



2019
CIRCUIT COURT OF JACKSON COUNTY – COUNTY FUNDED EMPLOYEES
BENEFIT SUMMARY

This sheet will give you, the Circuit Court employee a compiled general look at the benefits offered by the Court. A more detailed explanation will be given at your request by the Human Resources Department.

These benefits are an important part of your total compensation package.

ELIGIBILITY

Full-time employees are eligible for the following benefits on the first day of the month following 15 days of employment:

Health	Dental	United States Savings Bonds**
Term Life Insurance	Cafeteria Benefits	AFLAC
Group Life/A D & D	Disability Benefits*	
Dependent Life	Pension Plan	
Additional Life	Deferred Compensation**	
Long Term Care Ins.	Credit Union	
	Hyatt Legal Services	

HEALTH Insurance

Blue Cross Blue Shield (BCBS) - 6 PLAN OPTIONS

1) Blue-Care HMO Plan (HEALTH MAINTENANCE ORGANIZATION)

Open Access HMO. Employee will need to select a primary care physician;

Deductible: \$0

Out-of-Pocket: Individual \$3,500/Family \$8,750

Office Visit: Primary Care Physician \$30.00 Copay/visit; Specialist/Urgent Care \$60 Copay/visit

Prescriptions:

	Retail - Short Term Supply (Up to 34 Days)	Retail - Long Term Supply (35-102 Days)	Mail Order
Tier 1	\$12 Copay	\$36 Copay	\$24 Copay
Tier 2	20% Coinsurance/\$100 Max	20% Coinsurance/\$200 Max	20% Coinsurance/\$200 Max
Tier 3	50% Coinsurance/\$250 Max	50% Coinsurance/\$500 Max	50% Coinsurance/\$500 Max

Per pay period cost: Individual - \$57.34; Employee + 1 – \$160.12; Family - \$244.26.

2) Preferred-Care Blue PPO Option – Indemnity Plan

Employee may choose to receive services inside or outside the network of physicians/hospitals.

Deductible: In Network – Individual \$1,000/Family \$2,000; Out of Network – Individual \$2,500/Family \$4,500

Out-of-Pocket: In Network – Individual \$4,500/Family \$9,000; Out of Network – Individual \$8,500/Family \$16,500

Office Visit: In-Network - Primary Care Physician \$30.00 Copay/visit; Specialist/Urgent Care \$60 Copay/visit; Out of Network – Primary Care Physician/Specialist/Urgent Care 40% Coinsurance after Deductible.

Prescriptions:

	Retail - Short Term Supply (Up to 34 Days)	Mail Order
Tier 1	\$12 Copay	\$24 Copay
Tier 2	20% Coinsurance/\$100 Max	20% Coinsurance/\$200 Max
Tier 3	50% Coinsurance/\$250 Max	50% Coinsurance/\$500 Max

Per pay period cost: Individual \$50.74; Employee + 1- \$151.03; Family \$231.10

3) Blue Saver PPO QHDHP HSA Option

High deductible Health Plan- Employee may choose to receive services inside or outside the network of physicians/hospitals.

Deductible: In Network – Individual \$2,700/Family \$5,400; Out of Network – Individual \$2,700/Family \$5,400

Out-of-Pocket: In Network – Individual \$2,700/Family \$5,400; Out of Network – Individual \$6,500/Family \$13,000

Office Visit: In-Network - Primary Care Physician pay up to Deductible; Specialist/Urgent Care pay up to Deductible; Out of Network – Primary Care Physician/Specialist/Urgent Care 20% Coinsurance after Deductible.

Prescriptions:

	Retail - Short Term Supply (Up to 34 Days)	Mail Order
Tier 1	Pay up to Deductible	Deductible, then \$24 Copay
Tier 2	Pay up to Deductible	Deductible, then 20% Coinsurance
Tier 3	Pay up to Deductible	Deductible, then 50% Coinsurance

Per pay period cost: Individual \$35.07; Employee + 1- \$120.10; Family \$188.18

4) BlueSelect Plus EPO Plan (Exclusive Provider Organization)

Members receive all care from in-network providers except for emergency services. Non-emergency services received out-of-network will not be covered.

