



MISSION

“We will be aggressively progressive through **Processes, Relationships and Trust.**”



VISION

“To grow together by always doing the **Right Thing** at the **Right Time** for the **Right Reason.**”

R

Regional

We will look beyond the city limits of Republic and become a regional leader by being a place where people want to live, work and play. Our thinking will be unlimited. We will challenge the status quo.

E

Ethical

We will be honest in our words and actions. We will be known for our integrity, trustworthiness and commitment to doing what is right, and pursuit of the public interest.

P

Professional

We will always present a positive image. We will publicly declare our commitment to expertise. We will stay committed to our values and ideals and be held accountable for our performance. We will become known by our steadfast commitment to these values.

U

Urgent

We will achieve desired results quickly and without hesitation. We will understand our expectations and ensure they are met. We will press forward and not look back.

B

Bold

We will be decisive. We will own the decisions we make. We will not allow fear to dictate our actions. We will have fun while accomplishing results. We will build confidence in ourselves and in the people around us through our words and actions.

L

Leaders

We will be a leader in all areas of our work. We will set the example. We will go the extra mile in all circumstances. We will remove, not create, obstacles to our success. We will be proactive as opposed to reactive.

I

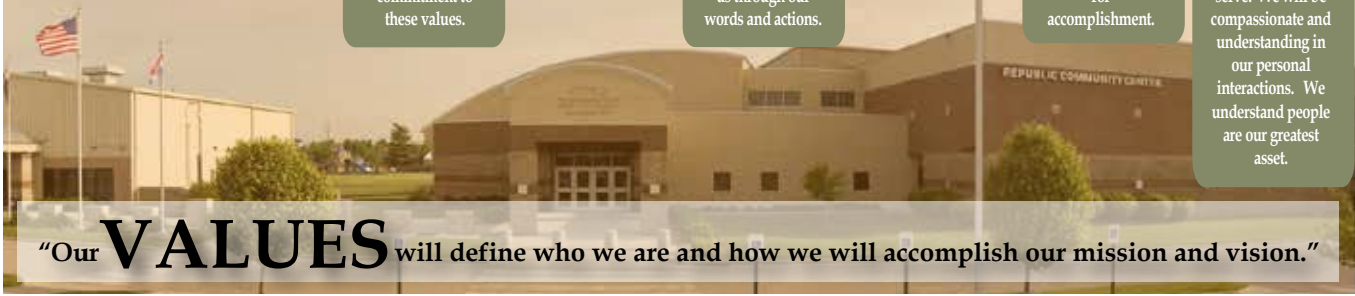
Insightful

We will appreciate there are two sides to every story and seek to increase our perspective on the issues we face. We will recognize our potential and our limitations. We will be strategic in our thinking. We will have a clear direction and path for accomplishment.

