



## 2019 Benefit Summary

### Health Insurance – BCBS of Kansas

KCSL offers health insurance through Blue Cross/Blue Shield. Benefits-eligible employees (regularly scheduled to work 30 or more hours per week) can enroll in coverage that takes effect on the first of the month following 30 days of employment. KCSL contributes towards the cost of this benefit. Dependent children are eligible for coverage to age 26. Employees choose from three deductible plan options. The chart below provides a brief overview of coverage

Health Insurance			
Services	Option 1 \$1,500 Deductible	Option 2 \$2,500 Deductible	Option 3 \$5,000 Deductible
<b>Deductible</b>	\$1,500 individual \$3,000 two or more persons	\$2,500 individual \$5,000 two or more persons	\$5,000 individual \$10,000 two or more persons
<b>Annual Out of Pocket Max</b>	\$5,000 individual. \$10,000 family	\$6,350 individual. \$12,700 family	\$5,000 individual. \$10,000 family
<b>Coinsurance</b>	20% of allowed amounts after deductible has been met.		100% after deductible
<b>Co-Pay</b>	\$35 Primary Care / \$35 Telemedicine / \$35 Urgent Care / \$70 Specialist / ER \$250 copay + then deductible & coinsurance		
<b>Rx Co-Pay</b>	\$15 / \$50 / \$75 / \$150		

### Employee Bi-Weekly Deduction

	Option 1 \$1,500 Deductible	Option 2 \$2,500 Deductible	Option 3 \$5,000 Deductible
<b>Employee Only</b>	\$51.00	\$33.00	\$25.00
<b>Employee + Spouse</b>	\$255.00	\$216.00	\$200.00
<b>Employee + Child(ren)</b>	\$227.00	\$190.00	\$175.00
<b>Family</b>	\$526.00	\$468.00	\$435.00

### Dental Insurance – Ameritas

KCSL offers dental insurance through Ameritas. Benefits-eligible employees (regularly scheduled to work 30 or more hours per week) can enroll in coverage that takes effect on the first of the month following 30 days of employment. KCSL contributes towards the cost of this benefit. Dependent children are eligible for coverage to age 26.

Dental Insurance	
Services	Benefits
<b>Deductible: Applies to basic and major services only</b>	\$25 Individual / \$75 Family
<b>Diagnostic &amp; Preventive Services: Exams, Cleanings, X-rays</b>	Plan pays 100% every 6 months
<b>Basic Services: Oral Surgery, Fillings, Root Canals</b>	Plan pays 80% - 90% - 100%
<b>Major Services: Crowns, Bridges, Dentures</b>	Plan pays 50% after deductible
<b>Orthodontics</b>	Not covered
<b>Annual Maximum</b>	\$1,000 per person
Employee Bi-Weekly Deduction	
Employee Only	\$1.50
Employee + Spouse	\$14.00
Employee + Child(ren)	\$15.00
Family	\$25.00

## Vision Benefits – Ameritas (EyeMed or VSP Network)

KCSL offers benefits eligible employees the opportunity to enroll in vision benefits through Ameritas, with the ability to choose between EyeMed or VSP networks. Employees pay the full cost of vision benefits. Eligible employees (regularly scheduled to work 30 or more hours per week) can enroll in coverage that takes effect on the first of the month following 30 days of employment.

### Employee Bi-Weekly Deduction

	Exam + Materials
Employee Only	\$2.80
Employee + Spouse	\$5.32
Employee + Child(ren)	\$5.59
Family	\$8.22

## Life & Disability Insurance – Guardian Life Ins. Co.

### Basic Life Insurance

KCSL provides benefits-eligible employees with Group Life insurance equal to one (1) times annual salary up to \$100,000, and pays the full cost of this benefit. Voluntary dependent coverage is also available for an additional cost (subject to age and other limitations). Company paid and voluntary benefits take effect on the first of the month following 90 days of employment.

### Long-Term Disability Benefits

KCSL provides benefits-eligible employees with long-term disability income benefits, and pays the full cost of this coverage. In the event you become disabled from a non work-related injury or sickness, disability income benefits are provided as a source of income. Eligible employees (regularly scheduled to work 30 or more hours per week) are covered on the first of the month following 90 days of employment.

### Voluntary Benefits

KCSL offers benefits-eligible employees with the opportunity to purchase additional voluntary life and disability income benefits with the employee paying the full cost of this coverage. Eligible employees (regularly scheduled to work 30 or more hours per week) can enroll in coverage that takes effect on the first of the month following 90 days of employment.

