

Housing Authority of the City of Jefferson
2018 Employment Benefits Package

In addition to regular and overtime compensation, when applicable, the Housing Authority of the City of Jefferson, Missouri offers regular employees, who are scheduled to work 40 hours per week, a benefits package including **health, dental, long-term disability, and group term life insurance, a flexible spending account, paid sick leave, paid annual leave, paid holidays and a retirement account.**

Health Insurance

The Housing Authority pays 100% of the monthly premium for employee only coverage. The Authority also offers dependent health benefits wherein it pays 50% of the monthly premium for dependent coverage. Eligibility to participate begins on the 1st of the month following thirty day's employment.

The Housing Authority offers health benefits through Blue Cross Blue Shield of Illinois. The deductible is \$350 for single persons and \$1,050 for families. The **office visit co-pay for both a primary care physician and a specialist is \$25.** No referral is required from the primary care physician for a participant to receive specialist services. The three-tier prescription **drug benefit has co-pays of \$10/35/50*** through Network Retail Pharmacies and co-pays **of \$20/70/100 through the Home Delivery mail order component for a ninety (90) day supply.** *Member may be responsible for additional cost when not selecting the available generic drug.

2018 Health Insurance Rates per Pay Period

Blue Cross Blue Shield of Illinois				
JCHA 100% of Employee Cost, 50% of Dependents Cost				
	TOTAL	JCHA/mo	EE/mo	EE/check
Employee Only	\$ 733.87	\$ 733.87	\$ 0	\$ 0
Employee & Spouse	\$1,645.51	\$1,189.69	\$ 455.82	\$ 227.91
Employee & Children	\$1,416.36	\$1,075.12	\$ 341.25	\$ 170.62
Employee & Family	\$1,900.43	\$1,317.15	\$ 583.83	\$ 291.62

Dental Insurance

The Housing Authority offers dental benefits through The Delta Dental Insurance Company. **The Housing Authority pays 100% of the monthly premium for employees. Eligibility to participate begins on the first of the month following the date of hire. If date of hire is the first day of the month, employee is eligible that day.**

2018 Dental Insurance Rates per Pay Period

Standard Dental Insurance Plan				
JCHA 100% of Employee Cost				
	TOTAL	JCHA/mo	EE/mo	EE/check
Employee Only	\$ 33.39	\$ 33.39	\$ 0	\$ 0
Employee & Spouse	\$ 68.29	\$ 33.39	\$ 34.90	\$ 17.45
Employee & Children	\$ 75.85	\$ 33.39	\$ 42.46	\$ 21.23
Employee & Family	\$119.03	\$ 33.39	\$ 85.64	\$ 42.82

Long-Term Disability Insurance

The Housing Authority pays the premium for all eligible employees. This benefit has a ninety **(90) day** elimination period and reimburses employees 60% of monthly pre-disability pay; maximum duration of benefits to age 65.

Life (Group Term Life) - \$25,000 on Each Employee

The Housing Authority pays for a life insurance policy for each employee.

Flexible Spending Account (Cafeteria Plan or Section 125 Plan)

The Housing Authority sponsors a flexible spending account for both childcare and unreimbursed medical expenses. The Housing Authority pays the fees, and the employee may choose to contribute up to **\$4,800 for unreimbursed medical expenses, and/or up to \$5,000 for childcare annually.**

Sick Leave

Employees accrue **120 hours of sick leave per year** to use for personal illness or injury. Sick leave can also be used if an employee needs to stay home to care for a family member. There are no limits on carry over from year to year, but employees are restricted to an **accumulation of 1040 hours of total sick leave.** Employees may use accrued sick leave as needed. After five years of employment, a percentage of sick leave is payable upon termination:

5 years – 5%, 6 years – 6%, 7 years – 7%...to a maximum of 20% after 20 years.

Vacation

Employees accrue **120 hours of vacation per year** during the first 15 year's employment. After 15 years, employees accrue **160 hours of vacation per year.** Employees may begin using vacation leave after six months of employment. Employees can carry over two year's worth of vacation. Supervisors can carry over three year's worth of vacation. Unused vacation is payable upon termination of employment.

Paid Holidays

The Housing Authority observes the following **ten holidays** by closing the offices and paying eligible employees for the time not worked.

New Year's Day
Martin Luther King Birthday
Harry S Truman Birthday
Memorial Day
Independence Day
Labor Day
Veteran's Day
Thanksgiving Day
Friday after Thanksgiving Day
Christmas Day

In addition, employees also receive one personal day. The Housing Authority also adheres to state and federal regulations regarding leave for military service and serious health conditions under FMLA and ADA, and all mandated benefits such as workers' compensation, as well as all other applicable employment laws.

Retirement

After six months employment, employees who are at least 21 years old eligible to enroll in the Housing Authority's retirement account, which is administered by the Housing Agency Retirement Trust (HART). The Housing Authority contributes **15% of the employee's salary** to the account. **Employees invest in any of the numerous funds HART offers.** Employees are vested 33.3% per year of employment and 100% vested in three years. Employees may also participate in the deferred compensation program which is offered through HART or Nationwide Retirement Services.