Deductible: Individual \$0/Family \$0

Out-of-Pocket: Individual \$3,500/Family \$8,750

Office Visit: Primary Care Physician \$30 copay/visit; Specialist/Urgent Care \$60 copay/visit

Prescriptions:

	Retail - Short Term Supply (Up to 34 Days)	Retail - Long Term Supply (35-102 Days)	Mail Order
Tier 1	\$12 Copay	\$36 Copay	\$24 Copay
Tier 2	20% Coinsurance/\$100 Max	20% Coinsurance/\$200 Max	20% Coinsurance/\$200 Max
Tier 3	50% Coinsurance/\$250 Max	50% Coinsurance/\$500 Max	50% Coinsurance/\$500 Max

Per pay period cost: Individual \$22.15; Employee + 1- \$79.64; Family \$145.26

5) BlueSelect Plus EPO Spira Care Plan (Exclusive Provider Organization)

Members receive all care from in-network providers except for emergency services. Non-emergency services received out-of-network will not be covered.

Deductible: Individual \$2,000/Family \$4,000

Out-of-Pocket: Individual \$2,000/Family \$4,000

Office Visit: At a Spira Care Center \$0; Primary Care Physician/Specialist/Urgent Care pay up to Deductible.

Prescriptions:

	Retail - Short Term Supply (Up to 34 Days)	Mail Order
Tier 1	\$15 Copay	\$15 Copay
Tier 2	\$50 Copay	\$125 Copay
Tier 3	Deductible	Deductible

Per pay period cost: Individual \$17.62; Employee + 1- \$71.55; Family \$142.59

6) BlueSelect Plus BlueSaver EPO Spira Care Plan QHDHP HSA (Exclusive Provider Organization)

Members receive all care from in-network providers except for emergency services. Non-emergency services received out-of-network will not be covered. This plan is an HSA Qualified High Deductible Health Plan

Deductible: Individual \$2,700/Family \$5,400

Out-of-Pocket: Individual \$2,700/Family \$5,400

Office Visit: At a Spira Care Center \$60; Primary Care Physician/Specialist/Urgent Care pay up to Deductible.

Prescriptions:

	Retail - Short Term Supply (Up to 34 Days)	Mail Order
Tier 1	Deductible	Deductible
Tier 2	Deductible	Deductible
Tier 3	Deductible	Deductible

Per pay period cost: Individual \$2.00; Employee + 1- \$43.37; Family \$87.87

Dependent age limit is end of calendar year in which age 26 is reached for all health plans.

DENTAL INSURANCE - Deducted 24 pay periods

1) DENTAL SOURCE –DHMO – Employee must select a provider. Basic dental care provided at various locations. Specialty referral at discounted rates.

Per pay period cost: Individual \$2.19; Employee + 1- \$3.56; Family \$5.50

2) BLUE KC BASE PLAN – A dental plan which allows you to use any dentist and specialist you choose. The highest level of benefits for covered services is provided when services are obtained from an in network dentist.

PPO or Choice Providers:

Type I – Diagnostic and Preventative Services (Deductible Does Not Apply): Covered at 100%

Type II – Basic Services (Deductible Applies): Covered at 80%

Individual deductible is \$50.00 and the annual calendar year maximum is \$1500.

Non-Participating Providers:*

Type I – Diagnostic and Preventative Services (Deductible Does Not Apply): Covered at 80%

Type II – Basic Services (Deductible Applies): Covered at 50%

Individual deductible is \$50.00 and the annual calendar year maximum is \$1500.

Per pay period cost: Individual \$6.55; Employee + 1- \$12.62; Family \$23.65

3) BLUE KC PPO BUY-UP PLAN – A PPO dental plan which allows you to use any dentist and specialist you choose. The highest level of benefits for covered services is provided when services are obtained from an in network dentist. Orthodontia covered for dependent children to age 19.

PPO or Choice Providers:

Type I – Diagnostic and Preventative Services (Deductible Does Not Apply): Covered at 100%

Type II – Basic Services (Deductible Applies): Covered at 80%

Type III – Major Services (Deductible Applies): Covered at 50%

Individual deductible is \$50.00 and the annual calendar year maximum is \$1500.

Type IV – Orthodontia Services (Employee and Children up to age 19 ONLY): Covered at 60%.

