

## City of Arnold 2020 Medical/Vision/Dental Costs

(Jan 1, 2020 - Dec 31, 2020)

### Medical Insurance

	Base			High Option		
	MIRMA Premium	City Cost	Employee Cost	MIRMA Premium	City Cost	Employee Cost
Employee	675.00	675.00	-	721.00	675.00	46.00
Employee & Children	1,114.00	1,004.25	109.75	1,190.00	1,004.25	185.75
Employee & Spouse	1,249.00	1,105.41	143.59	1,334.00	1,105.41	228.59
Employee & Family	1,822.00	1,535.25	286.75	1,947.00	1,535.25	411.75

### Employees Electing Vision Plan 1 (VSP)

Employee	9.36
Employee & Spouse	20.16
Employee & Child(ren)	16.28
Employee, Spouse & Children	27.08

### Employees Electing Vision Plan 2 (EyeMed)

Employee	8.24
Employee & Spouse	17.76
Employee & Child(ren)	14.32
Employee, Spouse & Children	23.84

### Employees Electing Vision Plan 3 (Eye Care)

Employee	6.04
Employee & Spouse	13.00
Employee & Child(ren)	10.48
Employee, Spouse & Children	17.44

### Employees Electing Dental Low Plan

Employee	29.08
Employee & Spouse	58.16
Employee & Child(ren)	70.72
Employee, Spouse & Children	105.20

### Employees Electing Dental High Plan

Employee	47.20
Employee & Spouse	94.40
Employee & Child(ren)	115.48
Employee, Spouse & Children	171.84

# BENEFITS AT A GLANCE

## MEDICAL AND PRESCRIPTION BENEFIT (CONTRIBUTORY)

BASE HEALTH PLAN	IN NETWORK	OUT OF NETWORK
Individual deductible	\$1,500	\$3,000
Family deductible	\$3,000	\$6,000
Individual out-of-pocket maximum	\$6,350	\$12,700
Family out-of-pocket maximum	\$12,700	\$25,400
Co-insurance	80% / 20%	60% / 40%
Office visit	\$25 co-pay	Deductible then co-insurance
Specialist visit	\$50 co-pay	Deductible then co-insurance
Preventive care	Covered 100% in network	Deductible then co-insurance
Emergency room visit	\$250 co-pay	\$250 co-pay
Rx co-pay 30 day supply	\$12 / \$30 / \$60	
Rx co-pay 90 day supply	\$30 / \$75 / \$150	Can be filled locally

  

HIGH HEALTH PLAN	IN NETWORK	OUT OF NETWORK
Individual deductible	\$1,000	\$3,000
Family deductible	\$2,000	\$6,000
Individual out-of-pocket maximum	\$6,350	\$12,700
Family out-of-pocket maximum	\$12,700	\$25,400
Co-insurance	90% / 10%	60% / 40%
Office visit	\$25 co-pay	Deductible then co-insurance
Specialist visit	\$50 co-pay	Deductible then co-insurance
Preventive care	Covered 100% in network	Deductible then co-insurance
Emergency room visit	\$250 co-pay	\$250 co-pay
Rx co-pay 30 day supply	\$12 / \$30 / \$60	
Rx co-pay 90 day supply	\$30 / \$75 / \$150	Can be filled locally



**SUMMARY OF FRINGE BENEFITS**

This is meant to be a brief synopsis of fringe benefits available to general staff for full-time employment with the City of Arnold. Please refer to the City of Arnold Personnel Handbook for complete details. Commissioned officers and dispatch personnel should refer to the Fraternal Order of Police (FOP) agreement for specifics on their benefits.

Full-time employees are those who have successfully completed their introductory period and are regularly scheduled to work a minimum of 32 hours per week for their assigned position. They are eligible to receive the City's benefit package, subject to the terms, conditions, limitations and IRS regulations of each benefit program. This classification also carries the designation of non-exempt and is entitled to receive overtime, compensatory time, minimum call out pay and other benefits outlined herein.

**Vacation leave**

General full-time employees are eligible for vacation after one year of service. Vacation leave accrues according to the following schedule: 1-5 years of service: 2 weeks; 6-14 years of service: 3 weeks; 15+ years of service: 4 weeks.

Each January, the City offers a vacation "buy-back" opportunity to those employees utilizing at least 40 hours of vacation in the previous calendar year. Employees at their discretion, have the option of requesting up to 80 hours vacation leave.

**Paid holidays**

All full-time employees have 11-1/2 days of paid leave, plus one personal day per calendar year. Authorized holidays shall include:

- Martin Luther King, Jr., Day
- Good Friday (1/2 day)
- Memorial Day
- Labor Day
- Day after Thanksgiving
- Christmas Day
- New Year's Day
- President's Day
- Truman's Birthday
- Independence Day
- Thanksgiving Day
- Christmas Eve (1/2 day)
- New Year's Eve (1/2 day)

**Sick leave**

Full-time employees accrue eight (8) hours sick leave per month.

**Funeral leave**

Up to 3 days for immediate family.

