

Camden County – Employee Benefits Summary

Camden County is pleased to provide an extensive benefits program for County employees. This document is a summary overview of the benefit programs established for regular full-time employees. While we make every effort to keep this page current, the plan documents for each program will govern the actual benefit schedule. Partial benefits may be available to some part-time employees. If you have questions or for more information, please contact the County Clerk’s office or refer to the Camden County Employee Handbook or specific plan description documents.

Insurance

Benefit	Eligibility Starts	Summary	Employee Bi-Weekly Cost																
Medical	1 st of the month after 30 days of employment	<p>Anthem Blue Cross Blue Shield of MO – PPO</p> <p style="text-align: center;"><u>In Network / Out of Network</u></p> <p><u>Deductible</u></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%;">Individual</td> <td style="width: 20%;">\$ 1,000</td> <td style="width: 20%;">\$2,000</td> <td style="width: 20%;"></td> </tr> <tr> <td>Family</td> <td>\$ 3,000</td> <td>\$6,000</td> <td></td> </tr> </table> <p><u>Out of Pocket Maximum</u></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%;">Individual</td> <td style="width: 20%;">\$ 2,000</td> <td style="width: 20%;">\$5,000</td> <td style="width: 20%;"></td> </tr> <tr> <td>Family</td> <td>\$ 4,000</td> <td>\$10,000</td> <td></td> </tr> </table> <p>Doctor Visits \$ 30 50%</p> <p>Chiropractic Services \$ 30 50%</p> <p>Hospital (in & out patient) 80% 50%</p> <p>Emergency Care 80% 50%</p> <p>X-rays, Lab Work 80% 50%</p> <p>Mental Health 80% 50%</p> <p>Prescriptions \$ 8 Tier 1 25 Tier 2 45 Tier 3</p>	Individual	\$ 1,000	\$2,000		Family	\$ 3,000	\$6,000		Individual	\$ 2,000	\$5,000		Family	\$ 4,000	\$10,000		<p style="text-align: center;"><u>Individual</u> \$0.00</p> <p style="text-align: center;"><u>Employee + Spouse</u> \$202.21</p> <p style="text-align: center;"><u>Employee + Children</u> \$151.65</p> <p style="text-align: center;"><u>Family</u> \$353.84</p>
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Life & AD&D	1 st of the month after 30 days of employment	<p>Group Term Life coverage \$25,000</p> <p>Accidental Death coverage \$25,000</p> <p>(\$10,000 additional life insurance with CERF retirement plan.)</p>	<p>\$0.00</p> <p>No cost to employees.</p>																
Supplemental: Dental, GAP, Term Life, Cancer, Heart, Accident		A variety of supplemental benefit plans are offered through the County. These are 100% voluntary, and you may inquire at the County Clerk’s office for more information.	Varies by plan. Paid for 100% by the employee.																

Paid Time Off

Benefit	Eligibility Starts	Summary												
Vacation	<p>New hires begin accruing vacation in their first full week of employment.</p> <p>Employees are eligible to use vacation benefits after 1 full year of employment.</p>	<p>Hire date – 2 years 5 days per year 3rd anniversary – 9 years 10 days per year 10th anniversary – 14 years 12 days per year 15th anniversary – 19 years 15 days per year 20th anniversary – and beyond . . 20 days per year</p>												
Holidays	Immediately upon hire	<p>Camden County observes the same holiday schedule as the State of Missouri. Actual dates are set yearly by the Governor, and generally include:</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">New Year's Day</td> <td style="width: 50%;">Independence Day</td> </tr> <tr> <td>Martin Luther King Day</td> <td>Labor Day</td> </tr> <tr> <td>Lincoln's Birthday</td> <td>Columbus Day</td> </tr> <tr> <td>Washington's Birthday</td> <td>Veterans Day</td> </tr> <tr> <td>Truman's Birthday</td> <td>Thanksgiving Day</td> </tr> <tr> <td>Memorial Day</td> <td>Christmas Day</td> </tr> </table>	New Year's Day	Independence Day	Martin Luther King Day	Labor Day	Lincoln's Birthday	Columbus Day	Washington's Birthday	Veterans Day	Truman's Birthday	Thanksgiving Day	Memorial Day	Christmas Day
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Birthday	90 days of employment	Employees receive 1 paid day off annually on their birthday.												
Personal time	90 days of employment	<p>If employed on January 1st, 2 personal days for the year. If hired between 1/1 and 5/31, 1 personal day for that year. If hired between 6/1 and 9/30, ½ personal day for that year.</p>												
Sick Time	90 days of employment	<p>5 days during the first year of employment. 10 days every year thereafter.</p>												
Bereavement Leave	<p>1st of the month after 30 days of employment</p>	<p>3 paid days for immediate family members. 1 paid day for certain specified relatives.</p>												
Jury Duty	90 days of employment	Up to 2 weeks wages paid while serving as a juror.												
Military Leave	Immediately upon hire	Up to 3 weeks (120 hours) paid per year for annual training duty.												
Comp Time	Immediately upon hire	Employees are allowed to accumulate up to 50 hours of comp time (in lieu of overtime pay) which can then be scheduled as paid time off at a later date.												

Retirement

Benefit	Eligibility Starts	Summary	Employee Bi-Weekly Cost
Missouri Local Government Employee's Retirement System (LAGERS)	6 Months of employment for initial eligibility. 5 years of service to become vested.	Retirement plan for most employees at age 60. Sheriff deputies and commissioned officers receive benefits at age 55. You can also retire at "80 and out". You are eligible when age + number of years of service = 80. Disability benefits are provided for vested employees who become totally and permanently disabled. Benefit levels are based upon final average salary and length of service.	\$0.00 No cost to employees.
County Employee's Retirement Fund (CERF)	Immediately upon hire. Part-time employees scheduled to work 1,000 hrs are included. 8 years of service to become vested.	Retirement plan for most employees at age 62. Death benefit in the amount of \$10,000 is provided for active employees. Certain employees covered by other state plans besides LAGERS may be ineligible for CERF.	\$0.00 No cost to employees.
CERF Smart Savings Plan	Immediately upon hire. 5 years of service to become vested in any matching contributions.	Deferred compensation savings plan. Taxes are not paid on income set-aside until withdrawn at retirement. CERF provides a matching contribution. The CERF Board annually sets the amount of the match.	Voluntary savings plan. Employees choose their contribution level.
Social Security	Immediately upon hire.	In addition to the LAGERS and CERF retirement programs, the County matches every dollar employees pay towards the Social Security and Medicare benefit programs.	50 / 50 split between the County and employees.