

CMCA Benefits Summary 2024

2024 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/ Emergency Room
1000 Blue Preferred	\$15	\$250.66	\$35/\$75	\$1000	20%	\$2000	\$15/\$40/\$125/\$250	\$50/\$400
\$0 Deductible Blue Preferred	\$50	\$311.36	\$25/\$75	\$0	20%	\$3000	\$15/\$40/ \$125/\$250	\$75/\$400

**Blue Preferred Plans do not include those hospitals “in-network”: BJC/ Wash U in St. Louis, Mercy in Springfield, and St. Francis in Cape Girardeau.*

All costs below are shown per paycheck. There are 24 pay periods in the calendar year.

Life Insurance – Lincoln

CMCA pays 100% of the employee premium.

Life Ins Policy pays out 1 x your annual salary

Cost for Spouse + Children policy = \$.62 total. Policy Amounts: \$5000 spouse and \$2500 children

Supplemental Life Insurance Policy - Lincoln Employee pays dependent coverage

Employee may choose to purchase additional life

Voluntary Dental Insurance – Lincoln

Employee Premium = \$11.61

Employee + Spouse Premium = \$23.08

Employee + Children Premium = \$27.89

Family Premium = \$42.54

Voluntary Vision Insurance – Lincoln Spectera

Employee Premiums = \$3.36

Employee + Spouse Premium = \$6.36

Employee + Children Premium = \$7.47

Family Premium = \$10.50

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 (shown for 40-hour work week)

- Those employed five consecutive years or less will earn 5 hours per pay period
- Those employed six through ten consecutive years will earn 6 hours per pay period
- Those employed more than 10 consecutive years will earn 8 hours per pay period

Annual Leave (shown for 40-hour work week)

- Those employed five consecutive years or less will earn 5 hours per pay period
- Those employed six through ten consecutive years will earn 6 hours per pay period
- Those employed more than 10 consecutive years will earn 8 hours per pay period

Personal Leave:

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

- Five continuous years of employment will earn 24 hours of personal leave. In each year of continuous employment thereafter the employee will be awarded 24 hours of personal leave until the completion of the tenth year of employment.
- Ten years of continuous employment will be awarded 32 hours of personal leave. In each year of continuous employment thereafter the employee will be awarded 32 hours 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 a complete explanation of benefits. The Employee Handbook can be found in Google Drive in the Shared Agency Documents folder > HR, Payroll, Timesheets folder.