St. Louis Development Corporation
Summary of Benefits

401(a)
Available the first of the month following 6 months of service. St. Louis Development Corporation contributes the equivalent of 9 percent of W-2 pay. Employees may contribute up to 5.5 percent of pay after tax. Money is invested through Great West Retirement Services. Employee is 100% vested using a 3-years graded vesting schedule.

Deferred Compensation
Available anytime after start of employment. Section 457 Plan allows pre-tax contributions by employees. Various investment options are available through Nationwide. The plan also has a 457 ROTH contribution option.

Employer Paid Term Life Insurance
Available the first of the month following 6 months of service. Equal to annual salary raised to the next thousand with a maximum of $100,000.

Employee Paid Additional Life Insurance/ Dependent Life
Available the first of the month following 6 months of service. Rate is based on age and level of coverage selected ($10,000-$300,000). Coverage of spouse ($10,000-$150,000). Coverage for dependent children ($2,000-$10,000).

Medical
Available on date of hire. Current provider—Anthem. SLDC pays 100% of single coverage, and 30% of the additional employee plus premium.

- **Anthem** (Monthly Costs):
  - Single/ $00.00  Employee/Spouse/ $454.87  Employee/Child(ren)/$292.41  Family/$666.04

Gap - Assurant Insurance

<table>
<thead>
<tr>
<th>Attained Age</th>
<th>Employee</th>
<th>Emp+Spouse</th>
<th>Empl+Children</th>
<th>Employee + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-39</td>
<td>23.29</td>
<td>41.89</td>
<td>51.40</td>
<td>69.94</td>
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<tr>
<td>40-49</td>
<td>31.46</td>
<td>56.54</td>
<td>57.82</td>
<td>82.89</td>
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<tr>
<td>50+</td>
<td>53.63</td>
<td>96.47</td>
<td>86.80</td>
<td>129.58</td>
</tr>
</tbody>
</table>

Dental
Available on date of hire. Voluntary; employee pays full cost of all coverage types. Preventive services paid at 100 percent, other covered services paid at 80% and 50% depending on service. Current provider is Lincoln Financial group Dental.

- **Lincoln Dental**: (Monthly Costs):
  - Single/ $26.50  Employee/Spouse/ $54.00  Employee/Child(ren)/ $58.46  Family/$ 91.83

Vision
Available on date of hire. Current provider -Anthem. SLDC pays 100% of single coverage.

- **Anthem**: (Monthly Costs):
  - Single/ $0.00  Employee/Spouse/ $5.78  Employee/Child(ren)/$ 6.94  Family/$ 14.65

Employee Assistance Program
Free services available to SLDC employees to assist with work and personal issues through a confidential third-party service.
**Short and Long Term Disability**
Employer paid benefit available following one year of service.

**Subsidized Parking or Metro Pass**
Parking: Average monthly cost: $80/month, employee pays $55/month through payroll deduction.
Metro Pass: Monthly pass $78/month, employee pays $36.00/month through payroll deduction.

**Time off Benefits**
Holidays- 10 company holidays and 2 floating holidays
Vacation- vacation accrues at the rate of 3.0769 hours per pay period, increases with length of service
Sick Time- sick time accrues at the rate of 3.00 hours per pay period

This is a summary. Benefits are subject to change with without notice. If there is a difference between this summary and plan document or policy, the plan document or policy takes precedence.