



CITY OF CLAYTON FY19 BENEFITS SUMMARY FULL-TIME EMPLOYEES

The following is a summary of benefits offered to full-time employees:

Group Health Care Coverage: The City has a contract with Anthem through the St. Louis Area Insurance Trust (SLAIT). Effective 10/1/18, premium costs per bi-weekly pay period are as follows: employee only coverage is \$22.50, employee + child(ren) coverage is \$101.00, employee + spouse coverage is \$118.00, and family coverage is \$163.00. A Section 125 tax benefit and Flexible Spending Account is available to shelter from income tax the amount deducted for health insurance premiums, 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 annual 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 voluntary life insurance for themselves, spouses, and dependent children.

Long Term Disability: Full-time positions are covered at 66.6% of base salary, up to a maximum of \$10,000 per month, subject to the provisions of the policy. The premium cost for this benefit is paid by the employee so that any benefit received will not be considered taxable income. The annual cost for this is 0.0039 times your annual base salary.

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

Pension:

Non-Uniformed Civilian Employees: Currently, a 3.0% contribution is required for Non-Uniformed employees. Employees are vested after five (5) years of service and there is a Normal Retirement Age of 60 years old. Early retirement is available at age 55 with 10 years of service. The benefit is equal to Final Average Salary multiplied by Years of Service multiplied by 1.5%.

Uniformed, Sworn Employees: Currently, a 5.0% contribution is required for Uniformed employees. Normal Retirement is: Age 50 with 25 years of service, Age 55 with 10 years of service, or Age 65 with 5

years of service. The benefit formula used is Final Average Salary multiplied by 2% multiplied by Years of Service (max. 30 years).

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 offers a tuition reimbursement benefit. The reimbursement rate is the equivalent of twelve credit hours for either undergraduate or graduate studies and is indexed to reflect UMSL rates. The FY19 benefit is \$4,150 annually for undergraduate tuition and \$5,718 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: A confidential service that provides employees and eligible family members an extensive array of counseling and coaching services to help you thrive in life. The cost for this benefit is paid for by the City.

Missouri MOST 529 Program: Employees may elect to participate in this program designed to help save for 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. *Fire & Police Shift Personnel may qualify for pay in lieu of time-off – please refer to Department Policy for details.*

Vacation*: During the first three (3) years of service, employees are entitled to 96 hours of vacation per year (144 hours for Fire Department Shift Personnel). 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 (13 24-hour days for Fire Dept Shift Personnel). Employees may use vacation time after six (6) months of employment. *Employees on the Open Range Scale in Grades Q and above accrue on a separate scale and should refer to the policy for details.*

Sick*: Employees are entitled to 96 hours of sick leave per year (144 hours for Fire Department Shift Personnel). Employees may use sick time after one (1) month of employment.

*Vacation and sick leave are front-loaded for use on January 1st of each year but accrued throughout the year. In the event you separate from employment and have used unearned time, you will be expected to make financial arrangements to payback the City for such time. Employees receive a pro-rated amount of time during their year of hire.

Parental Leave Policy: Full-time employees with at least one year of service will receive six weeks of paid parental leave.

Community Service Leave: Full-time employees will receive eight paid hours of leave for volunteer efforts.

Military Leave: Per fiscal year, the City offers up to 120 hours of paid leave for training and/or activation to employees who serve in the uniformed services of the United States. Additionally, after the expiration of the 120 hours, the City will supplement an employee's military pay for a period of up to six (6) months for times of activation.

This document is intended to provide an overview of benefits available to full-time City of Clayton employees. In the event of a discrepancy, the City's official policy or benefit plan description will prevail. The City of Clayton reserves the right to amend benefits at any time without notice. If you have any questions, please contact Janet Watson, Director of Finance & Administration at jwatson@claytonmo.gov or (314) 290-8445.