





## Benefit Summary Sheet


This is a brief description of agency benefits for eligible employees, which begin the first of the month following your employment, except as noted below. For additional information, please contact Human Resources at 314-207-5604.



December 2020

BENEFIT	DESCRIPTION	CONTRIBUTION RESPONSIBILITY																																																								
Paid Time Off (PTO)	<ul style="list-style-type: none"> <li>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.</li> <li>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.</li> </ul>	N/A																																																								
	<b>Annual Accruals</b>																																																									
	<table border="1"> <thead> <tr> <th>Years of Service</th> <th>Annual PTO Days*</th> <th>Annual PTO Hours</th> <th>Annual Holidays**</th> <th>Anniversary Day**</th> <th>Extended Sick Bank**</th> <th>Total Annual Days</th> </tr> </thead> <tbody> <tr> <td>Year 1</td> <td>15</td> <td>120</td> <td>12</td> <td>1</td> <td>6</td> <td>34</td> </tr> <tr> <td>1-2yrs</td> <td>21</td> <td>168</td> <td>12</td> <td>1</td> <td>6</td> <td>40</td> </tr> <tr> <td>2-5yrs</td> <td>24</td> <td>192</td> <td>12</td> <td>1</td> <td>6</td> <td>43</td> </tr> <tr> <td>5-8yrs</td> <td>27</td> <td>216</td> <td>12</td> <td>1</td> <td>6</td> <td>46</td> </tr> <tr> <td>8-9yrs</td> <td>28</td> <td>224</td> <td>12</td> <td>1</td> <td>6</td> <td>47</td> </tr> <tr> <td>9-10yrs</td> <td>29</td> <td>232</td> <td>12</td> <td>1</td> <td>6</td> <td>48</td> </tr> <tr> <td>10yrs+</td> <td>30</td> <td>240</td> <td>12</td> <td>1</td> <td>6</td> <td>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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<b>Medical Insurance</b> <u>United Health Care (UHC)</u> 	<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 UHC network of providers allows for broad healthcare service options throughout the metro area.</p>	<ul style="list-style-type: none"> <li>The employee premium contribution is based on a 4-tier system. The employee is responsible for a flat/standard amount toward their monthly premium, and DD Resources pays the remaining balance.</li> <li>Co-pays for office visits and prescription are the responsibility of the employee.</li> </ul>																																																								
<b>Dental Insurance</b> (Basic or Enriched option) <u>Lincoln Financial</u> 	<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> <b>DD Resources</b> pays 100% of premium cost for employee-only coverage.</p> <p><u>Enriched Plan:</u> <b>Employee</b> is responsible for premium cost difference between Basic plan and Enriched plan.</p>																																																								
<b>Vision Insurance</b> <u>EyeMed</u> 	<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><b>DD Resources</b> pays 100% of premium cost for employee-only coverage.</p> <p>The employee is responsible for 100% of dependent premium coverage</p>																																																								
<b>Flexible Spending Account (FSA)</b> <u>Benefit Resource (BRi)</u>	<ul style="list-style-type: none"> <li>This is an optional/voluntary benefit</li> <li>If eligible, an employee may elect an annual pledge amount (\$500-\$1800).</li> </ul>	<ul style="list-style-type: none"> <li><b>DD Resources</b> advances the employee their full election amount their FSA start date.</li> <li><b>The employee</b> makes monthly contributions back toward the advancement by way of regular pre-tax payroll deductions for the remainder of the year.</li> </ul>																																																								

