



**CITY OF WEBSTER GROVES
EMPLOYEE FRINGE BENEFITS PLAN YEAR 2026 -2027
GENERAL FULL-TIME EMPLOYEES**

HUMAN RESOURCES CONTACT:

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PROBATIONARY PERIOD

All General Employees classified as Full-time or Regular Part-time positions shall be required to complete a probationary period. The probationary period shall begin immediately upon appointment and shall continue for six (6) months. The Department Manager does have the right to extend the probationary period by three (3) additional months with adequate notice. It is the intent of this policy that no employee will remain on probation longer than thirty (30) days past the end of their normal probationary period without receiving information on their status.

VACATION LEAVE

Vacation hours are accrued. Leave may be taken at a minimum of (1) whole hour and then increments of (15) fifteen minutes or more after the first whole hour.

Years of Service	Bi-Weekly Accrual	Yearly Accrual
1 through 5 years	3.6924 Hours	96 Hours/12 Days
5 through 10 years	4.6154 Hours	120 Hours/15 Days
10 through 15 years	5.5385 Hours	144 Hours/18 Days
15 through 20 years	6.4616 Hours	168 Hours/21 Days
20 or more years	7.3847 Hours	192 Hours/24 Days

NOTE: In the charts above, days are shown for ease of understanding the quantity of vacation leave offered. In all cases, hours shall be used in any calculation of the amount of vacation leave awarded, amount taken, and amount retained.

SICK LEAVE

All full-time employees shall be granted eight (8) hours of sick leave for each full month of paid service. A regular employee may accumulate up to seven hundred-twenty (720) hours of paid sick leave. Sick Leave may be used in a minimum of (1) whole hour and (15) fifteen minutes or more increments after the first whole hour.

PAID HOLIDAYS and PERSONAL DAY

The following is a list of paid holidays observed by City of Webster Groves:

New Year's Day	Memorial Day	Labor Day	Christmas Eve
Martin Luther King Day	Juneteenth	Thanksgiving	Christmas
President's Day	Independence Day	Day After Thanksgiving	Personal Day*

**A personal holiday does not accrue and must be taken within the calendar year. An employee becomes eligible for a personal holiday upon the latter of the completion of the new employee's probationary period or the beginning of the next calendar year following the date of hire.*

HEALTH INSURANCES

Medical starts on the first day of employment. You have 30 days from your first day of employment to elect Medical Insurance, but you will need to backpay premiums from your election date to your start date. Vision and Dental insurance are effective the first day of the month after beginning employment. The City pays over 75% of the medical insurance premium for dependent coverage. The dental and vision insurance are voluntary plans and are paid solely by the employee. Employee premium deductions are made twice per month. Domestic Partners as the City has defined for employees are eligible for our current medical and dental insurance plans effective May 1, 2012. Please contact Human Resources if you would like additional information regarding adding a domestic partner.

NOTE: A Domestic Partner is defined as an unrelated adult of the same or opposite sex of the employee with whom the employee is living in an intimate, long-term relationship with an exclusive commitment like marriage, in which the partners are jointly responsible for one another's welfare and share financial obligations.

Medical Plan with Anthem Blue Cross and Blue Shield Employee bi-weekly cost for 24 pay periods per plan year

Employee Only	\$ 31.20
Employee with Child(ren)	\$ 182.52
Employee and Spouse/Domestic Partner	\$251.55
Family	\$367.04

Vision & Dental Insurance Employee bi-weekly cost for 24 pay periods per plan year

Vision Plan with EyeMed		2 Dental Plans with The Standard		
			LOW	HIGH
Employee Only	\$ 3.88	Employee Only	\$13.51	\$20.66
Employee with Child(ren)	\$ 7.76	Employee with Child(ren)	\$27.62	\$42.20
Employee and Spouse/Domestic Partner	\$ 7.37	Employee and Spouse/Domestic Partner	\$37.24	\$57.48
Family	\$11.40	Family	\$51.64	\$82.64

FLEXIBLE SPENDING ACCOUNT

The City offers an option that allows for your medical and dental expenses and dependent care costs to be deducted from your pay on a pre-taxed basis. **Dependent Care is only available until a dependent turn age 13.**

LIFE INSURANCE

The City provides a life insurance benefit for each full-time employee equal to 1.5 times their base annual salary, up to \$50,000.

LONG TERM DISABILITY INSURANCE

All full-time employees are covered by long-term disability insurance. The benefit waiting period is 180 days.

