



WHERE COMMUNITY AND SPIRIT MEET®

**City of Kirkwood
City Council Work Session
Thursday, October 17, 2024**

5:30 p.m.

**City Hall, Main Level Conference Room
139 S. Kirkwood Rd.
Kirkwood, MO 63122
(Posted October 15, 2024)**

(Please note that work sessions are for council discussion only and there will be no public comment portion of the meeting. When a topic is completed the council will immediately move on to the next item on the agenda.)

- I. Approval of the October 10, 2024 Work Session Minutes**
- II. Deer Feeding Prohibition Discussion**
- III. Employee Compensation Update**
- IV. Meeting Adjournment**

Kirkwood City Council: Mayor Liz Gibbons, Council Members Gina Jaksetic, Nancy Luetzow, Mark McLean, Al Rheinnecker, Paul Schaefer, and Mark Zimmer

Contact Information: For full City Council contact information visit www.kirkwoodmo.org/council. To contact the City Clerk call 314-822-5802. To contact the Chief Administrative Officer call 314-822-5803.

Accommodation: The City of Kirkwood is interested in effective communication for all persons. Persons requiring an accommodation to attend and participate in the meeting should contact the City Clerk at 314-822-5802 at least 48 hours before the meeting. With advance notice of seven calendar days, the City of Kirkwood will provide interpreter services at public meetings for languages other than English and for the hearing impaired. Upon request, the minutes from this meeting can be made available in an alternate format, such as CD by calling 314-822-5802.



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WORK SESSION MINUTES

A work session of the Kirkwood City Council was held on October 10, 2024, at 5:30 p.m. at Kirkwood City Hall, 139 S. Kirkwood Road, Kirkwood, Missouri. Present Mayor Gibbons, Council Members Jaksetic, Luetzow, McLean, Rheinnecker, Schaefer, and Zimmer. Also in attendance were Chief Administrative Officer Russ Hawes, Assistant Chief Administrative Officer David Weidler, City Clerk Laurie Asche, Communications Manager Jessica Winter, and Parks and Recreation Director Kyle Henke.

MOTION TO CLOSE THE MEETING

Motion was made by Council Member Luetzow and seconded by Council Member Schaefer to close the meeting pursuant to RSMo Chapter 610.021 (1 – Approval of Closed Session Minutes).

Roll Call:

Mayor Gibbons	“Yes”
Council Member Rheinnecker	“Yes”
Council Member Schaefer	“Yes”
Council Member Zimmer	“Yes”
Council Member Jaksetic	“Yes”
Council Member Luetzow	“Yes”
Council Member McLean	“Yes”

The meeting was closed.

MOTION TO OPEN THE MEETING

Motion was made by Council Member Luetzow and seconded by Council Member Zimmer to open the meeting.

Roll Call:

Mayor Gibbons	“Yes”
Council Member Rheinnecker	“Yes”
Council Member Schaefer	“Yes”
Council Member Zimmer	“Yes”
Council Member Jaksetic	“Yes”
Council Member Luetzow	“Yes”
Council Member McLean	“Yes”

The meeting was opened.

APPROVAL OF THE OCTOBER 3, 2024 WORK SESSION MINUTES

Motion was made by Council Member Zimmer and seconded by Council Member McLean to approve the minutes of the October 3rd Work Session minutes. The minutes were approved with Council Member Luetzow abstaining.

PHASE 3 (ICE RINK) COMMUNITY CENTER UPDATES

Parks & Recreation Director Kyle Henke introduced Kate Aholt with Navigate Solutions, who was present to provide the Council with an update. Some of the discussion is as follows:

- The Kirkwood Ice Rink was originally constructed and opened publicly in 1967.
- The Ice Rink remained relatively unchanged until a roof was added in 1992.



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- The Ice Rink was fully enclosed and modernized systems in 1999.
- JBB Consultants & Engineers completed a study for the City to review the replacement of the existing R-22 Refrigeration system.
- The Ice Rink Renovations' total program budget was \$4.5 million.
- The City determined that a traditional Design-Bid-Build project delivery approach was preferred and aligned with MO State Procurement statutes.
- Navigate was onboarded as Owner's Representative in early 2024.
- Design Services RFQ was completed in May 2024 with the selections of
 - Chiodini Architects (Architecture), B32 Engineering (Ice System), G&W Engineering (MEP), and Case Engineering (Structural).
- Design kicked off in June 2024
- Schematic design was completed in September 2024 for cost estimating.
- City staff reviewed the program budget and revised the total to \$6 million. With:
 - Construction cost \$5 million
 - Soft cost \$500,000
 - Contingencies \$500,000
- Some contributing factors and scope included
 - Energy Efficiency Measures: replacement of Rink lighting with LEDs, replacement of the entire North exterior wall and East Translucent Panels, and existing building improvements.
 - Cosmetic Items: painting of overhead structure, replacement of rubber flooring, exterior equipment screening, and interior painting.
 - Contingency: any unforeseen conditions.
- Upcoming project schedule:
 - Completion of Construction Documents – Nov. 2024
 - Issue for Bidding and Permitting – Dec. 2024
 - Contract Award – Jan. 2025
 - Long Lead Procurement – Feb. 2025 – Feb. 2026
 - Construction – Mar. to Aug. 2026

Some discussion took place as follows:

- A question was raised about when the original budget was submitted.
 - The original budget was submitted Jan. or Feb. 2023
- Concerns about the new budget items.
- Concerns about what may be found under the Ice Rink.
- A question was raised about what type of refrigeration system is needed.
- A question was raised asking what could be done without increasing the budget.
- A question was raised about the advantages of epoxy.
- Concerns with the increase in the budget will also increase rental rates.

JOINT DISCUSSION WITH PARK BOARD

Mayor Gibbons welcomed the Park Board members. The Council and Park Board went around the table to introduce themselves. Park Board President Ellen Edman provided a summary description of the Park Board's work. Missouri State law set up Park Board and Park Board administrator funds for parks. The board received private and sales tax components. The Park Board's mission is to provide the City with suitable recreational activities and preserve nature and open space. The Park Board also decides how land will



be used and partners with the community and surrounding communities. The Park Board has a budget and capital improvement budget. Some Park board planning is on hold because the Park Master plan is underway. The master plan survey has been administered, and results are now being returned.

Some discussion took place.

- A question was raised asking how many Park Rangers are employed.
 - 1 Full Time Park Ranger and 3 Part Time Park Rangers.
- A question was raised about the Park Ranger's hours.
 - Their hours vary, depending on the season and park events.
- A question was raised asking if Park Rangers can write tickets.
 - They do not carry weapons. They can write summons. Park Rangers are encouraged to engage with and talk to the public.
- A question was raised about not including a question about a dog park in the survey.
 - A survey was done previously, and a dog park ranked low.

There are 13 full-time maintenance personnel, including supervisors, 1 part-time volunteer coordinator, 1 full-time Horticulturist, and 2 full-time horticulturist assistants. Parks maintain the Memorial Walkway, City Hall grounds, Jefferson Ave, and Argonne Dr. flower pots, which are city-owned.

- A suggestion was made to post flyers in the Police Department for Part-time Park Ranger positions.
- A suggestion was made to the Park Board to engage with Nipher or Kirkwood High students about the vandalism.
- A question was raised about the Legacy program.
 - The legacy program is to allow residents to purchase benches in memory of loved ones. There have been 74 benches have been dedicated to the parks.
- A question was raised about whether there is still work to be done towards a Park Foundation.
 - Yes, it will need to be independent because it will not have 501(c)(3) status.
- A question was raised about how the board operates and if there is an orientation.
 - Yes, there is an orientation for new members with a tour of the parks and facilities.

There being no further matters to come before the council, the meeting was adjourned.

Laurie Asche
City Clerk

**CITY OF KIRKWOOD
139 S. KIRKWOOD ROAD
KIRKWOOD, MO 63122**

TO: Mayor and Council
FROM: David Weidler, ACAO
DATE: October 16, 2024
RE: 2024 Market Update

In preparation for the FY26 budgeting process we are presenting an update on the compensation study acted upon by City Council for this year’s budget, to provide additional context for your review of next year’s budget. Formal market updates are performed every 3-5 years by a third party consultant to ensure the City of Kirkwood is comparable in compensation with the employment market. The City of Kirkwood contracted with McGrath Human Resources Group to perform a market update for compensation and benefits provided for its employees at the end of 2023. McGrath Human Resources Group was provided current compensation and benefit information by the City and solicited data from comparable organizations in our area in December of 2023. Results were provided by McGrath Human Resources Group, and in March City Council took steps to implement changes based upon the data provided. The following is a summary of items that were reviewed.