<p>Short Term Disability (STD) <u>Lincoln Financial</u></p>	<p>The employee is eligible for benefits the first of the month following the date of hire. Pending benefit qualification satisfaction, the following shall apply:</p> <ul style="list-style-type: none"> <li>• BENEFIT PERCENTAGE: 60%</li> <li>• MAXIMUM WEEKLY BENEFIT: \$500</li> <li>• MINIMUM WEEKLY BENEFIT: 15% of the Maximum Benefit, or \$50 per month, whichever is greater</li> <li>• DAY BENEFITS BEGIN: 8th consecutive day of Disability due to Accidental Injury; and 8th consecutive day of Disability due to Sickness.</li> <li>• The Day Benefits Begin may be reached by days of Total Disability, Partial Disability, or any combination thereof.</li> <li>• MAXIMUM BENEFIT PERIOD: 12 weeks</li> </ul>	<p><b>DD Resources</b> pays 100% of monthly premium cost for benefit.</p>
<p>Basic Life Insurance and AD&amp;D <u>Lincoln Financial</u></p>	<p>Group Term Life: \$50,000 AD&amp;D: Benefit is equal to your group term life benefit amount if loss is due to accident or injury.</p>	<p><b>DD Resources</b> pays 100% of monthly premium cost for benefit.</p>
<p>Optional Long-Term Disability (optional): <u>Lincoln</u></p>	<ul style="list-style-type: none"> <li>• BENEFIT PERCENTAGE: 60% MAXIMUM MONTHLY BENEFIT: \$6,000 MINIMUM</li> <li>• MONTHLY BENEFIT: \$50 or 15% of the Insured Employee's Monthly Benefit, whichever is greater.</li> <li>• Long-Term Disability Benefits for PRE-EXISTING CONDITIONS will be subject to the Pre-Existing Condition Exclusion on the policy.</li> <li>• The Maximum Monthly Benefit will not exceed the Benefit Percentage times Basic Monthly Earnings.</li> <li>• ELIMINATION PERIOD: 90 calendar days of Disability caused by the same or a related Sickness or Injury, which must be accumulated within a 180-calendar day period.</li> </ul>	<p><b>Employee</b> pays 100% of monthly premium. Monthly premium amount is a discounted group rate.</p>
<p>Voluntary Term Life Insurance (optional): <u>Lincoln Financial</u></p>	<ul style="list-style-type: none"> <li>• Employee Benefits in increments of \$10,000 (\$500k max)</li> <li>• Spouse Benefits: benefits in \$5,000 increments (can't exceed 50% of employee benefit)</li> <li>• 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).</li> </ul>	<p><b>Employee</b> pays 100% of monthly premium. Monthly premium amount is a discounted group rate.</p>
<p>Optional Worksite Benefits</p>	<ul style="list-style-type: none"> <li>• Universal Whole Life Insurance</li> <li>• Accident Insurance</li> <li>• Cancer Insurance</li> </ul>	<p><b>Employee</b> pays 100% of monthly premium at a discounted group rate.</p>
<p>Retirement</p> 	<p><u>Fidelity 403(b)-contributory plan</u></p> <ul style="list-style-type: none"> <li>• Defined Contribution Qualifying Plan</li> <li>• Optional/ voluntary employee participation</li> <li>• Eligible immediately</li> </ul>	<p>Employees are able to make elective deferrals and receive employer matching contributions immediately upon employment. Current employer match is dollar-for-dollar up to 4% of salary compensation.</p>
	<p><u>Missouri Local Government Employees Retirement System (LAGERS):</u></p> <ul style="list-style-type: none"> <li>• 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</li> <li>• Non-contributory from employee.</li> <li>• Employees are automatically enrolled by DD Resources at time of hire.</li> <li>• Staff vested after 5 years of continued employment with LAGERS employer.</li> <li>• Employee is eligible after completion of working test period (<i>orientation</i>).</li> <li>• Each fiscal year LAGERS sets the contribution rate. Agency contribution rate changes annually.</li> </ul>	<p>DD Resources</p>
<p>Work-Life Schedule Options</p>	<p><u>Flex Program</u></p> <p>After the completion of the Working Test Period staff can utilize Flex Time. The Flextime schedule is meant to be accessed at the discretion of the employee's Department Director. Thus, DD Resources will actively support Flex-Time where it is reasonable</p>	<p>N/A</p>

	and practical to do so and where operational needs will not be adversely affected.	
<b>Travel Reimbursement</b>	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 <sup>st</sup> of the year.	DD Resources Effective 1/1/2020 the mileage reimbursement rate is 57.5 cents per mile.
<b>Employee Assistance Program (EAP)</b> 	The EAP is a strictly confidential employee benefit which provides assessment and short-term counseling to employees, their spouses, and their dependents.	DD Resources pays 100% of standard contractual services