**Medical insurance**

The City of Arnold offers two Healthlink plans to all of its full-time employees. Effective September 1, 2014, the City pays 100% of employee premium and 75% of the premium for dependent coverage on the base plan. The additional premium cost for the high option is the employee's responsibility.

**Pension plans**

The City participates in the statewide Missouri Local Government Employees Retirement System (LAGERS) for all non-commissioned employees. This is a defined benefit plan based upon length of service and final average compensation. Employees are fully vested after five years of service. Participants are not able to make contributions to this plan. This plan provides a 2.00% life allowance.

The City provides commissioned officers pension coverage under the City of Arnold Police Pension Plan. This single-employer defined benefit plan is based upon length of service and final average compensation. Employees are fully vested after five years of service. In addition to the City's contribution, each participant is required to contribute 8.5% of gross salary per year to the Plan.

**Dental insurance**

Coverage is available on a voluntary basis.

**Low Plan 1 / Voluntary dental plan**

Type 1 Preventative	100%
Type 2 Basic / Type 3 Major	80% / 50%
Deductible	\$50/calendar year type 2 & 3 \$150/family
Maximum (per person)	\$750/calendar year

**High Plan 1 / Voluntary dental plan**

Type 1 Preventative	100%
Type 2 Basic / Type 3 Major	90% / 60%
Deductible	\$50/calendar year type 2 & 3 \$150/family
Maximum (per person)	\$1,000/calendar year

**Orthodontia summary for both plans**

Co-insurance	50%
Lifetime max (per person)	\$1,000

**Vision insurance**

Coverage is available on a voluntary basis. Frequencies on all plans: 12 months exam; 12 months lenses; 24 months frames.

**Balanced Care Vision I**

Annual eye exam	\$10 co-pay
Lenses (per pair)	\$25 co-pay
Contacts / elective	Covered up to \$130
Contacts / necessary	Covered in full
Frames	Covered up to \$130

**Balanced Care Vision II**

Annual eye exam	\$10 co-pay
Lenses (per pair)	\$25 co-pay
Contacts / elective	Covered up to \$115
Contacts / necessary	Covered in full
Frames	Covered up to \$110

**Balanced Care Vision III**

Annual eye exam	Covered up to \$50
Lenses (per pair)	Covered up to \$40
Contacts / elective	Covered up to \$100
Frames	Covered up to \$80

## Flexible spending account

The City sponsors a flexible spending account (FSA) which allows you to pay for eligible medical expenses on a pre-tax basis. An FSA saves you money by reducing your income taxes. If you expect to incur medical expenses that won't be reimbursed by your regular health insurance plan, you can take advantage of the FSA. The contributions you make to a Flexible Spending Account are deducted from your pay BEFORE your Federal, State, or Social Security Taxes are calculated and are never reported to the IRS.

## Life insurance

The City provides \$40,000 group life coverage with an additional \$40,000 Accidental Death & Dismemberment and \$20,000 Occupation Assault rider for a total of \$100,000 coverage. The employee may elect to purchase additional life insurance for self and/or cover dependents under this policy.

## Long-term disability insurance

The City provides long-term coverage for employees available after 90 days after disability begins. The plan pays 60% of the employee's monthly earnings up to a maximum of \$8,000 monthly benefit.

## Short-term disability

and other specialized insurance packages are available at the employee's expense.

## Deferred compensation plans

Full-time employees who wish to supplement their retirement income have the option of participating in two deferred compensation plans. These plans are voluntary and the City does not contribute to them. The plans available to city employees are Voya and ICMA-RC.

## Recreation Center discount

Full-time city employees may now take advantage of a 25% discounted rate at the Arnold Recreation Center. All persons wishing to participate must sign one-year contracts. Please contact the Recreation Center for current rates and other details.

## Professional dues payment

Full-time employees may, with the advance approval of their Department Head, have professional organization dues payment made by the City.

## Education reimbursement for job-related college course work

(Subject to funding and advance approval by the appointing authority) Full-time non-introductory employees are eligible to participate in this program. The City will reimburse up to 12 credit hours per semester at an amount equal to the credit hour rate at the University of Missouri-St. Louis. Reimbursement will include registration, tuition, and books at a rate of 100% for grades of "A" or "B". Reimbursement is 50% for a grade of "C". Grades below this level will not be reimbursed. Employees may be required to repay any tuition reimbursement if termination occurs within 24 months of class completion.

## ▶ REFERENCES & RESOURCES

### The Standard

- 800-633-8575
- [www.standard.com](http://www.standard.com)

### Aflac

- 800-992-3522
- [www.aflac.com](http://www.aflac.com)

### Washington National

- 800-541-2254
- [www.washingtonnational.com](http://www.washingtonnational.com)

### Voya

- 800-335-8325
- [www.voya.com](http://www.voya.com)

### ICMA

- 866-266-7309
- [www.icmarc.org](http://www.icmarc.org)

### LAGERS

- 573-636-9455
- [www.molagers.com](http://www.molagers.com)



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