RETIREMENT - MISSOURI LAGERS

LAGERS is a defined benefit retirement plan that provides retirement, disability, and survivor benefits. This means that instead of having an account balance that moves up and down with the markets, you earn credited service each month you work. All Full-time employees are required to contribute 4% of gross salary to assist your employer in funding the cost of your benefit. Your contributions are made after-tax and are guaranteed either to you or a beneficiary regardless of whether you become eligible for a benefit. To be eligible for a benefit from LAGERS you must work in a covered position, become vested (60 months of credited service) and reach retirement age (60). Once you become vested, you're guaranteed benefit from LAGERS at retirement regardless of whether you continue to work for a LAGERS employer until retirement. You have an option to retire early, but choosing an early retirement is 0.5% for every month (6% per year) you are younger than your normal retirement age (60). So, a general employee choosing to draw benefits at age 55 would have their benefit reduced by 30%. This is a permanent reduction.

	Employee Contribution	City Contribution
General Employees	4%	7.4%

457 DEFERRED COMPENSATION PLAN –

A 457 Deferred Compensation plan funded with contributions that are made directly from an employee's pay through a simple and convenient payroll deduction. Contributions are Pre-tax and will be taxed when withdrawn. You can withdraw before retirement age without penalty. An employee participating in this voluntary plan may defer up to \$22,500 annually, depending on their individual tax situation.

ROTH IRA –

A Roth IRA funded with contributions that are made directly from an employee's pay through a simple and convenient payroll deduction. Contributions are after-tax and grow tax free and can be withdrawn tax-free. But there is a 10% early withdrawal penalty for anyone younger than 59.5.

PUBLIC SERVICE LOAN FORGIVENESS

Full Time Employees of the City of Webster Groves are potentially eligible for the PSLF Program that forgives the remaining balance on William D. Ford Federal Direct Loans. To qualify for PSFL you must be employed full time (at least 30 hours a week) by a U.S. federal, state, local, or tribal government or not-for-profit organization, have Direct Loans or consolidate other federal student loans into a Direct Loan, repay your loans under an income-driven repayment plan or a 10-year Standard Repayment Plan, and make a total of 120 qualifying monthly payments that need not be consecutive. Paused payments due to COVID, deferments or forbearances for Cancer treatment, Economic hardship, Military Service, Americorps, or certain administrative forbearances related to emergencies count as qualifying payments. Employees should submit the PSLF form annually for your loans to transfer to the PSLF servicer and have documented proof of qualifying payments.

SHORT TERM DISABILITY INSURANCE

Optional short-term disability insurance is available to employees.

SUPPLEMENTAL LIFE INSURANCE

Optional supplemental term and whole life insurance for employees and their families is available.

TUITION REIMBURSEMENT

Employees, with approval through Human Resources, may be reimbursed a maximum dollar amount equal to the cost of 6 credit hours of current University of Missouri - St. Louis tuition rates (undergraduate only). Employees must receive a grade of C or above to request reimbursement. All tuition reimbursement is subject to the annual budget and Human Resources department approval. If the employee leaves employment with the City prior to the completion of a year following the course, the employee will be responsible to repay any tuition and book reimbursement within the previous year.

WEBSTER UNIVERSITY - CITY OF WEBSTER GROVES EMPLOYEE SCHOLARSHIP PROGRAM

Employees, with approval through Human Resources, are eligible for up to 9 credit hours of undergraduate/graduate course work at Webster University per fiscal year. An employee must have at least 60 hours towards a Bachelor's Degree and coursework must be related to the employee's current position, promotional opportunity, or other employment opportunity with the City of Webster Groves. There is no service requirement for the Webster University tuition program.

EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) is a confidential program designed to help resolve personal problems by providing information, consultations and brief, solution-oriented therapy. Fees are paid by the City for employees as well as eligible family members. **Services are strictly confidential.**

EMPLOYEE PASS TO WEBSTER GROVES RECREATION COMPLEX AND FITNESS CENTER

All full-time employees and immediate family members are entitled to fitness center, gymnasium, aquatic center and ice arena public sessions at the Recreation Complex at 33 E. Glendale. Please bring proof of employment (i.e., paycheck stub) when applying for ID Card. The employee is issued a card free of charge, all immediate family members residing in the household will be \$5.00 per ID Card. Thereafter, admittance is free when presenting ID Card. Employees must renew annually.