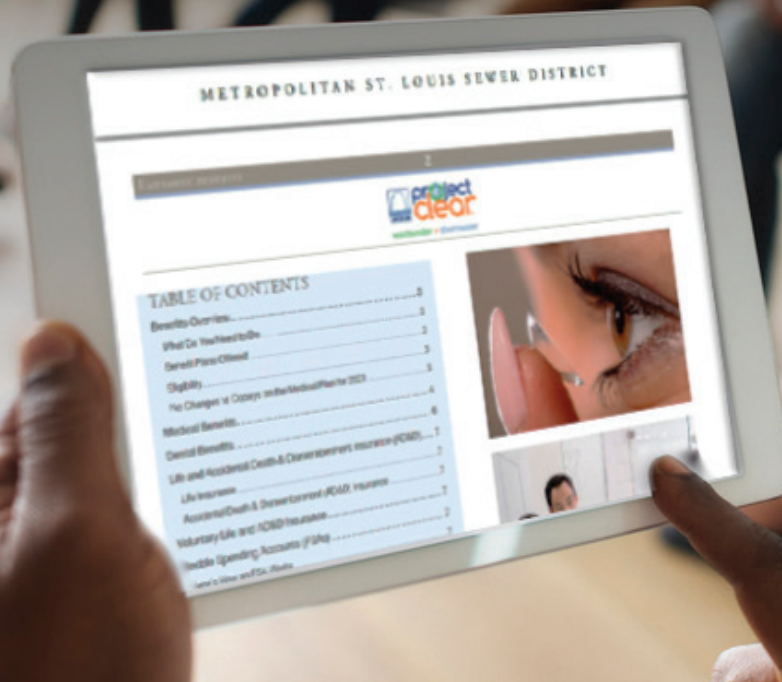




## 2023 EMPLOYEE BENEFITS YOUR GUIDE. YOUR ADVOCATE.

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# A FRESH START to Healthier Living





## BENEFITS OVERVIEW

**Metropolitan St. Louis Sewer District** is proud to offer a comprehensive benefits package to eligible, full-time employees. 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 MSD provides other benefits at no cost to you ((Basic Life and Accidental Death & Dismemberment (AD&D), Long-Term Disability)). In addition, there are voluntary benefits (Voluntary Life and AD&D, Legal Services Plan, Accident, Hospital Indemnity, Critical Illness, Whole Life Insurance, and Pet Insurance) with reasonable group rates that you can purchase through MSD payroll deductions.

You must make your changes through the Oracle Employee Self-Service Portal if you want to enroll, change, or cancel your participation. ***You must enroll annually for your Flexible Spending Account Contributions.***

Employees should elect the appropriate amount to contribute to the Flexible Spending Account and/or Dependent Care Reimbursement Account for a period of 12 months.

### Benefit Plans Offered

- Medical
- Dental
- Basic Life and Accidental Death & Dismemberment (AD&D)
- Flexible Spending Account (FSA)
- Voluntary Life and AD&D
- Long-Term Disability
- Voluntary Short-Term Disability
- Legal Services Plan
- Voluntary Benefits
  - ♦ Accident
  - ♦ Hospital Indemnity
  - ♦ Critical Illness
  - ♦ Whole Life Insurance
  - ♦ Pet Insurance

### Eligibility

You and your dependents are eligible for MSD's benefits upon 30 days of employment.

Eligible dependents are your spouse, children under age 26, or disabled dependents of any age. Elections made now will remain in effect 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 Cigna

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, they can often 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 excellent medical plans through MSD.

MSD offers you a choice of a PPO or a High Deductible (HDHP) medical plan.

With the PPO or HDHP, you may select where you receive your medical services. If you use in-network providers, your costs will be less.

