

Moberly!



2026

Employee Benefits

City of Moberly

101 West Reed Street
Moberly Missouri 65270
Phone: 660-269-8705

This memorandum has been prepared to help you review the key factors that are associated with our benefit plans. This memorandum does not provide all of the contractual provisions, limitations or exclusions included in our policies and should be considered only as a summary of our current benefits. If any differences exist between this summary and the official contracts, the contracts shall prevail.



Welcome to **City of Moberly!**

We recognize that benefits are an integral and valuable component of your total compensation package. At City of Moberly we provide you with a comprehensive, high quality and affordable employee benefits program that meets your family's needs.

Please take a moment to read through this brochure to familiarize yourself with the benefits available to you as an employee of City of Moberly. This brochure is intended to be a high-level summary of the benefit plans we offer effective January 1, 2026.

Medical Plan Option

City of Moberly will offer a High-Deductible Health Plan (HSA) as the base plan and will continue to offer the Buy-Up plan from last year. Choosing the right coverage involves sorting through a lot of information. Each of the plans we offer has different levels of copays, deductibles and out-of-pocket maximums. To make the right choice, you need a basic understanding of the different types of plans that we offer.

Buy-up – The Medical Buy-Up plan features a \$1,500 deductible, 80% after deductible. Preventive care services are covered at 100%.

Core Plan HSA - The Medical HSA plan features a \$3,400 deductible, 80% after deductible. Preventive care services are covered at 100%.

Dental Plan Option

City of Moberly offers a dental plan so that you and your family can receive the care needed to maintain good health. Your dental coverage is an important health benefit, and it is important to fully understand your plan details. Keep reading for a brief description of your benefits.

All Employees – The Dental plan offers the insured the freedom to access any dentist (contracted or not) for dental services.

Choose a Provider & Choose Your Cost

Choose In-Network providers – Providers that are In-Network have contracted rates with each carrier and the savings are passed on to you! Using In-Network providers will keep your out-of-pocket costs down with a lower coinsurance amount.

Choose Out-of-Network providers – When care is received from a doctor or facility that is not in the network, out-of-pocket costs will be higher. The choice is yours.

Have Questions about Your Benefits?

If you have any benefits-related questions, we encourage you to call the Benefits Service Center, a “benefits help desk” that is staffed with benefits experts who can assist you with any questions you have about your benefit plans.

They can assist you with enrollment problems, benefit coverage questions and claim issues as well as help you obtain a new ID card. The Benefits Service Center can be reached at 855-874-0829

Monday through Friday 8:00am to 5:00pm Eastern & Central Standard Time or by email at BRCMidwest@usi.com.

Medical Plan

	UMR Medical PPO Buy-Up Plan		UMR Medical Core Plan (HSA)	
	In-Network	Out-of-Network	In-Network	Out-of-network
Calendar Year Deductible Individual/Family	\$1,500/\$4,500	\$2,000/\$4,500	\$3,400/\$6,600	\$4,000/\$8,000
Calendar Year Out of Pocket Maximum Individual/family	\$1,750/\$5,250	\$2,000/\$6,000	\$6,600/\$13,200	\$6,600/\$13,200
Physician Office Visit	80% after ded	60% after ded	80% after ded	60% after ded
Specialists Office Visit	80% after ded	60% after ded	80% after ded	60% after ded
Preventive Care	100%	60% after ded	100%	60% after ded
Teladoc	\$54 Copay	\$54 Copay	\$54 Copay	\$54 Copay
Inpatient Hospitalization	80% after ded	60% after ded	80% after ded	60% after ded
Urgent Care	80% after ded	60% after ded	80% after ded	60% after ded
Emergency Room	80% after ded	60% after ded	80% after ded	60% after ded
Retail Prescriptions <ul style="list-style-type: none"> • Generic: • Formulary: • Non-Formulary: 	<ul style="list-style-type: none"> • \$10 copay • \$25 copay • \$45 copay 	Not Covered	<ul style="list-style-type: none"> • \$10 copay after ded • \$25 copay after ded • \$45 copay after ded 	Not Covered
Mail Order Prescriptions <ul style="list-style-type: none"> • Generic: • Formulary: • Non-Formulary: 	<ul style="list-style-type: none"> • \$20 copay • \$50 copay • \$90 copay 	Not Covered	<ul style="list-style-type: none"> • \$20 copay after ded • \$50 copay after ded • \$90 copay after ded 	Not Covered

