

CMCA Benefits Summary 2023

2023 Health Insurance Plan Overview – Anthem Blue Cross/Blue Shield

Plan Name	Employee Cost per Paycheck	Dependent Children Cost per Paycheck	Doctor Visit Copays Primary/ Specialist	Deductible	Coinsurance	Out of Pocket Max	RX Copays Generic/Brand/Lower Cost Specialty/Higher Cost Specialty	Urgent Care (UC)/ Emergency Room (ER)
1500 Blue Preferred	\$15	\$208.85	\$35/\$75	\$1500	20%	\$3000	\$15/\$40/\$125/\$250	\$50/\$400 after deductible
\$0 Deductible Blue Preferred	\$50	\$299.09	\$25/\$75	\$0	20%	\$3000	\$15/\$40/\$125/\$250	\$75/\$400
\$0 Deductible Blue Access*	\$77.50	\$345.95	\$15/\$35	\$0	0%	\$3000	\$15/\$40/\$125/\$250	\$75/\$200

*The Blue Access Plan includes the following hospitals as "in-network": BJC/ Wash U in St. Louis, Mercy in Springfield, and St. Francis in Cape Girardeau. Blue Preferred Plans do not include those hospitals "in-network".

All costs below are shown per paycheck.

Life Insurance – Anthem

CMCA pays 100% of the employee premium.
 Life Ins Policy pays out 1 x your annual salary
 Cost for Spouse + Children policy = \$.69

Supplemental Life Insurance Policy - Anthem Employee pays dependent coverage

Employee may choose to purchase additional life

Voluntary Dental Insurance - Anthem

Employee Premium = \$16.08
 Employee + Spouse Premium = \$32.15
 Employee + Children Premium = \$30.08
 Family Premium = \$45.12

Voluntary Vision Insurance - Anthem

Employee Premiums = \$3.06
 Employee + Spouse Premium = \$5.79
 Employee + Children Premium = \$9.56
 Family Premium = \$9.56

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 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 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

Annual Leave

- 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 3 days of personal leave. In each year of continuous employment thereafter the employee will be awarded 3 days of personal leave until the completion of the tenth year of employment.
- Ten years of continuous employment will be awarded 4 days of personal leave. In each year of continuous employment thereafter the employee will be awarded 4 days of personal leave.

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

Juneteenth---June 19

Independence Day---July 4

Labor Day---1st Monday in September

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 in Google Drive in the Shared Agency Documents folder as well as in your Paycor Documents Record.