

**Company Proposal
Joint Bargaining**

July 15, 2016

Contract Term: July 1, 2017—June 30, 2020

Medical Plan

1. Effective January 1, 2017, modify the Basic Program medical plans with the following changes:
 - Add \$250/\$500 deductible in Defined PPO
 - Increase copays in Defined PPO as follows:
 - i. Primary Care Office Visit—\$15 to \$25
 - ii. Specialist Office Visit—\$25 to \$40
 - iii. Emergency Room Visit—\$75 to \$125
 - iv. In-patient Hospital \$150 per stay to \$150 per day to a maximum of \$600 per hospital stay
 - Increase ER copay in Standard PPO from \$75 to \$125 per visit
 - Increase copays on prescription drugs in 3 Tier RX plan as follows:
 - i. Generic—\$7 to \$10
 - ii. Preferred Brand Name—\$20 to \$30
 - iii. Non-Preferred Brand Name—\$35 to \$50
2. Add the following Working Spouse Contributions for a spouse who has coverage offered through their own active employment but elects coverage in Ameren's medical plan:
 - January 1, 2017 \$50 per month
 - January 1, 2018 \$75 per month
 - January 1, 2019 \$100 per month
3. Add coverage for transgender surgery when clinically recommended.
4. Add coverage for pregnancy of a dependent child. It is understood that the newborn will not be an eligible dependent under Ameren's medical plans.
5. Add coverage for prescription weight loss medications determined to be medically necessary.
6. The experience pool for the Missouri Unions will be separate from the Options experience pool.

7. In the event the medical plan excise tax (sometimes called the "Cadillac Tax") becomes due and payable, all such expense shall be borne by the employees in the plan.

Long Term Disability (LTD)

LTD ends no later than age 65, or the legal limit.

Sick Leave Control Agreement (SLCA)

1. The Sick Leave Control Agreement will be amended to remove reference to "average sick leave hours". Employees who use more than 48 hours of unexcused sick leave in a calendar year will be subject to the discipline terms of the SLCA.
2. In order to have an absence excused under the SLCA, employees must submit medical documentation to the Company within thirty (30) calendar days from the date the employee returns to work.
3. If a new state, federal and/or local paid sick leave law is implemented during the term of this labor agreement that grants paid sick leave to any employee covered by this labor agreement, such paid sick leave will not be added to employees current sick leave benefits, but instead will be counted concurrently with the existing sick leave benefit provided by the Company, if permitted by law.

Retiree Medical & Life Coverage

Employees hired on or after January 1, 2020 will not be eligible to participate in Ameren's retiree medical and retiree life insurance plans.

Technology Changes

1. For service in the Company beginning July 1, 2017 or on the system implementation date, if later, the benefits listed below shall be calculated with the understanding that the definition of "annual hours" will be modified from 2088 hours to 2080 hours and "monthly hours" from 174 to 173.33 hours. This change shall not affect those employees currently receiving one or more of these benefits; service in the Company through July 1, 2017, or the later date as referenced above, shall be calculated using 2088 and 174 hours.
 - a. Basic Life/AD&D
 - b. Supplemental Life/AD&D
 - c. LTD
 - d. Pension

2. Standardize rounding rules for wage calculations to align with common banking practice of rounding to the nearest hundredth. [Example: 40.843 = 40.84; 40.845 = 40.85]
3. All bargaining units who have not done so will transition to electronic bidding as long as all employees have practical access to computer and employees can apply for jobs during normal working hours so long as it does not interfere with their normal job duties.

Wages

July 1, 2017	2.5%
July 1, 2018	2.5%
July 1, 2019	2.5%

Term of Agreement—Termination/Renewal

Amend all Labor Agreements to provide notice in writing 120 days prior to the expiration of any subsequent yearly period that they wish to amend or terminate the Labor Agreement.

AGREED:

For the Company:

Date

For the Unions:

Date

Date

Date

Date

Date