C

Caring

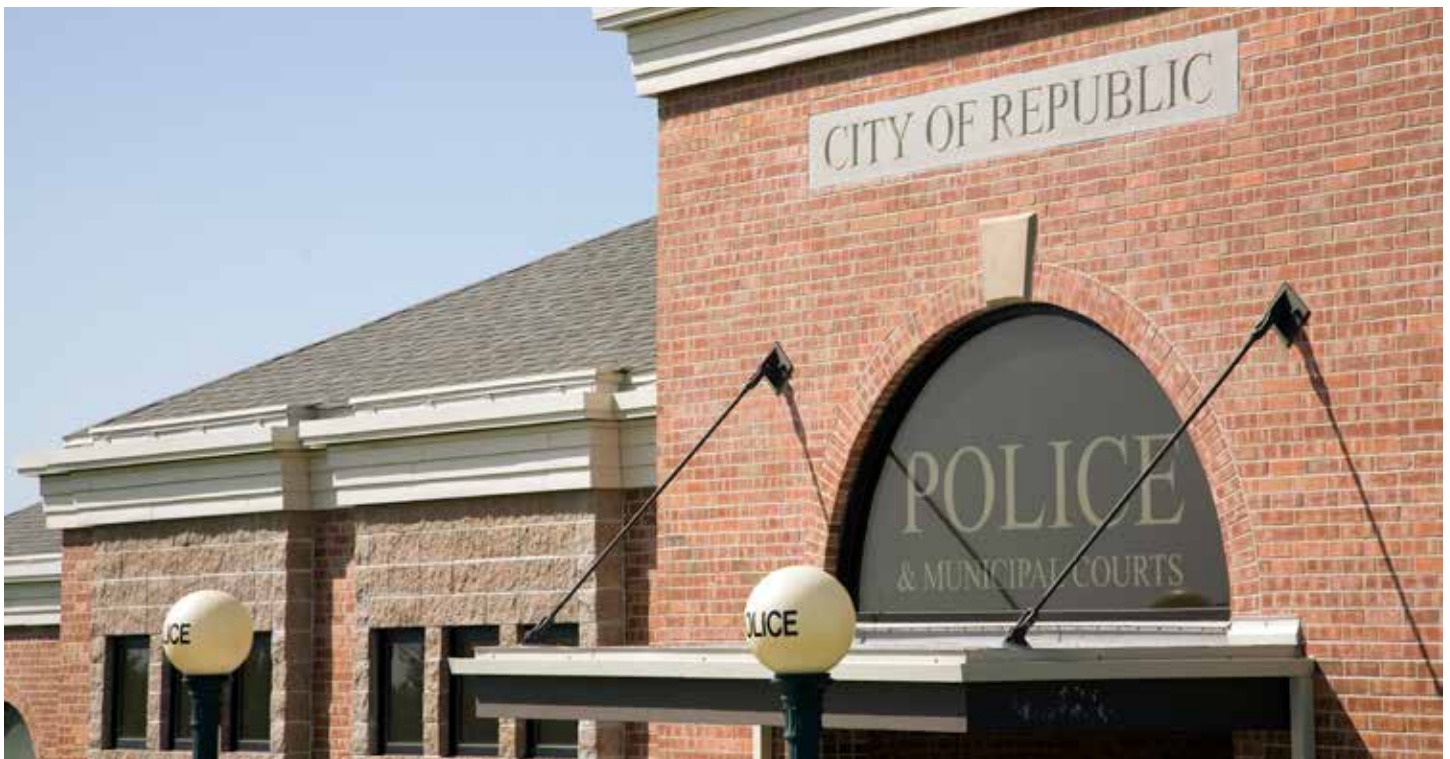
We will provide peace, security and stability for the citizens of Republic. We will deliver meaningful processes, goods and services. We will strive to improve the quality of life for the people we lead and the community we serve. We will be compassionate and understanding in our personal interactions. We understand people are our greatest asset.



“Our **VALUES** will define who we are and how we will accomplish our mission and vision.”

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This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

The intent of this document is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.



Benefits Overview

City of Republic is proud to offer a comprehensive benefits package to eligible, full-time employees who work 30 hours per week. The complete benefits package is briefly summarized in this booklet. You will receive plan booklets, which give you more detailed information about each of these programs.

You share the costs of some benefits (*Medical, *Dental), and City of Republic provides other benefits at no cost to you (Life, Accidental Death & Dismemberment). In addition, there are voluntary benefits with reasonable group rates that you can purchase through City of Republic payroll deductions.

*Cost sharing only applies if you cover dependents on your Medical and/or Dental.

Benefit Plans Offered

- ▶ Medical
- ▶ Dental
- ▶ Employer Paid Life and AD&D
- ▶ Flexible Spending Account (FSA)
- ▶ Health Savings Account (HSA)
- ▶ Voluntary Vision
- ▶ Voluntary Life and AD&D
- ▶ Voluntary Short-Term Disability
- ▶ Voluntary Long-Term Disability
- ▶ Tuition Reimbursement (see HR for details)
- ▶ Retirement (LAGERS)
- ▶ ICMA (457b) (see HR for details)
- ▶ Paid Time Off (see HR for details)
- ▶ Paid Holidays
- ▶ Employee Assistance Program

Eligibility

You and your dependents are eligible for City of Republic's benefits on the first of the month following employment.

Eligible dependents are your spouse, children under age 26, disabled dependents of any age, or City of Republic eligible dependents. Elections made now will remain until the next open enrollment unless you or your family members experience a qualifying event. If you experience a qualifying event, you must contact HR within 30 days.

Medical Benefits

Administered by UnitedHealthcare

Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. A little prevention usually goes a long way—especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health. Small problems can potentially develop into large expenses. By identifying the problems early, often they can be treated at little cost.