Items adjusted as part of the FY2025 budgeting process:

Compensation

The City’s current compensation structure was reviewed against the market at the 55th, 65th, 75th and 80th percentiles. The process consisted of reviewing each position’s job description and classification to our comparators in the market. Prior to April the City was compensating at the 55th percentile. After the review City Council targeted the 65th percentile for compensation, adjusting employee pay ranges and aligning current employees pay within the new ranges through increases effective in April 2024. The Council also approved recommended changes for position placement within the updated pay classification structure including the following:

Job Classification	Current Grade	Recommended Grade
Horticulture Assistant	20	25
Maintenance Worker I - Parks	20	25
Maintenance Worker I- Streets	20	25
Maintenance Worker II - Parks	30	35
Maintenance Worker II - Streets	30	35
Deputy City Clerk	40	45
Lead Worker - Streets	40	45
Lead Worker - Facilities Maintenance Technician	50	55

Job Classification	Current Grade	Recommended Grade
GIS Technician	55	60
IT Systems Administrator	55	60
Inspector III	65	70

Pension

As part of the compensation and benefits review McGrath Human Resources Group reviewed the pension benefit of the City. The majority of the City’s comparators provide a defined benefit plan paired with a deferred compensation 457(b) voluntary plan which is not matched by the entity. Defined benefit plans provide a specific benefit amount paid to retirees based upon years of service at the entity. A 457(b) is an investment vehicle which allows employees to defer their pay into a fund that performs as a retirement portfolio for the individual and is subject to market conditions. The City of Kirkwood along with Des Peres and Chesterfield are unique municipal employers in the State of Missouri, as we provide defined contribution plans paired with deferred compensation 457(b) voluntary plans. Defined contribution plans operate similarly to deferred compensation 457(b) voluntary plans, with the City providing a contribution to the plan based upon a percentage of the employees compensation. The plan performs as a retirement portfolio for the individual employee and is subject to market conditions for returns.

In this review the City considered our position amongst the two other municipal defined contribution plans. Chesterfield provides an 8% contribution to their defined contribution plan with no match to their deferred compensation 457(b) voluntary plan. Des Peres provides a 7% contribution to their defined contribution plan with a 2% match to their deferred compensation 457(b) voluntary plan for a total provided compensation of up to 9%. The City of Kirkwood provides a 6.5% contribution to our defined contribution plan and City Council approved in March a one percentage point increase in match to our deferred compensation 457(b) voluntary plan increasing the match from 2% to 3% for a total provided compensation of up to 9.5%. With this change our City contribution to retirement benefits is now higher than that of our defined contribution comparators.

Other benefits that were reviewed and were not adjusted:

Health Insurance

The City of Kirkwood unlike many of its comparators provides multiple levels of health insurance, allowing the employee to determine their acceptable level of risk vs the cost of premium payments. Do to this structure the City provides premium options comparable from lowest to the highest amongst our comparators.

Holidays

The City of Kirkwood, with the addition of Juneteenth in 2022, provides 11 holidays with our comparators providing between 10 and 12 per year.

Vacation

The City of Kirkwood is competitive amongst its comparators providing a maximum of 25 days at 17 years.

Sick Leave

The City provides 12 sick days per year up to a maximum accumulation of 135 days/1,040 hours (equivalent 1,456 hours for fire personnel). The reporting comparable entities provide annual sick leave accruals of 12 days per year and a maximum balance range of 60-132 days. This accrual level allows for employees who have maximized their accruals to be fully funded during the waiting period for the City provided long term disability plan.

Parental Leave

Added in 2022, the City of Kirkwood provides 3 weeks of parental leave to its employees. Four of our comparators surveyed provide this benefit, with one providing 4 weeks and three providing 6 weeks.

Life Insurance and Accidental Death and Dismemberment Insurance

The City provides a benefit to its employees for life insurance in the amount of 4X – 1X annual salary for civilian employees and 6X-1X annual salary for police and fire employees with a maximum benefit of \$400,000 based upon the employees' age. Similarly the City provides an accidental death and dismemberment insurance of 10X-2X annual salary for all employees with a maximum benefit of \$600,000 based upon the employees' age. These amounts are the highest amongst our comparators.

Long Term Disability

The City provides a policy that compensates up to 60% of an employee's salary with a maximum of benefit of \$8,000 per month with a waiting period of 180 days, which is in line with our comparators.

Short Term Disability

The City provides the option of an employee paid benefit for short term disability which provides compensation up to 60% of an employee's salary with a maximum of benefit of \$2,000 per week for up to 24 weeks, which is in line with our comparators.



Market Update
Final Report

for

City of Kirkwood, Missouri

April 2024



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Introduction

The City of Kirkwood, MO solicited the assistance of McGrath Human Resources Group in 2017-2018 to develop its Salary Schedule. In late 2023, the City requested a market review to analyze and update the Salary Schedule to ensure the pay ranges maintain alignment with the external market, calculate higher percentile placements, and provide a review of benefit standing and opportunities.

Methodology

Assessment

The project involved several steps: collection of data, interviews, and data analysis. The first step of this Study involved the gathering of data on current salaries, collected market data, and current job descriptions. The Consultant also met with the Assistant Chief Administrative Officer to discuss challenges identified, position changes or concerns, and positions with difficulty in recruitment/retention.

Labor Market

McGrath requested market data from each comparable to ensure real time survey results. The following comparable organizations were requested to provide the Minimum, Midpoint, and Maximum of the existing salary ranges as of December 2023:

Table 1: Comparable Organizations

	Civilian	Police	Fire	Electric
City of Ballwin, MO	x	x		
City of Brentwood, MO	x	x	x	
City of Chesterfield, MO	x	x		
City of Clayton, MO	x	x	x	
City of Columbia, MO (Electric/Utility Only)	x			x
City of Crestwood, MO	x	x	x	
City of Creve Coeur, MO	x	x		
City of Des Peres, MO	x			
City of Fenton, MO	x			
City of Florissant, MO	x	x		
City of Frontenac, MO	x	x	x	
City of Hazelwood, MO	x	x		
City of Ladue, MO	x	x	x	
City of Lake St Louis, MO	x	x		
City of Maplewood, MO	x	x	x	

City of Maryland Heights, MO	x	x		
City of O'Fallon, MO	x	x		
City of Olivette, MO	x	x		
City of Richmond Heights, MO	x	x	x	
City of Sunset Hills, MO	x	x		
City of St Charles City, MO	x	x		
City of St. Peters, MO	x	x		
City of Town and Country, MO	x	x		
City of University City, MO	x	x		
City of Webster Groves, MO	x	x	x	
City of Wentzville, MO	x			
St Louis County, MO	x	x		
Fenton Fire Protection District, MO			x	
Mehlville Fire District, MO			x	
Maryland Heights Fire District, MO			x	
Metro West Fire District, MO			x	
Monarch Fire Protection District, MO			x	
West County Fire/EMS, MO			x	
Carthage Water & Electric, MO				x
City of Fulton, MO				x
City of Independence, MO				x
City of Jackson, MO				x
City of Nixa, MO				x
Hannibal Board of Public Works, MO				x
Marshal Municipal Utilities, MO				x
Rolla Municipal Utilities, MO				x
Springfield City Utilities, MO				x

Market Data Solicited

The market survey gathered the following information: Minimum, Midpoint, and Maximum salary for the positions, in addition to current incumbent salaries.

Market Analysis

In order to analyze the ranges, a comp ratio is used, which is a ratio of the City’s salary in relation to the external market data. A 50% comp ratio would mean that the salary is in line with the external market while utilizing +/-5% range around each data point. Thus, if a position has a comp ratio of 45% or greater, the employee is considered to be competitively

compensated. However, given current labor market conditions, these comp ratios may still be facing challenges with recruitment or retention and have been identified separately.

The City requested the dataset to be compared at the current 55th Percentile, in addition to the 65th Percentile, 75th Percentile, and 80th Percentile.

55th Percentile Comparison

The analysis of the salary range gives an initial indication of whether the City's Minimums, Midpoint, and Maximums are within an acceptable range to the 55th Percentile, which is the City's current compensation policy. The 55th Percentile means that an estimated 45% of the comparable market will compensate higher than the City of Kirkwood.

The following tables represent the City against the 55th Percentile at the Minimum, Midpoint, and Maximum found within the market. The City has a consistent pattern that shows between 41%-47% of positions are aligned to the market at the Minimum to Midpoint, and another 17%-27% need minor adjustments. This is an indication the salary schedules should be adjusted upward modestly to reset the ranges.

