



CITY OF WENTZVILLE

2024

# EMPLOYEE BENEFITS



[www.wentzvillemo.gov/HR](http://www.wentzvillemo.gov/HR)

(636) 639-2190



# ABOUT WENTZVILLE

Wentzville is a vibrant city whose charm is exceeded only by the remarkable people who call it home. While times have changed, the friendliness and hospitality that recall a simpler era have not. In Wentzville, residents enjoy a way of life that includes not only the charming characteristics of a small town, but all of the amenities of a dynamic suburban environment. We're glad you have chosen to work for the City. Our continued growth can be attributed to a dedicated and visionary City government and staff, coupled with involved community members and vibrant businesses working together to prepare Wentzville for the future.

Our exceptional City services and safety forces, excellent school system, and scenic parks and recreation areas ensure that Wentzville is a great place to live, work and explore. The City of Wentzville offers its full-time employees a flexible and comprehensive benefits package including: medical, dental, vision, life, disability, retirement, tuition assistance, paid time off and more. Part-time employees may be eligible to receive paid time off, access to 457(b) and MOST 529 plans, plus the optional pet insurance, discounted WREC memberships and pre-paid legal assistance. Continue reading to learn more.

This brochure is intended to provide a brief summary of benefits. The plans are subject to the contracts of the carriers and City of Wentzville's policies and procedures. The plan documents and contracts legally govern the benefits and administration and their terms will prevail in the event of a conflict.

**FT** = Full-Time Employee Benefit   **PT** = Part-Time Employee Benefit

# Benefits

## OVERVIEW



### HEALTH INSURANCE **FT**

**Program:** UMR — [www.umar.com](http://www.umar.com)

**Description:** The City provides a variety of health insurance plans for employees and, if elected, your spouse and children, through UMR

**Availability:** Date of hire

**Employee Cost:** Premiums will be taken on a pre-tax basis through a Section 125 plan. See attached medical information for pricing.

### PHARMACY BENEFIT **FT**

**Program:** UMR — [www.umar.com](http://www.umar.com) (provided by OptumRx)

**Description:** The pharmacy plan provides protection for you and your family's prescription needs.

**Availability:** Date of hire

**Employee Cost:** Coverage is included under the medical plan.

### DENTAL INSURANCE **FT**

**Program:** Delta Dental — [www.deltadentalmo.com](http://www.deltadentalmo.com)

**Description:** The City provides dental insurance for employees and, if elected, your spouse and children, through Delta Dental.

**Availability:** Date of hire

**Employee Cost:** Premiums will be taken on a pre-tax basis through a Section 125 plan. See attached dental information for pricing.

### LONG-TERM DISABILITY **FT**

**Program:** Prudential — [www.prudential.com](http://www.prudential.com)

**Description:** The City provides long-term disability coverage after a 90-day elimination period.

**Availability:** Date of hire

**Employee Cost:** City pays 100% of the premium.

### GROUP TERM LIFE AND AD&D INSURANCE **FT**

**Program:** Prudential — [www.prudential.com](http://www.prudential.com)

**Description:** The City provides life insurance and accidental death and dismemberment (AD&D) benefits equal to one times an employee's annual salary.

**Availability:** Date of hire

### VISION INSURANCE **FT**

**Program:** The Standard - [www.vsp.com](http://www.vsp.com)

**Description:** The City provides assistance with vision care expenses for examinations, required glasses or contact lenses. Coverage can be provided for you and, if elected, your spouse and children.

**Availability:** Date of hire

**Employee Cost:** City pays 100% of the employee cost. Employee pays 100% of the dependent cost. Dependent coverage premiums will be taken on a pre-tax basis through a Section 125 plan.

### BASIC DEPENDENT LIFE **FT**

**Program:** Prudential — [www.prudential.com](http://www.prudential.com)

**Description:** Life insurance coverage for spouse and children — \$10,000 spouse, \$5,000 eligible children.

**Availability:** Date of hire

**Employee Cost:** City pays 100% of the premium.



## RETIREMENT PENSION PLAN FT

**Program:** Missouri Local Government Employees Retirement System (LAGERS) L-6, 5 Year Final Average Salary, Contributory — [www.molagers.org](http://www.molagers.org)

**Description:** The City provides retirement income and disability coverage.

**Availability:** Six months after date of hire (unless an employee was previously a member in another entity).

Employee must be vested for five years with LAGERS to receive pension benefit at retirement.

**Employee Cost:** Employees contribute 4% of gross salary each pay period, the City funds the remainder; Part-time employees who work more than 1,500 hours annually, also qualify for LAGERS.

