



2200 Maguire Boulevard
Columbia, MO 65201
main 573-445-3279
fax 573-445-0680
MPUA.org

Employee Benefits Summary

MEDICAL PPO PLAN – MPUA PAYS

- \$300 person/\$600 family deductible in-network
 - \$1,300 person/\$2,600 family out of pocket max in-network
 - \$15 office visit copay (primary or specialist)
 - Covers 90% of charges for hospital, outpatient surgery, diagnostic lab & x-ray for an in-network provider
 - \$50 emergency room copay (waived if admitted)
 - No charge for Preventive care & well child care
 - Added Value Services: Employee Assistance Program, Travel Assist, Will Prep & Teledoc Health
 - Coverage for spouse & children included
- Prescription Drug Coverage
- Mail-in plan for maintenance drugs
 - No copayment for generic drugs at any CVS, Wal-Mart & Sam's Club retail pharmacy
 - Coverage for spouse & children included

VISION PLAN - MPUA PAYS

- No deductible
- Covers 100% for one eye exam per calendar year
- Covers 100% for two lenses or contacts (12-month supply of disposable contacts) per calendar year
- Covers up to \$60 for frames per 2 calendar years
- Coverage for spouse & children included

DENTAL ENHANCED PLAN - MPUA PAYS

- \$50 deductible - doesn't apply to preventive care
- No charge for dental exams (2 visits per calendar year)
- Annual max benefit of \$2,000
- Coverage for spouse & children included

LIFE INSURANCE & AD&D

- Basic Life & AD&D - MPUA pays 2X salary
- Supplemental Life up to 5X salary at employee's cost
- Spouse Life up to \$200,000 at the employee's cost
- Child Life up to \$20,000/child at employee's cost
- Supplemental AD&D up to 5X salary for employee & family at employee's cost

LONG-TERM DISABILITY - MPUA PAYS

- Covers up to 66 2/3% of salary - Social Security offset
- 26-week elimination period
- Employee coverage only

MPUA APPAREL PROGRAM

- Two apparel items free for each NEW employee
- Employee receives a \$15 discount for up to two additional apparel items purchased per year.

CAFETERIA (SECTION 125) PLAN

- Allows voluntary tax-exempt payroll deduction to reimburse for expenses not covered under the medical/dental/vision plans and/or dependent care.
- MPUA does NOT contribute to plan
- Direct deposit available for reimbursements

RETIREMENT - MPUA PAYS

MPUA is exempt from Social Security. In lieu of FICA, MPUA pays into the Missouri Local Government Employees Retirement System (LAGERS). A percentage of your salary is placed by MPUA into our account with LAGERS. A 5-year vesting period is required to receive benefits.

- Retirement benefit = final 36-month average salary x years of LAGERS service x 2%

457 DEFERRED COMPENSATION

In addition to the LAGERS program, you may make voluntary payroll deduction contributions to a 457 deferred compensation program administered by MissionSquare.

IRA RETIREMENT SAVINGS

You may make voluntary payroll deduction contributions to an IRA program administered by MissionSquare.

ADDITIONAL BENEFITS

- 8 hours of sick leave accrued per month
- 2 weeks of vacation for first 5 years, accrued monthly
- 3 personal days & 8 scheduled holidays per year
- MissionSquare Retiree Health Savings Program - convert unused sick leave at a rate of 60% of your base pay for employees eligible to retire under LAGERS.
- Sam's Club Membership
- Free on-site Fitness Center
- Complimentary beverages (soda, tea, coffee, water)