



Benefits Summary

(Regular PT Employees working 21 plus hours per week)

Plan Year July 1, 2021 - June 30, 2022

All costs listed are Monthly

EE Only = Employee Only
 EE + = Employee & Spouse OR Employee & Children
 Family = Employee, Spouse & Children

VISION CARE DIRECT – Vision Insurance		
Plan Name	Single	Family
Exam Only every 12 mos.	\$ 3.70	\$10.74
Gold Materials Only	\$11.12	\$32.26
Gold Exam & Materials	\$14.84	\$43.02
Silver Exam & Materials	\$11.80	\$34.22

LIBERTY COMMUNITY CENTER (LCC) MEMBERSHIP			
Tier	Total	City Paid	EE Paid
EE only	\$32.96	\$32.96	\$ 0.00
EE +1	\$57.08	\$39.96	\$17.12
Family	\$65.83	\$46.09	\$19.74
Senior	\$27.08	\$18.96	\$ 8.12

PREPAID LEGAL/ID THEFT PLANS	
Legal Shield	
Family Legal Plan Plus	\$23.95
Family ID Shield	\$18.95
Family Legal Plan + ID Shield	\$38.90
Individual Legal Plan	\$16.95
Individual ID Shield	\$ 8.95
Individual Legal + ID Theft	\$25.90

LONG TERM DISABILITY

Premiums based on age and amount of coverage, not to exceed 60% of average gross income per month.

RETIREMENT SAVINGS

Roth IRA Plan

Participation is voluntary. Employee specifies an amount to be payroll deducted & contributed to the plan. No employer match.

Regular PT Employee Vacation and Sick Leave Accrual Schedule						
(Rates calculated by number of hours worked per week. Accrual rates earned are monthly)						
Vacation Accrual Formula	Hours Worked per Week					
	10	15	20	25	30	35
Years of Service						
0-3	2.00	3.04	4.00	5.00	6.00	7.00
3.1-7	2.50	3.80	5.00	6.25	7.50	8.75
7.1-11	2.83	4.31	5.67	7.08	8.50	9.92
11.1-15	3.17	4.81	6.33	7.92	9.50	11.08
15.1-20	3.67	5.57	7.33	9.17	11.00	12.83
20.1-25	4.17	6.33	8.33	10.42	12.50	14.58
25+	5.00	7.60	10.00	12.50	15.00	17.50
Sick Accrual Formula	Hours Worked per Week					
	10	15	20	25	30	35
Monthly Hours Earned	2.00	3.00	4.00	5.00	6.00	7.00

Legal & ID Theft Plans (Legal Shield) – Provides unlimited access to attorney services throughout North America, Identity Theft Protection and Credit Improvement Services. Costs vary by plan selection and are payroll deducted.

Vision Insurance (Vision Care Direct) – Choice of 4 vision plans that cover various services and/or materials. Costs vary by plan selection and are payroll deducted.

Community Center Membership (LCC) - Employee only membership is free. For family memberships, the free employee pass is deducted from the family membership cost. Monthly premiums are payroll deducted.

Long Term Disability (Sun Life) – Benefit begins after 26 weeks of disability/illness. Employee chooses the amount of monthly benefit from \$500 to \$5000, in \$100 increments, not to exceed 60% of salary. If employee enrolls in coverage during their new hire benefit period, no underwriting is required. Monthly premiums are payroll deducted.

Roth IRA (ICMA-RC) – Employee specifies the amount of contribution to be payroll deducted. A Roth IRA is an individual retirement account that offers tax-free growth and tax-free withdrawals in retirement. Roth IRA rules dictate that as long as you've owned your account for 5 years and you're age 59½ or older, you can withdraw your money and you will not pay federal taxes.

Various supplemental insurance plans are offered by American Fidelity, Liberty National, AFLAC, and Colonial Insurance. These plans provide coverage for accident, life insurance, disability, cancer, hospitalization, and critical care. Costs vary by plan and are payroll deducted.

MOST Program (Missouri Saving for Tuition) – Contributions to this voluntary plan (minimum \$15/pay check) can be made through payroll deduction. This plan allows Missouri taxpayers to subtract a maximum of \$8000 annually (\$16,000 if married filing jointly) from their adjusted gross income for contributions made to a MOST plan.

Employee Assistance Program (Guidance Resources) – Employees and family members of the same household may utilize various services at **no cost**. This service is completely confidential and provides emotional, legal and financial counseling. Up to 6 free visits per event/issue, per person, per year.

All employees are covered by Workers' Compensation insurance for work-related injuries or illnesses.

***If you are interested in any of the benefits listed, please contact the
HR & Risk Management Department, general email:
humanresources@libertymo.gov
or call HR's main line: 816-439-4440***

Note: You must enroll within 30 days from your hire date or wait until open enrollment