## EMPLOYEE ASSISTANCE PROGRAM FT PT

**Description:** The City provides pre-paid, confidential, professional assistance to you and your family. The services provided cover a wide-range of personal concerns, including: stress, marital conflict, parenting, legal concerns, aging parents, substance abuse, and financial issues. To learn more, please visit [www.paseap.com](http://www.paseap.com).

**Availability:** Date of hire

**Employee Cost:** City of Wentzville pays 100% of the cost.

## VOLUNTARY PROGRAMS

### SUPPLEMENTAL LIFE FT

**Description:** Additional group term life insurance is available in multiples of \$10,000; minimum of \$20,000; maximum of \$500,000 or five times annual salary is available under this program provided by Prudential.

Coverage is also available for employee's dependents. In multiples of \$5,000 (spouse) and \$1,000 (children).

**Availability:** Date of hire.

### FLEXIBLE SPENDING ACCOUNT (FSA) FT

**Website:** [www.asiflex.com](http://www.asiflex.com)

**Description:** Employees can elect up to \$3,050 for Health Care expenses and/or \$5,000 for Dependent Care expenses. Contributions will be made through pre-tax payroll deductions.

**Availability:** First month after date of hire.

### MISCELLANEOUS INSURANCE COVERAGES AND SAVINGS PLANS FT PT

**Description:** Additional miscellaneous insurance options are available through Aflac. To learn more, please visit [www.aflac.com](http://www.aflac.com).

**Availability:** Date of hire.

### 457 (B) PLAN AND PAYROLL ROTH IRA FT PT

**Description:** This plan provides retirement income. Employees can contribute pre- or post-tax dollars through payroll deduction. More at: [www.icmarc.org](http://www.icmarc.org).

**Availability:** Date of hire.

### MOST 529 PLAN FT PT

**Description:** Savings plan for K-12 public, private, parochial and higher education. Employees can open an account for as little as \$1 through direct deposit. To learn more, please visit [www.most529.com](http://www.most529.com).

**Availability:** Date of hire.

### PET INSURANCE FT PT

**Website:** [www.nationwide.com](http://www.nationwide.com)

**Description:** Health coverage for your pets; contributions made through payroll deduction.

**Availability:** Date of hire.

### PRE-PAID LEGAL FT PT

**Website:** [www.metlife.com](http://www.metlife.com)

**Description:** Legal assistance for a variety of personal matters; contributions made through payroll deduction.

**Availability:** Date of hire.

# Staff DEVELOPMENT

The City provides tuition assistance and a wellness program as part of its staff development initiatives.



## TUITION ASSISTANCE

**Description:** Tuition reimbursement of up to \$2,500 per calendar year is provided, with no lifetime max, for prior-approved courses of study.

(See Personnel Ordinance for details.)

**Availability:** Upon completion of any probationary period.

## WELLNESS PROGRAM

**Description:** Full-time employees may voluntarily participate in a wellness program to receive a 10 percent discount on health insurance premiums (discount applied the following plan year). For full- and part-time employees, the wellness program includes free employee access to Progress Park gym; 50% discount on WREC memberships; discounted family memberships to City aquatic facilities and Progress Park gym; and employee challenges and competitions.

**Availability:** Date of hire.



## WORKERS' COMPENSATION

**Description:** The City of Wentzville provides disability, medical and death benefits for expenses which result from job-related injuries for all employees as defined by statute.

**Availability:** Date of hire.

# Paid TIME OFF

The City of Wentzville offers paid time off in a variety of ways including vacation time, holidays, sick leave, bereavement leave and military leave.

## VACATION TIME

Accrual for full-time employees begins on the date of employment. Authorized usage is available as time accrues.

### CALENDAR OF SERVICE (FULL-TIME EMPLOYEES)

0 to 5 YEARS.....	80 HOURS
5+ TO 10 YEARS.....	120 HOURS
10+ TO 20.....	160 HOURS
20+ YEARS.....	200 HOURS

## HOLIDAYS

The City of Wentzville observes 13 holidays and two personal days (see Personnel Ordinance for further details). Paid time off for holidays begins on the date of hire.

## SICK LEAVE

The City of Wentzville provides eight hours of leave per month for absences related to health (see Personnel Ordinance for further details). Sick leave begins on the date of hire. Accrual begins the first of the month, after the first full month worked.

## BEREAVEMENT LEAVE

The City of Wentzville provides paid time off for bereavement leave. For full-time employees, five days is granted for the death of a spouse or child; three days for a parent, sibling, grandparent or grandchild; and one day for other relatives. Part-time employees are eligible for eight hours of paid time off (these employees must meet a minimum service/hours worked requirement). See the Personnel Ordinance for further details.

