

2019 BENEFIT HIGHLIGHTS



MEDICAL INSURANCE

- Eligibility: first of the month following 60 days of employment.

Coverage through Blue Cross Blue Shield of Kansas			
	Option 1	Option 2	Option 3
Deductible (Individual/2+ members)	\$500/\$1,000	\$1,000/\$2,000	\$1,500/\$3,000
Coinsurance (member portion)	20%, after deductible		
Coinsurance Maximum (Individual/2+ members)	\$1,000/\$2,000		
Total Deductible + Coinsurance (Individual /2+ members)	\$1,500/\$3,000	\$2,000/\$4,000	\$2,500/\$5,000
Maximum Out-of-Pocket	\$5000/\$10,000		

DENTAL INSURANCE

- Eligibility: first of the month following 60 days of employment.

Coverage through Blue Cross Blue Shield of Kansas	
Preventive Care	100% coverage for in-network preventive care
Basic Care	Covered at 80% after deductible
Major Care	Covered at 50% after deductible
	\$1,500 per person annual maximum
Orthodontia	100% payment subject to maximums: Diagnosis, including study models and facial photographs - \$150 max per 5-year period Retention treatment - 18 month max of \$150 Active treatment, including appliances - Yearly max of \$750, and 3-year max of \$1,500

VISION INSURANCE

- Eligibility: first of the month following 60 days of employment.

Coverage through VSP
• \$10 co-pay eye exam
• \$140 frame allowance
• \$140 allowance on contact lenses
<i>Vision coverage does not cover both prescription frames and contact lenses – you must choose one option each plan year.</i>

BASIC LIFE AND AD&D INSURANCE

- Eligibility: first of the month following 60 days of employment.

Coverage through Advance Life
• Employee: \$50,000
• Employees have the option to purchase additional life insurance for self, spouse, and children.

DISABILITY BENEFITS

SHORT-TERM DISABILITY

- Eligibility: Coverage begins first of the month following 60 days of employment.
- Coverage through Advance Life. Salary replacement of 60% up to \$1,500 per week (7-day waiting period).
- No cost to employee.

LONG-TERM DISABILITY

- Eligibility: first of the month following 60 days of employment.
- Coverage through Advance Life. Salary replacement of 60% of predisability pay up to \$10,000 maximum per month (26-week waiting period).
- No cost to employee.

FLEXIBLE SPENDING ACCOUNTS

- Eligibility: first of the month following 60 days of employment.

Coverage through Further	
Health Care Spending Account	\$2,700, annual maximum contribution (pretax payroll deduction)
Dependent Care Spending Account	\$5,000, annual maximum contribution (pretax payroll deduction)

RETIREMENT BENEFITS

401(k)

- Eligibility: first of the month following 60 days of employment.
- Account offered through The Manhattan Trust Company.
- Matching contribution of 50% of employee's contribution up to 6% of gross earnings, after one year of service.

PAID TIME OFF

- Eligibility: first day of employment.

Full Time Employees	
Completed Years of Service	Number of Days per Year
Less than 3 years	15 days (120 hours)
3–less than 5 years	20 days (160 hours)
5–less than 10 years	25 days (200 hours)
10 + years	Unlimited

Part Time Employees	
Completed Years of Service	Number of Days per Year
Any Tenure	6 days (48 hours)

MATERNITY AND PATERNITY LEAVE

Maternity Leave

- First week of leave paid at 100%.
- 5 weeks paid at 80% of salary.
- Employee can supplement with Paid-Time Off (PTO) to reach 100% of regular salary.
- Phased return to work for up to 2 weeks.

Paternity Leave

- One week paid leave at 100% of salary.