Table 2: 55th Percentile at the Minimum

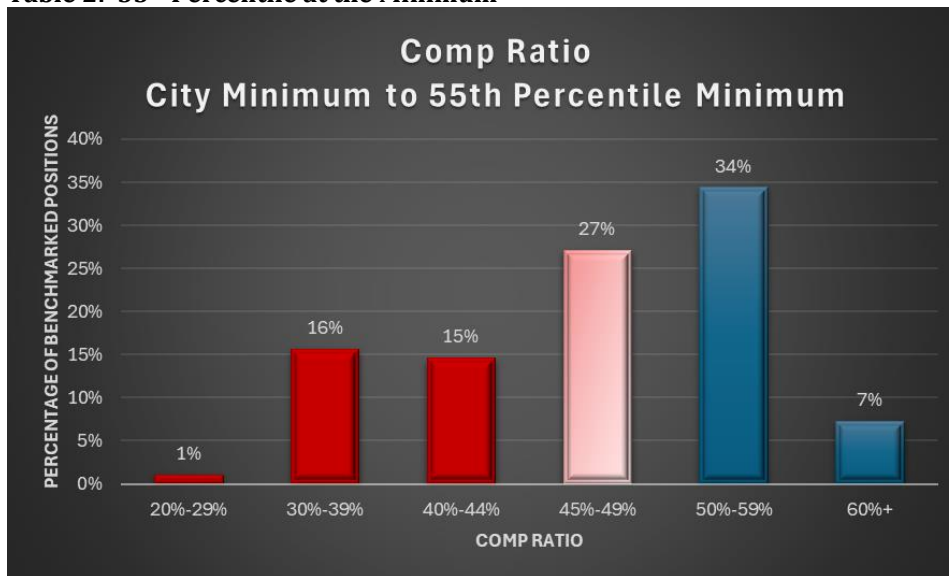


Table 3: 55th Percentile at Midpoint

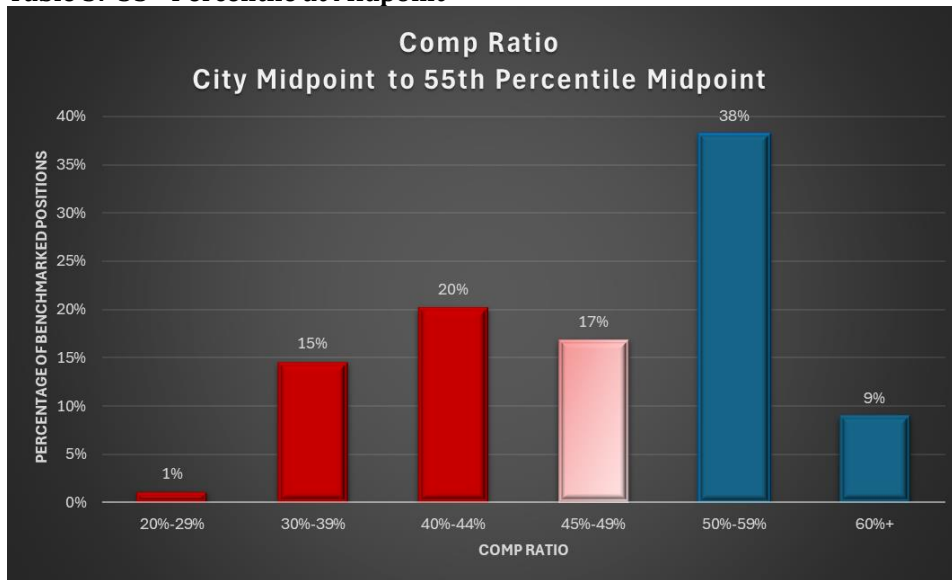
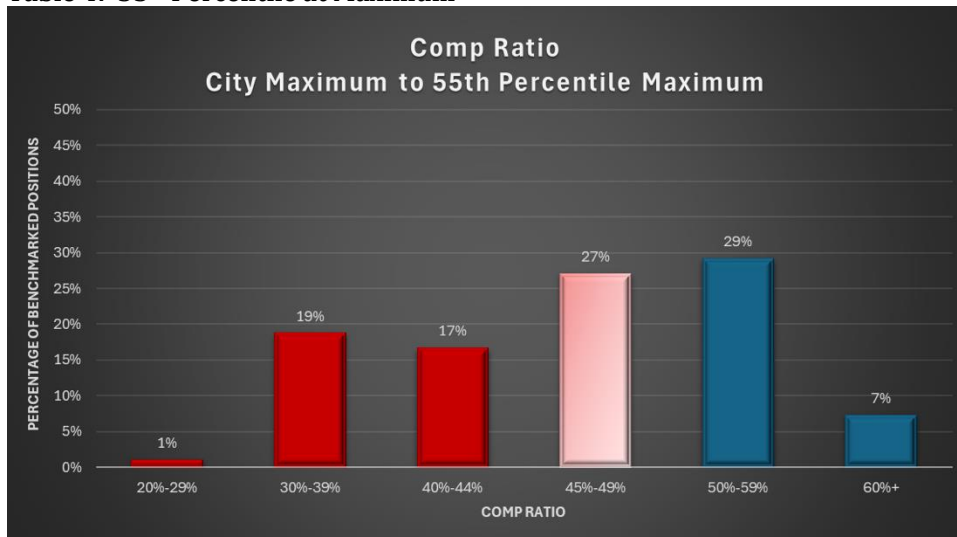


Table 4: 55th Percentile at Maximum



65th Percentile Comparison

This analysis gives an initial indication of whether the City's Minimums, Midpoint, and Maximums are within an acceptable range to the 65th Percentile, should the City determine to take a more competitive approach to compensation. The 65th Percentile means that an estimated 35% of the comparable market will compensate higher than the City of Kirkwood.

In comparison to the 55th Percentile, 32%-34% of the positions have a competitive comp ratio at the Minimum or Midpoint of their salary ranges. Given the labor market conditions,

and municipality response to a continued challenge for retention of its qualified human capital, this is an indication that the array of wages is tight, compared to the 55th Percentile. The Maximums are not as competitive, with 26% of positions aligning.

Table 5: 65th Percentile at Minimum

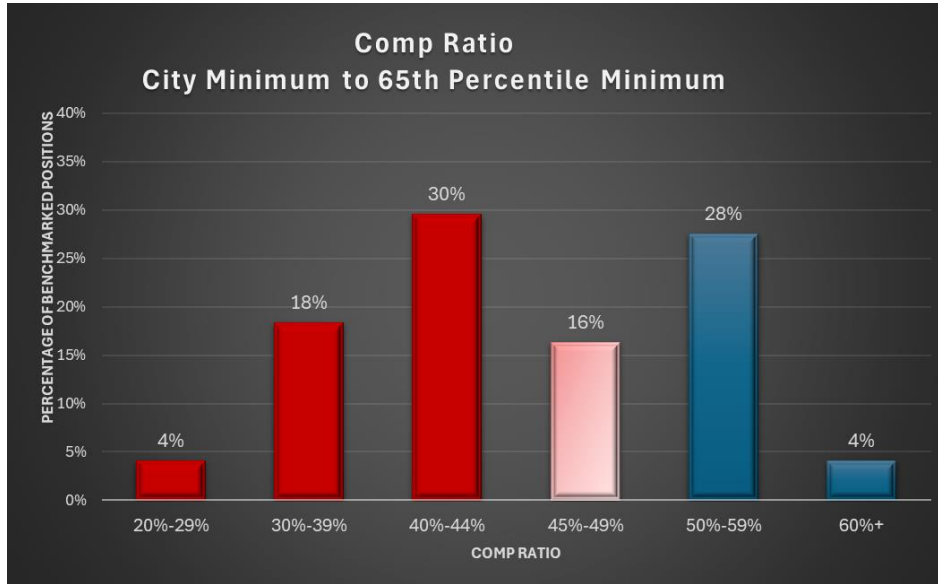


Table 6: 65th Percentile at Midpoint

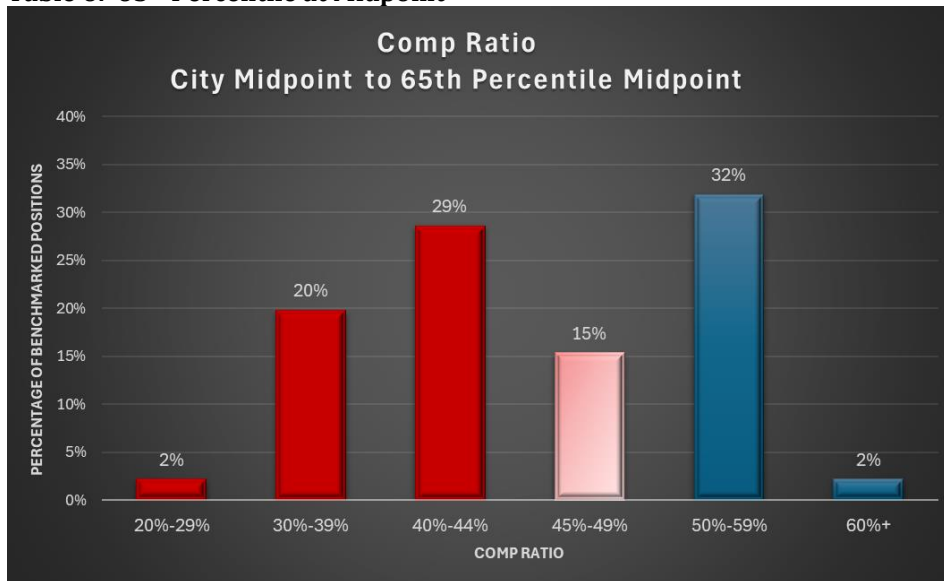
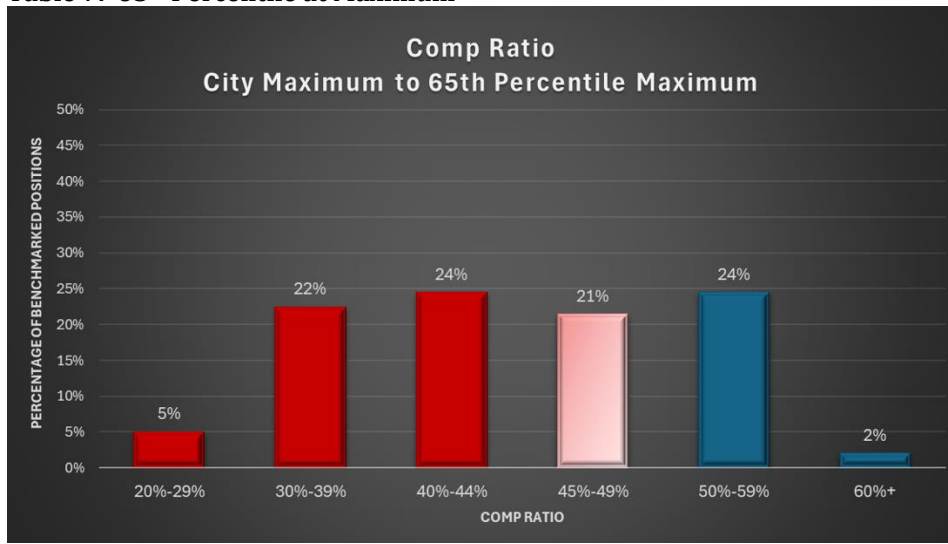