## Flexible Spending Account – NueSynergy

KCSL offers two types of Flexible Spending Accounts (FSA) to all benefits-eligible employees through NueSynergy. Flexible Spending Accounts allow you to pay for out-of-pocket qualified medical expenses and/or dependent care expenses with pre-tax dollars. You elect to have money deducted from your paycheck on a pre-tax basis. The money will be set aside to reimburse certain medical, dental and vision expenses not covered under your medical plan and eligible expenses associated with dependent care. Benefits-eligible employees can enroll in coverage the first of the month following 90 days of employment.

### Medical Reimbursement Account

This program allow employees to use pre-tax dollars to pay for certain IRS-approved medical care expenses not covered by their insurance plan. The 2019 annual maximum amount you may contribute to your account is \$2,700.

### Dependent Care Reimbursement Account

The Dependent Care Reimbursement Account lets employees use pre-tax dollars towards qualified dependent care. A dependent care provider must be licensed and have a tax identification number in order to qualify. The 2019 annual maximum amount you may contribute to your account is \$5,000 (or \$2,500 if married and filing separately).

## Paid Time Off

### Sick Leave

Sick leave benefits allow you to be paid for time away from work if you or a family member becomes ill or injured. You earn the following benefits based on your employment status:

**Full-time employees** – Earn 10 days of sick leave per year, 3.08 hours each pay period.

**Part-time employees** – Earn sick leave based on a pro-rated share equal to time employed.

Sick leave is available for use as it is accrued.

## Vacation

Full-time employees begin earning vacation based on the schedule below. Part-time employees earn vacation based on a pro-rated share equal to time employed. Vacation time is available for use as it is accrued. Maximum accrual is 200 hours. Given the nature of the academic year, a different vacation policy applies to exempt teachers. See HR for details.

Years of Eligible Service	Vacation Days Earned Each Year	Hours Accrued Each Pay Period
0 – 3 years	10 days	3.08 hours
4 – 5 years	15 days	4.62 hours
6 + years	20 days	6.16 hours

Full-time and part-time employees receive the following paid holidays in 2019:

Holiday	
New Year's Day	Monday, January 1, 2019
Dr. Martin Luther King's Birthday	Monday, January 21, 2019
Memorial Day	Monday, May 27, 2019
Independence Day	Thursday, July 4, 2019
Labor Day	Monday, September 2, 2019
Thanksgiving	Thursday, November 28, 2019
Day After Thanksgiving	Friday, November 29, 2019
½ Day Christmas Eve	Tuesday, December 24, 2019
Christmas Day	Wednesday, December 25, 2019
½ Day New Year's Eve	Tuesday, December 31, 2019
Discretionary Day (use/lose) 1 day in 2019, does not rollover	Employee Choice

## 401(k) Retirement Savings Plan – Empower Retirement

To help employees save for retirement, KCSL sponsors a 401(k) Plan as part of the benefits package. The Plan is administered by Empower Retirement Services. Employees are eligible to enroll in the Plan on the first of the calendar quarter following 90 days of employment. The KCSL Plan includes an Automatic Enrollment feature making retirement saving easy and convenient. With this Plan, participants elect pre-tax payroll deductions to be contributed to their account with Empower Retirement. By saving on a before-tax basis, you reduce the taxes you pay today and defer paying taxes on the money you save, as well as your account earnings, until you withdraw the money from the plan. Your contributions are partially matched by KCSL. See the [KCSL Automatic Enrollment Notice and Administration Guide for Employees](#) or the [401k Summary Plan Description](#) on InSite for more information.

## Employee Assistance Program - EMPAC

The Employee Assistance Program is offered to all employees and immediate family members of KCSL through EMPAC. It is a completely confidential no cost counseling program for help with any marital and/or family concern including health problems, depression, substance abuse, grief and loss, financial problems, and other personal stressors. Contact EMPAC toll free at 800-234-0630, or visit their website at [www.empac-eap.com](http://www.empac-eap.com).

## Wellness Program - LifeWorks

The KCSL Employee Wellness Plan through LifeWorks is a long-term initiative designed to improve employee health, well-being and productivity by enhancing all aspects of health. The Plan seeks to increase awareness of positive health behaviors, motivate employees to voluntarily adopt healthier behaviors, and provide opportunities and a supportive environment to foster positive lifestyle changes over time. For more information see the Wellness Plan Guidelines on InSite.

## KCSL Human Resource Contact Information

Contact Human Resources for questions or information on benefits eligibility, benefit payroll deductions, Open Enrollment, carrier service issues, changing benefit options, adding or dropping dependents, or any other benefit question not shown above.

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*This Benefit Summary is provided as a resource to Kansas Children's Service League job applicants. This information is presented for illustrative purposes only and is based on information in the respective benefit plan document(s). While every effort was taken to accurately describe benefit features, discrepancies or errors are possible. In case of a discrepancy between this Benefit Summary and the actual plan documents, the actual plan documents will prevail.*