



# BENEFITS 2025-2026

Date: April 1, 2025  
To: Applicants and New Hires  
From: Human Resources  
Subject: Plan Year April 1, 2025 – March 31, 2026

## **ELIGIBILITY REQUIREMENTS**

Staff who work 32 or more hours per week and their dependents\* are eligible for health and dental insurance. Staff who work 30 hours or more per week are eligible for vision insurance. Staff who work 20 or more hours per week are eligible for Flexible Spending (URM), Dependent Care (DC) and voluntary cancer insurance. Staff that work 25 hours or more per week are eligible for Voluntary life insurance, voluntary long-term disability insurance. Term Life and Accidental Death & Dismemberment insurance is provided employees who work at least twenty five (25) hours per week.

## **BENEFITS**

### **Health/Dental Insurance - Blue Cross Blue Shield of Kansas**

*For full-time employees, KFMC pays 80% of employee & 80% of dependents\* health/dental insurance. Employees can choose from four different health insurance options. Dental only coverage may also be elected. Blue Cross and Blue Shield Premiums are Age Related.*

### **Health Savings Accounts for High Deductible Health Plans**

*For employees participating in the HDHP plan, KFMC will annually contribute the following, which will be distributed in 24 installments through payroll:*

- *\$1,000 for (single) employee coverage*
- *\$2,000 for employee/family coverage*

### **Group Life Insurance – Reliance Standard Health**

*Group Term Life Insurance is provided by KFMC at the coverage rate of one times basic annual earnings (maximum of \$100,000), plus accidental death and dismemberment (AD&D) insurance. Staff who work less than 25 hours are not covered by KFMC-paid group life insurance.*

### **401k Pension Plan – UBS Financial Services**

*KFMC offers both a pre-tax and a Roth (post tax) option for employee 401k contributions. Annually, KFMC's Board of Trustees reviews and approves the voluntary employer contribution rate for the retirement plan. KFMC provides a 100% match for up to 6% employee contribution and then additional profit sharing, depending on end-of-year financials and board approval.*

### **Section 125 Flexible Spending Accounts – Health Equity**

*FSA is offered for unreimbursed medical and dependent care*

### **Tuition / Professional Development**

*Reimbursement may be available for employees who have been with KFMC for six months.*

## **Infant at Work Program**

*KFMC offers employees who are new mothers and fathers the opportunity to bring infants (up to six months of age) to work as a way to assist with childcare needs.*

## **ADDITIONAL BENEFITS**

*The following benefits are also available at the employee's expense*

### **Voluntary Life Insurance – Reliance Standard Life**

*Employees are eligible to elect additional life insurance for themselves and their dependents\*.*

### **Voluntary Long-Term Disability Insurance – Reliance Standard Life**

*This insurance is available if minimum participation requirements are met.*

### **Voluntary Vision Insurance – Reliance Standard Vision**

*Employees are eligible to elect two different vision plans for themselves and their dependents\*.*

### **Voluntary Cancer Insurance – All American Associates**

*Employees are eligible to elect this insurance for themselves and their dependents\*.*

**KFMC Days/Hours of Business:** Monday through Friday, 8:00 a.m.-4:30 p.m. KFMC has adopted a Flexible Working Hours policy, which allows employees to set their own hours, in collaboration with their supervisor. Additionally, employees are able to flex their schedule around personal obligations.

**KFMC Holidays:** New Year's Day, MLK Day, Memorial Day, Independence Day, Labor Day, Thanksgiving and the Friday after Thanksgiving, Christmas - 2 days around the Christmas holiday.

**Personal Holidays:** New employees hired between January 1 and April 1 are eligible for 2 days their first year of employment. New employees hired between April 1 and September 30 are eligible for 1 day their first year. New employees hired after October 1 are not eligible for floating holiday (personal day) in the year they are hired.

**Extended Illness Bank (EIB):** Hours will be credited for full-time employees (2 hours per pay period). Employees working less than 40 hours per week will be credited with EIB hours on a prorated percentage basis determined by hours worked. The maximum number of EIB hours that may be accrued is 440 hours for both full- and part-time employees.

**Paid Time Off (PTO):** Employees accrue PTO based upon years of service and hours worked. Accrual begins at time of hire and PTO can be used as it is earned.

<b>Years of Service</b>	<b>Hours Accrued Per Pay Period (24/year)</b>	<b>Hours Accrued Per Year</b>	<b>Maximum PTO Accrual</b>
0 – 3	5.333	128	192
4 – 6	6.333	152	228
7 – 9	7.333	176	264
10 – 14	8.333	200	300
15 – 19	8.833	212	318
20 +	9.333	224	336

KFMC also provide Civic/Jury Duty Leave, Military Leave, and Bereavement Leave separate from an employee's PTO.

\*Eligible dependents include spouse, children\*\* up to age 26, and children age 26 and over who are incapable of employment because of a physical or mental disability

\*\*This includes natural children, stepchildren, adopted children, and children placed for adoption. Children not falling into this category, including grandchildren, may be eligible under certain circumstances.