Table 7: 65th Percentile at Maximum



The City should consider positioning itself at a higher point to help keep itself competitive for retention as well as recruitment efforts. With that said, there will be a cost differential to attain this level of the market for all positions.

The 75th Percentile and 80th Percentile were also calculated and findings were discussed with City Administration. The cost differential to attain this level of the market would require a substantial commitment to attain, and can be a discussion item in the future as the City deems appropriate.

Market Summary

Many organizations have simply focused on ensuring their employees have been receiving sufficient annual increases for retention, offsetting benefit costs, cost of living changes, etc., within the salary ranges. The City of Kirkwood has been analyzing how to provide the most meaningful increases to employees with available financial resources, for which the City should be commended. The work the City has done to ensure employees are progressing through their ranges annually will help a range adjustment reset to the 55th percentile to have a lower financial impact to the City. In order to align the salary ranges to the 65th percentile, that same methodology would move salary ranges more. This would mean the City will expend some dollars to ensure all employees are within the 65th percentile salary ranges. It will also put the City in a higher compensable position in the market to facilitate retention and recruitment.

Police and Fire are included in this analysis. In isolation, it was found that Fire will require a very modest adjustment to the top end of their salary ranges to align to both the 55th and 65th percentile, as the City's minimums are among the top of the market, although not every rank will need adjustment.

Dispatch is aligned to the market and will not require any modification at the 55th and 65th Percentile.

Recommendations

Range Adjustments

A few modest adjustments will be required to the salary ranges in order to align to the 55th Percentile. If the City wishes to take a more aggressive position in the market, as the 65th Percentile, the salary ranges will need to be adjusted by approximately 10%. Range adjustments that align to the 75th-80th Percentile will require closer to 16% overall adjustment. Detailed information has been provided to the City's Administration for their consideration of this for the upcoming budget.

In order to maintain the City's current step structures for Police and Fire, the percentage adjustment per step will need to change. Fire will fall between 3.25%-3.65% depending on the City's alignment to the 65th percentile at the top step. Police will require more movement to ensure its maximums are also aligned with the 65th percentile. In order to maintain their current step model, the step adjustments will need to be between 3.5%-3.8% depending on alignment to the 65th percentile at the top step. No adjustment will be needed for Dispatch.

Future Market Updates

A Salary Schedule has a typical life span of three (3) to five (5) years, at which time market conditions typically necessitate a review. The City is recommended to continue to conduct another external market review in three (3) to five (5) years, based upon market conditions, and as needed with individual positions.

Position Placements

Because certain industries are changing at different paces, specific positions were analyzed for any pay grade change to align with the external market conditions above the recommended range adjustments. Each position was analyzed against the external market findings, along with additional discussion of the internal alignment that was created during the Compensation Study and any internal consequences to these changes.

The following table lists the recommended pay grade changes.

Table 8: Recommended Pay Grade Changes

Job Classification	Current Grade	Recommended Grade
Horticulture Assistant	20	25
Maintenance Worker I - Parks	20	25
Maintenance Worker I- Streets	20	25
Maintenance Worker II - Parks	30	35
Maintenance Worker II - Streets	30	35
Deputy City Clerk	40	45
Lead Worker - Streets	40	45
Lead Worker - Facilities Maintenance Technician	50	55
GIS Technician	55	60
IT Systems Administrator	55	60
Inspector III	65	70

Benefits

In addition to compensation, the City asked that a comparison of major benefits be completed. The following is a summary of how the City is fairing in the market and future opportunities.

Health Insurance

Plan Design Overview

The City offers four (4) health plan designs. The health plans are summarized as follows:

Table 2: Health Plan Summary

PLAN DESCRIPTION	DEDUCTIBLE AMOUNTS	MONTHLY EMPLOYEE CONTRIBUTION (S/F)
PPO Buy-Up Plan	\$750/\$1,500	\$244.00/\$1,093.00
PPO Base Plan	\$1,000/\$2000	\$34.00/\$419.00
PPO Value Plan	\$1,500/\$3,000	\$0.00/\$230.00
HDHP Plan	\$2,000/\$4,000	\$0.00/\$16.00

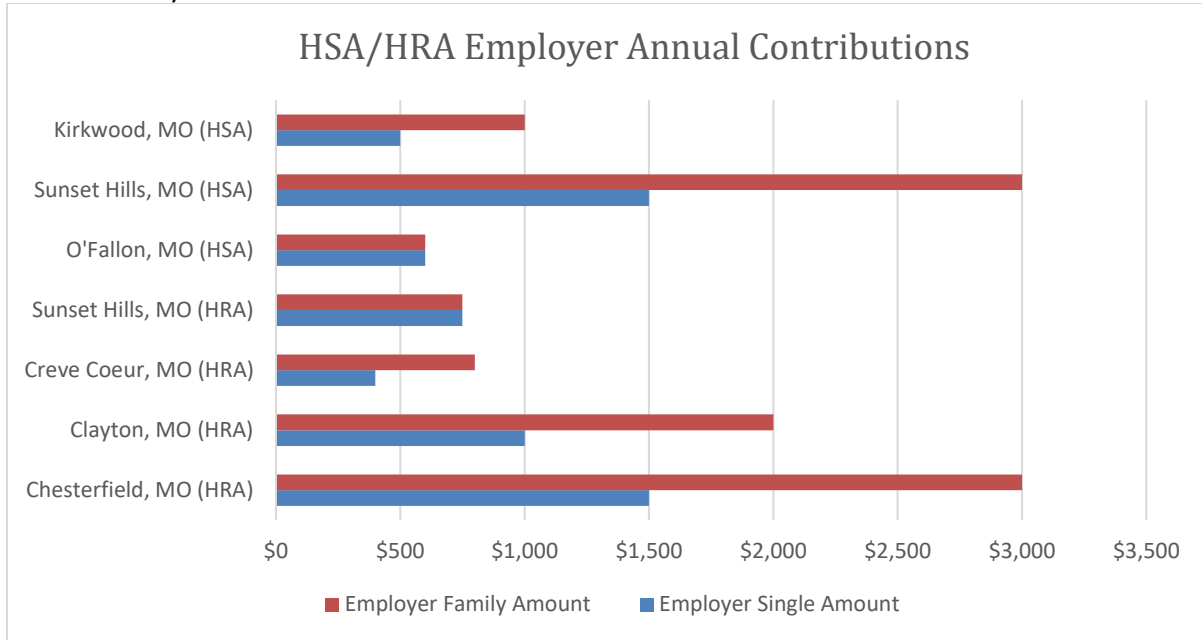
Most organizations have been forced to add higher deductibles and coinsurance limits onto health plans to push costs back onto the end users/consumers, which is now a standard across the nation. Kirkwood is no exception. Offering multiple plan options gives employees the opportunity to select the coverage that best matches their personal situation, which is a positive attribute to the benefits package.

Comparable organizations reported offering a Wellness Benefit Program for employees and their spouses to focus on health awareness and provide tools and resources to learn more about healthy living. Some offer free or reduced memberships to local Recreation Centers for employees and their families. Employees who participate in annual exams and influenza vaccines can receive a 10% discount on their health premium as reported by one comparable.

