

# CITY OF ST. JOSEPH, MISSOURI

## SUMMARY OF BENEFITS Revised 5/2/2022 (Rates Effective 7/1/2022)

The following benefits are provided for all regular full-time and regular part-time employees who regularly work at least 30 hours per week. This is a summary only. Variances in policies may occur in department/division work rules or in contracts for those covered by a union. Additional details can be obtained from the Human Resources Department, Room 403; City Hall or by calling (816) 271-4674.

**Compensation (Pay):**

Payday occurs every other Thursday, for the pay period ending the preceding Sunday at midnight.

**Vacation:**

You begin earning vacation from the first day on the job. Vacation is earned at the following rates per pay period:

<u>Years of Service</u>	<u>Hours/Pay Period</u>	<u>Days/Year</u>
0-end of 7 years	3.08 (4.62 Fire)	10 (5 Fire)
begin 8-end of 15	4.62 (6.47 Fire)	15 (7 Fire)
begin of year 16	6.16 (9.24 Fire)	20 (10 Fire)

There is no "waiting period" to utilize your accruals. You may carry over four weeks (160 hours), (240 hours for 24-hour Fire Personnel), of vacation leave from one year to the next.

**Sick Leave:**

Should you have any personal illness, injury, doctor, or dentist appointments, you may use your accumulated sick leave. There is no "waiting period" to utilize your accruals; however sick leave must be approved by your supervisor. Sick leave is earned at the following rates per pay period:

<u>MAXIMUM SICK LEAVE EARNED</u>		<u>MAXIMUM SICK LEAVE ACCUMULATED</u>	
<u>Per Pay Period</u>	<u>Per Year</u>	<u>Hours</u>	<u>Days</u>
4 hours	13 days	1600	200
6 hours (Fire)	6.5 days	2400	100

**Holidays:**

The City recognizes eleven paid holidays as follows:

New Year's Day	Washington's Birthday	Martin Luther King Day
Memorial Day	Ju[n]eteenth Day	Independence Day
Labor Day	Veteran's Day	Thanksgiving Day
Day after Thanksgiving	Christmas Eve Day	Christmas Day

Holidays falling on Saturday are recognized on Friday; Sunday holidays are recognized on the following Monday.

**Bereavement/Funeral Leave:**

Three consecutive days within (7) calendar days after the death of bereavement leave are allowed upon a death for your "family". "Family" is defined as spouse, child, brother, sister, parent, grandparent, or grandchild. (Includes step-, foster- and in-law relations). One day of funeral leave is allowed for ANY relative (if not defined above) for the purpose of attending the funeral or memorial service. An extension of up to an additional 3 days is allowed upon request to your department director when the funeral leave is for a parent, spouse, or child or if the funeral is to be held more than 375 miles from St. Joseph. Those covered by a bargaining unit, refer to the applicable Working Agreement.

**Retirement:**

The City participates in L.A.G.E.R.S. (Local Government Employees Retirement System) retirement program. (This does not apply to Police). The City pays 13.5% of the contribution cost of membership for general employees, and the employee pays 4%. Early retirement is available at age 55 after five years of service. Full retirement is available at age 60 after five years of service. Firefighters may retire with reduced benefits at age 50; full retirement at age 55. Police Officers may retire with reduced benefits at age 50; full retirement age at 55. Firefighters and Police Officers are not subjected to Social Security withholding (FICA), except for the Medicare portion currently at 1.45%.

# **CITY OF ST. JOSEPH, MISSOURI**

## **SUMMARY OF BENEFITS Continued** Revised 5/2/2022 (Rates Effective 7/1/2022)

### **Insurance Benefits:**

Employee medical, dental, vision, life and LTD insurance benefits are effective on the first day of the month following 30 days of employment. Enrollment for employee and/or dependents must either be at the time of employment or during a once-a-year "open enrollment" held each May.

**Medical:** The City currently has two plan options which are PPO & QHDHP. The employee's coverage is paid 100% by the City. **The City's medical insurance is provided by Blue Cross Blue Shield of KC.**

### **DEPENDENT/FAMILY COVERAGE OPTIONS:**

#1 Optional coverage to cover one dependent

**(additional premium for ONE dependent):**

PPO           \$716.23/month (\$358.12 per pay period)

QHDHP       \$634.94/month (\$317.47 per pay period)

#2 Optional coverage to cover your family

**(additional premium for MORE THAN ONE dependent):**

PPO           \$1,432.35/month (\$716.18 per pay period)

QHDHP       \$1,310.43/month (\$655.22 per pay period)

#3 Optional coverage to cover your family **\*Special Family Rate\***

**(additional premium for 2 employees working for the City with 1 or more dependent):**

PPO           \$716.18/month

QHDHP       \$594.26/month

**Dental:** Dental insurance premiums for the employee's own coverage are paid in full by the City. **The City's dental insurance is provided by Cigna.**

Optional coverage for dependents:

\$19.66/month for one dependent, (\$11.43 per pay period) for one dependent

\$46.77/month for more than one dependent (family) \$27.20 per pay period

**Life:** The City's life insurance provider is Municipal Pool through Minnesota Life. Group Term Insurance of two times your annual salary is provided at no cost to you. In addition, an equal amount of accidental death and dismemberment coverage (AD&D) is provided. **Supplemental Life is also available** to EMPLOYEES ONLY in \$10,000 increments up to two times your annual salary.

