



SUMMARY OF EMPLOYEE BENEFITS

All employee benefits and additional information disclosed in this summary are subject to change without notice. Currently, the following are available to Missouri Connections for Health (hereafter referred to as MCH) employees.

The MCH Employee Handbook and policies may provide additional detail about benefits.

INSURANCE BENEFITS

Medical Insurance

MCH offers a healthcare plan to regular full-time employees (75+ hours/per pay period) and part-time benefitted employees (60+ hours/pay period) that has been designed to encourage preventive care and to protect employees and their families against financial hardship in the event of serious illness or injury.

MCH pays 95% of employee and dependent/spouse premiums.

Regular full-time employees and part-time benefitted employees are eligible for medical coverage on the first of the month following a thirty-day waiting period.

Prescription Drug Insurance

MCH provides prescription drug coverage for outpatient prescription drugs which are approved for use in the United States by the federal Food and Drug Administration and require a written prescription order from the employee's physician.

Regular full-time employees and part-time benefitted employees are eligible for prescription coverage on the first of the month following a thirty-day waiting period.

Dental Insurance

MCH provides preventive, basic, and major dental coverage for regular full-time employees and part-time benefitted employees. Preventative pays 100% of covered charges. Basic pays 90% of covered charges over the deductible. Major pays 60% of covered charges over the deductible. These percentages are based on in-network providers.

MCH pays 95% of employee and dependent/spouse premiums.

Regular full-time employees and part-time benefitted employees are eligible for dental coverage on the first of the month following a thirty-day waiting period.

Vision Insurance

MCH offers a vision coverage plan with employee-paid premiums for regular full-time employees and part-time benefitted employees. Employees are eligible for vision coverage on the first of the month following a thirty-day waiting period.

MCH pays 95% of employee and dependent/spouse premiums.

Life Insurance

MCH provides term life insurance as follows:

- Two times annual salary to a maximum of \$300,000 (or double for accidental death) for regular, full-time employees in director-level through chief-level positions
- \$5,000 for spouse, and
- \$2,000 for dependent child age 14 days to 26 years if full-time student.
- \$400 for infant dependent child.

MCH pays 100% of the employee premium. Regular full-time employees and part-time benefitted employees are eligible for life insurance coverage on the first of the month following a thirty-day waiting period.

Additional life insurance (“voluntary”) can be purchased for the employee and/or dependents through payroll deduction. Additional coverage is offered, without the need for evidence of insurability, up to the guaranteed issued maximums, for the employee and/or his or her dependents only during the first thirty days of employment.

Disability Insurance

MCH provides short-term disability (STD) benefits to eligible employees in the amount of 60% of an employee’s insured earnings (rounded to the nearest dollar). MCH pays 100% of the employee premium. Benefits begin on the 15th day of absence due to accident or sickness and can last up to 11 weeks.

MCH provides long-term disability (LTD) benefits to eligible employees in the amount of 60% of an employee’s earnings (rounded to the nearest dollar). MCH pays 100% of premium. Benefits begin on the 91st day of absence due to accident or sickness. Benefits may last up to Social Security normal retirement age.

Regular full-time employees and part-time benefitted employees are eligible for disability coverage on the first of the month following a thirty-day waiting period.

Employee Assistance Program

MCH offers an Employee Assistance Program (EAP). Employees can receive expert support services to assist them and their families with a variety of life issues from family care, stress, depression, or addiction.

Flexible Spending Account (administered by ASI Flex)

MCH offers a Flexible Spending Account plan (FSA). Employees can elect to set aside a portion of their pre-tax dollars into an account that will cover medical expenses not covered by insurance or expenses for dependent care.

LEAVE BENEFITS

Paid Time Off

Paid Time Off (PTO) combines vacation and sick leave benefits into one category of time off with pay. PTO days may be used for illness, vacation, family emergencies, preventive health, dental care, or personal business.

Eligible employees begin earning PTO from the first day of employment. PTO hours will be prorated for a pay period in which the employee begins, based on the start date; the pay period in which the employee terminates, based on the ending date; and in any pay period in which unpaid leave such as leave without pay, short or long-term disability leave, or workers compensation leave.

Regular full-time, part-time benefitted, and part-time employees earn PTO. Full-time employees working every pay period, accrue 20 PTO days annually (26 pay periods * 5.77 hours) or 150 hours. Part-time employees that work at least 30 hours per pay period and part-time benefitted employees will earn a prorated amount of PTO. An employee begins earning PTO from the first day he/she is employed. Employees can start using PTO as soon as the first six months of employment are completed. During the first six months of employment, PTO can be used for an illness or family emergency if enough hours are accrued.

PTO may be accumulated up to 225 hours within a calendar year. PTO is expected to be used during the year it is earned. If employees do not use their PTO, they will lose hours in excess of the allowable carryover amount of 75 hours.

PTO must be approved by the employee's supervisor for all planned leave (vacation time, appointments, etc.) preferably 2 weeks or more in advance. Leave requested during certain times of the year such as Annual Open Enrollment Period, annual training, or conferences are discouraged and are subject to the approval of the supervisor and Executive Director.

For illnesses or emergencies, the employee must notify his/her supervisor no later than 9:00 a.m. on the day(s) of absence.

PTO is designed to allow for sickness and to allow work/life balance. It is not considered a benefit to be saved up for pay-out later. **Unused PTO will not be paid upon departure from employment.**

Paid Holidays

Paid holidays are prescheduled at the beginning of the year. MCH grants the following paid holidays to regular full-time, part-time benefitted, and part-time employees.

Offices are closed on these days.

1. first day of January, New Year's Day
2. last Monday in May, Memorial Day
3. nineteenth of June, Juneteenth
4. fourth day of July, Independence Day
5. first Monday in September, Labor Day
6. fourth Thursday in November, Thanksgiving Day
7. twenty-fifth day of December, Christmas Day

When any of the specified holidays above fall on Sunday, that holiday will be observed on the following Monday. When any of the specified holidays above fall on a Saturday, that holiday will be observed on the preceding Friday.

Personal Holidays

MCH's personal holiday policy is intended to manage and provide direction on employee's use of this benefit. The following points establish and outline the use of this benefit.

- On the first of each odd numbered month (January, March, May, July, September, and November) employees will be issued one holiday based on their current employment classification.
 - **Regular, Full-Time** = 7.5 hours
 - **Part-Time Benefitted** = 6.00 hours
 - **Regular, Part-Time** = 3.75 hours
- Personal holidays are to be scheduled in advance and are subject to supervisor's approval.
- Personal holidays must be taken in full increments equal to the holiday amount earned, i.e., you may not take in smaller increments (e.g., 1 hour one day and 3 hours on another day).
- Personal holidays must be used within the two-month period for which they are issued or else they are forfeited; therefore, any unused personal holiday will not:
 - be carried over to the next 2-month period,
 - be paid out if not taken by the end of the 2-months, nor
 - be paid upon termination of employment.

RETIREMENT PLAN

MCH provides a Savings Incentive Match Plan for Employees of Small Employers (SIMPLE) IRA plan for eligible employees. An employee is eligible if he or she is reasonably expected to earn at least \$5,000 for that calendar year. If the employee is hired later in the year and is not expected to earn \$5,000 within that calendar year but is expected to earn at least \$5,000 in the next calendar year, he or she will be eligible to begin participating January 1st of the new year. Eligible employees are 100% vested the first day of employment. Currently, MCH will match up to 3% of taxable wages to each eligible employee's account. In addition to MCH's contribution, each employee has the option to defer up to 100% of their salary (up to the total maximum allowed by IRS) to the SIMPLE IRA.