## MILITARY LEAVE

The City of Wentzville provides up to 15 calendar days of leave for annual training for employees who are members of the reserves or National Guard; provides differential pay for 30 calendar days of active duty leave. (See Personnel Ordinance)

## PARENTAL LEAVE

Up to six weeks of paid time off for the birth, adoption or placement of a child. Must have one year of service to qualify.





**"Being part of the changes, improvements and additions makes me feel empowered."**

**Abigail Ayers**

Risk and Training Manager



**"The most rewarding aspect of my role is being part of a motivated and closely-knit family."**

**Jennifer Bell**

Police Lieutenant - Special Projects



**"The ability to give back to the community and serve makes me feel accomplished."**

**Marcos Quintero**

Wastewater Process Foreman

# MEDICAL, DENTAL AND VISION PLANS

## Medical Plan Options

	Value		Basic		Enhanced	
	In-Network <sup>1</sup> Core Network		In-Network <sup>1</sup> Choice Plus Network		In-Network <sup>1</sup> Choice Plus Network	
<b>Calendar Year Deductible</b>	Embedded <sup>2</sup> \$1,500 Individual \$3,000 Family		Embedded <sup>2</sup> \$1,000 Individual \$2,000 Family		Embedded <sup>2</sup> \$500 Individual \$1,000 Family	
<b>Out-of-Pocket Max</b>	Embedded <sup>2</sup> \$4,000 Individual \$8,000 Family		Embedded <sup>2</sup> \$3,000 Individual \$6,000 Family		Embedded <sup>2</sup> \$2,000 Individual \$4,000 Family	
<b>Coinsurance</b>	Deductible, 20%		Deductible, 20%		Deductible, 0%	
<b>PHYSICIAN SERVICES</b>						
<b>PCP</b>	\$25 copay		\$25 copay		\$25 copay	
<b>Specialist</b>	\$40 copay		\$40 copay		\$40 copay	
<b>Chiropractic</b>	\$25 copay		\$25 copay		\$25 copay	
<b>Urgent Care</b>	\$50 copay		\$50 copay		\$50 copay	
<b>TelaDoc</b>	\$10 copay		\$10 copay		\$10 copay	
<b>TeleHealth</b>	Applicable \$25/\$40 copay		Applicable \$25/\$40 copay		Applicable \$25/\$40 copay	
<b>Preventive Care</b>	Covered at 100%		Covered at 100%		Covered at 100%	
<b>HOSPITAL SERVICES</b>						
<b>Inpatient</b>	Deductible, 20%		\$500 copay per visit		\$500 copay per visit	
<b>Outpatient</b>	Deductible, 20%		\$250 copay per visit		\$250 copay per visit	
<b>Emergency Room</b>	\$200 copay per visit		\$200 copay per visit		\$200 copay per visit	
<b>Urgent Care</b>	\$50 copay		\$50 copay		\$50 copay	
<b>LAB/X-RAY</b>						
<b>Diagnostic Lab/X-Ray</b>	Deductible, 20%		Deductible, 20%		Deductible, 0%	
<b>MRIs, CT scans, etc.</b>	Deductible, 20%		Deductible, 20%		Deductible, 0%	
<b>PRESCRIPTIONS<sup>3</sup> – RETAIL (30 TO 31-DAY SUPPLY)</b>						
<b>Tier 1/Tier 2/Tier 3/Specialty<sup>4</sup></b>	\$15/\$40/\$60/\$100		\$15/\$40/\$60/\$100		\$15/\$40/\$60/\$100	
<b>PRESCRIPTIONS<sup>3</sup> – RETAIL (90-DAY SUPPLY)</b>						
<b>Tier 1/Tier 2/Tier 3</b>	\$45/\$120/\$180		\$45/\$120/\$180		\$45/\$120/\$180	
<b>MAIL ORDER PRESCRIPTIONS<sup>4</sup> – (90-DAY SUPPLY)</b>						
<b>Tier 1/Tier 2/Tier 3</b>	\$30/\$80/\$120		\$30/\$80/\$120		\$30/\$80/\$120	
<b>Select Preventive Generic</b>	\$0 copay		\$0 copay		\$0 copay	
<b>Contributions<sup>5</sup></b>						
	Value		Basic		Enhanced	
	Monthly Employee Cost	City of Wentzville Pays	Monthly Employee Cost	City of Wentzville Pays	Monthly Employee Cost	City of Wentzville Pays
<b>Employee</b>	\$0.00	\$664.79	\$74.34	\$669.08	\$129.21	\$669.08
<b>Employee + Spouse<sup>6</sup></b>	\$69.12	\$1,328.12	\$234.37	\$1,328.12	\$349.65	\$1,328.12
<b>Employee + Child(ren)</b>	\$59.10	\$1,135.18	\$200.33	\$1,135.18	\$298.87	\$1,135.18
<b>Employee + Family<sup>6</sup></b>	\$96.21	\$1,848.17	\$326.15	\$1,848.17	\$486.58	\$1,848.17