Employers are also providing employees enrolled in a high deductible health plan with a Health Savings Account (HSA) option as a means to help the employee build a portable medical account, which is also very positive. The City makes annual contributions to employee HSA accounts, providing \$500 for single coverage and \$1,000 for family coverage. On average, comparables provide \$1,000 for single coverage and \$1,800 for family coverage. Health Reimbursement Accounts (HRA) are provided for employees enrolled in other health plans such as a PPO plan. On average, employers are contributing a maximum

reimbursement of \$900 for single coverage and \$1,600 for family coverage. The graph below summarizes this benefit offered in your area.

Table 9: HRA/HSA Contributions



Premiums

It is extremely difficult to compare health insurance, as the number of plans and the plan designs are significantly different among organizations. What can be compared is the amount the employee contributes toward the cost of that insurance. As the City is aware, the cost of health insurance is a large budget item for any organization. Health insurance is also often the single largest benefit looked at by potential new hires with the City, so a review of employee contributions to this benefit is imperative for offering a comprehensive benefit package.

The Consultants compared the City’s health plan with the comparable organization’s health plans for a more accurate reflection of insurance in this geographical region. The following are the results from comparable entities that provided benefit data, broken down into single and family coverage.

Table 10: Single Plan Premium Comparison

Comparable	Plan Description	Single Monthly Premium	Deductible Amount
Kirkwood, MO	PPO Value Plan	\$0.00	\$1,500.00
Kirkwood, MO	HDHP Plan	\$0.00	\$2,000.00
Maryland Heights, MO	Anthem/SLAIT	\$0.00	Not Available
O'Fallon, MO	Option 3 QHDHP	\$0.00	\$3,200.00
St. Louis County, MO	HSA Access	\$0.00	\$2,000.00
St. Louis County, MO	PPO Access 1	\$0.00	\$2,000.00
Town and Country, MO	HSA Plan	\$0.00	Not Available
Wentzville, MO	Value Plan	\$0.00	\$1,500.00
Sunset Hills, MO	HDHP (No BJC)	\$8.65	\$3,200.00
Sunset Hills, MO	HDHP	\$9.17	\$3,200.00
St. Louis County, MO	PPO Select 1	\$10.90	\$1,000.00
Sunset Hills, MO	PPO Plan	\$23.23	\$3,000.00
St. Louis County, MO	PPO Access 2	\$27.24	\$1,000.00
Ballwin, MO	BCBS	\$33.56	Not Available
Kirkwood, MO	PPO Base Plan	\$34.00	\$1,000.00
Crestwood, MO	Anthem	\$42.94	Not Available
Lake St. Louis, MO	SLAIT/Anthem	\$47.74	\$500.00
Webster Groves, MO	Blue Access Choice PPO	\$52.66	\$1,000.00
Clayton, MO	Health Plan	\$57.14	\$1,500.00
O'Fallon, MO	Option 2 PPO	\$63.46	\$1,000.00
Richmond Heights, MO	Anthem Blue Access Choice	\$66.22	\$500.00
Des Peres, MO	Anthem BCBS	\$73.14	Not Available
Wentzville, MO	Basic Plan	\$74.34	\$1,000.00
Chesterfield, MO	BCBS	\$78.54	\$1,500.00
O'Fallon, MO	Option 1 PPO	\$85.35	\$600.00
Creve Coeur, MO	Anthem BCBS	\$102.20	\$1,500.00
University City, MO	Blue Access Choice PPO	\$108.50	\$250.00
Olivette, MO	BCBS Blue Access Choice	\$122.66	Not Available
Wentzville, MO	Enhanced Plan	\$129.21	\$500.00
Kirkwood, MO	PPO Buy-Up Plan	\$244.00	\$750.00

Table 11: Family Plan Premium Comparison

Comparable	Plan Description	Family Monthly Premium	Deductible Amount
O'Fallon, MO	Option 3 QHDHP	\$0.00	\$6,400.00
Kirkwood, MO	HDHP Plan	\$16.00	\$4,000.00
Wentzville, MO	Value Plan	\$96.21	\$3,000.00
O'Fallon, MO	Option 1 PPO	\$126.92	\$1,200.00
O'Fallon, MO	Option 2 PPO	\$188.20	\$2,000.00
St. Louis County, MO	HSA Access	\$196.14	\$4,000.00
St. Louis County, MO	PPO Access 1	\$196.14	\$4,000.00
Kirkwood, MO	PPO Value Plan	\$230.00	\$3,000.00
Lake St. Louis, MO	SLAIT/Anthem	\$269.62	\$1,000.00
Wentzville, MO	Basic Plan	\$326.15	\$2,000.00
Sunset Hills, MO	HDHP (No BJC)	\$344.91	\$6,400.00
Ballwin, MO	BCBS	\$347.52	Not Available
St. Louis County, MO	PPO Select 1	\$349.78	\$2,000.00
Chesterfield, MO	BCBS	\$365.06	\$3,000.00
Sunset Hills, MO	HDHP	\$365.58	\$6,400.00
Clayton, MO	Health Plan	\$414.22	\$3,000.00
Kirkwood, MO	PPO Base Plan	\$419.00	\$2,000.00
Town and Country, MO	HSA Plan	\$451.82	Not Available
Sunset Hills, MO	PPO Plan	\$463.11	\$6,000.00
Olivette, MO	BCBS Blue Access Choice	\$468.58	Not Available
Wentzville, MO	Enhanced Plan	\$486.58	\$1,000.00
Crestwood, MO	Anthem	\$519.40	Not Available
University City, MO	Blue Access Choice PPO	\$524.41	\$500.00
St. Louis County, MO	PPO Access 2	\$533.92	\$2,000.00
Des Peres, MO	Anthem BCBS	\$545.51	Not Available
Creve Coeur, MO	Anthem BCBS	\$561.12	\$3,000.00
Webster Groves, MO	Blue Access Choice PPO	\$681.37	\$2,000.00
Maryland Heights, MO	Anthem/SLAIT	\$711.96	Not Available
Richmond Heights, MO	Anthem Blue Access Choice	\$847.54	\$1,000.00
Kirkwood, MO	PPO Buy-Up Plan	\$1,093.00	\$1,500.00

The above information shows Kirkwood's alignment to the comparable market in terms of premium only. However, that is not a comprehensive picture because employees have actual claims costs as well.

Expected Employee Cost

Because premiums and deductibles are varied in the region, when considering the cost of the monthly premium plus the deductible, this is a truer look at the expected employee cost.

Table 12: Single Plan Comparable Review

Comparable	Plan Description	Single Annual Premium	Deductible Amount	Employer Paid HSA/HRA Contribution (Credit)	Expected Annual Risk to Employee
Chesterfield, MO	BCBS	\$942.48	\$1,500.00	\$1,500.00	\$942.48
Lake St. Louis, MO	SLAIT/Anthem	\$572.88	\$500.00		\$1,072.88
St. Louis County, MO	PPO Select 1	\$130.80	\$1,000.00		\$1,130.80
Clayton, MO	Health Plan	\$685.68	\$1,500.00	\$1,000.00	\$1,185.68
Richmond Heights, MO	Anthem Blue Access Choice	\$794.64	\$500.00		\$1,294.64
St. Louis County, MO	PPO Access 2	\$326.88	\$1,000.00		\$1,326.88
Kirkwood, MO	PPO Base Plan	\$408.00	\$1,000.00		\$1,408.00
Kirkwood, MO	PPO Value Plan	\$0.00	\$1,500.00		\$1,500.00
Kirkwood, MO	HDHP Plan	\$0.00	\$2,000.00	\$500.00	\$1,500.00
Wentzville, MO	Value Plan	\$0.00	\$1,500.00		\$1,500.00
University City, MO	Blue Access Choice PPO	\$1,302.00	\$250.00		\$1,552.00
O'Fallon, MO	Option 1 PPO	\$1,024.14	\$600.00		\$1,624.14
Webster Groves, MO	Blue Access Choice PPO	\$631.92	\$1,000.00		\$1,631.92
O'Fallon, MO	Option 2 PPO	\$761.54	\$1,000.00		\$1,761.54
Sunset Hills, MO	HDHP (No BJC)	\$103.80	\$3,200.00	\$1,500.00	\$1,803.80
Sunset Hills, MO	HDHP	\$110.04	\$3,200.00	\$1,500.00	\$1,810.04
Wentzville, MO	Basic Plan	\$892.08	\$1,000.00		\$1,892.08
St. Louis County, MO	HSA Access	\$0.00	\$2,000.00		\$2,000.00
St. Louis County, MO	PPO Access 1	\$0.00	\$2,000.00		\$2,000.00
Wentzville, MO	Enhanced Plan	\$1,550.52	\$500.00		\$2,050.52
Creve Coeur, MO	Anthem BCBS	\$1,226.40	\$1,500.00	\$400.00	\$2,326.40
Sunset Hills, MO	PPO Plan	\$278.76	\$3,000.00	\$750.00	\$2,528.76
O'Fallon, MO	Option 3 QHDHP	\$0.00	\$3,200.00	\$600.00	\$2,600.00
Kirkwood, MO	PPO Buy-Up Plan	\$2,928.00	\$750.00		\$3,678.00

*Comparables that did not provide deductible amounts excluded.

