**INSURANCE**

**Health Insurance**
- Employee Only - Employer Paid
- Family Coverage - $449*
  * cost divided into 2 paychecks

**Deductible:**
- $500 Per Person/$1000 Per Family

**Coinsurance:**
- 80% Plan Pays /20% Employee Pays

**Out-of-Pocket Maximum:**
- $2500 Per Person/$5000 Per Family

**Deferred Comp (457b)**
This defined contribution plan allows employees to defer wages directly from their paycheck, pre-tax, into a retirement savings account. The City will match up to $10 per pay period.

**Missouri LAGERS Pension**
The City pays 100% of the cost for a defined benefits plan with Missouri LAGERS.

**Retirement Benefit Calculation:**
2% x Final Average Salary x Years of Service = Monthly Retirement Benefit.

**INSURANCE**

**Dental Insurance**
- Voluntary - Employee Paid
  - Package Basic Advanced
  - Employee Only : $20.08 $41.08
  - Employee +1 : $39.23 $77.00
  - Employee 2+ : $73.49 $124.29
  (Includes a VSP Vision Discount Plan)

**Term Life Insurance**
- Voluntary - Employee Paid
  Options for coverage from $20,000 and up, with premium based on age.

**PAID LEAVE**

**Vacation**
Employees begin earning vacation time upon hire, which increases based on years of service.
- Years of Service
  - 1-7 years 80 Hrs.
  - 8-15 years 120 Hrs.
  - 16+ years 160 Hrs.

**Floating Holidays**
In addition to vacation and holidays, employees earn 4 Floating Holidays per year to be used at the employee's discretion.

**Sick Leave**
Employees receive 12 days annually. Accrued sick days may be used for the employee and the employee's immediate family.

**Perk:**
**EAP** - Employees and dependents are eligible for free confidential counseling and services for personal support through Alternatives Employee Assistance Program.

**Perk:**
**Tuition Reimbursement** - Eligible employees receive reimbursement for tuition cost up to $2500 per fiscal year.