

## FOR MORE INFORMATION

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**CITY of CAPE GIRARDEAU**

# Employee Benefits Summary

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# SUMMARY OF BENEFITS

*As a full-time employee of the City of Cape Girardeau, you enjoy a comprehensive benefit program. This pamphlet describes the benefits available to you as part of your total compensation package.*

## HOLIDAYS

Employees receive nine paid holidays per year including: New Year's Day, Martin Luther King's Birthday, Memorial Day, Independence Day, Labor Day, Veterans' Day, Thanksgiving Day, day after Thanksgiving, and Christmas Day.

## VACATION

Employees are entitled to vacation leave according to the following schedule: for 0-5 years of continuous service, an employee receives 8 hours per completed month of service; for 6-10 years of continuous service, an employee receives 10 hours per completed month of service; for 11-15 years of continuous service, an employee receives 12 hours per completed month of service; for 16-20 years of continuous services, an employee receives 14 hours per completed month of service; 21 or more years of continuous service, an employee receives 16 hours per month of service. There is an accrual cap of 240 hours per fiscal year.

## PERSONAL DAYS

Employees are granted leave with pay for two days per fiscal year for personal reasons of their choosing. Police Department uniformed employees are granted leave with pay for three days per fiscal year.

## SICK LEAVE

All full time employees accrue 8 hours of sick leave for each month of completed service. Maximum sick leave accrual is 960 hours.

## RETIREMENT

The City provides retirement benefits to full time employees through the Local Government Employees Retirement System (LAGERS). The City pays the full cost of the LAGERS retirement program as a part of a coordinated retirement plan which combines the benefit of LAGERS with regular Social Security.

## DEFERRED COMPENSATION

The City offers two voluntary deferred compensation plans for all full time employees. Employees may benefit from this through a payroll deduction, whereby payment of a portion of the salary is deferred, reducing tax liability and providing for additional savings toward retirement.

## CREDIT UNION

Employees have the option of enrolling in any of the services offered by Cape Regional Credit Union by payroll deduction and/or direct deposit. Please contact their local branch for more details on available services.

## HEALTH & DENTAL INSURANCE

The City pays monthly dental and health insurance premiums for all full time City employees. Under these plans, full time employees may also elect to cover their spouse and/or dependents at their own expense.

## LIFE INSURANCE

The City pays monthly life insurance premiums for all full time employees. Under this plan, full time employees are covered by a life insurance policy amounting to 1 x's an employee's annual salary up to \$ 50,000. A \$ 10,000 policy for dependents may be purchased at the employee's expense.

## OPTIONAL GROUP TERM LIFE INSURANCE

The City gives the employees the option to purchase additional life insurance, at their own expense. This life insurance policy can be for \$10,000 up to \$500,000. Life benefits amount in excess of \$100,000 must be approved by Anthem's underwriting department.

## VISION & SUPPLEMENTAL INSURANCE

City employees are eligible to enroll, at their expense, in additional vision offered by Anthem and/or supplemental insurance benefits offered by Colonial Life & Accident Insurance Company.

## PRE-TAX SAVINGS

City employees are eligible to participate in the IRS Tax Savings Benefit Program. This program allows the City to deduct the amount for dependent health insurance premiums, child care and reimbursable medical expenses before taxes are withheld. Employees may sign up one time each year or at times when there is a qualified event affecting employee's status.

## PERSONAL ASSISTANCE SERVICES (PAS)

This program provides confidential, professional assistance to help employees and their families resolve issues that affect their personal lives or job performance. The initial assessment and counseling services are free to employees and family members.

## CITY FACILITIES

City employees may use the Central Municipal Swimming Pool, Cape Splash, Arena Building, Osage and Shawnee Recreation Center, the Jaycee Municipal Golf Course and obtain a Cape Girardeau Public Library card free of charge in accordance with guidelines established. Full time City employees must present their City ID badges in order to use these facilities free of charge.

## TUITION REIMBURSEMENT

Full-time employees who have completed 12 months of continuous service with the City are eligible to receive up to \$850 per fiscal year towards educational tuition.