	Open Access Plan (PPO)		High Deductible Health Plan (HDHP)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Lifetime Benefit Maximum</b>	Unlimited		Unlimited	
<b>Annual Deductible</b>	\$600 single / \$1,200 family	\$1,800 single / \$3,600 family	\$1,500 single / \$3,000 family	\$4,500 single / \$9,000 family
<b>Annual Out-of-Pocket Maximum</b> (including deductible, coinsurance, and copays)	\$3,000 single / \$6,000 family	\$9,000 single / \$18,000 family	\$4,500 single / \$9,000 family	\$13,500 single / \$27,000 family
<b>Coinsurance</b>	80% / 20%	60% / 40%	80% / 20%	60% / 40%
<b>DOCTOR'S OFFICE</b>				
<b>Primary Care Office Visit/Telemedicine</b>	\$25 copay	Deductible then 60%	\$25 copay	Deductible then 60%
<b>Specialist Office Visit</b> (including Urgent Care)	\$35 copay	Deductible then 60%	\$35 copay	Deductible then 60%
<b>Wellness Care</b> (routine exams, x-rays/tests, immunizations, well baby care and mammograms)	100% covered	Covered In-Network only	100% covered	Covered In-Network only
<b>PRESCRIPTION DRUGS</b>				
<b>Retail—Generic Drug</b> (30-day supply)	\$15 copay	\$15 copay	\$15 copay	\$15 copay
<b>Retail—Formulary Drug</b> (30-day supply)	\$35 copay	\$35 copay	\$35 copay	\$35 copay
<b>Retail—Non-formulary Drug</b> (30-day supply)	\$70 copay	\$70 copay	\$70 copay	\$70 copay
<b>Mail Order—Generic Drug</b> (90-day supply)	\$37 copay	Not covered	\$37 copay	Not covered
<b>Mail Order—Formulary Drug</b> (90-day supply)	\$87 copay	Not covered	\$87 copay	Not covered
<b>Mail Order—Non-formulary Drug</b> (90-day supply)	\$175 copay	Not covered	\$175 copay	Not covered
<b>HOSPITAL SERVICES</b>				
<b>Emergency Room</b>	\$200 copay, waived if admitted		\$200 copay, waived if admitted	
<b>Inpatient</b>	Deductible then 80%	Deductible then 60%	Deductible then 80%	Deductible then 60%
<b>Outpatient Surgery</b>	Deductible then 80%	Deductible then 60%	Deductible then 80%	Deductible then 60%
<b>Ambulance Service</b>	100%		100%	



	Open Access Plan (PPO)		High Deductible Health Plan (HDHP)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>MENTAL HEALTH AND SUBSTANCE ABUSE SERVICES</b>				
<b>Inpatient Services</b>	Deductible then 80%	Deductible then 60%	Deductible then 80%	Deductible then 60%
<b>Outpatient Services</b>	\$35 copay	Deductible then 60%	\$35 copay	Deductible then 60%
<b>OTHER SERVICES</b>				
<b>All Other Maternity Hospital/Physician Services</b>	Deductible then 80%	Deductible then 60%	Deductible then 80%	Deductible then 60%
<b>Muscle Manipulation Services</b> 26 day annual maximum benefit	\$35 copay	Deductible then 60%	\$35 copay	Deductible then 60%
<b>Physical Therapy Services</b> 60 days per calendar year	\$25 copay	Deductible then 60%	\$25 copay	Deductible then 60%
<b>Occupational and Speech Therapy Services</b> 20 days per calendar year per therapy type	\$25 copay	Deductible then 60%	\$25 copay	Deductible then 60%
<b>Skilled Nursing</b> 120 days per calendar year combined with other care facilities	Deductible then 80%	Deductible then 60%	Deductible then 80%	Deductible then 60%
<b>Vision Exam</b> One Eye Exam per calendar year Materials are not covered	\$25 copay	Covered In-Network only	\$25 copay	Covered In-Network only
<b>Urgent Care</b>	\$35 copay	\$35 copay	\$35 copay	\$35 copay

Employee Medical Rates		
PPO Traditional	Per Pay Period	Per Pay Period w/ Wellness
Single	\$69.68	\$49.68
Single + Spouse	\$222.66	\$197.66
Single + Child(ren)	\$202.31	\$182.31
Family	\$308.58	\$283.58
High Deductible Health Plan	Per Pay Period	Per Pay Period
Single	\$45.45	\$25.45
Single + Spouse	\$171.02	\$146.02
Single + Child(ren)	\$155.39	\$135.39
Family	\$237.01	\$212.01





## DENTAL BENEFITS

Administered by Cigna

Your dental health is as important to your overall health as it is to your smile. And keeping your teeth fit now may keep you from having major expenses later.

