



# 2019 BENEFITS AT A GLANCE



**GO LIFE**

 **Saint Luke's**  
HEALTH SYSTEM

# The Best Place to Get Care.

# The Best Place to Give Care.

Saint Luke's Health System (SLHS) recognizes that its continued success depends on the health and wellness of employees. So it's only fitting that employees and their families have access to a quality and comprehensive array of benefits.

Our partnership with Blue Cross and Blue Shield of Kansas City (Blue KC) helps provide our employees with coverage choices that best fit their lifestyles, family needs, and financial responsibilities.

And we are dedicated to providing benefits and health enhancement programs to help you *Find Your Balance* for your physical, emotional, financial, and spiritual health.

To truly live our vision of being **“The best place to get care; the best place to give care,”** Saint Luke's knows we need employees who are valued, recognized, supported, and compensated fairly for the quality work they do.



# Health Plan Benefits at a Glance

**Eligibility:** 40 scheduled hours per pay period.

**Effective:** For the medical benefits: the first of the month after the employee's date of hire. For all other benefit plans: the first of the month after completing 90 days of employment.

Choose from two medical plan options: the SLHS Signature Medical Plan and the Blue KC High Deductible Health Plan (HDHP) with a health savings account (HSA) attached. Both plans offer special pricing benefits when you and your family use Saint Luke's facilities when medical care is required, and both plans provide 100 percent coverage of in-network preventive care exams.

## Benefit Options

**In-Network:** Provides coverage for eligible expenses when you receive services from a Blue KC Network Provider and/or facility. This network includes additional advantages when you receive services from SLHS facility providers.

**Non-Network:** Any physician or health care facility that is not part of the Blue KC "Preferred Care Blue or Blue Card PPO/EPO Network" is considered out of network and will not be covered by the SLHS medical plans, except in an emergency situation.

**Prescription Drug:** In the SLHS Signature plan, prescription drug coverage is based on three co-pay tiers: generic (\$25), preferred brand (\$70), and non-preferred brand (\$110). Lower co-pays are available when you use the SLHS outpatient pharmacies.

**Vision:** The health plans provide one routine eye exam per member per year. The stand-alone vision plan through Vision Service Plan (VSP) offers additional lens/frame or contact lens care coverage along with specialty eye exams. An additional premium is applied for stand-alone vision coverage.

### SLHS Signature Medical Plan Cost (per pay period)

|                       | Premium with Wellness Credit Requirements Met | Premium when Wellness Criteria Requirements Not Met |
|-----------------------|---|---|
| Employee Only         | \$67.60                                       | \$107.60  |
| Employee + Spouse     | \$194.15                                      | \$274.15  |
| Employee + Child(ren) | \$157.05                                      | \$237.05  |
| Employee + Family     | \$250.75                                      | \$330.75  |

### Blue KC High Deductible Health Plan (HDHP) with Health Savings Account (HSA) (per pay period)

|                       | Premium  | SLHS Contribution to HSA with Wellness Requirements Met |
|-----------------------|----------|---|
| Employee Only         | \$33.25  | \$40.00   |
| Employee + Spouse     | \$83.10  | \$80.00   |
| Employee + Child(ren) | \$71.55  | \$80.00   |
| Employee + Family     | \$108.50 | \$80.00   |

| SLHS Dental Plans                  |  |   |   |
|------------------------------------|--|---|---|
| Eligibility                        | Effective  | Plan 1: Comprehensive Plan  | Plan 2: Comprehensive Plus Plan   |
| 40 scheduled hours per pay period. | Effective: The first day of the month after completing 90 days of eligibility. | Covers diagnostic and preventive, basic services, and major restorative. A deductible applies to eligible expenses. | Covers diagnostic and preventive, basic services, major restorative, and orthodontic services. A deductible applies to eligible expenses. |
| Dental Plan Costs                  |  | Plan 1: Comprehensive Plan  | Plan 2: Comprehensive Plus Plan   |
| Employee Only                      |  | \$7.30  | \$12.45   |
| Employee + Spouse                  |  | \$20.45   | \$31.15   |
| Employee + Child(ren)              |  | \$16.35   | \$24.90   |
| Employee + Family                  |  | \$25.45   | \$38.75   |