MEDICAL Bi-Weekly Cost

	UMR PPO Buy-UP Plan	UMR Core Plan (HSA)
Employee Only	\$75.00	\$0.00
Employee + Spouse	\$342.00	\$264.00
Employee + Child(ren)	\$288.00	\$242.00
Family	\$370.00	\$312.00

Dental Plan

Calendar Year Deductible	\$50 individual/\$150 family
Calendar Year Benefit Maximum	\$1500 per member
Preventive & Diagnostic Care	100%
Basic Restorative Care	80%
Major Restorative Care	50%
Orthodontic Services	50% after deductible up to \$1250 lifetime maximum

DENTAL Monthly Cost	
Employee	\$0.00
Employee & Dependent(s)	\$40.00

Copays and coinsurance percentages shown in the above plan descriptions represent the percentages that the member is responsible for paying.



Additional Benefits

Vision Plan –The UMR vision plan includes eye exams 12 months, lenses every 12 months, contacts once every 12 months and frames every 24 months, in addition to other services. Your out-of-pocket expenses are minimal if you receive services from a UMR Vision network provider.

	All Employees
Exams – every 12 months	\$100 allowance
Lenses—every 12 months Single Vision Bifocal Trifocal Lenticular	\$80 allowance \$100 \$120 \$220
Frames—every 24 months	\$125 allowance
Contacts—every 12 months	\$210 allowance
Contact lenses prescribed for medical reasons	\$400 allowance

Life and AD&D Plan – City of Moberly provides all eligible employees with Basic Life and AD&D coverage through Mutual of Omaha in the amount of 1x your annual earnings to a maximum of \$100,000. The policy is portable.

Voluntary Life – You can purchase voluntary life coverage through Mutual of Omaha in increments of Increments of \$10,000 up to the lesser of 5 times your annual earnings or \$500,000 Or the lesser of 5x annual earnings. Coverage for your spouse is available in increments of Increments of \$5,000 to a maximum of \$500,000 or the lesser of 100% of your amount of insurance. You may also select coverage for your unmarried, dependent children in increments of Increments of \$2,000 to a maximum of \$10,000. The maximum benefit for children under six months is \$1000. See the plan documents for more details.

LTD Plan – City of Moberly provides long-term disability through Mutual of Omaha, at no cost to you. You are covered for up to 60% your basic monthly earnings to a maximum of \$5,000 per month after a 90-day waiting period. Consult the plan documents for the full list of benefits.

Employee Assistance Program (EAP) – City of Moberly offers an EAP through Health Associates. See flyers for more information.

Health Savings Account - A Health Savings Account (HSA) is a tax-favored account for those covered by a high-deductible health plan (HDHP). These accounts are often triple tax-free in that contributions, investment earnings, and medical expenditures are tax-free. You must sign up for this during open enrollment. *You will be able to open a Health savings account through **Central Bank**. See flyer for more details.*

Distributions from an HSA account are tax-free for qualified medical expenses, so long as amounts are not reimbursed by insurance or any other source. An individual can use their HSA to pay for qualified expenses for the following: Self, Spouse (as defined by the IRS), and tax dependents. You may increase or decrease your contributions anytime during the year.

City of Moberly will contribute \$100 a month to all employees that are in an HDHP plan with an HSA to help offset the costs of services.

Contribution Limits

Individual: \$4,400

Family: \$8,750

In addition, if you are age 55 or older, you are eligible to make an additional “catch-up contribution”. For 2026, the amount is \$1,000.

Note: these limits represent the total that can be contributed in a single year (your contributions and employer’s combined).

HSA Central

Who is eligible for an HSA?

- You are enrolled in an eligible High Deductible Health Plan.
- You are not covered by other health insurance (see IRS Publication 969 for exceptions).
- You are not enrolled in Medicare.
- You are not claimed as a dependent on someone else's tax return.

