LIFE INSURANCE & AD&D
- Basic Life & AD&D – employer pays 2X salary
- Supplemental Life up to 5X salary at employee’s cost
- Spouse Life up to $100,000 at employee’s cost
- Child Life up to $10,000/child at employee’s cost
- Supplemental AD&D up to 5X salary for employee & family at employee’s cost

MEDICAL PPO PLAN – Employer pays
- $300 person/$600 family deductible
- $600 person/$1,200 family deductible for non-participating providers
- $15 office visit copay
- Covers 90% of charges for hospital, outpatient surgery, diag. lab & x-ray for in network provider (70% out of network)
- $50 emergency room copay (waived if admitted)
- 100% employee/spouse physical & well child care
- Coverage for spouse & children included

PRESCRIPTION DRUGS – Employer pays
- Mail-in plan for maintenance drugs
- Prescription drug card
- No copayment for generic drugs at any CVS & Wal-Mart retail pharmacy
- Coverage for spouse & children included

VISION PLAN – Employer pays
- No deductible
- Covers 100% for eye exam per calendar year
- Covers 100% for two lenses or contacts (12-month supply of disposable contacts) per calendar year
- Covers up to $60 for frames per 2 calendar years
- Coverage for spouse & children included

DENTAL ENHANCED PLAN – Employer pays
- No charge for dental check-up (limited to 2 visits per person per calendar year)
- $50 deductible – doesn’t apply to preventive care
- Overall annual limit of $2,000
- Coverage for spouse & children included

CAFETERIA (SECTION 125) PLAN
- Allows voluntary tax exempt payroll deduction to reimburse for medical expenses not covered under medical plan and/or for dependent care.
- $2,500 - maximum contribution per employee
- Employer does NOT contribute to plan
- Direct deposit available for reimbursements

LONG TERM DISABILITY – Employer pays
- Covers up to 66 2/3% of salary - integrated with Social Security
- 26 week elimination period
- Employee coverage only

RETIREMENT – Employer pays
- The Commission is exempt from Social Security. In lieu of FICA, the Commission is covered by the Missouri Local Government Employees Retirement System (LAGERS). A percentage of the employee’s salary is placed by the Commission into the Commission’s account with LAGERS.
- 5 year vesting period (beginning with first day of employment) is required to receive benefits
- Retirement benefit = final 36 month average salary x years of LAGERS service x 2%

457 Deferred Compensation
- In addition to LAGERS program, an employee may make voluntary payroll deduction contributions to a 457 Deferred Comp. program administered by ICMA.
- Employer does NOT contribute to plan

ADDITIONAL BENEFITS
- 1 day sick leave accrued per month
- 2 weeks vacation for first 5 years, accrued monthly
- 3 floating holidays & 7 scheduled holidays per year
- Direct Deposit Payroll
- Sam’s Club Membership

ALLIANCE APPAREL PROGRAM
- Two apparel items free for each NEW employee
- Employee reimbursed up to $15 for each of two apparel items purchased per year

MILEAGE REIMBURSEMENT
- Subject to board approval – current rate is equal to federal rate for all travel outside of Columbia

1/1/14 Updated