Setting New Standards for Medical Excellence and Compassionate Care



**Benefit** When You Are Eligible What You Receive

## If classified as full-time employee (minimum 72 hours) you are eligible for:

Life Insurance First day of the month after 30 days of employment. One times annual salary or \$40,000, whichever is

greater.

First day of the month after 30 days of employment. One times annual salary or \$40,000, whichever is Accidental Death & greater. Included in the benefit is special coverage for Dismemberment Insurance

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 Care Coverage\* First day of the month following 30 days of Two plan options with prescription benefits. Large

employment based on completion of enrollment forms discounts for using NKCH services, NKCH Pharmacy, or annually during the enrollment period.

and Meritas Health Corporation physicians. See plan

summary for more detail.

First day of the month following 30 days of Large dental network. In and out of network options. Dental Care Coverage\*

> employment based on completion of enrollment forms Orthodontia coverage. See plan summary for more or annually during the enrollment period.

Coverage for eye exams, frames, lenses and contacts.

employment based on completion of enrollment forms Large national network.

or annually during the enrollment period.

First day of the month following 30 days of

Flexible Spending Accounts First day of the month following 30 days of

Allows deferrals from compensation for unreimbursed employment based on completion of enrollment forms medical and/or dependent care on a pre-tax basis.

or annually during the enrollment period

Reimbursement Accounts

**Health Plans** 

Vision Plan\*

Life and Disability Plans

|  |                   | Benefit                                 | When You Are Eligible   | What You Receive   |   |
|--|-------------------|---|---|--|---|
|  |                   | Paid Time Off (PTO) Hours               | upon Director approval if request is within the first 90 days of employment.  | PTO hours are to be used for vacation and illness lastin 5 days or less.   | g |
|  |                   |   |   | Eligible employees accrue PTO hours based on actual hours paid each pay period.  |   |
|  |                   |   |   | Accrual begins at 4.40 PTO hours per pay period for ful time employees. This increases incrementally based on years of service. Part-time employees accrue PTO on a pro-rated basis. | 1 |
|  |                   |   |   | See handbook for complete accrual schedule.  |   |
|  | Paid Time Off     | Paid Holidays                           |   | Employees are paid Holiday Benefit for these six national holidays based on employment status:   |   |
|  | Paid T            |   |   | New Year's Day  Memorial Day  4th of July  Labor Day  Thanksgiving Day  Christmas Day  |   |
|  |                   | Paid Time Off (PTO) Sell Back<br>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<br>Program    |   | PTO hours can be donated to fellow employees in certain situations or to a general donation bank. Details available in Human Resources.  |   |
|  |                   | 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. | Accrue up to 40 hours per year. Part-time employees earn pro-rated hours.  |   |
|  | Absence           |   |   | 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.                             |   |
|  | Leaves of Absence | Leave of Absence                        | At the time of employment depending upon the type of leave.   | Family Medical Leave (when eligible) ADA Leave Personal Leave Military Leave Bereavement Leave   |   |

| 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. |
| Savings 8                                       | 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<br>(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.  |
| and   | Universal Life with Living<br>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   |
| oluntary Income Protection<br>Survivor Benefits | 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.   | care.  Employees can purchase life insurance for themselves, spouse and children.   |
| Voluntary<br>St                                 | Whole Life with a Long Term<br>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   |
|   | Part-Time, Long-Term<br>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.  |
| Volunraty Illness and Disability Programs       | 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.   |
| llness and D                                    | Critical Illness                            | During the NKCH Annual Enrollment period for the following plan year.  | Lump sum cash benefit coverage for conditions such as heart attack, cancer or stroke.   |
| Volunraty I                                     | Hospital Indemnity                          | Must be scheduled at least 16 hours per pay period.  Offered to staff scheduled at least 16 hours per pay period   | Help pay for expenses resulting from off the job injuries or accidents  |



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