

CMCA Benefits Summary 2020

INSURANCE Available to Regular and Annual employees working 30+ hours/week

UHC Buy-Up Health Plan

No deductible for in-network services
\$15 co-pay for office visits, \$35 specialist co-pay
CMCA pays 90% of the employee premium
Employee pays \$70/month, 80/20 Plan
Employee pays dependent coverage
Cost for children = \$446.28/month

UHC Base Plan

\$1500 annual deductible
After deductible, insurance covers 80%
\$35 co-pay for office visits, \$70 specialist co-pay
CMCA pays 100% of the employee premium
Employee pays dependent coverage
Cost for children = \$344.82/month

Health Insurance – UHC HSA Plan

CMCA contributes \$70 a month into employee HSA
\$2800 employee deductible/\$5600 child deductible
After deductible \$25 office visit, \$50 specialist copay
After deductible, insurance covers 100%
CMCA pays 100% of the employee premium.
Employee pays dependent coverage
Cost for children = \$326.57/month

RETIREMENT PLAN

CMCA offers a retirement plan through the Newport Group with Bank of Missouri. The current agency contribution to the employee's retirement is:

- 2% of the gross wage/salary for those employed two through five consecutive years
- 3% of the gross wage/salary for those employed six through ten consecutive years
- 4% of the gross wage/salary for those employed eleven or more consecutive years

FAMILY AND MEDICAL LEAVE ACT (FMLA) – CMCA follows the requirements of the Family and Medical Leave Act.

PAID TIME OFF

CMCA offers its employees paid time off for Sick, Annual, Personal, and Holiday time. The rate at which sick and annual leave is accumulated depends on the classification of full-time or part-time, Annual or Regular status and on the length of time employed. Part-time employees earn sick and annual leave for hours worked at a rate that is proportional to that of full-time employees. The following is the rate of accrual for a full-time employee.

Sick Leave

- Those employed five consecutive years or less will earn 1 day per month
- Those employed six through ten consecutive years will earn 1 ½ days per month

Life Insurance – Lincoln Financial Group

CMCA pays 100% of the employee premium.
Life Ins Policy pays out 1 x your annual salary

Supplemental Life Insurance Policy - Lincoln

Employee may choose to purchase additional life coverage through the Lincoln Financial Group.

Voluntary Dental Insurance - Lincoln

Employee Premium = \$33.52 per month
Employee + Spouse Premium = \$67.02
Employee + Children Premium = \$62.70
Family Premium = \$94.08

Voluntary Vision Insurance - Lincoln

Employee Premiums = \$6.86
Employee + Spouse Premium = \$13.00
Employee + Children Premium = \$15.26
Family Premium = \$21.44

- Those employed more than 10 consecutive years will earn 2 days per month

Annual Leave (Applies to employees on Regular status only.)

- Those employed five consecutive years or less will earn 1 ¼ days per month
- Those employed six through ten consecutive years will earn 1 ½ days per month
- Those employed more than 10 consecutive years will earn 2 days per month

Personal Leave:

Consecutive Employment Personal Leave is awarded annually each January. Full-time employees who have completed:

- Five continuous years of employment will be awarded 2 days of personal leave. In each year of continuous employment thereafter the employee will be awarded 2 days of personal leave until the completion of the tenth year of employment.
- Ten years of continuous employment will be awarded 3 days of personal leave. In each year of continuous employment thereafter the employee will be awarded 3 days of personal leave.

Anniversary Personal Leave is awarded to employees during the calendar year in which they celebrate the completion of the 5th, 10th, 15th, 20th, etc year of continuous employment. One day of personal leave will be awarded on the first day of the month following the completion of the anniversary period.

Holidays – This agency observes 13 paid holidays per year.

- New Year's Day---January 1
- Martin Luther King's Birthday---3rd Monday in January
- President's Day---3rd Monday in February
- Harry S Truman's Birthday---May 8
- Memorial Day---Last Monday in May
- Independence Day---July 4
- Labor Day---1st Monday in September
- Columbus Day---2nd Monday in October
- Veteran's Day---November 11
- Thanksgiving Day---4th Thursday in November and the Friday following
- Christmas Eve Day---December 24
- Christmas Day---December 25

CAREER DEVELOPMENT BENEFIT

CMCA supports employees gaining further education and training in fields related to their Agency employment. Job related training and professional development is encouraged by CMCA. Full-time, Regular employees may be eligible to participate in CMCA's tuition assistance program.

The above benefits are excerpts from the Employee Handbook. The Employee Handbook has complete explanation of benefits. The Employee Handbook can be found at www.showmeaction.org > Staff tab > Documents and Forms.