



2022 CIRCUIT COURT OF JACKSON COUNTY – COUNTY FUNDED EMPLOYEES BENEFIT SUMMARY

This summary will provide you with an overview of the benefits available, as of the time of publication, to regular, full-time associates and their families. These benefits are an important part of your total compensation package. The descriptions in this summary are only highlights of the benefit plans. Details about healthcare plan provisions and administration are contained in the Healthcare Choices booklet at the time of hire.

ELIGIBILITY: For Benefit Eligible Associates hired between the 1st and 15th of the month; benefits go into effect the first day of the next month. If hired between the 16th and end of the month; benefits go into effect the first day of the month after next month.

<i>AFLAC</i>	<i>Associate Assistance Program (EAP)</i>	<i>Long Term Care Ins</i>
<i>Community America Credit Union**</i>	<i>EyeMed Vision Plan</i>	<i>Pension Plan</i>
<i>Deferred Compensation 457 (b)**</i>	<i>Group Term Life AD&D Insurance</i>	<i>United States Savings Bonds**</i>
<i>Dental Insurance</i>	<i>Health Insurance</i>	<i>Universal Whole Life Insurance</i>
<i>Disability Benefits*</i>	<i>MetLife Legal Services</i>	<i>HSA with QHDHP</i>
<i>Dependent Life/Additional Life</i>	<i>Flexible Spending Account (Cafeteria)</i>	

**Eligible following completion of probation; **May enroll at any time.*

HEALTH INSURANCE: Associates may choose one of the following three (7) Blue Cross Blue Shield plans. The county contributions vary by level of coverage, and premiums are payroll deducted over 24 pay periods.

1. **Health Maintenance Organization (HMO):** Network: Blue-Care. Associates must receive all care from in-network providers except for emergency services. Coverage is for the K.C. Metro area only. Associates must select a primary care physician. The PCP listed on your BCBS card needs to list the current PCP managing your care. Please contact Human Resources to change PCP. Office Visits PCP: \$30 co-pay Specialist \$60 co-pay. Short-Term Prescription Drugs: Tier 1 \$12 co-pay, Tier 2 20% coinsurance (max \$100), Tier 3 50% co-insurance (max \$250). For Mail Order Pharmacy: Tier 1 \$24 co-pay, Tier 2 20% co-insurance (max \$200), Tier 3 50% co-insurance (max \$500). Maximum out of pocket expense per calendar year Individual \$3500 Family \$8750. Eligible for \$0 co-pay office visits with Truman Medical Advantage Program when PCP and/or Specialist is selected from TMC list. Must present both BCBS card and TMC Advantage cards at visit to get discount. Eligible for \$0 co-pay for Retail Health Clinic Benefit at CVS, Hy-Vee, and Walgreens.
2. **Preferred Provider Organization (PPO):** Network: Preferred-Care Blue. Associates may choose to receive services inside or outside the network of physicians/hospitals. In Network Benefits: Office Visits PCP: \$30 co-pay Specialist \$60 co-pay. In-Network Deductible Individual \$1000, Family \$2000. Maximum out of pocket expense per calendar year Individual \$4,500 Family \$9000. Out of Network Benefits: Deductible Individual \$2,500/Family \$4,500. Office visits PCP/Specialist covered at Deductible then 40% co-insurance. Maximum out of pocket expense per calendar year is \$8,500 Individual: \$16,500 Family. Prescriptions: In network Short Term Prescription Drugs Tier 1 \$12, Tier 2 20% (max \$100), Tier 3 50% co-insurance (\$250max). In network Mail Order Pharmacy Tier 1 \$24 co-pay, Tier 2 20% co-insurance (\$200 limit), Tier 3 50% coinsurance. Out-of Network Short-Term Prescription Drugs Tier 1 \$12 co-pay then 50% coinsurance, Tier 2 20% Coinsurance, Tier 3 50% Coinsurance. Out of Network Mail Order Pharmacy Tier 1 \$24 co-pay then 50% co-insurance, Tier 2 20% co-insurance, Tier 3 50% co-insurance.
3. **Qualified High Deductible Health Plan with Health Savings Account (HSA):** Network: Preferred-Care Blue. County Contribution for Associate Only \$1300, Associate +1 \$1800, Family \$2300 which is made in quarterly installments. Associates may choose to receive services inside or outside the network of physicians/hospitals. In Network Benefits: Deductible Individual \$2800 Family \$5600; Office visits PCP/ Specialists: deductible. Maximum out of pocket expense per calendar year Individual \$2800 Family \$5600. Coinsurance – no coinsurance. Out of Network Benefits: Deductible Individual \$2800 Family \$5600. Office visits covered at