**Bold comparables represent plan with restricted service area

Table 13: Family Plan Comparable Review

Comparable	Plan Description	Family Annual Premium	Deductible Amount	Employer Paid HSA/HRA Contribution (Credit)	Expected Annual Risk to Employee
O'Fallon, MO	Option 1 PPO	\$1,523.08	\$1,200.00		\$2,723.08
Kirkwood, MO	HDHP Plan	\$192.00	\$4,000.00	\$1,000.00	\$3,192.00
Wentzville, MO	Value Plan	\$1,154.52	\$3,000.00		\$4,154.52
Lake St. Louis, MO	SLAIT/Anthem	\$3,235.44	\$1,000.00		\$4,235.44
O'Fallon, MO	Option 2 PPO	\$2,258.36	\$2,000.00		\$4,258.36
Chesterfield, MO	BCBS	\$4,380.72	\$3,000.00	\$3,000.00	\$4,380.72
Kirkwood, MO	PPO Value Plan	\$2,760.00	\$3,000.00		\$5,760.00
O'Fallon, MO	Option 3 QHDHP	\$0.00	\$6,400.00	\$600.00	\$5,800.00
Wentzville, MO	Basic Plan	\$3,913.80	\$2,000.00		\$5,913.80
Clayton, MO	Health Plan	\$4,970.64	\$3,000.00	\$2,000.00	\$5,970.64
St. Louis County, MO	PPO Select 1	\$4,197.36	\$2,000.00		\$6,197.36
St. Louis County, MO	HSA Access	\$2,353.68	\$4,000.00		\$6,353.68
St. Louis County, MO	PPO Access 1	\$2,353.68	\$4,000.00		\$6,353.68
University City, MO	Blue Access Choice PPO	\$6,292.92	\$500.00		\$6,792.92
Wentzville, MO	Enhanced Plan	\$5,838.96	\$1,000.00		\$6,838.96
Kirkwood, MO	PPO Base Plan	\$5,028.00	\$2,000.00		\$7,028.00
Sunset Hills, MO	HDHP (No BJC)	\$4,138.92	\$6,400.00	\$3,000.00	\$7,538.92
Sunset Hills, MO	HDHP	\$4,386.96	\$6,400.00	\$3,000.00	\$7,786.96
St. Louis County, MO	PPO Access 2	\$6,407.04	\$2,000.00		\$8,407.04
Creve Coeur, MO	Anthem BCBS	\$6,733.44	\$3,000.00	\$800.00	\$8,933.44
Webster Groves, MO	Blue Access Choice PPO	\$8,176.44	\$2,000.00		\$10,176.44
Sunset Hills, MO	PPO Plan	\$5,557.32	\$6,000.00	\$750.00	\$10,807.32
Richmond Heights, MO	Anthem Blue Access Choice	\$10,170.48	\$1,000.00		\$11,170.48
Kirkwood, MO	PPO Buy-Up Plan	\$13,116.00	\$1,500.00		\$14,616.00

*Comparables that did not provide deductible amounts excluded.

**Bold comparables represent plan with restricted service area

Maximum Employee Cost

The following tables show the highest risk when employees experience a major medical event that exceeds the deductible costs when considering the maximum out of pocket expenses.

Table 14: Single Plan Maximum Risk Comparative Review

Health Insurance Comparable	Health Plan Description	Single Annual Premium	In Network Out of Pocket Maximum	Employer Paid HSA/HRA Contribution (Credit)	Maximum Annual Risk to Employee
O'Fallon, MO	Option 3 QHDHP	\$0.00	\$3,200.00	\$600.00	\$2,600.00
Kirkwood, MO	PPO Base Plan	\$408.00	\$2,500.00		\$2,908.00
St. Louis County, MO	HSA Access	\$0.00	\$3,325.00		\$3,325.00
St. Louis County, MO	PPO Access 1	\$0.00	\$3,325.00		\$3,325.00
Kirkwood, MO	HDHP Plan	\$0.00	\$4,000.00	\$500.00	\$3,500.00
Wentzville, MO	Enhanced Plan	\$1,550.52	\$2,000.00		\$3,550.52
Sunset Hills, MO	HDHP (No BJC)	\$103.80	\$5,000.00	\$1,500.00	\$3,603.80
Sunset Hills, MO	HDHP	\$110.04	\$5,000.00	\$1,500.00	\$3,610.04
O'Fallon, MO	Option 1 PPO	\$1,024.14	\$2,600.00		\$3,624.14
Clayton, MO	Health Plan	\$685.68	\$4,000.00	\$1,000.00	\$3,685.68
Wentzville, MO	Basic Plan	\$892.08	\$3,000.00		\$3,892.08
Kirkwood, MO	PPO Value Plan	\$0.00	\$4,000.00		\$4,000.00
Wentzville, MO	Value Plan	\$0.00	\$4,000.00		\$4,000.00
University City, MO	Blue Access Choice PPO	\$1,302.00	\$2,750.00		\$4,052.00
St. Louis County, MO	PPO Select 1	\$130.80	\$4,000.00		\$4,130.80
Webster Groves, MO	Blue Access Choice PPO	\$631.92	\$3,500.00		\$4,131.92
St. Louis County, MO	PPO Access 2	\$326.88	\$4,000.00		\$4,326.88
Kirkwood, MO	PPO Buy-Up Plan	\$2,928.00	\$1,500.00		\$4,428.00
O'Fallon, MO	Option 2 PPO	\$761.54	\$4,000.00		\$4,761.54
Sunset Hills, MO	PPO Plan	\$278.76	\$6,500.00	\$750.00	\$6,028.76

*Comparables that did not provide out-of-pocket maximum amounts excluded.

**Bold comparables represent plan with restricted service area

Table 15: Family Plan Maximum Risk Comparative Review

Health Insurance Comparable	Health Plan Description	Family Annual Premium	In Network Out of Pocket Maximum	Employer Paid HSA/HRA Contribution (Credit)	Maximum Annual Risk to Employee
O'Fallon, MO	Option 3 QHDHP	\$0.00	\$6,400.00	\$600.00	\$5,800.00
O'Fallon, MO	Option 1 PPO	\$1,523.08	\$5,200.00		\$6,723.08
Kirkwood, MO	HDHP Plan	\$192.00	\$7,900.00	\$1,000.00	\$7,092.00
St. Louis County, MO	HSA Access	\$2,353.68	\$6,650.00		\$9,003.68
St. Louis County, MO	PPO Access 1	\$2,353.68	\$6,650.00		\$9,003.68
Wentzville, MO	Value Plan	\$1,154.52	\$8,000.00		\$9,154.52
Wentzville, MO	Enhanced Plan	\$5,838.96	\$4,000.00		\$9,838.96
Wentzville, MO	Basic Plan	\$3,913.80	\$6,000.00		\$9,913.80
Kirkwood, MO	PPO Base Plan	\$5,028.00	\$5,000.00		\$10,028.00
O'Fallon, MO	Option 2 PPO	\$2,258.36	\$8,000.00		\$10,258.36
Kirkwood, MO	PPO Value Plan	\$2,760.00	\$8,000.00		\$10,760.00
Clayton, MO	Health Plan	\$4,970.64	\$8,000.00	\$2,000.00	\$10,970.64
Sunset Hills, MO	HDHP (No BJC)	\$4,138.92	\$10,000.00	\$3,000.00	\$11,138.92
Sunset Hills, MO	HDHP	\$4,386.96	\$10,000.00	\$3,000.00	\$11,386.96
University City, MO	Blue Access Choice PPO	\$6,292.92	\$5,500.00		\$11,792.92
St. Louis County, MO	PPO Select 1	\$4,197.36	\$8,000.00		\$12,197.36
St. Louis County, MO	PPO Access 2	\$6,407.04	\$8,000.00		\$14,407.04
Webster Groves, MO	Blue Access Choice PPO	\$8,176.44	\$7,000.00		\$15,176.44
Kirkwood, MO	PPO Buy-Up Plan	\$13,116.00	\$3,000.00		\$16,116.00
Sunset Hills, MO	PPO Plan	\$5,557.32	\$13,000.00	\$750.00	\$17,807.32

*Comparables that did not provide out-of-pocket maximum amounts excluded.

