ST. LOUIS OFFICE FOR
Developmental Disability Resources

EMPLOYEE BENEFIT HIGHLIGHTS

The St. Louis Office for Developmental Disability Resources takes pride in the quality services provided by our committed, knowledgeable, and forward-thinking staff. We value our employees and their opinions, and together, we have crafted a benefits package to meet the evolving needs of a modern-day workforce. Highlighted below are a few of DD Resources' many benefits offered to eligible full-time (FT) employees. A detailed description of each can be found on the following pages. **For additional information, please contact Human Resources.**

Insurance

DD Resources pays for 100% of employee-only basic **dental, vision, and short-term disability** insurance. We pay a substantial share of the premiums for our **HSA and PPO medical benefit plan options** (full & narrow network). **Flexible Spending Account** (FSA) participants are advanced their entire annual election. Insurance becomes effective as of the first of the month following the date of hire. *Additional employee and family benefits are available at a discounted group rate.*

Paid Time Off

- **15 days of PTO** the first year. This number increases progressively from 15-30 days over the first 10 years of employment.
- **12 annual paid holidays**
- **1 extra day** of personal time is awarded on an employee's work anniversary
- **6 days of extended sick leave** banked each year
- **34 total days of leave awarded in the first year of employment**

Retirement

- **403(b):** DD Resources currently matches employee contributions dollar-for-dollar up to 5% of their annual pay
- **Missouri LAGERS:** DD Resources currently contributes 9.6% of employee's annual salary to the LAGERS pension plan. Employees are fully vested after five years of employment.

***Employees are eligible for both retirement benefits immediately upon hire*.**

Flexibility

After the initial probationary period, many employees are eligible to utilize **Flex Time** where it is reasonable and practical to do so and when the agency's operational needs are not adversely affected.

Telecommuting is available for eligible full-time employees with six months of employment.

Compensation

DD Resources conducts regular **compensation studies** with a 3rd party consultant to ensure our employee salaries remain competitive.

Each year, all employees participate in a structured annual review that clearly and fairly assesses employee performance. **Merit increases** are awarded pending budget capabilities.

Service Advocates may be eligible for annual compensated performance incentives.

Paid Time Off Accrual Table

- DD Resources provides eligible staff members with Paid Time Off (PTO) for time away from work. All full-time non-exempt hourly paid staff and exempt salaried employees are eligible for PTO.

- New employees that are within their orientation period will start to accrue PTO during the first pay period following their date of hire. Employees that are within their orientation period are not eligible for extended leave (three or more days of time away from work) unless otherwise provided by federal or state law.

Years of Service	Annual PTO Days	Annual Holidays	Anniversary Day	Extended Sick Bank	Total Annual Days
Year 1	15	12	1	6	**34**
1-2yrs	21	12	1	6	**40**
2-5yrs	24	12	1	6	**43**
5-8yrs	27	12	1	6	**46**
8-9yrs	28	12	1	6	**47**
9-10yrs	29	12	1	6	**48**
10yrs+	30	12	1	6	**49**

Insurance

BENEFIT	DESCRIPTION	CONTRIBUTION RESPONSIBILITY
Medical Insurance Medica	DD Resources offers all full-time employees three medical plan options (Traditional PPO and 2 HSA plans). If elected at the time of hire, the employee's health insurance becomes effective as of the first of the month following the date of hire. The UHC network of providers allows for broad healthcare service options throughout the metro area.	• Employee premium contribution is based on a 4-tier system. The employee is responsible for a flat/standard amount toward their monthly premium, and DD Resources pays the remaining balance. DD Resources does not pay any portion of a spouse's premium. • The agency will match an employee's HSA contributions dollar-for-dollar (up to $500) the first year the account is set up, and the employee begins making contributions. Ongoing employer contributions are reviewed annually. • Co-pays for office visits and prescriptions are the responsibility of the employee.
Vision Insurance EyeMed	If elected at the time of hire, the employee's vision insurance becomes effective as of the first of the month following the date of hire.	**DD Resources** pays 100% of the premium cost for employee-only coverage. **The employee** is responsible for 100% of dependent premium coverage.
Dental Insurance Lincoln Financial	DD Resources offers two dental plan options to all full-time employees. If elected at the time of hire, the employee's dental insurance becomes effective as of the first of the month following the date of hire.	**Basic Plan:** DD Resources pays 100% of the premium cost for employee-only coverage. **Enriched Plan:** The employee is responsible for the premium cost difference between the Basic and Enriched plans.
Flexible Spending Account (FSA) Benefits Resource (BRi)	• This is an optional/voluntary benefit • If eligible, an employee may elect an annual pledge amount (the maximum amount is set at the employer's discretion).	**DD Resources** advances employees' full election amount on their FSA start date. **The employee** makes monthly contributions toward the advancement through regular pre-tax payroll deductions for the remainder of the year.
Basic Life Insurance and AD&D Lincoln Financial	Group Term Life: $50,000 AD&D: Benefit is equal to your group term life benefit amount if the loss is due to an accident or injury.	**DD Resources** pays 100% of the monthly premium cost for benefit.