deductible then 20% co-insurance. Maximum out of pocket expense per calendar year Individual \$5600 Family \$11,200. Prescriptions: In network Short Term Prescription Drugs Tiers 1,2, & 3: Deductible then no co-pay. In network Mail Order Pharmacy Tier 1,2, & 3 Deductible then no co-pay. Out-of Network Short-Term Prescription Drugs Tier 1 Deductible then \$12 co-pay then 50% co-insurance, Tier 2 Deductible then 20% Coinsurance, Tier 3 Deductible then 50% coinsurance. Out of Network Mail Order Pharmacy Tier 1 Deductible then \$24 co-pay then 50% co-insurance, Tier 2 Deductible then 20% co-insurance, Tier 3 Deductible then 50% co-insurance

4. **Exclusive Provider Organization (EPO): Network: BlueSelect Plus.** Associates must receive all care from in-network providers except for emergency services. Office Visits PCP: \$30 co-pay Specialist \$60 co-pay. Maximum out of pocket expense per calendar year Individual \$3500 Family \$8750. Short-Term Prescription Drugs Tier 1 \$12 co-pay, Tier 2 20% coinsurance (max \$100), Tier 3 50% co-co-insurance (max \$250). Mail Order Pharmacy Tier 1 \$24 co-pay, Tier 2 20% co-insurance (max \$200), Tier 3 50% co-insurance (max \$500). Eligible for \$0 co-pay office visits for Truman Medical Advantage Program. Must present both BCBS card and TMC Advantage cards at visit to get discount. Also eligible for \$0 co-pay office visit thru Retail Health Clinic Benefit at CVS, Hy-Vee, and Walgreens.

5. **Qualified High Deductible Health Plan with Health Savings Account (HSA) with Spira Care: Network: BlueSelect Plus.** County Contribution for Associate Only \$1300, Associate +1 \$1800, Family \$2300 which is made in quarterly installments. Associates must receive all care from in-network providers except for emergency services. Plan offers access to the Spira Care network for additional discounts. Deductible Individual \$2800 Family \$5600. Office visits PCP/ Specialists/ Spira Care Center Office Visits: Deductible then 0%. Maximum out of pocket expense per calendar year Individual \$2800 Family \$5600. Prescription Drugs: Deductible, then no charge on Retail and Mail Order Pharmacy.

2022 Health Plan Rates:	Individual	Associate+ 1	Family
HMO	\$57.34 ppp	\$160.12 ppp	\$244.26 ppp
PPO	\$50.74 ppp	\$151.03 ppp	\$231.10 ppp
QHDHP HSA **	\$38.55 ppp	\$133.19 ppp	\$215.55 ppp
EPO	\$37.24 ppp	\$127.28 ppp	\$209.11 ppp
QHDHP HSA with Spira Care**	\$33.14 ppp	\$114.64 ppp	\$185.40 ppp

**Dependent age limit is at the end of the calendar year in which age 26 is reached for all health and dental plans.
 ** Associates may not utilize a health Flexible Spending Account (FSA) and HSA at the same time.*