**Bold comparables represent plan with restricted service area

Time Off Benefits

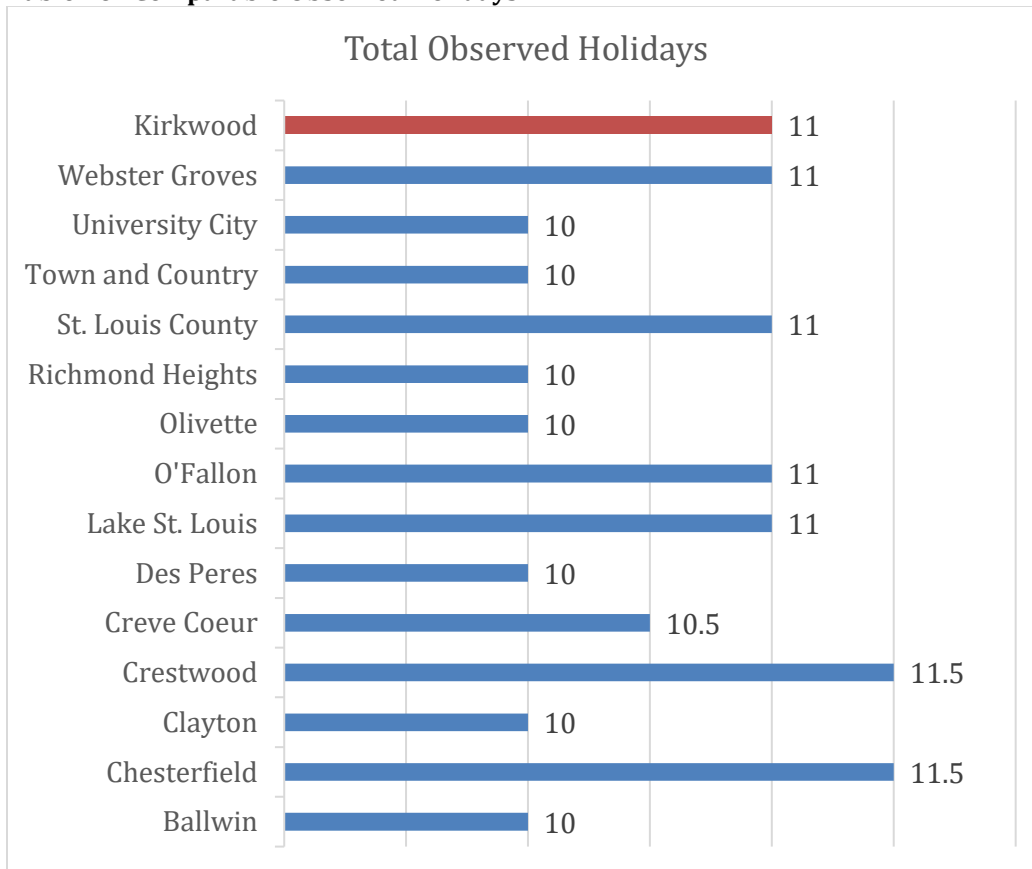
Time off and work/life balance continue to be top areas candidates and employees look at when considering employment and retention. Therefore, paid time-off benefits were also reviewed. The following information can be used for the City to determine changes or enhancements.

Holidays

Currently the City offers a total of 11 observed holidays. The comparables that provided holiday information reported total observed holidays between 10-12 days, with most reporting 10 days.

Almost half of the comparables provide additional floating holidays per year ranging between one (1) and two (2) days annually. Floating holidays are beneficial when the City does not observe a federal holiday, or for an individual who observes a religious holiday or traditional practice that does not align with the City’s schedule. The Consultants recommend the City consider adding floating holidays.

Table 16: Comparable Observed Holidays



Vacation

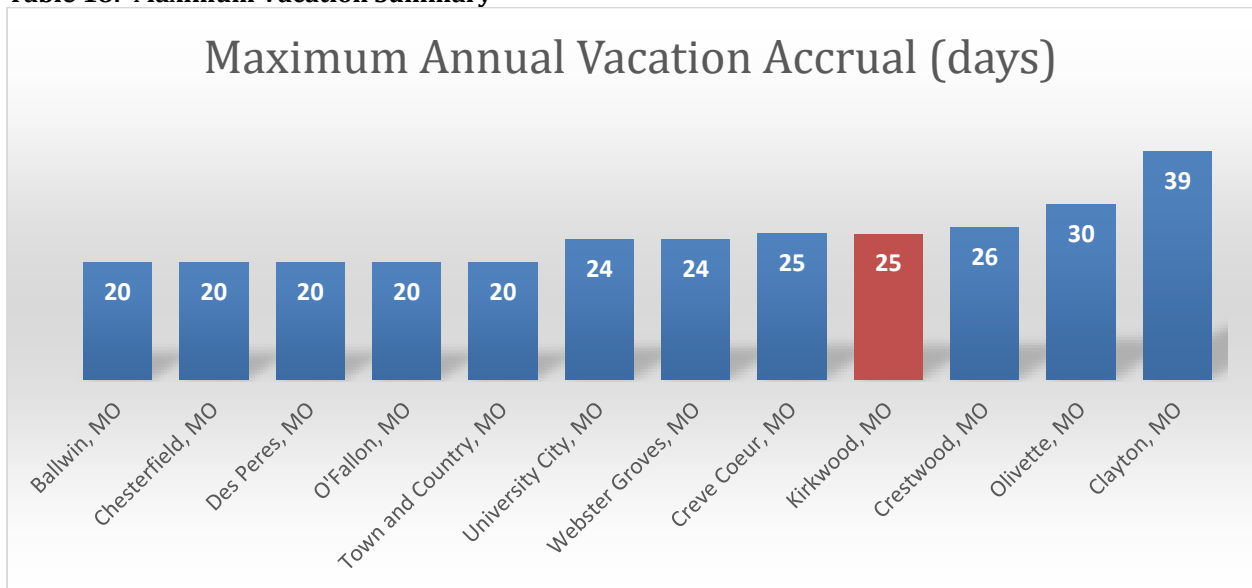
The City has one (1) vacation model summarized as follows:

Table 17: City Vacation Schedule

Levels of Accrual	Minimum Accrual	Maximum Accrual	Years to Reach Maximum
5	80 hours/10 days	200 hours/25 days	17 years

Vacation accruals and maximums were reviewed for the City. Most of the comparables provide 10-12 days during the first year of service, with the full range offering 10-15 days during the same time period. The maximum vacation accrual ranges from 20-39 days, with most respondents at 20 days, which occurs between the 10th - 15th year of employment. The table below illustrates the maximum accrual among the comparables.

Table 18: Maximum Vacation Summary



Another area of comparison is the number of hours an employee’s vacation balance can carryover or remain during the year. Most of the comparables have an average maximum carryover balance of 20 days.

Sick Leave

The City provides 12 sick days per year up to a maximum accumulation of 135 days/1,040 hours (equivalent 1,456 hours for fire personnel). The reporting comparables provide annual sick leave accruals of 12 days per year and a maximum balance range of 60-132 days. The City is commended for their sick leave benefit.

Paid Time-Off

Paid Time-Off (PTO) is a single bank of time-off, which is then used for sick, vacation, and even bereavement time, instead of having different banks of time for different purposes. Some organizations include holidays into this program, while others do not. Generally, PTO has a larger overall rate than vacation, but less than vacation and sick time combined as a tradeoff for the increased flexibility provided under a PTO program.

Comparable organizations with PTO offer 11-22 days in the first year and have between 3-10 levels of accrual. The maximum accruals range from 28-42 days. Comparables reported maximum balances from 60 - 100 days.

Parental Leave

Kirkwood provides paid leave for new parents, which is currently being offered among several of the City’s comparable organizations. The municipalities providing this benefit reported a range of 4-6 weeks of paid leave for the birth or adoption of a child as shown in the table below. The Consultants also noted a few comparables providing Family Time, Wellness Leave, or Caregiver Leave.

Table 19: Parent Leave Summary

Comparable	Paid Parental Leave (annual)
Kirkwood, MO	3 weeks
Crestwood, MO	4 weeks
Clayton, MO	6 weeks
Richmond Heights, MO	6 weeks
Wentzville, MO	6 weeks

Retirement Contributions

The City asked that a comparison of retirement plans be completed. A majority of the comparables participate in the Missouri Local Government Employees Retirement System (LAGERS). Employers are able to select the employees’ level of mandatory contribution. LAGERS has a number of plans that provide a variety of multipliers in the retirement benefit

calculation. The Table below shows the multiplier and employee contribution for the participating LAGERS employers.

Table 20: LAGERS Participation and Contribution

Comparable	LAGERS multiplier	Employee Contribution	Plan Enhancement
Ballwin, MO	L12	4%	
Brentwood, MO	L7	0%	
Crestwood, MO	L7	0%	
Creve Coeur, MO	LT8 (age 65)	4%	
Fenton, MO	LT8 (age 65)	0%	
Florissant, MO	L7	4%	
Frontenac, MO	LT8 (age 65)	0%	
Fulton, MO	L6	4%	
Lake St. Louis, MO	LT-8	0%	Rule of 80
Maplewood, MO	L6 and L11	4%	
Maryland Heights, MO	L6	0%	
O'Fallon, MO	L6	4%	
Richmond Heights, MO	L6	4%	
St. Charles, MO	LT8 (age 65) and L6	4%	
St. Peters, MO	L6	4%	Rule of 80
Sunset Hills, MO	L7	0%	
Town and Country, MO	LT-14 (Age 65)	0%	
Webster Groves, MO	L11 and L12	4%	
Wentzville, MO	L6	4%	

A majority of LAGERS employers paired the retirement offering with a Deferred Compensation 457(b) voluntary retirement option for employees to enhance their financial portfolio based on their own contributions. Most comparables do not offer an employer match to 457 contributions.

