



BENEFITS 2020-2021

Date: April 1, 2020
To: Applicants and New Hires
From: Human Resources
Subject: Plan Year April 1, 2020 – March 31, 2021

ELIGIBILITY REQUIREMENTS

Staff who work 32 or more hours per week and their dependents* are eligible for health insurance, flexible spending, voluntary cancer insurance, voluntary life insurance, voluntary long-term disability insurance, and voluntary vision insurance. Term Life and Accidental Death & Dismemberment insurance is provided employees who work at least twenty (20) hours per week.

BENEFITS

Health/Dental Insurance - Blue Cross Blue Shield of Kansas

For full-time employees, KFMC pays 80% of employee & 55% of dependents health/dental insurance. Employees can choose from four different health insurance options. Dental premiums are included in all of the options. Dental only coverage may also be elected. Premiums are based upon age of insured person(s).*

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 – Lincoln Financial Group

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 30 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.

Section 125 Flexible Spending Accounts – Corporate Plan Management (CPM)

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.

CONTINUED

ADDITIONAL BENEFITS

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

Voluntary Life Insurance – Lincoln Financial Group

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

Voluntary Long-Term Disability Insurance – Lincoln Financial Group

This insurance is available if minimum participation requirements are met.

Voluntary Vision Insurance – Reliance Standard

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

Personal Holidays: Employees are eligible for up to two (2) personal floating holidays per calendar year (Personal holidays for new hires are based on hire date). Staff hired after October 1 are not eligible for personal floating holidays for the remainder of the calendar year.

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.

*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.