1. **HEALTH INSURANCE - UMR**
   - Single: $750 deductible - FREE monthly premium
   - Family: $1500 deductible - $382.18 monthly premium
   - Preventive care services: fully covered before meeting deductible – no charge
   - Physician’s Office: $25 co-pay
   - Urgent Care: $50 co-pay
   - Emergency Room: $150 co-pay
   - Prescription Drugs: $10/$30/$50 co-pay

2. **DENTAL INSURANCE - DELTA DENTAL**
   - Single: $8.38 per month, $25 deductible
   - Family: $26.02 per month, $75 deductible
   - Preventive Services: 100% covered

3. **VISION INSURANCE - EYEMED**
   - 2 Plans - Monthly Rates
   - Single: $1.44, Emp/Spouse: $2.72, Emp/Child(s): $2.88, Family: $4.22

4. **LIFE INSURANCE - CITY OF JOPLIN AND SYMETRA**
   - $25,000 minimum for Life Insurance is provided by the City of Joplin
   - Life Insurance Amount = 1.5 x annual salary
   - $50,000 Supplemental Life Insurance is available, voluntarily, based on employee age
   - $25,000 Spouse Coverage is available, voluntarily, based on employee age
   - $10,000 Child Coverage is available, voluntarily
   - Supplemental Employee Life Coverage Rates Per Pay Period
     - Under 25 – 34: $1.25
     - 35 – 39: $2.00
     - 40 – 44: $2.50
     - 45 – 49: $3.75
     - 50 – 54: $5.75
     - 55 – 59: $10.75
     - 60 – 64: $16.50

5. **RETISSION - MISSOURI LAGERS**
   - Currently on the L-6 Benefit Program
   - Standard Retirement – a member may retire with an age and service allowance after completing a) at least 5 years of credited service, and b) attaining his/her minimum service retirement age – age 60 for general members.
   - City contributions are determined annually by the system’s retained actuary and are based upon level-percent-of-payroll funding principles so that the contribution rates do not have to increase over decades of time.

6. **DEFERRED COMPENSATION - 457 PLANS**
   - Mission Square Retirement (ICMA) & Nationwide Retirement Solutions
   - Supplemental retirement plans and tax shelters for public sector employees. Payroll deduction is provided for these programs

7. **VACATION PAY - SICK LEAVE - PAID HOLIDAYS OFF**
   - Vacation: 6.67 hrs. accrued per month; use after 6 months
   - Sick Leave: 8 hrs. accrued per month; use when available
   - 8 Holidays per year + 2 Floating Holidays (Based on Start Date); use after 2 months
   - New Year’s Day, President’s Day, Memorial Day, 4th of July, Labor Day, Thanksgiving, Friday after Thanksgiving, Christmas Day

8. **FRINGE BENEFITS**
   - Sick Leave Buy Back Program
   - Tuition Reimbursement Program
   - Health Club Reimbursement Program
   - Wellness Program
   - Care Leave Program
   - Longevity Pay