



## CITY OF CLAYTON FULL-TIME EMPLOYEE BENEFITS SUMMARY

Following is a summary of benefits offered to City of Clayton full-time employees.

Group Health Care Coverage: The City has a contract with Anthem through the St. Louis Area Insurance Trust (SLAIT). Effective 10/1/17, premium costs per bi-weekly pay period are as follows: employee only coverage is \$22.00, employee + child(ren) coverage is \$99.00, employee + spouse coverage is \$115.50, and family coverage is \$159.75. A Section 125 tax benefit and Flexible Spending account is available to shelter from income tax the amount deducted for dependent coverage, eligible health care expenses and dependent care expenses. In addition, the City funds a Health Reimbursement Account for all employees enrolled in the medical plan to reimburse a portion of the deductible cost to employees. Employees who do not elect coverage through the City's plan may be eligible to receive an opt-out benefit ranging between \$1,250 up to \$2,500 annually.

Group Dental Coverage: The City currently contracts with Delta Dental. Premium costs per bi-weekly pay period are as follows: employee only coverage is \$0.00 (100% of total premium), employee + child(ren) coverage is \$7.50 (25% of total premium), employee + spouse coverage is \$8.75 (25% of total premium), and family coverage is \$12.75 (25% of total premium).

Voluntary Vision Insurance: The City currently contracts with Delta Vision. Employees may choose to enroll in the City's voluntary vision insurance program. The semi-monthly premiums are as follows: employee only coverage is \$3.38, employee + child(ren) coverage is \$6.43, employee + spouse coverage is \$6.76, and family coverage is \$11.05.

Life Insurance: The City's current policy provides employees with group life insurance in an amount equal to twice their salary, up to a maximum of \$200,000. Accidental death and dismemberment insurance is also provided. There is currently no cost to the employee for this coverage. The City also offers employees the opportunity to purchase additional life insurance for themselves, spouses, and dependent children.

Long Term Disability: Eligible full time employees are covered at 66.6% of base salary, up to a maximum of \$6,000 per month, subject to the provisions of the policy. The premium cost for this benefit is paid by the employee so that an benefit received will not be considered taxable income.

Deferred Compensation Plan: Employees may elect to participate in the ICMA Retirement Corporation 457 Deferred Compensation Plan or Roth IRA Plan.

Pension: The City of Clayton offers a pension plan for both its Non-Uniformed and Uniformed employees. Currently, a 3.0% contribution is required for Non-Uniformed employees and a 5.0% contribution is required for Uniformed employees.

Transportation Benefit Program: The City participates in Metro's transit benefit program. Employees receive a 25% subsidy for the purchase of Metro passes, which are paid for on a pre-tax basis through payroll deduction.

Tuition Reimbursement: The City's offers a tuition reimbursement benefit. The reimbursement rate is the equivalent of nine credit hours for either undergraduate or graduate studies and is indexed to reflect UMSL rates. The 2018 benefit is \$3,082 annually for undergraduate tuition and \$4,200 for graduate tuition. The reimbursement is available for courses that begin after the employee's first six (6) months of employment. The City also partners with University College at Washington University to offer a 50% scholarship to all City employees.

Employee Assistance Program: Provides employees and eligible family members confidential assistance in dealing with personal concerns. The cost for this benefit is paid for by the City.

Missouri MOST Program: Employees may elect to participate in this program designed to help save for post-secondary education expenses.

LifeLock: The City offers a discount of at least 15% for employees who wish to enroll in LifeLock, a voluntary identity theft protection benefit.

Fitness Membership: Employees and family members are eligible for a complimentary platinum membership to The Center of Clayton as well as a pass to the Shaw Park Pool and Ice Rink. In addition, employees only may receive a complimentary membership to the recreational centers for the Cities of Ballwin and Richmond Heights.

Holidays and Personal Days: Per year, the City currently offers ten (10) holidays, and two (2) personal holidays.

Vacation: During the first three (3) years of service, employees are entitled to twelve (12) vacation days per year. After three years of service, there is a sliding scale that caps out at 26 days of vacation per year following 25 years of service.

Sick: Employees are entitled to (12) sick days per year.