

APPENDIX A

BENEFITS:

The Boone County Commission establishes benefits offered to Boone County employees annually through the budget process. Benefits are subject to change.

Boone County offers the following benefits to employees in benefited positions budgeted for 1,000 hours or more annually:

Health Insurance:

A major medical plan is provided for benefited employees. Employee health insurance premiums are at no cost to the employee. Dependent health insurance is available through payroll deduction. Medical benefits are subject to applicable deductibles and co-insurance.

The health plan includes a prescription card for prescription drugs with a four-tier co-payment. Employees have the option of purchasing prescriptions at retail pharmacies or through the prescription plan's mail order program.

Dental Insurance:

A dental plan is provided for benefited employees. Employee dental insurance premiums are at no cost to the employee. Dependent dental insurance is available through payroll deduction.

Life Insurance:

A policy of \$20,000 per employee is provided at no cost to the employee. Additional life insurance for employees and their dependents is available through a supplemental life insurance program funded through payroll deduction.

Long Term Disability Insurance:

Long Term Disability insurance is provided for benefited employees. The County pays the premium for this insurance.

Cafeteria Plan:

Participants are exempt from federal, state and Social Security taxes on dependent health, dependent dental and a portion of supplemental life insurance, unless a waiver is signed. Employees may also elect tax exempt payroll deductions for dependent care and unreimbursed medical/dental expenses through the Cafeteria Plan.

Consolidated Omnibus Budget Reconciliation Act (COBRA):

Employees and their dependents who lose their health or dental benefits may elect COBRA continuation coverage for up to 18 to 36 months. Premium payments are made by the individual(s) electing COBRA continuation coverage.

Boone County's Matching Deferred Compensation Program:

Employees may choose to have a portion of their pre-tax salaries invested through the Nationwide Retirement Solutions deferred compensation program. Federal and state taxes are deferred on these payroll deductions. The County decides each year if the plan will provide a match of a portion of the employee's deferred compensation deductions. The minimum deduction is \$10/payroll. Employees are vested (eligible to receive matching amount upon termination) immediately in Boone County's Matching Deferred Compensation Program.

County Employees Retirement Fund (CERF):

Eligible employees enter the statewide County Employees Retirement Fund upon hire and become vested (eligible for benefits upon retirement) after eight (8) years of service. Missouri counties contribute a portion of certain fees to CERF. Boone County employees contribute a payroll deduction based on their hire date: 2.7% of an employee's gross pay if hired on or before 2/24/02 and 6.7% of an employee's gross pay if hired on or after 2/25/02. (Boone County funds 4% of the CERF deduction for those employees hired between 2/25/02 and 12/31/02.) Federal and state taxes are deferred on these payroll deductions. A reduced retirement benefit is available at age 55, and a full retirement benefit is available at age 62. CERF provides a \$10,000 death benefit to the beneficiaries of CERF participants who die while actively employed (regardless of the employee's length of service).

CERF also offers employees the opportunity to invest in a deferred compensation program administered by Great-West Retirement Services. Federal and state taxes are deferred on these payroll deductions. CERF will decide annually what portion of the employee contribution, if any, will be matched. The maximum match will be 50¢ for every dollar that an employee contributes, up to the first 6% of pay. Employees are vested (eligible to receive matching amount upon termination) after five years of service.

Missouri Savings for Tuition (MO\$T):

Contributions to the MO\$T higher education savings program may be made through payroll deduction.

Holiday Leave:

Boone County recognizes State holidays, including the following: New Year's Day, Martin Luther King, Jr. Day, Lincoln Day, President's Day, Truman Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day and Christmas Day. The County Commission may establish other days.

Vacation Leave:

Benefited employees accrue vacation leave according to the length of employment. (See Section 2.4). Benefited employees with less than 80 compensatory hours in a biweekly pay period receive a pro-rated vacation accrual.

Sick Leave:

Benefited full-time employees accrue sick leave at the rate of one (1) day per month. Benefited employees with less than 80 compensatory hours in a biweekly pay period receive a pro-rated sick leave accrual for that pay period.

Please contact a Benefits Analyst in the Boone County Clerk's Office at 886-4384 if you have employee benefit questions.

Benefits Description as of January 2011