Both dental plans help pay for the cost of routine checkups— and just about any other type of dental work you might need: crowns, root canals and even dependent orthodontia.

Keep your teeth healthy and your smile bright with the MSD dental plans.

	Network Dental Plan		Passive PPO Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible</b>	\$0 single / \$0 family	\$100 single / \$300 family	\$50 single / \$150 family	\$50 single / \$150 family
<b>Annual Benefit Maximum</b> (per person)	\$2,000	\$1,000	\$1,500	\$1,500
<b>Preventive Dental Services</b> (cleanings, exams, x-rays)	100%	70%	100%	100%
<b>Basic Dental Services</b> (fillings, root canal therapy, oral surgery)	Deductible then 80%	Deductible then 50%	Deductible then 80%	Deductible then 80%
<b>Major Dental Services</b> (extractions, crowns, inlays, onlays, bridges, dentures, repairs)	Deductible then 50%	Deductible then 20%	Deductible then 50%	Deductible then 50%
<b>Orthodontia Services</b> <b>Lifetime Maximum</b>	\$1,500	\$1,000	\$1,500	\$1,500
<b>Orthodontic Services</b>	50% Covered for children and adults	Deductible then 50% Covered for children and adults	Deductible then 50% Coverage for dependent children	Deductible then 50% Coverage for dependent children

Employee Dental Rates	
Passive PPO	EE Cont. / Pay Period
Single	\$19.38
EE + 1	\$46.97
Family	\$80.86
Network PPO	EE Cont. / Pay Period
Single	\$4.27
EE + 1	\$15.99
Family	\$30.43







## LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE (AD&D)

Insured by Standard

### 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 MSD. The company provides basic life insurance of one times your Annual Compensation up to \$200,000 at no cost to you. Life coverage begins upon 30 days of Active Service.

### Accidental Death & Dismemberment (AD&D) Insurance

Accidental Death & Dismemberment (AD&D) insurance provides benefit payment to you or your beneficiaries if you lose a limb or die in an accident. MSD provides AD&D coverage of one times your Annual Compensation up to \$200,000 at no cost to you. This coverage is in addition to your company-paid life insurance described above. AD&D coverage begins upon 30 days of active service.

## VOLUNTARY LIFE AND AD&D INSURANCE

Insured by Standard

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 (up to the lesser of two times your salary not to exceed \$500,000, and \$10,000 for your spouse) without answering medical questions if you enroll when you are first eligible. Voluntary Life and AD&D coverage begins after 30 days of Active Service.

**Employee**—Up to five times your salary in increments of your Annual Compensation; \$500,000 maximum amount

**Spouse** — \$10,000

**Children**—\$5,000

You can apply for Voluntary Life and/or Voluntary AD&D for yourself and your dependents at any time during the year. As an employee you are eligible to purchase Voluntary AD&D without having Voluntary Life coverage. However, after your initial enrollment period of the first 30 days of employment, you must provide evidence of insurability. Any amount of coverage above the Guaranteed Amount also requires evidence of insurability. If you receive a salary increase that causes your voluntary coverage to increase above the Guaranteed Amount, you must provide evidence of insurability for that additional amount.

The amount you are covered for, whether for Basic or Voluntary Life, increases once a year at the plan anniversary date, January 1.

## FLEXIBLE SPENDING ACCOUNTS (FSAs)

Administered by Tri-Star Systems

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** \$2,850 subject to change

**Dependent Care Spending Limit** \$5,000

**Tri-Star Systems** is the **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 (up to \$2,850 for Healthcare Spending or \$5,000 for Dependent Care Spending) 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. You don't pay taxes on your contributions!
3. You can budget for your large expenses like orthodontia, eyeglasses, and hearing aids, in addition to your medical expenses..
4. 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.
5. You are reimbursed from your FSA. So, you actually pay your expenses with tax-free dollars.

