

CITY OF ST. JOSEPH, MISSOURI

SUMMARY OF BENEFITS *Revised 5/9/2025 (Rates Effective 7/1/2025)*

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:

MAXIMUM SICK LEAVE EARNED		MAXIMUM SICK LEAVE ACCUMULATED	
<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 12 paid holidays as follows:

New Year’s Day	Washington’s Birthday	Martin Luther King Day
Memorial Day	Juneteenth 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. The City pays 12.6% 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 the age of 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%.

Insurance Benefits:

Employee medical, dental, vision, accident, hospital indemnity, life and LTD insurance benefits are effective on the first day of the month following **30 days of employment**. ***Enrollment for employees 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. If the employee selects the **PPO plan for themselves only, then there is a monthly cost of \$49.39 (\$24.70 per pay period).**

If the employee selects the **QHDHP** the City pays **100% of the monthly premium**. The City will deposit **\$19.48 per month into a qualifying HSA account**. The employee must open the account and provide necessary information to the HR Office. **This is for employee ONLY coverage.** **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 \$589.34/month (\$294.67 per pay period)

QHDHP \$451.62/month (\$225.81 per pay period)

#2 Optional coverage to cover your family.

(additional premium for MORE THAN ONE dependent):

PPO \$882.33/month (\$441.17 per pay period)

QHDHP \$675.75/month (\$337.88 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 \$627.65/month (\$313.83 per pay period)

QHDHP \$421.06/month (\$210.53 per pay period)

Dental: Dental insurance premiums for the employee ONLY are covered in full by the City. **The City's dental insurance is provided by Delta Dental.**

Optional coverage for dependents:

\$20.50/month for one dependent, (\$10.25 per pay period) for one dependent

\$48.78/month for more than one dependent (family) (\$24.39 per pay period).

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

\$5.54/month (\$2.77 per pay period) for an employee only

\$11.07/month (\$5.54 per pay period) for employee and one dependent

\$17.84/month (\$8.92 per pay period) for employee and more than one dependent (family)

Life: The City's life insurance provider is New York Life. Basic Life Insurance will be two times your annual salary and 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 \$250,000.00.

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

Hospital Indemnity: Hospital Indemnity insurance pays a lump-sum cash benefit when you/covered family member requires a hospitalization related to a sickness or injury. **New York Life is the carrier for the City.**

\$7.30/month (\$3.65 per pay period) for an employee only

\$21.93/month (\$10.97 per pay period) for employee and spouse

\$13.30/month (\$6.65 per pay period) for employee and child(ren)

\$29.39/month (\$14.70 per pay period) for family

Accident: Voluntary accident insurance provides a range of fixed, lump-sum benefits for injuries resulting from a covered accident.

New York Life is the carrier for the City.

\$8.00/month (\$4.00 per pay period) for an employee only

\$14.98/month (\$7.49 per pay period) for employee and spouse

\$23.00/month (\$11.50 per pay period) for employee and child(ren)

\$33.00/month (\$16.50 per pay period) for 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.