



ST. LOUIS
HOUSING
AUTHORITY

FRINGE BENEFITS

Health Insurance

The Authority provides coverage on the beginning of the first day of the month following 30 days of employment. The SLHA pays 85% of the cost of the individual coverage and 50% of the cost for all dependents.

Dental Insurance

The dental insurance plan for employees is 100% employer funded. Employees are responsible for funding their family members.

All regular full-time employees are eligible for participation. Coverage shall begin on the first day of the month following 30 days of employment.

Vision

The SLHA offers vision insurance at a group rate to all regular full-time employees and their dependents. Employees are responsible for funding 100% of the cost. Coverage begins the first day of the month following 30 days of employment with the Agency

Pension and Life Insurance

Following 6 months of employment the SLHA contributes 13.7% of the employee's salary into the pension plan. Part of this contribution purchases term insurance in the amount of 1-1/2 times the employees' annual salary. Approximately 12.7% of the contribution goes to pension and the pension account. Employees are 50% vested upon entry into the retirement system, 60% after completion of 1 year, each year thereafter the amount vested increases 10%. Employees are fully vested after 5 years of service.

Vacation Leave

New employees accrue 4 hours for each full pay period worked. This works out to 104 hours per year. Although vacation leave accrues; it cannot be used during the first 3 months of employment. Maximum accrual is 480 hours for directors/managers/supervisors and 440 hours for all other employees.

Sick Leave

All employees accrue 3 hours per full pay period. No maximum accrual. No paid sick leave in the first 3 months of employment.

Personal Leave

Full-time employees are eligible, after 6 months of employment, for 2 paid personal days each calendar year.

Holidays

The Authority grants 11 paid holidays per year; New Year's Day, Martin Luther King's Birthday (3rd Monday in January), President's Day (3rd Monday in February), Memorial Day (Last Monday in May), Juneteenth, Independence Day, Labor Day, Thanksgiving and the day after, and 2 days at Christmas.

Voluntary Group Life Insurance

Eligible employees may purchase additional Voluntary Group Life Insurance for employee, spouse and eligible dependents.

Term Life Insurance

All eligible full-time employees are eligible for free Term Life Insurance sponsored by the Authority's General and Property Liability Insurance company.

Unemployment Benefits

SLHA employees are covered under this state's program.

Social Security

SLHA employees are covered under the Social Security Program.



Employee Assistance Program

Authority employees and their family members are eligible to receive counseling through the Employee Assistance Program at no charge to the employee.

Short Term Disability

Following 6 months of employment, employees will be eligible for enrollment in the short-term disability plan. The employee is responsible for paying 100% of this premium. This plan provides employees with income protection for disability due to an injury or sickness after 7 days. STD provides a weekly benefit equal to 60% of the employee's basic weekly earnings to a maximum of \$1,666.67 per week.

Long Term Disability

Following 6 months of employment employees will be eligible for enrollment in the long-term disability plan. The SLHA contributes 50% of the premium. This plan provides employees with income protection after 90 consecutive days of total or partial disability. LTD provides monthly benefits of 60% of the employee's basic monthly earnings to a maximum of \$6,000.

Cafeteria Plan

The Section 125 Cafeteria Plan is an employer sponsored tax savings plan which allow employees to pay for certain qualified medical expense, on a pre-tax basis. This lowers the amount you pay in taxes. The following expenses are covered under the St. Louis Housing Authority's Section 125 Cafeteria Plan:

- Medical Insurance
- Dental Insurance
- Vision Insurance
- Flexible Spending Accounts*

*Please see the Human Resources Department for terms and conditions as well as contribution limitations.

457 Deferred Compensation Plan

Authority employees are eligible for enrollment in a Deferred Compensation Plan immediately. Enrollment in a Deferred Compensation Plan is a way to save money, pretax, for retirement.

Under the terms of the plan, employees are allowed to defer income for retirement while reducing their current tax liability.