Comprehensive healthcare also provides peace of mind. In case of an illness or injury, you and your family are covered with an excellent medical plan through City of Republic.

City of Republic offers you a choice of a PPO or two HDHP (HSA) medical plans.

	HSA \$5,000		HSA \$2,700		PPO Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible	\$5,000 individual \$10,000 family	\$5,000 individual \$10,000 family	\$2,700 individual \$5,400 family	\$2,700 individual \$5,400 family	\$3,000 individual \$6,000 family	\$6,000 individual \$12,000 family
Out-of-Pocket Maximum	\$5,800 individual \$11,600 family	\$14,000 individual \$28,000 family	\$5,600 individual \$11,200 family	\$11,200 individual \$22,400 family	\$4,000 individual \$8,000 family	\$8,000 individual \$16,000 family
Coinsurance (plan pays)	90% after deductible is met	70% after deductible is met	80% after deductible is met	50% after deductible is met	80% after deductible is met	50% after deductible is met
Office Visit Primary/Specialist	Applies to deductible and coinsurance		Applies to deductible and coinsurance		\$25/\$50 copay (PCP: under age 19—no copay)	
Preventive Care	Covered at 100%		Covered at 100%		Covered at 100%	
Urgent Care	Applies to deductible and coinsurance		Applies to deductible and coinsurance		\$50 copay	
Emergency Room	Applies to deductible and coinsurance		Applies to deductible and coinsurance		\$200 copay	
Prescription Drug Benefit Retail (Tier 1/2/3)	Applies to deductible \$10/\$35/\$60 after deductible		Applies to deductible \$10/\$35/\$60 after deductible		\$8/\$25/\$45	

	HSA \$5,000	HSA \$2,700	PPO Plan
Employee Only	\$0.00	\$0.00	\$0.00
Employee + Spouse	\$141.79	\$150.96	\$166.57
Employee + Child(ren)	\$153.90	\$163.86	\$180.79
Family	\$390.79	\$416.07	\$459.08
HSA Contribution Monthly	\$65.46	\$41.23	Not Available



Dental Benefits

Administered by SunLife

Good oral care enhances overall physical health, appearance and mental well-being. Problems with the teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with the City of Republic dental benefit plan.

	In-Network PPO	Out-of-Network PPO
Annual Deductible (Family)	\$50 (\$150)	\$50 (\$150)
Annual Benefit Maximum	\$1,750	\$1,750
Preventive Dental Services (cleanings, exams, x-rays)	100%	100%
Basic Dental Services (fillings, root canal therapy, oral surgery)	90%	80%
Major Dental Services (extractions, crowns, inlays, onlays, bridges, dentures, repairs)	60%	50%
Orthodontia Services (dependent children under age 19)	50% to \$1,000 max	50% to \$1,000 max

SunLife has a network of dentists that offer contracted rates to SunLife members. You can go to www.sunlife.com/findadentist.

A summary of the costs are listed below.

	Monthly Premium	Employer Cost	Employee Cost	Employee Cost Per Pay Period
Employee Only	\$35.81	\$35.81	\$0.00	\$0.00
Employee + Spouse	\$71.60	\$35.81	\$35.79	\$16.52
Employee + Child(ren)	\$81.15	\$35.81	\$45.34	\$20.93
Family	\$115.32	\$35.81	\$79.51	\$36.70



Life and Accidental Death & Dismemberment Insurance

Insured by Dearborn National

Life Insurance

Life insurance provides financial security for the people who depend on you. Your beneficiaries will receive a lump-sum payment if you die while employed by City of Republic. The company provides basic life insurance of \$100,000 at no cost to you.

Accidental Death & Dismemberment (AD&D) Insurance

Accidental Death & Dismemberment (AD&D) insurance provides payment to you or your beneficiaries if you lose a limb or die in an accident. City of Republic provides AD&D coverage of \$100,000 at no cost to you. This coverage is in addition to your company-paid life insurance described above.

Flexible Spending Accounts (FSA)

Administered by American Fidelity

You can save money on your healthcare and/or dependent day care expenses with an FSA. You set aside funds each pay period on a pretax basis and use them tax-free for qualified expenses. You pay no federal income or Social Security taxes on your contributions to an FSA. (That's where the savings comes in.) Your FSA contributions are deducted from your paycheck before taxes are withheld, so you save on income taxes and have more disposable income.

