



Benefits Summary

Plan Year July 1, 2023 – June 30, 2024

Regular Part Time Employees working 21 plus hours per week

All costs listed are Monthly

EE Only = Employee Only

EE +1 = Employee & Spouse OR Employee & Children

Family = Employee, Spouse & Children

VISION CARE DIRECT – Vision Insurance

Plan Name	Single	Family
Exam Only every 12 mon.	\$ 3.70	\$10.74
Gold Materials Only	\$11.12	\$32.26
Gold Exam & Materials	\$14.84	\$43.02
Silver Exam & Materials	\$11.80	\$34.22

SUPPLEMENTAL RETIREMENT SAVINGS PLAN

Mission Square - Roth IRA Plan

Participation is voluntary.
Employee creates an account and then specifies an amount to be payroll deducted & contributed to the plan per pay period.
No employer match.

PREPAID LEGAL and ID THEFT PLANS (Available through Legal Shield)

Legal Shield Individual or Family Plan	\$23.95
ID Shield Individual Plan	\$8.95
ID Shield Family Plan	\$18.95
Legal & ID Theft Plans – Individual	\$32.90
Legal & ID Theft Plans – Family	\$38.90

LONG TERM DISABILITY

SunLife

Premiums based on age and amount of coverage, not to exceed 60% of average gross income per month.

Vacation Accrual Formula (accruals based on actual hrs worked)

Years of Service	Hours worked per week					
	10	15	20	25	30	35
0-3	2.00	3.04	4.00	5.00	6.00	7.00
3.1-7	2.50	3.80	5.00	6.25	7.50	8.75
7.1-11	2.83	4.31	5.67	7.08	8.50	9.92
11.1-15	3.17	4.81	6.33	7.92	9.50	11.08
15.1-20	3.67	5.57	7.33	9.17	11.00	12.83
20.1-25	4.17	6.33	8.33	10.42	12.50	14.58
25+	5.00	7.60	10.00	12.50	15.00	17.50

Sick Accrual Formula (accruals based on actual hrs worked)

Hours worked / week	10	15	20	25	30	35
Monthly Accrual	2.00	3.00	4.00	5.00	6.00	7.00

Legal & ID Theft Plans (Legal Shield) – Provides unlimited access to attorney services throughout North America, Identity Theft Protection and Credit Improvement Services. Costs vary by plan selection and are payroll deducted.

Vision Insurance (Vision Care Direct) – Choice of 4 vision plans that cover various services and/or materials. Costs vary by plan selection and are payroll deducted.

Liberty Community Center (LCC) Membership - Employee only membership is free.

Long Term Disability (Sun Life) – Benefit begins after 26 weeks of disability/illness. Employee chooses the amount of monthly benefit from \$500 to \$5000, in \$100 increments, not to exceed 60% of gross monthly salary. If employee enrolls in coverage during their new hire benefit period, no underwriting is required. Monthly premiums are payroll deducted.

Roth IRA (Mission Square) – Employee specifies the amount of contribution to be payroll deducted. A Roth IRA is an individual retirement account that offers tax-free growth and tax-free withdrawals in retirement. Roth IRA rules dictate that as long as you've owned your account for 5 years and you're age 59½ or older, you can withdraw your money and you will not pay federal taxes.

Various supplemental insurance plans are offered by American Fidelity, Globe Life, and AFLAC Insurance. These plans provide coverage for accident, disability, cancer, hospitalization, and critical care. Costs vary by plan and are payroll deducted.

MOST Program (Missouri Saving for Tuition) – Contributions to this voluntary plan (minimum \$15/pay check) can be made through payroll deduction. This plan allows Missouri taxpayers to subtract a maximum of \$8000 annually (\$16,000 if married filing jointly) from their adjusted gross income for contributions made to a MOST plan.

Employee Assistance Program (Guidance Resources) – Employees and family members of the same household may utilize various services at **no cost**. This service is completely confidential and provides emotional, legal and financial counseling. Up to 6 free visits per event/issue, per person, per year. Call: 1-833-955-3397

All employees are covered by Workers' Compensation insurance for work-related injuries or illnesses.

***If you are interested in any of the benefits listed, please contact the
HR & Risk Management Department general email:***

***humanresources@libertymo.gov
or call HR's main line: 816-439-4440***

***Note: You must enroll within 30 days from your hire date or you will have to
wait until open enrollment in July.***