1. Non-Network Benefits are available, please refer to your summary plan description for details.
2. Embedded means that if family coverage is elected, benefits are payable after one individual meets the deductible and/or coinsurance.
3. Members must pay the cost difference between a Generic drug and a Brand-Name Drug, regardless of circumstances, until the out-of-pocket max is met.
4. Specialty Drugs must be purchased at an Optum Specialty Pharmacy.
5. Monthly costs do not include the Wellness Discount.
6. Employees who cover their spouses on the City's plan will be charged an additional \$100 per month if their spouse is eligible for coverage through an employer.



# MEDICAL, DENTAL AND VISION PLANS

## Dental Plan Options

Summary of Benefits	Basic Plan			Enhanced Plan		
<b>Annual Deductible (Calendar Year)</b> <small>Applies to Basic &amp; Major Services</small>	\$50 Individual \$150 Family			\$50 Individual \$150 Family		
<b>MAXIMUMS</b>						
<b>Calendar Year</b>	\$1,000 per person per (non-orthodontics)			\$2,000 per person (non-orthodontics)		
<b>Lifetime</b>	\$1,000 per person (orthodontics)			\$1,500 per person (orthodontics)		
	<b>PPO</b>	<b>Premier</b>	<b>Out-of-Network</b>	<b>PPO</b>	<b>Premier</b>	<b>Out-of-Network</b>
<b>Preventive Services</b> <small>(cleanings, fluoride, space maintainers, bitewing x-rays)</small>	0%	0%	0%	0%	0%	0%
<b>Basic Dental Services</b> <small>(fillings, sealants, simple extractions, oral surgery, endodontics, periodontics, stainless steel crowns)</small>	Deductible, 20%	Deductible, 30%	Deductible, 30%	Deductible, 20%	Deductible, 30%	Deductible, 30%
<b>Major Dental Services</b> <small>(prosthetics, bridges, dentures, crowns, implants, bone grafts, inlays, onlays, general anesthesia)</small>	Deductible, 50%	Deductible, 60%	Deductible, 60%	Deductible, 50%	Deductible, 60%	Deductible, 60%
<b>Orthodontia</b> <small>(Covers Adults and Children)</small>	50%	50%	50%	50%	50%	50%

Contributions	Basic		Enhanced	
	Monthly Employee Cost	City of Wentzville Pays	Monthly Employee Cost	City of Wentzville Pays
Employee	\$3.34	\$30.02	\$9.38	\$30.02
Employee + Spouse	\$10.23	\$57.99	\$22.62	\$57.99
Employee + Child(ren)	\$10.75	\$60.91	\$26.79	\$60.91
Employee + Family	\$17.06	\$96.70	\$41.58	\$96.70

# MEDICAL, DENTAL AND VISION PLANS

## Vision Plan

Summary of Benefits	In-Network	Out-of-Network
<b>Vision Exam</b> (every 12 months) <sup>2</sup>	\$0 copay	Up to \$45 allowance
<b>Materials Deductible</b> Deductible applies to a complete pair of glasses or to frames, whichever is selected	\$10 copay	Up to \$30 allowance
<b>Lenses</b> (every 12 months) <sup>2</sup>	Single vision, Bifocal, Trifocal, & Lenticular lenses covered in full after deductible	Up to \$100 allowance (depending on lens)
<b>Frames Allowance</b> (every 12 months) <sup>2</sup>	\$180 <sup>1</sup> ; plus 20% off amount over allowance	Up to \$90 allowance
<b>Elective Contacts</b> (every 12 months in lieu of glasses) <sup>2</sup>	\$0 copay; Up to \$180	Up to \$145 allowance
<b>Medically Necessary Contacts</b>	\$0 copay, Covered in Full	Up to \$210 allowance
<b>Fit &amp; Follow up Exams</b>	Participant cost up to \$60	No Benefit

Contributions	Monthly Employee Cost	City of Wentzville Pays
<b>Employee</b>	\$0.00	\$5.18
<b>Employee + Spouse</b>	\$5.99	\$5.18
<b>Employee + Child(ren)</b>	\$6.04	\$5.18
<b>Employee + Family</b>	\$9.94	\$5.18

<sup>1</sup>The Costco and Walmart allowance will be the wholesale equivalent.

<sup>2</sup>Frequency is based on date of service.