



# BENEFITS 2024-2025

Date: April 1, 2024  
To: Applicants and New Hires  
From: Human Resources  
Subject: Plan Year April 1, 2024 – March 31, 2025

## **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 & 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 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. KFMC provides a 50% 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 – 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.*

## **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.