



St. Louis Office for
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Employer-Offered Benefit Highlights for Full Time Employees

Effective 7/1/17(Modified 4/2018)

The information provided below is intended to briefly highlight available employer-offered benefits. It is not intended to replace any benefit summary or certificate of coverage. Benefits listed below and their carriers are subject to change or termination at any time.

Benefit	Descriptive	Premium Responsibility																																																								
Paid Time Off	<ul style="list-style-type: none"> DD Resources provides eligible staff members with Paid Time Off (PTO) for time away from work. All fulltime non-exempt hourly paid staff and exempt salaried employees are eligible for PTO. New employee's that are within their orientation period will start to accrue PTO during the first pay period following their date of hire. While accrued, an employee within their orientation period cannot access leave without the approval of their Department Director/ supervisor. Employees that are within their orientation period are not eligible for extended leave (three or more days of time away from work), unless otherwise provided by federal or state law. 	N/A																																																								
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	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Years of Service</th> <th style="text-align: center;">Annual PTO Days*</th> <th style="text-align: center;">Annual PTO Hours</th> <th style="text-align: center;">Annual Holidays**</th> <th style="text-align: center;">Anniversary Day**</th> <th style="text-align: center;">Extended Sick Bank**</th> <th style="text-align: center;">Total Annual Days</th> </tr> </thead> <tbody> <tr><td style="text-align: center;">Year 1</td><td style="text-align: center;">15</td><td style="text-align: center;">120</td><td style="text-align: center;">12</td><td style="text-align: center;">1</td><td style="text-align: center;">6</td><td style="text-align: center;">34</td></tr> <tr><td style="text-align: center;">1-2yrs</td><td style="text-align: center;">21</td><td style="text-align: center;">168</td><td style="text-align: center;">12</td><td style="text-align: center;">1</td><td style="text-align: center;">6</td><td style="text-align: center;">40</td></tr> <tr><td style="text-align: center;">2-5yrs</td><td style="text-align: center;">24</td><td style="text-align: center;">192</td><td style="text-align: center;">12</td><td style="text-align: center;">1</td><td style="text-align: center;">6</td><td style="text-align: center;">43</td></tr> <tr><td style="text-align: center;">5-8yrs</td><td style="text-align: center;">27</td><td style="text-align: center;">216</td><td style="text-align: center;">12</td><td style="text-align: center;">1</td><td style="text-align: center;">6</td><td style="text-align: center;">46</td></tr> <tr><td style="text-align: center;">8-9yrs</td><td style="text-align: center;">28</td><td style="text-align: center;">224</td><td style="text-align: center;">12</td><td style="text-align: center;">1</td><td style="text-align: center;">6</td><td style="text-align: center;">47</td></tr> <tr><td style="text-align: center;">9-10yrs</td><td style="text-align: center;">29</td><td style="text-align: center;">232</td><td style="text-align: center;">12</td><td style="text-align: center;">1</td><td style="text-align: center;">6</td><td style="text-align: center;">48</td></tr> <tr><td style="text-align: center;">10yrs+</td><td style="text-align: center;">30</td><td style="text-align: center;">240</td><td style="text-align: center;">12</td><td style="text-align: center;">1</td><td style="text-align: center;">6</td><td style="text-align: center;">49</td></tr> </tbody> </table>		Years of Service	Annual PTO Days*	Annual PTO Hours	Annual Holidays**	Anniversary Day**	Extended Sick Bank**	Total Annual Days	Year 1	15	120	12	1	6	34	1-2yrs	21	168	12	1	6	40	2-5yrs	24	192	12	1	6	43	5-8yrs	27	216	12	1	6	46	8-9yrs	28	224	12	1	6	47	9-10yrs	29	232	12	1	6	48	10yrs+	30	240	12	1	6	49
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Medical Insurance:	<p>If elected at the time of hire, the employee's health insurance becomes effective as of the first of the month following the date of hire.</p> <p>The Anthem network of providers allows for broad healthcare service options throughout the metro area.</p>	<ul style="list-style-type: none"> The employee premium contribution is based on a 4-tier premium system. The employee is 																																																								
United Health Care																																																										



MISSION:

To ensure individuals with developmental disabilities in the City of St. Louis have quality services, choices and full inclusion.