Non-Participating Providers:*

Type I – Diagnostic and Preventative Services (Deductible Does Not Apply): Covered at 100%

Type II – Basic Services (Deductible Applies): Covered at 60%

Type III – Major Services (Deductible Applies): Covered at 50%

Individual deductible is \$50.00 and the annual calendar year maximum is \$1500.

Type IV – Orthodontia Services (Employee and Children up to age 19 ONLY): Covered at 50%.

Per pay period cost: Individual \$11.63; Employee + 1- \$23.68; Family \$39.99

Dependent age limit is end of calendar year in which age 26 is reached for all dental plans

VISION INSURANCE – Deducted 24 pay periods

1) EyeMed

Per pay period cost: Individual \$2.79; Employee + Spouse- \$5.29; Employee + Children \$5.57; Family \$8.19

TERM LIFE INSURANCE

STANDARD INSURANCE COMPANY

Jackson County provides \$15,000 basic life/AD&D as a fully paid County benefit.

Dependent life may be purchased at \$2.50 per month. Dependent life covers:

Spouse \$10,000.00

Child(ren)

Birth - 6 months \$ 500.00

6 months - 21 years * \$ 5,000.00

* or to age 26 if a full-time student

Additional life (employee only) of \$10,000, \$20,000, \$35,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000, \$250,000, \$300,000 may be purchased. Cost is dependent on age. Coverage reduced at age 70+. **Medical Health Statement is required for any election over \$200,000.**

CAFETERIA BENEFITS – tax savings section 125 – Deducted 26 pay periods.

ASI Flex will replace the current Cafeteria Administrator (MHM) effective January 1, 2009. Two plans are available.

UNREIMBURSED MEDICAL FLEXIBLE SPENDING ACCOUNT

This account allows employees to pay, using pretax dollars, for health expenses which insurance does not cover. The maximum amount that can be contributed is \$2,550 per year.

DEPENDENT CARE

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. 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.

DISABILITY BENEFITS – Short Term

Jackson County provides, at no cost to the employee, a short-term disability program to all full-time employees who have met the required six (6) month probationary period; 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 DISABILITY - Long Term – Deducted Monthly on 2nd pay period of the month.

Jackson County offers the opportunity for non-probationary employees to purchase, through payroll deductions, a long-term disability plan through Standard Insurance Company. Employees may purchase either a 5 year additional benefit or benefit to age 65. Rates are based on employee's salary and age.

PENSION PLAN

Employees become a member of the 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 to age 65 if not "80 and Out" eligible; Normal Benefit Formula - 1.5 X Years of Service X Average Monthly Earnings. "80 & Out" entitles employee to receive unreduced Pension Benefits when employees age plus years of service totals 80 or more.

DEFERRED COMPENSATION – Deducted 26 pay periods

3 PLAN OPTIONS: VOYA / MASS MUTUAL / NATIONWIDE

Tax-deferred savings plan for retirement. Employee chooses the dollar amount of deferral and selects one or more combinations of investment options. Maximum contribution: Contribute up to \$19,000 or over age 50, 6,000 for in 2019.

ALLSTATE UNIVERSAL LIFE INSURANCE – Deducted 26 pay periods

Court employees 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. Statement of Health is not required if you and your spouse are actively working and are ages 65 and under during enrollment period.

AFLAC – Deducted 24 pay periods

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

HYATT LEGAL SERVICES – Deducted Monthly 1st pay period

Plan provides unlimited telephone advice and office consultations on virtually any personal legal matter with a plan attorney of your choice. Preparation of wills, codicils, living wills and living trusts. Preparation of powers of attorney, deeds, demand letters, promissory notes and mortgages. Review of personal legal documents. Representation for: 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. Plan covers employee, spouse, and dependents for **\$17.50 per month**.

LONG TERM CARE INSURANCE/UNUM Insurance Company – Deducted 24 pay periods

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. **Employee must complete an Evidence of Insurability form if electing Plan 4, and/or electing any plan coverage for spouse.**

COMMUNITY AMERICA CREDIT UNIONS – Deducted 26 pay periods

Savings Options:

Regular savings account, checking accounts, money market accounts, Christmas Club accounts, certificates of deposits, and IRAs

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 – Deducted 26 pay periods

Employees may purchase U.S. Savings bonds through the Payroll SaTreasuryDirect 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 10 hours of sick leave per 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 12 holidays per year which are:

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

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.