Healthcare Spending Limit \$2,650

Dependent Care Spending Limit \$5,000

American Fidelity is the new administrator of two individual Flexible Spending Accounts—one for healthcare expenses and one for dependent childcare and elder care expenses. You can enroll in one or both FSAs. You use each account separately, but they work similarly.

Here's How an FSA Works

1. You decide the annual amount you want to contribute to either or both FSAs based on your expected healthcare and/or dependent childcare/elder care expenses.
2. Your contributions are deducted from each paycheck before income and Social Security taxes, and deposited into your FSA.
3. You can pay with the Healthcare FSA debit card for eligible healthcare expenses. For dependent care, you pay for eligible expenses when incurred, and then submit a reimbursement claim form or file the claim online.
4. You are reimbursed from your FSA. So, you actually pay your expenses with tax-free dollars.

Health Savings Account (HSA)

A health savings account allows an individual to set aside pre-tax dollars that can be used to pay eligible out of pocket healthcare expenses. These expenses can be an individual's, a spouse's, or a dependent's (as defined by the IRS).

This account belongs to you! You will be provided a debit card (through a bank of your choosing) in order to utilize the funds for eligible medical expenses. This account is portable and if you leave employment at the City of Republic, the money goes with you. The account also earns interest on a tax-free basis. Even though you receive a tax deduction by putting your money into this account, the money is still yours to spend tax free as long as you spend it on qualified medical expenses. Please note, if you utilize these funds to pay non-qualified expenses, you will incur a tax penalty in addition to paying normal income tax on the funds. It is your sole responsibility to ensure that you are eligible to have an HSA and that you're using HSA funds toward eligible expenses.

Eligibility

To be eligible to enroll in a HSA, the following criteria must be met.

- The employee needs to be enrolled in a qualified High Deductible Health Plan (HDHP), and the employee is not covered by a health plan other than a HDHP;
- The employee needs to not be enrolled in Medicare; and
- The employee may not be claimed as a dependent on another person's tax return.

Eligibility for HSA is determined by Federal law.

Eligible Medical Expenses

Refer to the FSA and HSA Eligible Expenses document and/or go to www.irs.gov website and search for Publication 502 for more information.

2018 Contributions

You and the City of Republic can make contributions to your HSA up to the following annual maximums:

HSA Contributions	
Individual Coverage	\$3,450
Family Coverage	\$6,850
Age 55+	\$1,000 more

Voluntary Vision Benefits

Administered by Superior Vision

Regular eye examinations can not only determine your need for corrective eyewear but also may detect general health problems in their earliest stages. Protection for the eyes should be a major concern to everyone.

Your coverage from a Superior Vision doctor:

Go to www.superiorvision.com, choose “Locate a Provider” (at the bottom of the page).

	In-Network Provider Benefits
Comprehensive Eye Exam	\$10 copay
Materials/Eyewear	\$25 copay
Lenses —once every 12 months	
Single Vision	Covered after eyewear copay
Lined Bifocal	
Lined Trifocal	
Lenticular	
Additional Lens Upgrades	
Progressive lenses, Anti-reflective coating, etc.	Costs for these upgrades will be listed in the employee enrollment guide
Frame Allowance (once every 24 months)	Covered up to \$130 after eyewear copay
Contact Lenses	Covered up to \$130
Contact Lens Fitting Fee	Covered in full after \$30 copay

No need for an ID card. To take advantage of your Superior Vision benefit, simply contact a Superior National Network provider and let them know you have Superior Vision coverage—they handle the paperwork for you.

	Monthly Premium	Employee Cost Per Pay Period
Employee Only	\$5.94	\$2.74
Employee + Spouse	\$11.89	\$5.49
Employee + Child(ren)	\$10.08	\$4.65
Family	\$16.61	\$7.67



Voluntary Life and AD&D Insurance

Insured by Dearborn National

You may purchase life and AD&D insurance in addition to the company-provided coverage. You may also purchase life and AD&D insurance for your dependents if you purchase additional coverage for yourself. You are guaranteed coverage (\$150,000 for you and \$50,000 for your spouse) without answering medical questions if you enroll when you are first eligible.