TRUMAN ADVANTAGE PROGRAM – The TMC Advantage program is available to associates that elect the HMO or EPO health plans. Provides five (5) community clinics, located throughout Jackson County. Must present both BCBS card and TMC Advantage cards at visit to get discount. The TMC program offers the following services: \$0 copays to TMC Advantage primary care provider (PCP) office visits. For HMO participants you must choose one of the TMC Advantage Physicians as your (PCP). Also offers \$0 copays for TMC specialist office visits. All participants must choose a specialist from the TMC Specialist listing to be eligible for the \$0 co-pay. Also offers \$0 copays for imaging services (MRI, MRA, CT, and PET scans). You must schedule and have imaging services completed at the Lakewood Imaging (Lakewood), Medical Imaging Eastland (MIE), or University Health Imaging locations only. MIE has standard X-ray, DEXA, and all mammography services including 3D. The CT and MRI services have been consolidated at Lakewood. Lakewood does not offer mammography. The \$0 co-pay does not apply for MRI services which are diagnostic procedures. The \$0 copays do not include Emergency Room visits

FLEXIBLE SPENDING ACCOUNT (FSA) CAFETERIA BENEFITS – For Non-H.S.A health plans. There are two types of FSAs available; the annual account amount selected is deducted over 26 pay periods. ASI Flex is the Plan Administrator please visit www.asiflex.com or call 1-800-659-3035 for details.

- **Unreimbursed Medical FSA** - This account allows associates to pay, using pretax dollars, for medical expenses which insurance does not cover. Please note funds are pre-loaded into the Medical FSA account. The 2022 maximum amount that can be contributed is \$2,850 per year. If funds are not used by the end of the year, the 2022 Rollover limit is \$550.00. Per IRS guidelines, associates may not have both a medical FSA and an H.S.A.

- **Dependent Care FSA** - Working parents who pay for day care of a dependent under the age of 13 (or any

Adult or other eligible dependents who are physically or mentally incapable of taking care of themselves) can pay for these expenses with pretax dollars. Please note the funds are NOT pre-loaded into the Dependent Care FSA account and are deposited into the account each pay period. The dependent care maximum is limited to \$5,000 per year if single or married and filing a joint tax return OR \$2,500 per year if married and filing separate tax returns. There is no annual rollover for Dependent Care accounts.

HEALTH SAVINGS ACCOUNT (HSA) for QHDHP health plans – The annual account amount selected is deducted over 26 pay periods. UMB Bank administers H.S.A. accounts please contact www.hsa.umb.com or call 1-866-520-4472 for account information.

- **HSA** – When enrolled in a QHDHP this account can only be used for qualified medical expenses (health, dental, & vision). The money deposited into the account is pre-taxed. The 2022 Annual Maximum Contribution Limits Employee \$3650.00 and Family \$7300.00. H.S.A. catch-up contributions (age 55 or older), \$1000.00. Annual limit does include Jackson County’s contribution. County Contribution for Associate Only \$1300, Associate +1 \$1800, Family \$2300 which is made in quarterly installments. Money left in account at the end of each year rolls over and is portable. Per IRS guidelines, associates may not have both a medical FSA and an HSA.

DENTAL INSURANCE – To be announced later

EYEMED VISION PLAN – Deducted over 24 pay periods

Effective August 1, 2015 Jackson County, Missouri added a stand-alone vision plan through EyeMed Vision Services to meet you and your family’s eyecare needs. You can choose from a network of independent doctors and retail providers to find the one that best fits your needs and schedule. Please refer to the EyeMed handout for a schedule of benefits. For a complete list of providers near you, use the Provider Locator on www.eyemed.com and choose the INSIGHT network or call 1-866-804-0982.

2022 EyeMed Plan Rates:	
Associate Only	\$2.78 ppp
Associate + Spouse	\$5.29 ppp
Associate + Children	\$5.57 ppp
Family	\$8.19 ppp

TERM LIFE INSURANCE – At no cost to associates, Jackson County provides \$15,000 of Life/AD&D coverage. *Note: there is a 50% reduction in the basic \$15,000 life insurance for associates age 70 or over.*

Additional Life (associate only): \$10,000, \$20,000, \$35,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000, \$250,000, and \$300,000 may be purchased. Cost is dependent on age, and deducted on the 2nd pay-period of each month. *Note: A Medical Health Statement is required for coverage elections over \$200,000.*

Dependent Life insurance coverage – cost is \$2.50 per month.

