# 2020 Employee Benefits Summary

Employees of The University of Kansas Health System receive an excellent benefits package that includes medical, dental and vision insurance; a generous retirement plan; paid time off; and more.

## **Enrollment and eligibility**

New employees have 30 days from the date of hire to enroll in benefits. Full-time and part-time employees working .5 FTE and above are eligible for most benefits. Coverage is available for an employee's spouse and dependent children. Children may be covered up to age 26 on medical, dental, vision and voluntary life.

#### **Medical benefits**

The University of Kansas Health System offers medical coverage through Blue Cross and Blue Shield. Premiums are deducted from two paychecks per month.

Employees can earn lower medical rates by participating in health and wellness opportunities and by meeting additional wellness criteria.

If your spouse has access to another employer's medical plan and chooses to enroll in our medical plan, you will be charged a spousal surcharge of \$100 per month.

### Health system tier

Employees and dependents covered by one of the health system's medical plans receive generous benefits at a greatly reduced cost when they use providers associated with The University of Kansas Health System.

#### **Dental and vision benefits**

The University of Kansas Health System offers two dental plans through Delta Dental and two vision plans through Vision Service Plan (VSP). Premiums are deducted from two paychecks per month.

## **Prescription drugs**

Prescription drug coverage is provided through The University of Kansas Health System's medical plans. Your lowest cost to fill prescriptions is through one of the health system's domestic pharmacies. You may also fill prescriptions through in-network and out-of-network pharmacies.

## 2020 Per-paycheck premiums (deducted from two paychecks per month)

	Medical				Dental		Vision			
	HSA Advantage Plan		Signature Plan		Central Plan		Delitai		AISIOII	
	Wellness	Basic	Wellness	Basic	Wellness	Basic	Basic	Plus	Basic	Plus
Employee Only	\$25.00	\$75.00	\$45.00	\$95.00	\$65.00	\$115.00	\$6.80	\$9.47	\$3.41	\$10.45
Employee + Spouse	\$125.00	\$175.00	\$185.00	\$235.00	\$225.00	\$275.00	\$18.66	\$25.02	\$5.47	\$16.75
Employee + Child(ren)	\$100.00	\$150.00	\$160.00	\$210.00	\$195.00	\$245.00	\$17.09	\$23.81	\$5.37	\$16.45
Employee + Family	\$175.00	\$225.00	\$265.00	\$315.00	\$325.00	\$375.00	\$34.85	\$48.66	\$8.83	\$27.01

Note: The information included in this summary is intended to summarize the benefits offered in language that is clear and easy to understand. Every effort has been made to ensure that this information is accurate. It is not intended to replace the legal plan document or contract, which contains the complete provisions of a program. In case of any discrepancy between this handout and the legal plan document or contract, the legal plan document or contract will govern in all cases. An employee may review the legal plan document or contract upon request. The University of Kansas Health System reserves the right to suspend, revoke or modify the benefit programs offered to employees.

#### **FSAs and HSA**

Health savings accounts (HSA) and flexible spending accounts (FSA) can save you money by allowing you to set aside pretax dollars from your paycheck to cover qualified expenses. Employees who enroll in the HSA Advantage medical plan can participate in an HSA. Any benefit-eligible employee can participate in a dependent care FSA. Benefit-eligible employees who are not enrolled in the HSA Advantage Plan can participate in a healthcare FSA.

#### Time away from work

### Short-term and long-term disability insurance

The health system provides basic short- and long-term disability insurance to protect your income when you can't work due to illness or injury. Additional short-term disability insurance is available for purchase.

## Paid time off (PTO)

Benefit-eligible employees receive PTO for vacations, personal days and sick days. Each pay period, you earn PTO hours based on your years of service and authorized FTE. Benefit-eligible employees working less than a full-time schedule receive prorated PTO benefits.

## Holidays

Benefit-eligible employees qualify for eight paid holidays. Eligibility for paid holidays begins with the first day of employment.

## PTO schedule for employees who begin work or become benefit-eligible in 2020

Years	Accrual	Maximum	Annual	Total annual time off (PTO and holiday)		
of service	rate per pay period <sup>‡</sup>	annual PTO hours <sup>‡</sup>	holiday hours <sup>‡</sup>	Hours <sup>‡</sup>	Days‡ (based on 8 hours)	
<1	4.62 hours	120	64	184	23	
1-5	5.69 hours	148	64	212	26.5	
6-10	6.83 hours	178	64	242	30.25	
11-15	7.97 hours	208	64	272	34	
>15	9.11 hours	237	64	301	37.625	

<sup>&</sup>lt;sup>†</sup>Part-time employees are eligible for PTO and holiday credit on a prorated basis, provided they are at least .5 FTE.

## Family and Medical Leave Act (FMLA)

FMLA provides up to 12 weeks of job-protected leave for eligible employees.

#### Other leaves of absence

- Personal leave
- Military leave
- Educational leave
- Jury duty
- Bereavement leave
- Voting leave

#### Life insurance and AD&D

The health system provides, at no cost to you, basic life and accidental death and dismemberment insurance. The basic life policy is 1.5 times your base salary rounded to the next highest \$1,000, not to exceed \$1,500,000. The AD&D benefit provides a payment in the same amount as your basic life coverage if there is loss of life in an accident. It also provides a benefit in the event of a debilitating injury due to a covered accident.

## **Bright Horizons**

We offer Bright Horizons to help employees balance the demands of family and education. This service provides access to backup childcare, adult and elder care, preferred enrollment in fulltime childcare, tutoring and test prep as well as additional family supports. Bright Horizons EdAssist streamlines the process for tuition reimbursement and provides access to educational discounts and career opportunities.

#### **Voluntary benefits**

Employees may choose many additional benefits and services, including life and accident insurances, auto and home insurance, identity theft protection, estate planning, prepaid legal, pet insurance, the Purchasing Power buying program, vacation packages through Global Connections and discounts on entertainment, goods and services.

#### **Retirement savings plans**

Saving through the health system's retirement savings plans is a great way to prepare for your financial future.

The health system provides a 401(a) retirement savings plan to which both you and the health system contribute. After one year of service, you are automatically enrolled if you are in a benefits-eligible position (0.5 FTE or above) and have completed at least 1,000 hours. Your contribution and the health system's contribution are based on your years of service. You always own your contributions, and your ownership of the health system's contributions vests increasingly over time. Retirement advisers are on site to assist employees.

#### Retirement savings contribution schedule

Years of service	Employee contributions	Health system contributions		
Less than 5	4%	3%		
5 to 9	4%	4%		
10-14	4%	5%		
15-19	4%	6%		
20 or more	5.5%	8.5%		

#### Vesting schedule

	Vested percentage				
Years of service	Employee contributions	Health system contributions			
1-3	100%	0%			
3	100%	25%			
4	100%	50%			
5	100%	75%			
6	100%	100%			

#### Voluntary retirement savings

You may contribute additional pretax dollars toward your retirement savings through the 457(b) plans, which include a pretax option and a Roth after-tax option.

#### **Tuition assistance**

The health system provides tuition assistance for full-time employees with at least 12 months of service to pay for college courses toward an approved college degree from an accredited institution. A calendar-year maximum of \$3,000 applies and is prorated for part-time employees. A lifetime maximum of \$12,000 applies for full-time and part-time employees.

## **Recognizing certifications**

The health system will award eligible employees \$500 for initial certifications and \$300 per year thereafter to maintain approved professional certifications that are not a requirement of the employee's job.

#### **Employee assistance program**

The Employee Assistance Program is a free and confidential resource for employees and their families. The service offers professional help, information and resources for a range of life's challenges.