Employee— \$10,000 - \$300,000 in \$10,000 increments

Spouse— \$5,000 - \$150,000 in \$5,000 increments, not to exceed 100% of the employee benefit

Children— Birth to age 14 days: \$0

Ages 15 days to 6 months: \$2,000

Age 6 months to age 26: \$2,000 to \$10,000 in \$2,000 increments.

Voluntary Short-Term Disability Insurance (STD)

Administered by Dearborn National

Short-Term Disability (STD) insurance provides income if you become disabled due to an injury or illness. Benefits begin on the 1st day of any injury and on the 8th day for any sickness and can continue for up to 13 weeks.

Benefit Amounts—60% of weekly covered earnings to a maximum weekly benefit of \$1,200.

Benefit Maximum— \$1,200 per week

Please see human resources for more details.

Voluntary Long-Term Disability Insurance

Insured by Dearborn National

Meeting your basic living expenses can be a real challenge if you become disabled. Your options may be limited to personal savings, spousal income and possibly Social Security. Disability insurance provides protection for your most valuable asset—your ability to earn an income. City of Republic offers Long-Term Disability insurance (LTD) coverage to you.

LTD coverage provides income when you have been disabled for 90 days or more. Your benefit is 60% of your monthly earnings, up to \$5,000 per month. The maximum monthly covered earnings is \$8,333. This amount may be reduced by other deductible sources of income or disability earnings. Benefit payments can continue to age 65 if you are under age 60 at the time of disability.

2018 Holidays

New Year's Day	Monday, January 1, 2018
Martin Luther King, Jr. Day	Monday, January 15, 2018
President's Day	Monday, February 19, 2018
Good Friday	Friday, March 30, 2018
Memorial Day	Monday, May 28, 2018
Independence Day	Wednesday, July 4, 2018
Labor Day	Monday, September 3, 2018
Columbus Day	Monday, October 8, 2018
Veteran's Day	Monday, November 12, 2018 (11th is Sunday)
Thanksgiving Day	Thursday & Friday, November 22–23, 2018
Christmas Eve	Monday, December 24, 2018
Christmas Day	Tuesday, December 25, 2018

Missouri LAGERS Retirement System

Welcome to LAGERS!

LAGERS is a non-profit public pension system for local government employees in Missouri, consisting of more than 660 employers from which you can work and earn retirement benefits!

As a LAGERS member, you join nearly 40,000 Missouri local government employees across the state serving their communities. With your LAGERS Defined Benefit Plan, you have a valuable tool in helping you plan and reach a secure retirement with protected lifetime benefits from your employer!

How does my LAGERS benefit work?

LAGERS is a defined benefit retirement plan. Defined benefit plans provide guaranteed monthly payments based upon a formula that reflects your working career within the LAGERS system. Your monthly payments will begin at retirement age and continue every month for as long as you live.

Lagers Benefits are calculated using a formula based upon three factors:

- How long you work
- How much you earn in salary
- A unique set of benefit levels elected by your employer

Benefits are not affected by swings in the markets, do not require individual portfolio management, and are not based on an account balance that can be outlived. Benefits are permanent, protected, and guaranteed for the lifetime of every eligible LAGERS member.

Stay Connected with your Retirement System!

- 800.447.4334
- info@molagers.org
- www.molagers.org

How is my benefit calculated?

All LAGERS benefits are calculated using this formula. Your monthly retirement benefit is based on how long you work and how much you earn: the longer you work for a LAGERS employer, and the more you earn in salary over your career, the greater your monthly benefit will be at retirement.

$$\text{Benefit Program} \times \text{Credited Service} \times \text{Final Average Salary} = \text{Monthly Lifetime Benefit}$$

Your LAGERS benefit is designed to replace a certain percentage of your pre-retirement income when you retire. You can quickly estimate how much of your income you can expect your LAGERS benefit to replace by taking your projected years of service times your employer's Benefit Program multiplier.

How to ballpark your future benefit: “I think I’m going to work for 25 years at my employer, who has the L-7 Benefit Program.”

25 years x .015 = 38%

“My LAGERS benefit will replace 38% of my final average salary at retirement.”

