

Summary of CMCA Benefits for 2026

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

2026 Health Insurance Plan Overview – UHC/UMR

Coverage Tier	Premium/ Paycheck	Deductible	Coinsurance/ After Out of Pocket (OOP) Max	OOP	Dr Primary/ Specialist	RX Generic/ Brand/ Non-preferred Brand/ Specialty	Urgent Care/ ER
Employee Only	\$26.22	\$1000	20% / 0%	\$2000	\$35/\$75	\$15/\$40/\$125/25%	\$50/\$400
Employee + Children	\$343.37	\$2000	20% / 0%	\$4000	\$35/\$75	\$15/\$40/\$125/25%	\$50/\$400

Life Insurance through Lincoln Financial

- CMCA covers **100% of the employee premium**.
- Coverage includes a life insurance policy payout of **1x the employee's annual salary**.
- **Cost for Spouse + Children Policy: \$0.62 total**
 - **Policy Amounts:** \$5,000 for spouse; \$2,500 for children

Supplemental Life Insurance Policy through Lincoln Financial

- Employees are responsible for dependent coverage costs.
- Employees may purchase additional life insurance for themselves or their dependents.

Voluntary Dental Insurance – Lincoln

Coverage Tier	Per-Paycheck Premium
Employee Only	\$12.30
Employee + Spouse	\$24.46
Employee + Children	\$29.56
Family	\$45.09

Voluntary Vision Insurance – Lincoln Spectera

Coverage Tier	Per-Paycheck Premium
Employee Only	\$2.63
Employee + Spouse	\$4.99
Employee + Children	\$5.86
Family	\$8.23

Retirement Plan

CMCA provides a retirement plan through **Ascensus** in partnership with the Bank of Missouri.

- After completing **one year** of employment, employees become eligible for a matching contribution from CMCA.
- CMCA will match the employee contributions to their retirement plan, **up to 4% of the employee's gross salary**, provided the employee is actively contributing to their retirement plan.

Family and Medical Leave Act (FMLA):

CMCA adheres to all requirements outlined in the Family and Medical leave Act (FMLA).

Paid Time Off (PTO)

CMCA provides PTO for **Sick Leave, Annual Leave, Personal Leave, and Holidays.**

Sick Leave Accrual (Based on a 40-hour work week):

- **0-5 consecutive years:** 5 hours per pay period
- **6-10 consecutive years:** 6 hours per pay period
- **More than 10 consecutive years:** 8 hours per pay period

Annual Leave Accrual (Based on a 40-hour work week):

- **0-5 consecutive years:** 5 hours per pay period
- **6-10 consecutive years:** 6 hours per pay period
- **More than 10 consecutive years:** 8 hours per pay period

Personal Leave:

Personal Leave is awarded annually in January.

- **6-10 consecutive years::** 24 hours per year
- **More than 10 consecutive years::** 32 hours per year

Holidays

CMCA observes **13 paid holidays annually and a two-week paid winter break*:**

- New Year's Day – January 1
- Martin Luther King Jr. Day – 3rd Monday in January
- Presidents' 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
- Veterans Day – November 11
- Thanksgiving – 4th Thursday in November and the following Friday
- Christmas Eve – December 24
- Christmas Day – December 25

**Christmas Eve, Christmas day, and New Year's Day holidays are part of the paid two-week winter break.*

Career Development Benefit

CMCA encourages employees to pursue education and training in fields relevant to their roles.

- Full-time, regular employees may qualify for **tuition assistance** as part of CMCA's professional development program.
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Reference Note: The above is an overview of CMCA benefits for 2026. For a full explanation of all benefits, refer to the **Employee Handbook**, available in the **Shared Agency Documents** folder under **HR, Payroll, Timesheets** in Google Drive.