**Dependent Life** coverage is available at a cost of

\$1.35/month for \$5,000 of coverage

\$2.70/month for \$10,000 of coverage

\$4.05/month for \$15,000 of coverage

**Voluntary Group Vision:** Vision insurance is available to employees to purchase through VSP.

\$5.54/month for employee only

\$11.07/month for employee and one dependent

\$17.84/month for employee and more than one dependent (family)

**LTD:** Long Term Disability insurance premiums for employees are paid in full by the City. LTD is available to employees who are unable to perform their job. There is a 120-day waiting period, with payment of 60% of your wage after that time for up to two years. Benefits could potentially be continued up to age 65. Our carrier, CIGNA, determines eligibility and conditions

### **Supplemental Cancer & Universal Life:**

These policies are provided by Colonial Insurance.

**Cancer:** available at two levels of coverage with rates dependent upon which level is elected and who will be covered under the plan.

**Universal Life:** life insurance that builds cash value with rates dependent upon amount of coverage desired and whether the individual covered is a smoker.

# City of St. Joseph (Police & Fire)



## Understanding Your LAGERS Benefits

Effective 07/01/2022



### STARTING YOUR CAREER

You start earning service on the first day of full time employment. Keep in mind, you must work **1,500** hours per year to be eligible.

### BECOMING ELIGIBLE

Once you have worked 5 years (60 months) with any LAGERS employer, you are guaranteed to receive a benefit. Your employer requires you to pay 4% of your gross salary to help fund your LAGERS benefit, and your employer pays the remaining funds necessary. This 4% is after tax and is guaranteed to be paid back through a refund, lump sum, or retirement benefit.



### THROUGHOUT YOUR CAREER

Your LAGERS benefit is based on your highest consecutive **36 month** average salary in the last 120 months of credited service. The more you earn, and the longer you work, the larger your retirement benefit.

### READY FOR FINANCIAL INDEPENDENCE

When you reach retirement, you will reap the fruits of your labor with secure income through your retirement years.

#### Normal Retirement Age:

General = 60  
Police = 55  
Fire = 55

#### Early Retirement Age:

General = 55  
Police = 50  
Fire = 50

You may retire up to 5 years early of your Normal Retirement Age; however, your benefit is permanently reduced .5% for each month early you retire.



NEED A BENEFIT ESTIMATE?  
LOG IN TO YOUR




**myLAGERS**  
ACCOUNT TODAY!

#### Contact Us



 [info@molagers.org](mailto:info@molagers.org)

 1-800-447-4334

 [www.molagers.org](http://www.molagers.org)

 [blog.molagers.org](http://blog.molagers.org)

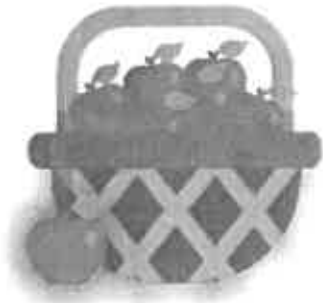
#### Disability and Survivor Benefits

If you have worked for a LAGERS employer for more than 60 months (5 years), you are eligible for disability and survivor benefits, and if you have not worked that long, you will still be eligible if the cause of disability or death is duty-related. You can find more information about your disability and survivor benefits in the member handbook.



**MISSOURI LAGERS**  
A Secure Retirement for All

\*See back to estimate your future benefit.



## YOUR BENEFIT AT A GLANCE:

**ELIGIBILITY:** 5 YEARS OF SERVICE; 1,500 HOURS ANNUALLY  
**PROGRAM MULTIPLIER:** 2.5% (L-11)  
**FINAL AVERAGE SALARY:** 3 YEARS  
**CONTRIBUTIONS:** 4% EMPLOYEE CONTRIBUTION  
**RETIREMENT AGE:** NORMAL RETIREMENT AGE

Your LAGERS income, Social Security, and Your personal savings create a "three-legged-stool" of Retirement security that can sustain you for the rest of your life.



### WHAT PERCENTAGE OF YOUR SALARY WILL LAGERS REPLACE?

YEARS OF SERVICE	X	BENEFIT MULTIPLIER	=	SALARY REPLACEMENT
10	X	L-11 (2.5%)	=	25%
15	X	L-11 (2.5%)	=	<b>37.5%</b>
20	X	L-11 (2.5%)	=	50%
25	X	L-11 (2.5%)	=	<b>62.5%</b>

### HOW MUCH DO I GET FROM LAGERS?

<u>.025</u> BENEFIT MULTIPLIER	X	HOW LONG YOU WORK Insert how many years you will have worked at your retirement age. <b>SERVICE TO DATE</b> + <b>FUTURE SERVICE (TO RETIREMENT)</b>	X	HOW MUCH YOU MAKE Insert how much you make a month here. Note: future pay increases will increase your monthly benefit.	=	MONTHLY INCOME* This is an estimate of the amount you will receive every month for life through your LAGERS benefit.
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### WHAT IS THE TOTAL VALUE OF MY LAGERS BENEFIT?\*

<u>MONTHLY INCOME</u>	X	<b>12</b> # OF MONTHS IN A YEAR	X	HOW MANY YEARS YOU EXPECT TO LIVE IN RETIREMENT	=	ESTIMATED VALUE OF YOUR BENEFIT*
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**Note:** The answer will not include any cost of living adjustments (COLA's) you may receive throughout retirement

\*This is designed to be an estimate of your future benefit, and it is not to be utilized as official LAGERS benefit calculation. For official calculation, see your benefit statement or speak with a benefit specialist.