## Leave of Absence and Welfare Plans at a Glance

### Life Insurance

**Eligibility:** 72 scheduled hours per pay period.

**Effective:** The first of the month after completing 90 days of eligibility.

**Basic Life Insurance:** SLHS provides all full-time employees with one times their annual base pay at no cost.

**Supplemental Life Insurance\*:** You can elect an additional one, two, or three times annual base pay.

**Dependent Life Insurance:** You can elect up to a \$250,000 death benefit for spouse\* and \$10,000 for each dependent child.

### Long-Term Disability (LTD)

**Eligibility:** 72 scheduled hours per pay period.

**Effective:** The first of the month after completing 90 days of eligibility.

Employer paid LTD benefit of 60 percent of your base earnings with a maximum of \$20,000 per month benefit. Effective 90 days from start of illness. Employees have the option to “buy-up” to 66 <sup>2</sup>/<sub>3</sub> coverage level.\*

### Short-Term Disability (STD)

**Eligibility:** 72 scheduled hours per pay period.

**Effective:** The first of the month after completing 90 days of eligibility.

You can elect 60 percent of your base weekly earnings to \$5,000. Two plan options are available, a 15-day or 30-day elimination period.\* Employees must exhaust available extended sick leave (ESL) before STD starts to pay a benefit.

*\*Completion of statement of health may be required.*

### Flexible Spending Accounts (FSA)

**Eligibility:** 40 scheduled hours per pay period.

**Effective:** The first of the month after completing 90 days of eligibility.

**Health Care:** Set aside up to \$2,650 to pay for eligible health care expenses on a pre-tax basis. A debit card will be provided.

**Dependent Day Care:** Set aside up to \$5,000 to pay for eligible dependent day care expenses on a pre-tax basis.

## Retirement Benefits at a Glance

### 403(b)/401(k) Employee Savings Plan

**Eligibility:** All SLHS employees.

**Effective:** You may enroll in this plan at any time during your employment with SLHS. Employees are automatically enrolled in the plan after 90 days of employment.

**Contribution:** Annual contribution limits are set by the IRS. Both pre-tax and Roth contributions are permitted.

### (401a) Matching Plan

**Eligibility:** Contribute to the 403(b)/401(k) plan through SLHS.

**Effective:** Automatically after meeting the eligibility requirements.

**Contribution:** SLHS makes a per pay period match contribution equal to 50 percent of the first pre-tax 4 percent of pay that you voluntarily contribute.

**Vesting:** Employees must complete three years of benefit service prior to owning the account.

### (401a) Retirement Balance Plan

**Eligibility:** Part-time and full-time employees; complete 12 months of employment.

**Effective:** January 1 or July 1, whichever comes first after eligibility.

**Contribution:** The annual contribution made by SLHS is a percentage of your gross pay from 2 percent up to 4 percent, based on your years of service.

**Vesting:** Employees must complete three years of benefit service prior to owning the account.

**Special Note Regarding Roth.** Roth contributions in an employer 403(b)/401(k) plan are not impacted by employee income limits like a personal Roth account. After maximizing the pre-tax 4 percent employee contribution that receives the Saint Luke's matching contribution, you could contribute the remainder of your annual contribution on a Roth basis to take advantage of tax benefits for qualified distributions in retirement.



# FIND YOUR BALANCE

Be it health and wellness, professional development, diversity and inclusion, or personal growth, **Find Your Balance** is intended to help you align your values to personal and organizational objectives.

**Find Your Balance** is a mutual commitment. Employees take advantage of available resources and SLHS pledges to promote a culture of balance and structure. Saint Luke's goal is to provide an atmosphere where employees feel safe, productive, and respected—and where its leaders demonstrate balance at work and in their own lives.

**Blue KC Rally:** The Blue KC Rally system integrates an annual health survey that allows all employees and spouses on the medical plan to track their personal health stats, participate in online disease management coaching, participate in wellness walking and healthy habit challenges, earn rewards, and track employee and spouse progress toward completing the My Wellness Matters—Wellness Credit program for the next benefit year.

