











# Benefits Summary Sheet



This summary sheet briefly describes the City of Chesterfield's comprehensive benefits package for **full-time** employees. This sheet intends to provide a high-level summary of benefits. It does not give a full description, nor is it a guarantee of benefits. For additional information, please get in touch with Human Resources.

Medical Insurance	Enrollment	Biweekly Cost	Monthly Cost	City Contribution
	Employee Only	\$42.22	\$84.44	\$478.47/month
	Family	\$196.22	\$392.44	\$1,177.35 /month
<ul style="list-style-type: none"> <li>Participation begins on the eligible employee's hire date.</li> <li>Employees who decline medical insurance receive conditional opt-out payments.</li> </ul>				
Dental Insurance	Enrollment	PPO-Low Option	PPO-High Option	City Contribution
	Employee Only	No Cost	\$8.94/month	\$28.13/month
	Employee + One	\$13.80/month	\$31.52/month	\$41.95/month
	Family	\$33.60/month	\$56.46/month	\$61.73/month
<ul style="list-style-type: none"> <li>Participation begins on the first day of the month following the employee's hire date.</li> </ul>				
Vision Insurance	Enrollment	Monthly Cost		
	Employee Only	\$6.20/month		
	Employee + Spouse	\$11.62/month		
	Employee + Children	\$13.18/month		
	Family	\$19.21/month		
<ul style="list-style-type: none"> <li>Participation begins on the first day of the month following the employee's hire date.</li> </ul>				
Holidays	<b>11 ½ annual paid holidays for full-time employees upon hire.</b>			
	<ul style="list-style-type: none"> <li>New Year's Day</li> <li>Martin Luther King Day</li> <li>President's Day</li> <li>Memorial Day</li> </ul>	<ul style="list-style-type: none"> <li>Juneteenth</li> <li>Independence Day</li> <li>Labor Day</li> <li>Veteran's Day</li> </ul>	<ul style="list-style-type: none"> <li>Thanksgiving Day</li> <li>Day after Thanksgiving</li> <li>Christmas Eve (1/2 day)</li> <li>Christmas Day</li> </ul>	
Vacation/Sick	Years of Employment	Total Hours	Hours/Pay Period	Days/Year
	1 – 4	80 hours	3.08	10
	5 – 9	120 hours	4.62	15
	10 +	160 hours	6.15	20
	<ul style="list-style-type: none"> <li>No waiting period for vacation use. Rollover max = 240 hours</li> <li>Employees with 20+ years of continuous service receive five (5) long-term service days as either vacation days/lump-sum payment/a retirement contribution.</li> <li>Newly hired employees receive five (5) personal days off with pay upon their hire date. Personal days provide paid time during an employee's first year to provide flexibility while accruing their paid leave per the regular sick and vacation schedules.</li> </ul>			
<b>Sick Leave</b>				
Employees earn 3.70 hours of sick leave per pay period with no waiting period for use. Rollover max = 960 hours.				
Employee Assistance Program	A voluntary Employee Assistance Program (EAP) is available 24 hours a day   7 days a week   365 days a year to provide short-term counseling, information, and support when dealing with everyday problems or significant life events. Services are free and confidential to employees and their immediate families.			
				

<p>Section 125 Plan</p> 	<p><b>Medical Flexible Spending Account</b> allows employees to set aside before-tax dollars to pay for medical expenses not paid by insurance, the employer, or reimbursed by any other source. The election maximum is <b>\$3,200</b>, with a <b>\$640</b> rollover maximum.</p> <p><b>Dependent Care Flexible Spending Account</b> allows the employee to set aside before-tax dollars to pay for eligible dependent care expenses such as preschool, summer day camp, before or after school programs, and child or adult daycare. The election maximum is <b>\$5,000 per household or \$2,500 if married, filing separately</b>.</p> <p><b>Health Reimbursement Arrangement</b> – Employees enrolled in the group medical plan are also enrolled in the Health Reimbursement Account (HRA). <b>The benefit will reimburse the employee the full amount of the in-network deductible: \$1,500 for individual coverage or \$3,000 for family coverage (minimum of 2 family members required to meet the deductible).</b></p>
<p>Retirement</p>  	<p><b>401(a) Retirement Plan</b> – All full-time employees at least 18 years of age are eligible for the 401(a) defined contribution plan. The City contributes 8% of the employee’s gross earnings each pay period. An employee is 100% vested (earned the right to their entire account) after five (5) years of service.</p> <p><b>Deferred Compensation 457(b) Plan</b> – This allows employees to defer a portion of their current compensation on a tax-advantaged basis for retirement. The 2024 IRS limit is <b>\$23,000</b>. Participants are always fully vested in their employee contributions and may choose between a traditional pre-tax contribution and a Roth (after-tax) contribution.</p> <p><b>Retirement Plan Advisors</b> is the financial advisor for the City of Chesterfield retirement plans and investments. Empower is the record keeper of the plan.</p>
<p>Basic Life Insurance, Long-Term Disability and Supplemental Life Insurance and Disability and Accident Plans</p> 	<ul style="list-style-type: none"> <li>• <b>Life Insurance</b> – The City pays 100% of the premium for full-time active employees. The benefit amount is based on the basic life class description.</li> <li>• <b>Supplemental Life and AD&amp;D Insurance</b> – Employees may purchase in increments of \$10,000, subject to a maximum of \$500,000. Supplemental Life Insurance is also available for spouses and children.</li> <li>• <b>Long-Term Disability</b> – Pays the employee 60% of monthly earnings with a maximum monthly benefit of \$10,000. There is a 90-day elimination period, and the City pays 100% of the premium.</li> <li>• <b>Supplemental Short-Term Disability</b> – Employees may purchase in increments of \$100.00 not to exceed 60% of annual salary to a maximum benefit of \$2,000. Employees can elect to have benefits paid on the 8<sup>th</sup> day, 15<sup>th</sup> day, or 30<sup>th</sup> day for a disability caused by a non-work-related condition, illness, or injury.</li> <li>• <b>Supplemental Accident Insurance</b> – Helps employees pay for medical and out-of-pocket expenses incurred after an accidental injury. Employees may select a plan to help offset costs that may not be covered under the medical insurance plan. Spouses and children are also eligible for coverage.</li> <li>• <b>Supplemental Critical Illness Insurance</b> – Employees may purchase critical illness insurance that provides a lump-sum benefit upon diagnosis of a covered illness to be used however an employee chooses. Spouses and children are also eligible for coverage.</li> </ul>
<p>Education Assistance</p>	<p>Under the program parameters, the City will reimburse 100% of all required tuition and associated fees, including textbooks, up to a maximum of \$2,500 per calendar year, per employee. Must be an approved institute of learning that is part of a degree program.</p>
<p>Wellness Program</p>	<p>The City of Chesterfield offers a wellness program, including a free workout facility, various incentives, discounted athletic center membership rates, annual health/wellness fair, fitness challenges, and other programs to improve health and productivity.</p>

*Please refer to the City benefit documents to determine the exact terms and conditions of coverage.*