

CITY OF RIVERSIDE, MISSOURI

BENEFITS PACKAGE

Fiscal Year 2009-2010

MEDICAL INSURANCE

You have a choice of HMO or Preferred Provider insurance.

Note: All pay period deductions are based on 24 pay periods.

HMO

- Employee premium paid in full by the City.
- Employee with 1 dependent pays \$236.00 /month, \$118.00/pay period.
- Employee with family pays \$284.50/month, \$142.25/pay period.

PREFERRED PROVIDER

Plan A

- Employee with no dependents pays \$86.00/month, \$43.00/pay period.
- Employee with 1 dependent pays \$324.50/month, \$162.25/pay period.
- Employee with family pays \$411.00/month, \$205.50/pay period.

Plan B

- Employee with no dependents pays \$3.00/month, \$1.50/pay period.
- Employee with 1 dependent pays \$229.00/month, \$114.50/pay period.
- Employee with family pays \$299.00/month, \$149.50/pay period.

VISION

Vision coverage is included as part of the Medical HMO/PPO plans listed above.

DENTAL PPO

- Employee premium paid in full by the City.
- For family coverage, the employee pays \$47/month, \$23.50/pay period.

LIFE INSURANCE

Employee coverage of \$25,000 is paid for by the City. Additional insurance and coverage for dependents is available.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

City pays full cost to provide assistance to all employees and their family members in a variety of areas, for example, family life, financial, legal, emotional wellbeing, stress, personal growth and will preparation.

RETIREMENT BENEFIT (LAGERS)

City pays 11.10% of employee gross wages into Missouri Local Government Employees Retirement System. For public safety officers, the City pays 14.0% of gross wages.

COLLEGE INCENTIVE AND TUITION REIMBURSEMENT

City pays employee additional money for holding one of the following degrees from an accredited college or university: Associate's Degree or 60 hours—\$25 per month, Bachelor's Degree—\$50 per month, Master's Degree—\$75 per month.

The Tuition Reimbursement Program allows an employee with a grade of a 'C' or above to be reimbursed up to 75% of the tuition cost and \$200 per semester for books. (See Human Resources for details of the policy)

HEALTHY EMPLOYEES PROGRAM

The City of Riverside encourages its employees to stay fit and healthy. The City's Healthy Employees Initiative provides all full-time City employees the opportunity to join either the Platte County Community Center operated by the YMCA, the Gladstone Community Center, or the North Kansas City Community Center at a reduced rate. Employees will be responsible for 25 percent (25%) of the membership fee and the City will cover the remainder.

ADDITIONAL SERVICES PROVIDED FOR OUR EMPLOYEES

The City pays all costs involved to provide:

- Flexible Spending Account Plan.
- Pre-tax savings on any additional insurance premiums.
- Payroll savings plan with Mazuma Credit Union.
- Direct deposit.
- A 457 plan that allows you to put up to 100% of your pay into a deferred compensation plan administered by AIG-VALIC.