## Paid Time Off, Extended Sick Leave, and Leave of Absence at a Glance

**PTO:** The purpose of this benefit is to provide employees paid time off (PTO) to refresh and relax. Employees accrue PTO on a pay period basis. The rate at which PTO accrues is based on the employee's years of service and regularly scheduled hours.

**ESL:** The extended sick leave (ESL) benefit provides employees assurance of paid time during an illness that lasts more than 24 hours (three eight hour work days or two 12 hour work days) but still is short-term. Employees

accrue sick leave on a per pay period basis. The benefit goes into effect at the 25th hour of work missed due to illness.

**Leave of Absence:** A leave of absence benefit is provided for times when an employee needs to stop active employment but intends to return to work at the end of the leave—such as jury duty, bereavement leave, military leave, and family and medical leave.





## Voluntary Benefits at a Glance

|   |   |  |   |
|---|---|--|---|
| <p><b>LIFEWISE™<br/>Employee Assistance<br/>Program (EAP)</b></p> | <p><b>Eligibility:</b> All SLHS employees.</p> <p><b>Effective:</b> You are eligible for EAP services at any time during your employment with SLHS.</p> <p><b>Contribution:</b> None. The Saint Luke's EAP is provided at no cost to you and your family members.</p> |  |   |
| <p><b>Other Voluntary<br/>Benefits</b></p>                        | <ul style="list-style-type: none"> <li>Adoption Assistance</li> <li>Free Parking</li> <li>Child Care Center</li> <li>On-site Cafeteria</li> </ul>   | <ul style="list-style-type: none"> <li>Commerce Bank</li> <li>Saint Luke's Concierge</li> <li>Educational Assistance</li> <li>CommunityAmerica Credit Union</li> </ul> | <ul style="list-style-type: none"> <li>Employee Health Services</li> <li>Workers' Compensation</li> </ul> |

### ▶ Contact us

For more information about benefits available to SLHS employees, please speak with a SLHS Human Resources representative or contact the Benefits Department at **816-932-2300** or **HRLink@saintlukeskc.org**.

**Saint Luke's Hospital of Kansas City**  
4401 Wornall Road  
Kansas City, MO 64111  
**816-932-2000**

**Saint Luke's East Hospital**  
100 N.E. Saint Luke's Blvd.  
Lee's Summit, MO 64086  
**816-347-5000**

**Saint Luke's North Hospital - Barry Road**  
5830 N.W. Barry Road  
Kansas City, MO 64154  
**816-891-6000**

**Saint Luke's North Hospital - Smithville**  
601 S. 169 Highway  
Smithville, MO 64089  
**816-532-3700**

**Saint Luke's South Hospital**  
12300 Metcalf Ave.  
Overland Park, KS 66213  
**913-317-7000**

**Saint Luke's Cushing Hospital**  
711 Marshall St.  
Leavenworth, KS 66048  
**913-684-1100**

**Saint Luke's System Offices**  
901 E. 104th St.  
Kansas City, MO 64131

**Saint Luke's Home Care & Hospice**  
901 E. 104th St.  
Kansas City, MO 64131  
**816-756-1160**

**Saint Luke's Physician Group**  
901 E. 104th St.  
Kansas City, MO 64131  
**913-384-8501**

**Crittenton Children's Center**  
10918 Elm Ave.  
Kansas City, MO 64134  
**816-765-6600**

**Anderson County Hospital**  
421 S. Maple  
Garnett, KS 66032  
**785-448-3131**

**Hedrick Medical Center**  
2799 N. Washington St.  
Chillicothe, MO 64601  
**660-648-1480**

**Wright Memorial Hospital**  
191 Iowa Blvd.  
Trenton, MO 64683  
**660-358-5700**



[saintlukeskc.org](http://saintlukeskc.org)

It is the policy of Saint Luke's Health System not to discriminate on the basis of race, color, national origin, sex, age, religion or disability in admission or access to, or treatment or employment in, its programs and activities, or in the provision of physician staff privileges. Responsible employee: Vice President, Human Resources, 816-932-3820.