Short-Term Disability (STD) Lincoln Financial	The employee is eligible for benefits the first of the month following the date of hire. Pending benefit qualification satisfaction, the following shall apply: • DAY BENEFITS BEGIN: 8th consecutive day of Disability due to Accidental Injury; and 8th consecutive day of Disability due to Sickness. • MAXIMUM BENEFIT PERIOD: 12 weeks (8-9 weeks maternity leave)	**DD Resources** pays 100% of the monthly premium cost for benefit.
OPTIONAL COVERAGE		
Optional Long-Term Disability Lincoln Financial	• Long-Term Disability Benefits for PRE-EXISTING CONDITIONS will be subject to the Pre-Existing Condition Exclusion on the policy. • ELIMINATION PERIOD: 90 calendar days of Disability caused by the same or a related Sickness or Injury, which must be accumulated within a 180-calendar day period.	**The employee** pays 100% of the monthly premium at a discounted group rate.
Voluntary Term Life Insurance Lincoln Financial	• Benefits in increments of $10,000 ($500k max) • Spouse Benefits: benefits in $5,000 increments. Can't exceed 50% of employee benefit. • Child Benefits: For eligible children 14 days or older, you may purchase benefits of $2,000/$4,000/$5,000/$10,000. Eligible children under 14 days of age receive $1,000. Can't exceed 50% of employee benefit.	**The employee** pays 100% of the monthly premium at a discounted group rate.
Optional Worksite Benefits Lincoln	• Accident Insurance • Critical Illness • Hospital Indemnity	**The employee** pays 100% of the monthly premium at a discounted group rate.

Flexible Work Environment

FLEX PROGRAM	TELECOMMUTE
After completing the **3-month** Working Test Period, applicable positions are eligible to utilize Flex Time. The Flextime schedule is accessed at the discretion of the employee's Department Director. Thus, DD Resources will actively support Flex-Time where it is reasonable and practical to do so and where operational needs will not be adversely affected.	Full-time Exempt or Non-Exempt employees in positions eligible for telecommuting can request approval for telecommuting. Eligible staff must have been employed with DD Resources for a minimum of **6 months** of continuous, regular employment and must meet agency and department standard guidelines.

Retirement

DESCRIPTION	CONTRIBUTION RESPONSIBILITY
Ekon 403(b)-contributory plan • Defined Contribution Qualifying Plan • Optional/ voluntary employee participation • Eligible immediately	Employees are eligible to make elective deferrals and receive employer-matching contributions immediately upon employment. **The current employer match is dollar-for-dollar up to 5% of salary compensation**.

<u>Missouri Local Government Employees Retirement System (LAGERS):</u> • Defined Benefit retirement plan purposed to provide income during retirement years. Retirees' benefits are permanent, protected, and based on a formula. • Non-contributory from the employee. • DD Resources automatically enrolls employees at the time of hire. • Staff vested after 5 yrs of continued employment with LAGERS employer. • An employee is eligible after completing the working test period (*orientation*). • Each fiscal year LAGERS sets the contribution rate. Agency contribution rate changes annually. • https://www.molagers.org/members/new-to-lagers/	**100% DD Resources**

Miscellaneous

BENEFIT	DESCRIPTION	CONTRIBUTION RESPONSIBILITY
Travel Reimbursement	Rate is established by not exceeding the Internal Revenue Service (IRS) standard mileage rate. The agency may reduce the IRS rate by no more than three cents per mile. The established rate is effective July 1st.	Effective 2026, **DD Resources** will reimburse staff at $0.76 per mile for work-related mileage
Employee Assistance Program (EAP)	The EAP is a strictly confidential employee benefit that provides assessment and short-term counseling to employees, their spouses, and their dependents.	**DD Resources** pays 100% of standard contractual services