansas City - <https://www.bcbskc.com/home/home.asp>

Group Dental/Group Term Life/Voluntary Term Life Insurance

Principal Financial - <http://www.principal.com/>

Accident/Short-term Disability/Personal Sickness/Cancer/Specified Health Event Insurance

AFLAC - <http://www.aflac.com/us/en/Default.aspx>

Vision Insurance

Vision Care Direct - <http://www.mecavcd.com/>

Cancer/Heart Attack/Stroke Insurance

Platinum Services - <http://www.pltnm.com/>

Flexible Benefits Plan

Citizen's Bank & Trust - <http://www.ebankcbt.com/>

457b Deferred Compensation Retirement Investing/Traditional & Roth IRA

ICMA - <http://www.icmarc.org/>

Local Government Employees Retirement System

LAGERS - <http://www.molagers.org/>