### Healthcare FSA Debit Card

Your Healthcare FSA Debit Card (previously known as Benny Card) eliminates up-front out-of-pocket cash payments for eligible expenses and the need to file a claim.

At the time that an eligible expense is incurred, participants in the Health Care Reimbursement Account (HCRA) can use the Healthcare FSA Debit Card to pay for unreimbursed health care expenses and/or dependent care expenses with participating providers.

**Always save receipts for HCRA purchases made with your Healthcare FSA Debit Card. You may be required to submit some receipts to verify that your expenses comply with IRS guidelines!**



## VISION HEALTHCARE REIMBURSEMENT ACCOUNT (HRA)

Administered by Tri-Star Systems

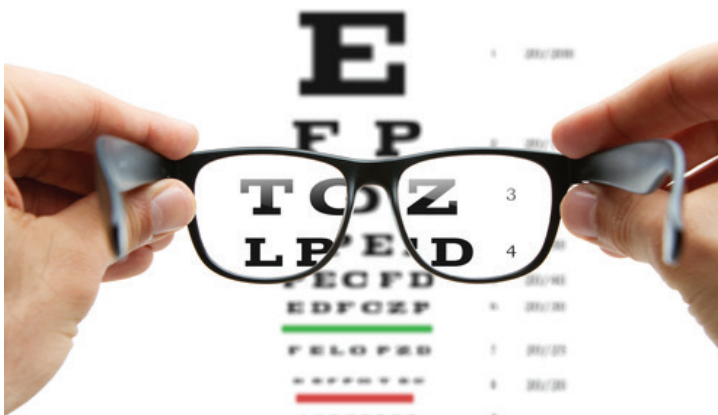
You may use up to \$125 in a plan year (July 1 – June 30) toward the cost of prescription eyewear. You can submit claims on an annual basis for reimbursement of your vision care expenses, not covered by the medical plan, up to \$125 per year. The plan allows you to be reimbursed for certain vision expenses (eyeglasses, contacts, safety glasses and Lasik Surgery/Eye Surgery) which are incurred by you and your enrolled dependents.

You may carry over the balance of the account for up to a maximum of \$375 in a plan year. The money deposited in this account by MSD is provided for your vision expenses. The Vision HRA is administered by Tri-Star Systems.

You may use the vision healthcare reimbursement account for your vision expenses, your spouse's expenses, and expenses for your dependent children up to age 26.

Submit your claim to Tri-Star Systems with your documentation including itemized receipts to receive your reimbursement.

Employees must first use all amounts in this plan before submitting any claims to the Health Flexible Spending Account.



## LONG-TERM DISABILITY INSURANCE

Insured by Standard

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. MSD provides Long-Term Disability insurance (LTD) coverage for you at no cost. Your coverage begins upon 30 days of Active Service.

LTD coverage provides income when you have been disabled for 90 days or more. Your benefit is 60% of your monthly earnings up to \$6,000 per month during the time you are disabled. 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.

## VOLUNTARY SHORT-TERM DISABILITY INSURANCE

Insured by Standard

Short-Term Disability insurance provides income if you become disabled due to an injury or illness. Benefits begin on the 31st day of any injury, hospitalization or illness and can continue for up to 60 days or when LTD benefits begin.

**Benefit Amounts** 60% of income

**Benefit Maximum** \$2,500 per week

## WORKSITE VOLUNTARY BENEFIT PLANS

In addition to your core benefits, MSD understands that you may want additional coverage to fill the gaps. MSD is offering the following Voluntary Plans to help fill your personal needs.

### Accident Insurance

Insured by Aflac

Accident insurance provides coverage for a wide variety of accidental injuries, including broken bones, concussions, and burns, and covered events such as medical treatment or hospitalization due to an accident. It pays fixed benefits for events tied to a covered accident and can be used for any purpose you choose.

### Hospital Indemnity Insurance

Insured by Aflac

Hospital Confinement Indemnity Insurance provides a benefit for eligible hospital confinements. Benefits include a hospital confinement benefits, Critical Care Unit benefits and Rehabilitation Facility benefits. As with Accident Insurance, you choose how to use the benefit you receive.

