

Benefits at a Glance

Setting New Standards for Medical Excellence and Compassionate Care



Benefit	When You Are Eligible	What You Receive
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If classified as full-time employee (minimum 72 hours) you are eligible for:

Life and Disability Plans	Life Insurance	First day of the month after 30 days of employment.	One times annual salary or \$40,000, whichever is greater.
	Accidental Death & Dismemberment Insurance	First day of the month after 30 days of employment.	One times annual salary or \$40,000, whichever is greater. Included in the benefit is special coverage for dismemberment and loss of sight.
	Long-Term Disability	First day of the month after 30 days of employment.	Coverage pays you a monthly benefit of 66-2/3% of your basic monthly earnings to a maximum of \$12,000 per month. Begins after 180 continuous days of total disability.

If classified as a part-time employee (minimum 48 hours) you are eligible for:

Health Plans	Health Care Coverage*	First day of the month following 30 days of employment based on completion of enrollment forms or annually during the enrollment period.	Two plan options with prescription benefits. Large discounts for using NKCH services, NKCH Pharmacy, and Meritas Health Corporation physicians. See plan summary for more detail.
	Dental Care Coverage*	First day of the month following 30 days of employment based on completion of enrollment forms or annually during the enrollment period.	Two plan options. Large dental network. In and out of network options. Orthodontics coverage. See plan summary for more detail.
	Vision Plan*	First day of the month following 30 days of employment based on completion of enrollment forms or annually during the enrollment period.	One plan option. Coverage for eye exams, frames, lenses and contacts. Large national network.

Reimbursement Accounts	Flexible Spending Accounts	First day of the month following 30 days of employment based on completion of enrollment forms or annually during the enrollment period	Allows deferrals from compensation for unreimbursed medical and/or dependent care on a pre-tax basis.
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*See insert for current premium information. Documentation required for proof of dependent relationship.

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Paid Time Off	Paid Time Off (PTO) Hours	Time starts to accrue upon hire date and can be used at 90 days.	<p>PTO hours are to be used for vacation and illness lasting 5 days or less.</p> <p>Eligible employees accrue PTO hours based on actual hours paid each pay period.</p> <p>Accrual begins at 4.40 PTO hours per pay period for full-time employees. This increases incrementally based on years of service. Part-time employees accrue PTO on a pro-rated basis.</p> <p>See handbook for complete accrual schedule.</p>						
	Paid Holidays		<p>Employees are paid Holiday Benefit for these six national holidays based on employment status:</p> <table border="0"> <tr> <td>New Year's Day</td> <td>Labor Day</td> </tr> <tr> <td>Memorial Day</td> <td>Thanksgiving Day</td> </tr> <tr> <td>4th of July</td> <td>Christmas Day</td> </tr> </table>	New Year's Day	Labor Day	Memorial Day	Thanksgiving Day	4th of July	Christmas Day
	New Year's Day	Labor Day							
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Paid Time Off (PTO) Sell Back Option		A semi-annual option to sell back hours accrued. Hours paid at a prorated basis. Get details in Human Resources.							
Paid Time Off (PTO) Share Program		PTO hours can be donated to fellow employees in certain situations or to a general donation bank. Details available in Human Resources.							
Leaves of Absence	Medical Leave (ML) Hours	Time starts to accrue at hire date. ML hours are eligible for use after 90 days of employment and after 40 hours of PTO are used.	<p>Accrue up to 40 hours per year. Part-time employees earn pro-rated hours.</p> <p>Allows time off for the employee's illness or injury. The first five scheduled work days (not to exceed 40 hours) must be paid from Paid Time Off hours.</p>						
	Leave of Absence	At the time of employment depending upon the type of leave.	<p>Family Medical Leave (when eligible)</p> <p>ADA Leave</p> <p>Personal Leave</p> <p>Military Leave</p> <p>Funeral Leave</p>						
Savings & Retirement	Retirement Plan	<p>At the age of 21 and have completed 1,000 hours within a Plan Year. Effective January 1 of the year after requirements are met.</p> <p>Note: Employees who are hired or rehired on or after January 1, 2024, will not be eligible to participate in the Retirement Plan.</p>	<p>A defined benefit retirement plan 100% funded by the hospital. Benefit is based on gross earnings and length of service. Vested after 3 years of credited service. Credit is based on working 1,000 hours per calendar year.</p> <p>Note: Employees hired or rehired on or after January 1, 2024, will not be enrolled in the Retirement Plan. Participants will not receive additional credit for service or pay after December 31, 2023, but will become 100% vested in their Plan benefit on January 1, 2024.</p>						