		<p>responsible for a flat/standard amount toward their monthly premium, and DD Resources pays the remaining balance.</p> <ul style="list-style-type: none"> • Co-pays for office visits and prescription are the responsibility of the employee.
<p>Dental Insurance (Basic or Enriched option): <u>Lincoln Insurance</u></p>	<p>If elected at the time of hire, the employee’s dental insurance becomes effective as of the first of the month following the date of hire.</p> <p>DD Resources offers two dental plan options to all fulltime employees.</p>	<p><u>Basic Plan:</u> DD Resources pays 100% of premium cost for employee-only coverage.</p> <p><u>Enriched Plan:</u> Employee is responsible for premium cost difference between Basic plan and Enriched plan. This total difference amount had historically been minimal.</p>
<p>Vision Insurance: <u>EyeMed</u></p>	<p>If elected at the time of hire, the employee’s vision insurance becomes effective as of the first of the month following the date of hire.</p>	<p>DD Resources pays 100% of premium cost for employee-only coverage (\$4.70/ monthly). The employee is responsible for 100% of dependent premium coverage (\$7.25/monthly)</p>
<p>Flexible Spending Account (FSA): <u>BeneFLEX</u></p>	<ul style="list-style-type: none"> • This is an optional/voluntary benefit • An employee may only enroll during the FSA Open Enrollment period (typically 11/1-12/22). • If eligible, an employee may elect an annual pledge amount (\$500-\$1800) to be advanced by the employer as of January 1st of the upcoming benefit year. 	<ul style="list-style-type: none"> • DD Resources advances the employee annual election/pledge amount (available as of January 1st). • The employee makes monthly contributions toward the advancement by way of regular pre-tax payroll deductions (throughout the year)
<p>Short Term</p>	<p>The employee will become eligible for benefits the first of the month following the date of</p>	<p>DD Resources pays 100%</p>

Disability (STD): <u>Lincoln</u>	<p>hire. Pending benefit qualification satisfaction, the elimination period will be completed and a Benefit Payment Period established on the:</p> <ul style="list-style-type: none"> • 8th day if the Disability is Due to Injury; or • 8th day if the Disability is Due to Sickness. <p>Pending benefit approval, a primary Benefit of 60% of Pre-disability Earnings will be issued.</p> <ul style="list-style-type: none"> • Maximum Weekly Benefit: \$500 • Minimum Weekly Benefit: \$15 • Maximum Benefit Payment Period: 12 weeks 	of monthly premium cost for benefit.
Basic Life Insurance and AD&D: <u>Lincoln</u>	Group Term Life: \$50,000 AD&D: Your benefit is equal to your group term life benefit amount if loss is due to accident or injury.	DD Resources pays 100% of monthly premium cost for benefit.
Optional Long Term Disability <i>(optional):</i> <u>Lincoln</u>	Covers a percentage of monthly earnings after meeting elimination period of 90 days. Pending benefit approval, a Primary Monthly Benefit of 60% of the Member's Pre-disability Earnings. <ul style="list-style-type: none"> • Maximum Monthly Benefit \$6,000 • Minimum Monthly Benefit Greater of 15% of the Member's Primary Monthly Benefit or \$50 	Employee pays 100% of monthly premium. Monthly premium amount is a discounted group rate.
Voluntary Term Life Insurance <i>(optional):</i> <u>Lincoln</u>	<ul style="list-style-type: none"> • Employee Benefits: benefits in increments of \$10,000 (\$500k max) • Spouse Benefits: benefits in \$5,000 increments (can't exceed 50% of employee benefit) • Child Benefits: For eligible children 14 days or older, you may choose to purchase benefits of \$2,000/\$4,000/\$5,000/\$10,000. Eligible children under 14 days of age receive \$1,000. Can't exceed 50% of employee benefit). 	Employee pays 100% of monthly premium. Monthly premium amount is a discounted group rate
Optional Worksite Benefits: <u>Allstate</u>	<ul style="list-style-type: none"> • Universal Whole Life Insurance • Accident Insurance • Cancer Insurance • Hospital Indemnity • Critical Illness Insurance 	Employee pays 100% of monthly premium. Monthly premium amount is a discounted group rate
Retirement	<u>Fidelity Investments Code Section 403(b)(7) Individual Custodial Account:</u> <ul style="list-style-type: none"> • Defined Contribution Qualifying Plan • Optional/ voluntary employee participation • Eligible immediately 	Fidelity contributions are 100% Employee responsibility. DD Resources does not match or contribute to this account.
	<u>Missouri Local Government Employees Retirement System (LAGERS):</u> <ul style="list-style-type: none"> • Defined Benefit retirement plan. The primary purpose of a defined benefit plan is to provide income during retirement years. Retirees' benefits are permanent, protected, and based on a formula 	DD Resources

	<ul style="list-style-type: none"> • Non-contributory from employee. • Employees are automatically enrolled by DD Resources at time of hire. • Staff vested after 5 years of continued employment with LAGERS employer. • Employee is eligible after completion of working test period (<i>orientation</i>). • Each fiscal year LAGERS sets the contribution rate. Agency contribution rate changes annually. 	
Scheduling Options	<p style="text-align: center;"><u>Flex Program</u></p> <p>After the completion of the Working Test Period staff is able to utilize Flex Time (optional to staff and at the discretion of management). Employees to reference Personnel Policies & Handbook Appendix for flex time specifics.</p> <p>Ability to opt into Flex Time plans are at the discretion of staff however, management reserves the right to terminate a Flex Time plan for an individual if performance/time management issues are of concern.</p>	N/A
Travel Reimbursement	Rate is established by not exceeding the Internal Revenue Service (IRS) standard mileage rate. The agency may reduce the IRS rate by no more than three cents per mile. The established rate shall be effective on July 1 st of the year. At the present time, the IRS rate is 54.5 cents for every mile of business travel driven.	DD Resources
Employee Assistance Program (EAP)	The EAP is a strictly confidential employee benefit which provides assessment and short-term counseling to employees, their spouses, and their dependents.	DD Resources