### Critical Illness and Cancer Insurance

Insured by Aflac

Critical Illness insurance provides a lump sum cash benefit when the insured experiences a covered condition. This lump sum payment can be spent on anything—whether it is directly related or not to the critical illness including:

- Medical copays and deductibles
- Mortgage and rent payments
- Other household expenses

Your benefit is paid in full regardless of any other insurance you may have in force. Critical illness typically covers the following:

- Heart Attack
- Stroke
- Cancer
- Variety of other conditions depending on the policy

This coverage is also available for spouses and children. Also included is a wellness benefit that pays the cost of one health screening test per calendar year, up to \$50 maximum.

### Whole Life

Insured by Aflac

You have the option to purchase Whole Life insurance for yourself, your spouse and your children up to ages 25. Whole life insurance is affordable and is designed to build cash value and could come in handy down the road for those unexpected expenses that happen in life.

Unlike some kinds of life insurance, Whole Life insurance won't be canceled just because you reach a certain age. Also, premiums will not increase and as long as you continue to pay premiums, the coverage is yours to keep and is portable (which means you can take it with you when you retire or if you change jobs).



## PET INSURANCE

Insured by PetPartners

### Available now: New and improved pet insurance for your furry family members.

If you haven't had pet insurance in the past, here's why you should consider it.

If you're a pet parent, your fur babies are an important part of your family, bringing comfort, joy, and unconditional love. In return, you do the best you can to take care of them. But pet care is expensive and veterinary costs continue to rise. That's why we're offering pet insurance, underwritten by Independence American Insurance Company, to our employees.

We've selected PetPartners to be your partner in pet protection. Since 2002, PetPartners has helped pet parents keep their cats and dogs safe and healthy by providing affordable pet insurance.

#### What's Covered

- Pre-Existing Conditions\*
- Broken Bones
- Diagnostic
- Surgery
- Prescription Medication
- Alternative Treatments\*\*
- Toxin Ingestion
- Digestive Issues
- Behavioral Issues\*\*
- Cancer
- Hospitalization

#### Take the Stress Out of Unexpected Vet Bills

Pet Insurance reimburses you for the cost of accidents and illnesses throughout your pet's life.

#### Here's how it works:

1. Visit your vet (or any licensed vet or clinic)
2. Pay your vet then submit claim
3. Get reimbursed for eligible expenses

#### Register and Enroll at:

<https://portal.independenceamerican.com/email-verification>

\*Pre-Existing condition coverage may require 12-month waiting period. Waiting period may be waived for groups over 200 employees with prior coverage for Accident & Illness plans.

\*\*Eligible with optional Alternative & Behavioral Care rider.







## EMPLOYEE CONTRIBUTIONS FOR BENEFITS (2023)

Benefit Plan	Monthly No Wellness Participation	Monthly With Wellness Participation
OPEN ACCESS PLAN (OAP)		
Employee	\$150.97	\$107.64
Employee + Spouse	\$482.43	\$428.26
Employee + Child(ren)	\$438.34	\$395.01
Family	\$668.60	\$614.43
HIGH DEDUCTIBLE PLAN (HDHP)		
Employee	\$98.47	\$55.14
Employee + Spouse	\$370.54	\$316.37
Employee + Child(ren)	\$336.68	\$293.35
Family	\$513.52	\$459.35
DENTAL PLAN (Cigna)	PASSIVE PPO PLAN	NETWORK PLAN
Employee	\$42.00	\$9.26
Employee + One	\$101.76	\$34.65
Employee + Family	\$175.20	\$65.93



Benefit Plan	Rates
Dependent Life Insurance	\$2.23 per employee regardless of number of eligible dependent children
Voluntary AD&D Insurance	Single \$.03 per \$1,000 / Family \$.05 per \$1,000
LegalShield	\$16.25

Group Accident Plan (Aflac)	
Employee	\$8.15
Employee + Spouse	\$13.76
Employee + Child	\$16.84
Family	\$22.45

Hospital Indemnity Plan (Aflac)	
Employee	\$16.58
Employee + Spouse	\$33.44
Employee + Child	\$26.42
Family	\$43.28

