

Benefits at a Glance

Setting New Standards for Medical Excellence and Compassionate Care



| | Benefit | When You Are Eligible | What You Receive |
|---------------------------|---|--|---|
| Life and Disability Plans | 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. |
| | 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. |
| Health Plans | 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 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. |

*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 |
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| 4th of July | Christmas Day | | | | | | | | |
| 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 | 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. | 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. | | | | | | |
| | Pre-Tax Savings 403(b) Plan 457 Plan | At the time of employment. Contact Human Resources for enrollment information. | You may contribute a percent of your gross annual income, up to the maximum allowed by federal tax codes. | | | | | | |
| | 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. | | | | | | |

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| 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 | | | | | | | |
| | Accidental Insurance | Offered to staff scheduled at least 16 hours per pay period | Pays a lump sum benefit due to hospitalization. | | | | | | | |
| Education Benefits | 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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| 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. |

*See insert for current rates.

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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