

**2009 SUMMARY OF BENEFITS**

DED Intranet <a href="http://intra.ded.mo.gov/">http://intra.ded.mo.gov/</a>	Department Information Division Links	Employee Directory Organizational Charts Policies												
Life Insurance – MOSERS 800-827-1063 <a href="http://www.mosers.org">www.mosers.org</a>	Term life insurance coverage equal to your salary is provided at no cost. Additional term insurance for the employee, their spouse and children is available through MOSERS.													
Retirement MOSERS 800-827-1063 <a href="http://www.mosers.org">www.mosers.org</a>	The retirement plan is financed solely by state contributions with investment earnings on those contributions. Vestment with MOSERS occurs after completing five years of creditable state service. The retirement benefit is calculated using age, service, salary and payment schedule. Long Term Disability insurance is also provided. This coverage is provided at no cost.													
Cafeteria Plan 800-659-3035 <a href="http://www.mocafe.com">www.mocafe.com</a>	You may elect to redirect pre-tax dollars into a trust account from which you can later be reimbursed for eligible expenses. Participation in the Cafeteria Plan lowers the gross taxable income reported to the Internal Revenue Service by the State.													
Deferred Compensation 800-392-0925 <a href="http://mo.csplans.com">http://mo.csplans.com</a>	Employees may defer a portion of their salary before taxes are withheld. The state will contribute up to \$17.50 semi-monthly as an incentive match after one-year of consecutive employment with the State of Missouri.													
Holidays	<p>There are 12 paid holidays each year.</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">01-01-09 New Year's Day</td> <td style="width: 50%;">07-03-09 Independence Day</td> </tr> <tr> <td>01-19-09 Martin Luther King, Jr. Day</td> <td>09-07-09 Labor Day</td> </tr> <tr> <td>02-12-09 Lincoln Day</td> <td>10-12-09 Columbus Day</td> </tr> <tr> <td>02-16-09 Washington's Birthday</td> <td>11-11-09 Veterans Day</td> </tr> <tr> <td>05-08-09 Truman Day</td> <td>11-26-09 Thanksgiving Day</td> </tr> <tr> <td>05-25-09 Memorial Day</td> <td>12-25-09 Christmas Day</td> </tr> </table>		01-01-09 New Year's Day	07-03-09 Independence Day	01-19-09 Martin Luther King, Jr. Day	09-07-09 Labor Day	02-12-09 Lincoln Day	10-12-09 Columbus Day	02-16-09 Washington's Birthday	11-11-09 Veterans Day	05-08-09 Truman Day	11-26-09 Thanksgiving Day	05-25-09 Memorial Day	12-25-09 Christmas Day
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Annual and Sick Leave	<p>Annual and sick leave are earned each semi-monthly pay period. Annual is earned and accumulated at variable rates based on length of service.</p> <p style="padding-left: 40px;">Less than 10 years - 5 hours with a 240 hour maximum on October 31st          10 – 15 years - 6 hours with a 288 hour maximum on October 31st          15 + years - 7 hours with a 336 hour maximum on October 31st</p> <p>Sick leave accrual rate is 5 hours per pay period and can be accumulated with no maximum. Accumulated balance is taken into consideration when calculating the employee's retirement benefit. 168 hours counts as 1 month of service.</p>													
Employee Assistance Program – (EAP) 800-808-2261	EAP is a confidential program provided to all active state employees and members of their households. The EAP can help you and household members cope with various personal and emotional issues.													
Missouri Credit Union 573-635-8007 or 800-451-1477	State employees may join Missouri Credit Union at 1815 Southwest Blvd. or at 3200 West Edgewood Drive, Jefferson City, MO.													
U.S. Savings Bonds	You may purchase U.S. Savings Bonds (Series EE) in \$100, \$200, \$500 or \$1,000 denominations through payroll deduction.													
Workers Compensation	The state is self-insured through the Central Accident Reporting Office (CARO).													
Education Reimbursement	This program allows employees to obtain reimbursement for a percentage of tuition fees associated with successful completion of approved undergraduate and graduate courses. You must receive prior approval before utilizing this benefit.													
Mandatory Direct Deposit or Pay Card for Payroll Purposes	Direct Deposit of your payroll into a checking or savings account of your choice or deposited to the pay card of your choice.													
Leave Share Program	The Department of Economic Development's Leave Share Program is available to assist employees who have exhausted their leave balances due to the employee or a member of the employee's immediate family suffering a catastrophic or life-threatening illness or injury. The Leave Share pool is leave donated by co-workers.													
MO\$T Program 888-414-6678 <a href="http://www.missourimost.org">www.missourimost.org</a>	All residents of Missouri can enroll in the MO\$T savings program.													