Spouse: \$10,000.00

Child: Birth - 6 months: \$ 500.00

Child: Age 6 months - 26 years: \$5,000.00

Note: A Medical Health Statement is required for each Dependent unless enrolled during New Hire Orientation or due to a Qualified Change in Status.

DISABILITY BENEFITS - Jackson County provides at no cost (to non-probationary associates) a two-year disability benefit. The benefit provides monthly income of 60% of average monthly base salary up to a maximum monthly benefit of \$5,000.00; with a 90-day elimination period.

Additional Long-Term Disability Coverage – Non-probationary associates may to purchase long-term disability coverage through Standard Insurance Company; associates may purchase either a 5-year additional benefit or benefit to age 65. Rates are based on associate’s salary and age, and deducted the 2nd pay-period of each month.

ASSOCIATE ASSISTANCE PROGRAM (EAP) – Jackson County provides at no cost to associates and their dependents (under age 26) confidential counseling and referral services including work-life services, legal and financial counseling, and up to three face-to-face assessment and counseling sessions.

PENSION PLAN - Associates become a member of the County’s pension plan on January 1 of the year

following one year of completed service. The plan is funded by the County with no contributions required by participants; 100% vesting at completion of 5 years of service; normal retirement age is 65; early retirement is between ages 55 & 65 with a 5% per year reduction up to age 65 if not “80 & Out” eligible; Normal Benefit Formula - $1.5 \times \# \text{ Years of Service} \times \text{Average Monthly Earnings}$. “80 & Out” entitles associates to receive unreduced Pension Benefits when the associates age is at least 55 plus the number of years of service totals 80 or more. Veteran’s Service Buy-Back program allows vested associates the opportunity to purchase eligibility and credit for prior active duty military service.

DEFERRED COMPENSATION - There are three (3) options; VOYA, MASS MUTUAL and NATIONWIDE. These are tax-deferred savings plan for retirement. Associate chooses the dollar amount of deferral and selects one or more combinations of investment options. Maximum contribution is \$19,500 or if over age 50, \$26,000, 3 year catch-up \$39,000 for 2021.

AFLAC - This plan covers indirect costs that are not covered by your major medical health insurance and pays over and above your health insurance coverage. The following coverage options are offered: Heart & Stroke, Hospital Protection, Accident Expense Policy; Intensive Care Protection; Personal Cancer Protector I, II, & III; Short Term Disability; & Critical Illness. Premiums are deducted over 24 pay periods.

ALLSTATE UNIVERSAL LIFE INSURANCE – County associates are eligible to elect Universal Life Insurance coverage. Premiums provide coverage to at least age 85, it’s portable – you can take it with you if change job or retire, and coverage is available for your whole family. A “Statement of Health” is not required if you and your spouse are actively working and age 65 or younger during the enrollment period. Premiums are deducted over 24 pay periods.

METLIFE LEGAL SERVICES – Associates in this program may receive unlimited telephone advice and office consultations on virtually any personal legal matter with a plan attorney of your choice. Services include preparation of wills, codicils, living wills and living trusts, powers of attorney, deeds, demand letters, promissory notes, mortgages, and review of personal legal documents. Also included is representation for the purchase, sale or refinancing of your primary residence; Traffic Ticket Defense (No DUI); Wills & Power of Attorneys; Debt Matters & Identity Theft Defense; and Uncontested Adoptions and Guardianships. This program covers the associate, spouse, and dependents for \$17.50 per month, which is deducted the 1st pay period of each month.