**Your final average salary will be based on either your highest consecutive 36 or 60 months of wages from your last 120 months of LAGERS credited service.

Benefit Program	Lifetime Multiplier	Lifetime Income Replacement with 25 Years of Service
L-1, LT-4*	1.00%	25%
L-3, LT-5*	1.25%	31%
L-7, LT-8*	1.50%	38%
L-9, LT-10*	1.60%	40%
L-12, LT-14*	1.75%	44%
L-6	2.00%	50%

*LT Benefit Programs are calculated using the lifetime multiplier, shown above, plus an additional temporary benefit which increases the multiplier to 2.00% until age 65 (or 62)

When Can I Retire?

You will become eligible for a monthly retirement benefit once you are vested and have reached retirement age.

1. **Vesting** occurs once you’ve earned 60 months (5 years) of service in the LAGERS system. This may be with one or more LAGERS employers.

- Once vested, you are guaranteed a retirement benefit under Missouri law.

2. **Normal Retirement Ages:**

- General Employees: Age 60
- Police Officers and Firefighters: Age 55
- **Early Retirement Ages:** Up to 5 years early of your Normal Retirement Age. (Benefits are permanently reduced ½% for each month early a member retires.)
- **Rule of 80 Retirement Age:** Your employer must elect this option. Not all employees will be eligible. Full benefits are payable when a member’s: Age + Credited Service = 80

How is my benefit paid for?

Some employers choose to pay the full cost of this benefit while others require their employees to help contribute.

If your employer requires employees to contribute, 4% of gross wage will be withheld from your paycheck each month. You will receive your contributions back either as part of your retirement benefit or, if you terminate employment prior to retirement and do not wish to receive a monthly benefit, you may apply for a refund.

Can I take my benefit with me if I leave?

You can work for any combination of employers within the LAGERS system and continue to add to your retirement benefit. Each of your benefits will be calculated separately at each employer’s respective benefit levels.

If you choose to work outside of the LAGERS system, you are still entitled to any vested benefit(s) once you reach retirement age.

Employee Assistance Program (EAP)

Administered by ComPsych

Contact Us... Anytime, Anywhere

No-cost, confidential solutions to life's challenges.



Confidential Emotional Support

Our highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts



Work-Life Solutions

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care



Legal Guidance

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more
- Need representation? Get a free 30-minute consultation and a 25% reduction in fees.



Financial Resources

Our financial experts can assist with a wide range of issues. Talk to us about:

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more



Online Support

GuidanceResources® Online is your 24/7 link to vital information, tools and support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand trainings
- "Ask the Expert" personal responses to your questions

Your ComPsych® GuidanceResources® program offers someone to talk to and resources to consult whenever and wherever you need them.

Call: 888-628-4844

TDD: 800.697.0353

Your toll-free number gives you direct, 24/7 access to a GuidanceConsultant™, who will answer your questions and, if needed, refer you to a counselor or other resources.

Online: guidanceresources.com

App: GuidanceResources® Now

Web ID: PFGEAP

Log on today to connect directly with a GuidanceConsultant about your issue or to consult articles, podcasts, videos and other helpful tools.

24/7 Support, Resources & Information

Contact Your GuidanceResources® Program

Call: 888-628-4844

TDD: 800.697.0353

Online: guidanceresources.com

App: GuidanceResources® Now

Web ID: PFGEAP

Contact Information

If you have specific questions about any of the benefit plans, please contact the administrator listed below, or your local human resources department.

Benefit	Administrator	Phone/Email	Website
Medical	United HealthCare	866.633.2446	www.myuhc.com
Dental	SunLife	888.901.6377	www.sunlife.com
Life and AD&D Insurance	Dearborn National	800.348.4512	www.dearbornnational.com
Voluntary Long-Term Disability	Dearborn National	877.348.0487	www.dearbornnational.com
Voluntary Vision	Superior Vision	800.507.3800	www.superiorvision.com
Voluntary Life and AD&D Insurance	Dearborn National	800.348.4512	www.dearbornnational.com
Voluntary Short-Term Disability	Dearborn National	800.348.4512	www.dearbornnational.com
LAGERS	Missouri Lagers	800.447.4334	www.molagers.org



Notes

Notes

City of Republic



This benefit summary prepared by



Gallagher

Insurance | Risk Management | Consulting