

**BENEFIT SURVEY (as of November, 2023; this will be ongoing research & continuously updated and improved).**

	Entity	Probationary Period	PT	Health Insurance	Dental Insurance	Vision Insurance	Life Insurance	STD Insurance	LTD Insurance	AD&D	Wellness & Employee Assistance Program	FSA	Holidays	Floating	Personal Days	Vacation	Sick Leave	Sick Leave Buy Back	Bereavement Leave	Retirement	Career Development/Tuition Reimbursement	Flexible & Remote Work Options
1	BCRSD	6 Months	1000 (hrs)	Anthem, 100% ER Paid, Traditional PPO	Principal, 100% ER Paid, EE Only	None	\$25,000, ER Pd	Available	ER Paid		Available	None	12	1	0	up to 4 weeks	8 hrs/month	No	3 days	457B 8% of reg pay	Yes	Some Remote
2	Boone County	6 Months	1560 (hrs)	Anthem, PPO and HD + H.S.A. Plan, HDHP EE no cost, PPO EE \$40/mo	Guardian, EE No Cost	VSP	\$50,000, ER Pd		ER Paid		Available	Medical & Dependent Care Expenses	15			up to 4 weeks	8 hrs/month		Available	CERF Savings 457 (50% match up to 4% of pay) & Nationwide 457 Plan (match 100% of \$10-\$25/pp)		
3	City Of Columbia	6 Months	1040 (hrs)	Anthem, ER Pays 100% for EE, \$750-\$1500-\$3000 Ded Plans; H.S.A. \$1500 City Cont/\$3000 City Contribution Annually	Delta Dental, EE No Cost	Delta Dental, EE \$6.65/Mo	\$50,000, ER Pd		ER Paid	Yes	Available	Available	9	4		up to 6 weeks	12 hrs/month	Yes	Available	Lagers, 457 DCP, 401(a) - 2% match		
4	MSD	1 Month		PPO & HDHP, 85% ER Paid, 75% Dependnt ER Pd; 2 Deductible Options	Cigna; Yes, ER pays \$10/mo	Supplemental	1x salary, ER Pd, up to \$200,000		ER Paid	Yes		Available	11 + Special	Up to 3 based on attendance		up to 5.5 weeks	8 hrs/month		Available	401(a) ER 7% + possible 50% match up to 4% in 457	Yes	Yes
5	Kiewit	None		UHC: PPO and HD + H.S.A. Plan, EE Shares Cost	Yes, EE Shares Cost	Yes, EE Shares Cost	2x salary up to \$300,000			Yes	Available	Yes	8			up to 6 wks PTO	up to 6 wks PTO		Available	401K, 100% match up to 6% salary; plus bonus opp	\$7500/yr/emp training + \$5250 tuition reimbursement	
6	City of O'Fallon, MO			UHC	Delta Dental	EyeMed	Prudential		Prudential	Prudential	Available	Yes	11		1	Yes	Yes				Lagers	
7	State of Missouri			Missouri Consolidated Health Care Plan (MCHCP); ER Pays 100%, PPO 300, PPO 600, H.S.A. (ER contr \$300/yr), Shared Cost	Delta Dental, EE Paid	National Vision, EE Pd	Basic, 1x salary (MOSERS)				Available		12			up to 4 weeks	up to 3 weeks			MOSERS, mandatory contr EE 4%, Prior to 2011, was non-contributory Lagers, EE Contr 4%, ER Contr 15.5%/varies with salary	MOST Available	Some Remote
8	Duckett Creek SD	3 Months	1560 (hrs)	Cigna PPO & HD-H.S.A.: ER Pays 10-40%	Delta Dental, ER Paid	Delta Vision, ER Paid	\$50,000	ER Paid	ER Paid		Available		13,5		7	up to 4 weeks						
9	NE Public SD	3 Months		ER Pays 100% for EE + Dpndt, except for non-exempt Ees			1x salary, ER Paid			Available			12	1		up to 7 weeks				401(a), 6%, EE No Contribute; 457(b) EE Voluntary Contributions	Yes	
10	City of Jefferson, MO	6 Months	1040 (hrs)	Anthem: ER Pays est 75% EE, PPO and HD H.S.A. Plans	Principal Dental, ER Pd	EyeMed, Shared Cost			ER Paid	EE Paid	Available	Cafeteria Plan for EE Opting Out of Insurance, \$616/mo	11	1		up to 5 weeks	18 hrs/month		3 days	Lagers, L-6; Nationwide EE 100%		
11	UMC	6 Months		EE Shares Cost, PPO & HD + H.S.A. Plans									9		1 Wk Wntr Br	PTO (18-28 Days)	PTO (18-28 days)					Some Remote
12	HDR	None	2880 (hrs)	BCBS: PPO, ER pays 70%; Some Select Network Plans, HAS Available with \$3500 deductible plan	Ameritas Group, ER pays 70%	EyeMed, ER Pays 70%	1x salary, ER Pd, up to \$750,000 + dependent life	Available	Available	Available	Available	Available	7	1		PTO: Up to 16 hrs/PTO	PTO		10 days	BEST Plan (100% of first 5% of pay) & ESOP - 401K, Profit Sharing, 1/2 stock-1/2 cash		
	AVG	6 Months		ER Pays 75-100% EE, 2 Offerings: PPO Traditional + HD + H.S.A. Plan	Offered, ER Paid	Offered, Cost Share	ER Paid	supplemental	ER Paid	Supplemental	Supplemental & attached to current plans	Available	12	1	PTO	4 Weeks Start +	4 Weeks Start +	Lose it or donat	3 days	Lagers & 457, some both	Yes	Some Remote

OPTIONS FOR BCRSD	
Dependent Life	HD - High Deductible Plan
FSA for Dependents	HDHP - High Deductible Health Plan
Vision Coverage	H.S.A. - Health Savings Account
Domestic Partner Coverage	PPO -
Increase Life to 2x salary	EE - Employee
	ER - Employer
	SD - Sewer District
	DCP - Deferred Compensation Plan
	DEFINE CP - Defined Compensation Plan

On renewal, can I add vision and a small FSA for employees with Dependents?