	Benefit	When You Are Eligible	What You Receive
Savings & Retirement	403(b) Plan	You are eligible to make employee contributions when you begin employment. You are eligible to receive the Hospital's Matching Contribution if you make employee contributions. You are also eligible to receive an additional Hospital Contribution after you've been employed for 12 consecutive months, and if you work at least 1,000 Hours of Service in a calendar year, and you are employed by the Hospital on the last day of that calendar year. Contact Human Resources for enrollment information.	You may contribute a percentage of your pay, up to the maximum allowed by annual IRS limits, as employee contributions. The Hospital will match 50% of the first 4% of pay you contribute, up to a maximum contribution of 2%. If you are eligible, the Hospital will make an additional Hospital Contribution to you equal to 2% of your pay. You will be fully vested in this Hospital Contribution after 2 years of service.
	457(b) Plan	You are eligible to make employee contributions when you begin employment. Contact Human Resources for enrollment information.	You may contribute a percentage of your pay, up to the maximum allowed by annual IRS limits, as employee contributions.
	529 Plan (Missouri MOST Program)	At the time of employment. Visit website: missourimost.org	Participation in a tax-favored higher education savings program. You may contribute a percent of your gross annual income, up to the maximum allowed by federal tax codes.
Voluntary Income Protection and Survivor Benefits	Universal Life with Living Benefit Rider	During the NKCH Annual Enrollment period for the following plan year. Must be scheduled at least 48 hours per pay period.	Permanent life insurance protection with living benefit rider providing pre-death payments to cover care expenses such as home health, nursing home, or day care.
	Supplemental Life Insurance	Guaranteed coverage if you enroll within 30 days of employment. Approval required if you enroll after 30 days. Must be scheduled at least 16 hours per pay period.	Employees can purchase life insurance for themselves, spouse and children.
	Whole Life with a Long Term Care Rider	Offered to staff scheduled at least 16 hours per pay period	Provides a death benefit to your designated beneficiaries, builds cash value and has a long Term Care rider
Voluntary Illness and Disability Programs	Part-Time, Long-Term Disability	Offered to part-time employees scheduled 32 hours (per pay period).	After 180 days of total disability, when approved, you may receive a benefit of 60% of monthly pay up to a maximum of \$1,500/month.
	Short Term Disability	Offered to staff scheduled at least 32 hours per pay period. Coverage effective the 1st day of the month following 30 days of employment.	Covers up to 60% of your weekly salary, not to exceed \$1,000 per week.
	Critical Illness	During the NKCH Annual Enrollment period for the following plan year. Must be scheduled at least 16 hours per pay period.	Lump sum cash benefit coverage for conditions such as heart attack, cancer or stroke.
	Hospital Indemnity	Offered to staff scheduled at least 16 hours per pay period	Help pay for expenses resulting from off the job injuries or accidents

Education Benefits	Accidental Insurance	Offered to staff scheduled at least 16 hours per pay period	Pays a lump sum benefit due to hospitalization.							
	Professional Advancement Plan	After 6 months of employment. Committee approval required for participation.	Up to \$4,000 annually to pursue a degree or certification in specific healthcare fields. Employee agrees to a work commitment upon completion of degree.							
	Educational Assistance	After 90 days of employment. Classes must begin after 90 days of employment.	NKCH will reimburse your tuition, fees and books for related classes up to \$1,500 per calendar year (January 1 - December 31) based on your approved hours. <table border="1"> <thead> <tr> <th>Approved Hours</th> <th>Maximum Reimbursement</th> </tr> </thead> <tbody> <tr> <td>65-80</td> <td>\$1,500</td> </tr> <tr> <td>49-64</td> <td>\$1,200</td> </tr> <tr> <td>40-48</td> <td>\$900</td> </tr> </tbody> </table>	Approved Hours	Maximum Reimbursement	65-80	\$1,500	49-64	\$1,200	40-48
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65-80	\$1,500									
49-64	\$1,200									
40-48	\$900									
Work Life Resources	Employee Assistance Plan	All employees are eligible.	Confidential assessment, consultation and referral program to help you and your family deal with personal problems before they reach crisis proportions.							
	Adoption Assistance Benefit	After 1 year of service and completion of 1,250 hours of employment.	Reimbursement of expenses associated with adoption. See policy for detail.							
	Child Care Center	At the time of employment based on space availability.	Contact the Center at 816.691.2058 for detailed information regarding availability and hours of operation.							
	Employee Fitness Center*	At the time of employment.	Workout facility, swimming pool, personal programming and a variety of fitness classes. Contact Fitness Center for complete information at 816.691.5467.							
	Employee Wellness Program	At the time of employment.	Free assessments and lab screenings and access to online wellness portal with challenges.							
More Benefits & NKCH Programs	Employee Discounts	At the time of employment.	Employee discounts to entertainment and tickets.							
	Credit Union	At the time of employment.	Payroll deduction and automatic deposit through CommunityAmerica Credit Union. Branch office and ATM located in the hospital. Member incentives available to employees.							
	Parking	At the time of employment.	Hospital offers parking facilities including covered parking.							
	Riverbend Grille (Cafeteria)	At the time of employment.	Employees receive a 20% discount on meals when payroll deduction payment option is used.							
	NKCH Gift Shop	At the time of employment.	Gift shop offers employee discounts.							

The complete terms and conditions governing these benefits can be obtained through the Human Resources Department at **816.691.2062, option 3**. All benefits are subject to change.

For additional information, contact Human Resources at 816.691.2062.



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