LONG TERM CARE INSURANCE -

Long-term care coverage helps pay for the types of expenses one would normally incur for long-term care needs. Someone with a long physical illness, a disability, or a cognitive impairment (such as Alzheimer’s Disease) often needs long-term care. Services may include help with activities of daily living, home health care, respite care, adult day care, care in a nursing home and care in an assisted living facility. Premiums are deducted over 24 pay periods. Associates must complete an Evidence of Insurability Form if electing Plan 4, and/or electing any plan coverage for spouse. <http://unuminfo.com/jacksoncountymissouri>

COMMUNITY AMERICA CREDIT UNION – Direct Deposit

Savings Options: Regular savings account, checking accounts, money market accounts, Christmas Club accounts, certificates of deposits, and IRA’s; Lending Options: New and used vehicle loans, home improvement/equity loans, VISA, signature/line of credit loans, share secured loans and student loans.

UNITED STATES SAVINGS BONDS – Direct Deposit

TreasuryDirect is a convenient and secure website that allows you to establish an account to purchase, manage, and redeem bonds and treasury notes. To create an account, go to www.Treasurydirect.gov. To establish a payroll direct deposit, provide Payroll with TreasuryDirect account number, TreasuryDirect routing number and receiving bank name.

VACATION

Full-time employees accrue 5 hours of vacation per half month while on full pay status. Vacation may not be used until successful completion of a six month probationary period, except in special circumstances, and must have prior approval of your supervisor. After the completion of 10 years of

service, the accrual increases to 6 hours per half month and after 15 years of service the accrual increases to 7 hours per half month. Part-time employees accrue a prorated number of hours based on scheduled work hours. Half of the time accumulates on the 15th of the month and the other half on the last day of each month.

SICK

Full-time employees accrue 5 hours of sick leave per half month while on full pay status. Sick leave may be used for bonafide medical reasons only and requires a doctors excuse at the request of your supervisor and may require approval of the Court Administrator. Part- time employees accrue a prorated number of hours based on scheduled work hours. Half of the time accumulates on the 15th of the month and the other half on the last day of each month.

HOLIDAYS - The Circuit Court provides 13 holidays per year which are:

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| (01) New Year's Day | (08) Independence Day |
| (02) Martin Luther King Day | (09) Labor Day |
| (03) Lincoln's Birthday | (10) Columbus Day |
| (04) Washington's Birthday | (11) Veteran's Day |
| (05) Truman's Birthday | (12) Thanksgiving Day |
| (06) Memorial Day | (13) Christmas Day |
| (07) Juneteenth | |

OTHER TIME OFF

The Court is aware that personal situations may require an employee to request time away from the job. Allowances are made for jury duty, military leave and death in the immediate family; time off for any situation requires prior approval of your supervisor and may require approval of the Court Administrator.

SPECIAL LEAVE

Leaves of absence may be available, depending on the circumstances. They are required for absences in excess of 2 weeks (other than regularly scheduled vacation), absences for illness other than your own and use of time without pay. Leave of Absence Request must be completed and approved by your supervisor and/or Department Head and returned to the Department of Human Resources. Consideration for final approval is made by the Court Administrator.

ADDITIONAL BENEFITS

- Employees can select either the option of a buss pass or a Circuit Court provided parking space. Circuit Court will provide bus pass in lieu of parking space downtown. The Courts contribution will be capped at \$65.00 for a bus pass and employee will be responsible for paying the difference.
- MOST (Missouri Saving for Tuition Program) – A new way to save for higher education. This flexible program offers: State income tax deduction, Tax deferral on your earnings, Use of funds at any eligible school in the country, Professional investment management, Low initial minimum contribution of only \$15 through payroll deduction.

MISCELLANEOUS GENERAL INFORMATION: Work hours depend on your particular job and department. Your supervisor will give you details which suit your job situation. Normally, you will receive your check every other Friday; should an official Court holiday fall on a payday, payday will move to the Thursday before the holiday. Refer to your calendar for details.

PLEASE NOTE: Since benefits, insurance carriers, and the laws governing benefits are frequently revised, this information is subject to change without notice. The benefits that you will receive are subject to the terms and

conditions of the legal documents governing them. Temporary, part-time, and back-up employees are not eligible to participate in the benefit programs offered by the Court with exception of Social Security, Workers' Compensation and Unemployment, to the extent they are eligible.

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