Health Insurance– MCHCP  
800-487-0771  
www.mchcp.org

Health insurance coverage is provided with premiums paid by the state and the employee. The State contributes each pay period towards the medical coverage. The employee portion will vary depending upon the plan selected and level of coverage. Annual Physical Exam – 100% covered under HMO and Network Copay plan.

**Copayment Plan (Copay)**

**Network:**

Office visit - \$25 copayment  
Hospitalization - \$300 copayment  
Outpatient - \$75 copayment  
Urgent Care - \$35 copayment  
ER - \$75 copayment – contact Coventry Health Plan within 48 hours

**Non-Network:**

Office visit – 30% coinsurance after deductible  
Hospitalization – 30% coinsurance after deductible  
Outpatient – 30% coinsurance after deductible  
Urgent Care – 30% coinsurance after deductible  
ER - \$75 copayment – contact Coventry Health Plan within 48 hours  
\$500 individual and \$1,000 family deductible  
Annual Physical Exam – 30% coinsurance after deductible

**Health Maintenance Organizations (HMOs)**

Office visit - \$25 copayment  
Hospitalization - \$300 copayment  
Outpatient - \$75 copayment  
Urgent Care - \$35 copayment  
ER - \$75 copayment – contact Mercy HMO within 48 hours

**Prescription Plan**

Generic - \$8 copayment  
Brand formulary - \$35 copayment  
Non-formulary - \$55 copayment  
Non-covered prescription drugs – ESI discounted rate  
Mail Order Pharmacy – Up to 90 day supply for 2 and one half copayments, or the cost of the drug, whichever is less.

**High Deductible Health Plan with Health Savings Account**

**Network:**

Office visit – 20% coinsurance after deductible  
Hospitalization – 20% coinsurance after deductible  
ER – 20% coinsurance after deductible – contact plan within 48 hours (United Health Care)

**Non-Network:**

Office visit – 40% coinsurance after deductible  
Hospitalization – 40% coinsurance after deductible  
ER – 40% coinsurance after deductible – contact plan within 48 hours (United Health Care)

**Prescription Plan for Health Savings Account**

Network: 20% coinsurance after deductible

**Dental Plan: Delta Dental**

Three categories of coverage:

- Coverage A – Diagnostic and Preventative (100% with no deductible).
- Coverage B – Basic and Restorative (Paid at 80% after \$50 annual deductible met).
- Coverage C – Major services (Paid at 50% after \$50 annual individual deductible met and a 12 month waiting period to qualify for services).

**Vision Plan: Vision Service Plan**

Examination - \$10 copayment  
Lenses - \$25 copayment  
Frames - \$25 copayment (new frames once every 24 months) (one \$25 copayment for lens & frames)  
Contacts – \$10 copayment for exam (contact lenses & fitting & evaluation exam covered up to \$125 allowance & 15% discount on the cost of contact lens exam (fitting & evaluation).

Department of Economic Development  
Human Resources  
P.O. Box 1157, 301 W. High St. Room 620  
Jefferson City MO 65102  
573-751-3916 - Fax 573-522-9814

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