



KFMC offers the following benefits to all staff who work at least 30 hours per week:

- **Health and dental insurance** to eligible employees. KFMC pays 75% of the health insurance premium for full-time employees and pays a sliding scale portion for employees that work a minimum of 30 hours per week. The amount contributed by KFMC is subject to annual approval by KFMC Sr. Leadership.
 - 5 options are currently available (Current Premiums are on page 2)
 - 750/1500 (Shared Pay 50% Co-Insurance)
 - 1500/3000 (Shared Pay 50% Co-Insurance)
 - 3000/6000 (Shared Pay 50% Co-Insurance)
 - 3000/6000 (High Deductible Health Plan – qualifies for H.S.A.)
 - Dental Only

Current Premium Rates: BCBS (health insurance, prescription drug, dental) – Per pay period (24 pay periods). **Note: Options 1, 2, 3 and HDHP all include Dental coverage in total premium.**

PREMIUM RATES for plan year 4/1/10 – 3/31/11 (All are based on full-time employment)

OPTION 1 750/1500	Employee	Employee/Child	Employee/Spouse	Employee + dependents
Per pay period	70.48	135.83	151.39	216.74
OPTION 2 1500/3000	Employee	Employee/Child	Employee/Spouse	Employee+ dependents
Per pay period	66.05	127.38	141.88	203.20
OPTION 3000/6000	Employee	Employee/Child	Employee/Spouse	Employee+ dependents
Per Pay Period	60.92	117.58	130.85	187.50
HDHP 3000/6000	Employee	Employee/Child	Employee/Spouse	Employee+ dependents
Per pay period	51.23	99.06	110.00	157.83
DENTAL ONLY	Employee	Employee/Child	Employee/Spouse	Employee + Dependents
Per pay period	5.06	9.91	10.87	15.73

- **Health Savings Accounts:** For staff enrolled in a High Deductible Health Plan, KFMC contributes an annually-approved amount into a Health Savings Account. Currently, KFMC contributes \$120 (per month) into an H.S.A. for an employee enrolled in a single HDHP, and \$240 (per month) into an H.S.A. for employees who elect employee/spouse coverage, employee/children coverage or employee/dependents coverage. The amount contributed by KFMC is subject to annual approval by KFMC Sr. Leadership.
- KFMC currently contributes 7.5% of the amount of your annual wages to a **401K pension plan** for you. This amount is subject to Board of Trustees approval. In addition, KFMC offers both a pre-tax and a Roth (post tax) option for employee 401K contributions. KFMC makes a match of 100% of employee contributions up to 1% of wages and matches 50% of employee contributions on the next 5% of wages for a maximum of 3.5% of the employee's annual wages. This amount is subject to Board of Trustees approval.

Match Summary

If you contribute . .	KFMC will contribute a match of . . .
1% of your wages	1% of your wages
2% of your wages	1.5% of your wages
3% of your wages	2.0% of your wages
4% of your wages	2.5% of your wages
5% of your wages	3.0% of your wages
6% of your wages	3.5% of your wages

- **Group life insurance:** KFMC provides this insurance at the rate of 1 times your annual salary (capped at 100k) plus **accidental death and dismemberment insurance**.
- **Group Long-Term Disability (LTD) Insurance:** KFMC provides LTD after 90 continuous days of disability. If you are disabled and earning less than 20% of your basic monthly earnings, the monthly benefit is the lesser of: 60% of your basic monthly earnings, less other income benefits. The maximum monthly benefit is \$6,000, less any other income benefits. The maximum benefit period is based on age at disability. Employees who are 61 years of age or less may receive benefits, as qualified, up to Social Security Retirement Age or 3 years and 6 months, whichever is longer. (See Human Resources for complete schedule of benefits and restrictions).
- A **Tuition Reimbursement** program allows staff the opportunity to receive 50% of tuition up to a maximum of \$500 per calendar year per employee, **subject to availability of funds**. KFMC has a general cap of \$5,000 per year for tuition reimbursement; however, the maximum reimbursement levels may vary from year to year, based on approved fiscal year budget.
- KFMC offers employees generous holiday, sick, vacation and personal time-off policies.

- **Vacation Schedule**

YEARS OF SERVICE	HOURS EARNED-PER PAY CHECK	HOURS EARNED-PER YEAR	MAXIMUM
Less than 4	3.69	96	120
4, but less than 7	4.62	120	150
7, but less than 10	5.54	144	180
10, but less than 20	6.46	168	210
20 or more	7.38	192	240

Employees who leave the organization with accrued and unused vacation will be paid the balance in their final paycheck.

- **Sick Leave**

Sick leave is credited at the rate of 3.69 hours per pay period worked for each full-time employee. Sick leave may be used in increments of 4 hours for exempt employees and in partial hour increments for non-exempt staff.

Sick Leave may be accrued up to 520 hours (65 days).

Employees who have been with the organization for 7 to 14 years and leave in good standing, will be paid 25% of their accrued sick hours at the rate of \$1.00 per hour. Employees who have been with the organization for 15 or more years, and leave in good standing, will be reimbursed for 50% of their sick hours at a rate of \$1.00 per hour.

○ **Personal Days**

Employees are eligible to receive up to two (2) personal days per year. Employees hired after April 1 may only receive one (1) personal day during their first calendar year of employment.

- KFMC also makes the following available at employee expense:
 - **Cancer Insurance**
 - **Life Insurance (Supplemental Voluntary)**
 - **Vision Care Insurance**
 - **FSA (Flex Spending Accounts)**
 - **Interest Free Computer Loans**