LAGERS is a major recruitment and retention tool offered by the City's comparable public employers and is a likely deterrent with applicants. LAGERS is a defined benefit plan. A defined benefit plan sets out the specific benefit that will be paid to a retiree. This calculation takes into account factors such as the number of years an employee has worked and their salary, which then dictates the pension that will be paid on retirement. Under this design, the employer is responsible for providing contributions to the employee's account. The advantage for the employee is a guaranteed income level at retirement. The downside for the employer is that they assume the risk if the account underperforms. If this happens, the employer has to increase the funding. LAGERS has many different coverage considerations

(vesting, retirement age, service level, etc.) to consider if the City were to introduce a defined benefit plan.

Few organizations offer a defined benefit program not affiliated with LAGERS.

Table 21: Non-LAGERS Defined Benefits Plans

Comparable	Defined Benefit Plan Description	Employee Contribution
Olivette, MO	Defined Benefit Pension Plan	5%
St. Louis County, MO	Contributory Pension Plan	4%
University City, MO	Non-Uniformed Retirement Plan	3%

The alternative, a defined contribution plan, is an accumulation of funds that makes up a person's retirement portfolio. A person contributes a portion of their salary, and these contributions are invested in a fund in order to provide retirement benefits. From the employer's perspective, the City calculates their contributions percentage each year. From the employee's perspective, however, there is some uncertainty. They do not know for sure what their retirement income will be once they retire, because it will depend on how their investments have performed, and the employee assumes all the risk. The table below shows the comparables reporting a defined contribution plan. The City is included for comparative purposes.

Table 22: Defined Contribution Plans

Comparable	Defined Contribution Plan	Employer Contribution
Chesterfield, MO	401(a)	8%
Des Peres, MO	401(a)	7%
Kirkwood, MO	Employee Pension Plan	6.5%

Retirement systems such as LAGERS are created to help protect public employees from financial hardship and help attract a qualified public workforce. These systems have the knowledge, expertise, and experience to make sound investment decisions on behalf of hundreds of public sector employers. In an increasingly competitive labor market, it is a staple benefit most public employers offer and is one of the few benefits the public sector can offer its quality workforce that the private sector cannot.

This benefit should be seriously considered by the City. The City will have to undergo an actuarial review to identify the cost to enroll in LAGERS based on various benefit programs offered.

Life and Disability Insurance

Most employees are not immediately looking at ancillary benefits, however, they are a very important part of the benefit package. The Consultants reviewed the comparables providing Basic Life Insurance, Accidental Death and Dismemberment (AD&D), Long-Term Disability (LTD) and Short-Term Disability (STD).

Life and AD&D

The majority of comparables provide a combined Basic Life Insurance and AD&D plan at no cost to the employee. The coverage provided varies greatly among the municipalities as shown in the table below.

Table 23: Life and AD&D Summary

Comparable	Life and AD&D Coverage
Clayton, MO	2X annual salary max \$200,000
Crestwood, MO	1.5X annual salary PLUS \$20,000
Creve Coeur, MO	2X annual salary
Des Peres, MO	Annual salary
Fenton, MO	\$40,000
Fulton, MO	1.5X annual salary max \$100,000
Kirkwood, MO	Life 4X – 1X annual salary (6X-1X police and fire) max \$400,000 AD&D 10X-2X annual salary max \$600,000 *amt based on age
Lake St. Louis, MO	Annual salary
O'Fallon, MO	1.5X annual salary (2X for police)
Olivette, MO	Annual salary min \$20,000
Richmond Heights, MO	2X annual salary max \$200,000 (3X salary max \$250,000 police)
St. Louis County, MO	Annual salary (2X annual salary police)
Sunset Hills, MO	Annual salary max \$125,000
Town and Country, MO	1.5X annual salary (\$30k-\$250k)
University City, MO	\$100,000 life, \$50,000 AD&D
Webster Groves, MO	1.5X annual salary max \$50,000
Wentzville, MO	Annual salary

Long Term Disability

Long Term Disability (LTD) insurance is a valuable benefit when employees are faced with a disabling illness or injury that prevents them from working for a longer period of time. By providing income replacement and financial stability, this insurance coverage offers peace of mind and security for employees and their families during challenging times. The table below provides comparison data among the comparables.

Table 24: Long Term Disability Summary

Comparable	LTD Waiting Period	LTD Coverage	Premium Responsibility
Chesterfield, MO	90 days	60% of salary, max \$10,000/month	Employer
Clayton, MO	not provided	66.6% of salary, max \$10,000/month	Employee
Crestwood, MO	not provided	50% of salary, max \$2,000/month	Employer
Creve Coeur, MO	90 days	60% of salary, max \$6,000/month	Employer
Des Peres, MO	180 days	66% of salary, max \$5000/ month	Employer
Fenton, MO	180 days	not provided	Employer
Lake St. Louis, MO	90 days	60% of salary, max \$5,000/month	Employer
Kirkwood, MO	180 days	60% of salary, max \$8,000/month	Employer
O'Fallon, MO	90 days	50% of salary, max \$5,000/ month	Employer
Olivette, MO	not provided	not provided	Employer
Richmond Heights, MO	90 days	60% of salary, max \$9,000/month	Employer
St. Louis County, MO	180 days	50% of salary, max \$2,000/month	Employer
Sunset Hills, MO	90 days	60% of salary, max \$10,000/month	Employer
Town and Country, MO	90 days	60% of salary	Employer
University City, MO	90 days	66.67% of salary, max \$6,000/month	Employer
Webster Groves, MO	180 days	not provided	Employer
Wentzville, MO	90 days	60% of salary, max \$6,000/month	Employer

Short Term Disability

Short Term Disability (STD) insurance offers financial protection for employees facing temporary disabilities that prevent them from working. By providing income replacement during a limited period of incapacity, this coverage helps ensure financial stability and peace of mind. The majority of comparables extend this benefit to employees, with the premium covered by the employees.

Table 25: Short Term Disability Summary

Comparable	STD Waiting Period	STD Coverage	Premium Responsibility
Chesterfield, MO	not provided	employee purchase increments of \$100 not to exceed 60% of salary, max \$2,000	Employee
Crestwood, MO	not provided	not provided	Employee
Creve Coeur, MO	7 days	60% of salary, max \$1,000/ week up to 12 weeks	Employee
Des Peres, MO	not provided	not provided	Employee
Fenton, MO	not provided	not provided	Employee
Kirkwood, MO	14 days	60% of salary, max \$2,000/week up to 24 weeks	Employee
Richmond Heights, MO	14 days	not provided	Employee
St. Louis County, MO	10 days	50% of salary, max \$500/week up to 25 weeks	Employer

Sunset Hills, MO	14 days	60% of salary, max \$1,500/week up to 10 weeks	Employee
University City, MO	8 days	60% of salary, max \$2,000/week	Employee

Additional Benefit Offerings

The following are considerations to enhance the City’s current program to support employees at different phases of their life. The feasibility of the options must be analyzed by the City as a whole, and are not immediate recommendations.

Childcare Assistance

Childcare is one of the most expensive household expenses, and often is a barrier to employment for that reason. Offering a childcare discount can increase employee satisfaction and engagement, and can be a major recruitment tool. The City could consider a percentage, flat rate, or scholarship program to subsidize this expense. An on-site childcare facility with discounted tuition would also be a highly welcomed benefit for working parents. Although this was not a benefit found in the comparable market, this is a benefit some employers are considering on a national level.

Long-Term Care Insurance

Long-term care (LTC) is different from traditional medical care. Long-term care goes beyond medical treatment and nursing care to helping people cope in the face of a chronic illness or disability. Long-term care provides support in performing everyday tasks. People need long-term care for a number of reasons, but often it is simply for the process of getting older. Long-term care services are typically needed by individuals unable to perform activities of daily living or who become cognitively impaired. As the City’s workforce matures, there is a greater need for long-term care services which can be a significant financial burden without proper insurance coverage. Because this is a critical component to retirement planning, more employers nationally are offering LTC insurance programs and education.

Ancillary Insurance

Many comparables reported offering a variety of voluntary insurance to select from. Providing these benefit options for employees allow them to hand pick coverage that will be beneficial to them and/or families on an annual basis. Examples of types of coverage are provided below.

- Accident Insurance

- Hospital Indemnity Coverage
- Critical Illness Insurance
- Pet Insurance
- Auto/Home Insurance
- Cell Phone and Internet discounts

Missouri MOST 529 Plan

A 529 plan is a tax-advantaged savings plan designed to help families save for college and a range of other qualified education expenses which is outlined in Section 529 of the Internal Revenue Code. This is a voluntary benefit option for the City to include in its benefits portfolio, while the preferred vendor works directly with the employee for enrollment and fund management.