Voluntary Life Rates	
AGE BAND	RATE PER \$1,000
<25	\$.074
25 – 29	\$.077
30 – 34	\$.102
35 – 39	\$.130
40 – 44	\$.154
45 – 49	\$.228
50 – 54	\$.379
55 – 59	\$.678
60 – 64	\$.952
65 – 69	\$1.799
70+	\$2.915

Voluntary Short-Term Disability Rates	
\$0.253 per \$10 of covered weekly payroll	

Pet Insurance (PetPartners)	
PER COVERED PET	
Frequency	26
Accident Only	\$5.43
Accident & Illness:	Adult Weight in Pounds 0-90+
Dog Age: 0-12	\$18.79
Cat Age: 0-12	\$9.29

\*If a pet is 13 years of age or older, they are not eligible for coverage under this plan.





## VACATION

Eligible to use upon successful completion of original probationary period. Annual allotment will be prorated based on the month hired.

Length of Continuous Service	Annual Allotment	Max. Annual Allotment
Year 0	10 days	30 days
Year 1	11 days	30 days
Year 2	12 days	30 days
Year 3	13 days	30 days

Length of Continuous Service	Annual Allotment	Max. Annual Allotment
Year 4	14 days	30 days
Year 5-9	15 days	35 days
Year 10-19	20 days	40 days
Year 20+	25 days	45 days

## SICK LEAVE

Eligible to use upon successful completion of three months of service. Annual allotment will be prorated based on the month hired.

Length of Continuous Service	Annual Allotment
Year 0-4	10 days
Year 5-19	11 days
Year 20+	12 days

## HOLIDAYS

Eligible upon hire.

11 Per Year		2023 MSD Holidays Observance
New Year's Day	January 1	Monday, January 2
Martin Luther King Day	Third Monday in January	Monday, January 16
President's Day	Third Monday in February	Monday, February 20
Memorial Day	Last Monday in May	Monday, May 29
Juneteenth	June 19	Monday, June 19
Independence Day	July 4 <sup>th</sup>	Tuesday, July 4
Labor Day	First Monday in September	Monday, September 4
Veteran's Day	As designated by the Governor of MO - November 11th	Friday, November 10
Thanksgiving Day	As designated by the President of the United States	Thursday, November 23
Thanksgiving Friday	Friday after Thanksgiving	Friday, November 24
Christmas Day	December 25	Monday, December 25
Special Holidays	As designated by the Executive Director and approved by the Board of Directors	As scheduled & approved in advance



## GOOD ATTENDANCE AND FLOATING HOLIDAY LEAVE

Eligible upon successful completion of 6 months probationary period.

<b>Employees are entitled to two (2) Floating Holidays Each Payroll Year</b>	
Absences in a Calendar Year	Additional Days to Earn the Following Payroll*
3 Days or Less	Earn 1 Floating Holiday
1 Day or Less	Earn 2 Floating Holidays
No Absences	Earn 3 Floating Holidays
<b>Eligibility After 6 Months of Employment for Additional Days</b>	
Status	Days Eligible
Employees hired on or before January 1	3
Employees hired January 2 through March 31	2
Employees hired April 1 through August 31	1
Employees hired after August 31	Ineligible

\*There is the potential to have up to 5 floating holidays in a payroll year!



## RETIREMENT

Administered by Vanguard

### Defined Contribution Plan (401a)

The Defined Contribution Plan enables you to save for retirement by combining a Fixed Contribution of 7% contributed by the District with an opportunity for you to make a voluntary contribution to your Deferred Compensation Plan of up to 4% and receive a District Matching Contribution of 50% without paying federal or state income taxes on the contributions or the earnings until it is distributed from the Plan.

### Deferred Compensation Plan (457)

The Deferred Compensation Plan enables you to save and invest for retirement without paying federal or state income taxes on the contributions until funds are distributed.

- ❖ Convenient savings through payroll deduction
- ❖ You are 100% vested in the value of your account
- ❖ MSD pays the administrative fee for all participants
- ❖

Employees are 100% vested in the Employee Voluntary contribution and the District's matching contribution. The District's Fixed Contribution is subject to a 20% per year vesting schedule.