What is the maximum amount I can contribute to an HSA?

The contribution limit, set by the IRS, for an HSA is based on your health plan coverage level.

<i>Plan year 2025</i>	<i>Single</i>	<i>Family</i>
Maximum contribution	\$4,300	\$8,550
Catch-up contribution (55+)	\$1,000	\$1,000

<i>Plan year 2026</i>	<i>Single</i>	<i>Family</i>
Maximum contribution	\$4,400	\$8,750
Catch-up contribution (55+)	\$1,000	\$1,000

Who can contribute to my HSA?

The HSA account owner, his/her employer, and any other person can make contributions on behalf of an eligible individual.

How can I contribute?

- Payroll – contribute pretax funds to your HSA directly from your paycheck.
- Online – contribute funds from your bank account to your HSA.
- Transfer or roll over funds from another HSA.

When is the deadline for contributions?

The deadline for contributions is the same as your tax filing deadline excluding extensions. For most individuals, this is April 15.

Use the HSA Central mobile app to view and manage your HSA funds.

- View account activity and check balances.
- Make an HSA contribution or distribution.
- Enter and track expenses.
- Make a payment from your account.
- Take pictures of and upload receipts for tax tracking purposes.
- Scan or view eligible medical expenses.



How can my HSA help me save for retirement?

Health Savings Accounts create unique tax benefits for account holders.

- Funds roll over from year to year.
- Funds used after age 65 are tax-free for eligible expenses or at your normal tax rate for any other reason.

Over the life of your HSA, you could save thousands of dollars in taxes.

How can I invest my HSA funds?

The funds in your HSA earn interest. You can also invest funds through your HSA Central online account and in the HSA Central mobile app. Alternatively, you can work with an advisor through our Central Investment Advisors team .†



Age milestones and HSA as a lifetime vehicle



At age 65, you can distribute funds for qualified or non-qualified expenses. If non-qualified, you will pay taxes on the funds distributed (no penalty).

A required minimum distribution is the minimum amount you must withdraw from your account each year.

What comes with my HSA?

Your HSA Central account provides exclusive features designed to make paying and tracking your qualified expenses seamless and user-friendly. Our eligible expense scanner allows you to scan an item in the store to see if the item is an eligible purchase. You also receive a debit card at no cost and access to Bill Pay and mobile banking¹.



¹ Mobile carrier data rates may apply.

† Not FDIC insured. Not a deposit or other obligation of or guaranteed by any bank. May lose value, including possible loss of principle amount invested. Not insured by any federal agency.

This card is issued by The Central Trust Bank pursuant to a license by Mastercard International Incorporated. These are summary descriptions only. Additional terms, conditions and exclusions apply. See bank for details or call 1-800-MASTERCARD for assistance. Applicable to U.S. Cardholders only.

Eligibility Information

All regular, full-time employees are eligible to participate in the City of Moberly Employee Benefits Program. Your coverage will become effective following 30 days. You must be actively at work for your coverage to be effective on your eligibility date. You may also enroll your eligible dependents in the City of Moberly Benefit Plans. Your eligible dependents include your legal spouse, your dependent children, whether natural, adopted, stepchildren, or those for whom you have legal custody by court decree up to the age of 26.

Benefit Resource Center

The Benefit Resource Center (BRC) is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals and their primary responsibility is to assist you.

The Specialists in the Benefit Resource Center are available Monday through Friday 8:00am to 5:00pm Eastern & Central Standard Time via phone 855-874-0829 or via e-mail BRCMidwest@usi.com. If you need assistance outside of regular business hours, please leave a message and one of the Benefit Specialists will promptly return your call or e-mail message by the end of the following business day.



The Benefit Resource Center ("BRC") is Always Here to Help!

It doesn't matter if you're a new hire or celebrating your 15th year with the same company, benefits and claims can be tricky to navigate. Our Benefits Specialists can help you: choose the right plan, translate confusing jargon and answer questions about which benefits your employer offers. Plus, they can work directly with insurance carriers to resolve issues related to claims and denials of service—and more!

Benefit Resource Center

BRCMidwest@usi.com | Toll Free: 855-874-0829