

2023

Staff Benefits
At-A-Glance
Guide

 **Saint Luke's**

the intersection of
INNOVATION • HOPE

The Best Place to Get Care. The Best Place to Give Care.

Happy and healthy individuals make focused and caring professionals who make a difference when caring for our community.

Saint Luke's is proud to offer a comprehensive benefits package to help you and your family find balance for your physical, emotional, spiritual, and financial health.

We couldn't be the best place to get care and the best place to give care without you.

Saint Luke's Health System does not discriminate on the basis of race, color, sexual orientation, national origin, gender identity or expression, sex, age, pregnancy status, religion, disability or veteran status, or other status protected by law in admissions or access to, or treatment or employment in, its programs or activities, or in the provision of physician staff privileges.



Medical Plans

Saint Luke's offers two medical plans:

- Saint Luke's Signature Medical Plan (PPO)
- Blue KC High Deductible Health Plan with Health Savings Account (HSA)

Both Plans Overview

Eligibility

Scheduled at least 20 hours per week

Effective Date

First of the month after the employee's date of hire

Wellness Credit

Both plans offer a Wellness Credit for completing the annual wellness criteria.

Special Pricing

Special pricing when Saint Luke's facilities are used for medical care.

Preventive Care Exams

Both plans provide 100% coverage of in-network preventive care exams.

In-Network

Coverage for eligible expenses when using a Blue KC Network Provider and/or facility.

Out-of-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 Saint Luke's Medical Plans, except in emergency situations.

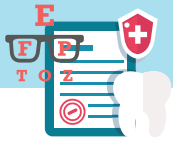
Prescription Drug

Lower copays are available when Saint Luke's Outpatient Pharmacies are used.

Saint Luke's Signature Medical Plan Monthly Cost		
	Premium with Wellness Credit Requirements Met	Premium when Wellness Criteria Requirements Not Met
Employee Only	\$159.64	\$239.64
Employee + Child(ren)	\$370.96	\$530.96
Employee + Spouse	\$458.56	\$618.56
Employee + Family	\$592.28	\$752.28

Blue KC High Deductible Health Plan (HDHP) with Health Savings Account (HSA) Monthly Cost		
	Premium	SLHS Contribution to HSA with Wellness Requirements Met
Employee Only	\$78.52	\$80.00
Employee + Child(ren)	\$169.00	\$160.00
Employee + Spouse	\$196.36	\$160.00
Employee + Family	\$257.00	\$160.00





Dental Plans

Saint Luke's offers two dental plans, covering preventive, basic, and major dental services:

- Comprehensive Plan
- Comprehensive Plus Plan

2023 Dental Plans			
Eligibility	Effective	Comprehensive Plan	Comprehensive Plus Plan
20 scheduled hours per week	First of the month after the employee's date of hire	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.
Employee Only		\$15.80	\$26.96
Employee + Child(ren)		\$35.36	\$53.88
Employee + Spouse		\$44.32	\$67.40
Employee + Family		\$55.12	\$83.84

Vision Plan

Saint Luke's offers a vision and eye health discount plan.

Both Saint Luke's medical plans (Signature PPO and Blue KC HDHP) cover one preventive routine eye exam per year. The stand alone vision plan offers additional lens/frame or contact lens care coverage along with specialty eye exams. An additional premium is applied for stand-alone vision coverage.

Vision Plan Monthly Premiums	Employee Only	Employee & Child(ren)	Employee & Spouse	Family - Spouse
Employee Contribution	\$4.48	\$8.96	\$11.24	\$13.96



Time Away, Disability Insurance, & Life Insurance

Paid Time Off

Full- and part-time employees accrue Paid Time Off (PTO) for holidays, sick days, and vacation/personal time, based on years of service and your scheduled standard hours.

Social Impact Day

A floating day to spend volunteering or otherwise serving your community. Nearly all full- and part-time Saint Luke's employees are eligible to use this floating day (one day per eligible employee per calendar year).

Extended Sick Leave

Full- and part-time employees accrue Extended Sick Leave (ESL) that may be used beginning on the 25th hour of work missed due to personal illness or injury, to care for a family member, or parental leave. The first 24 hours of sick leave are paid out of your PTO balance. Hours 25+ are paid out of your ESL balance.

Parental Leave

After one year of service, moms and dads can use up to 80 hours for bonding time with a newborn or newly adopted child.

Short- and Long-Term Disability Insurance

Leave Administration

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.

Short-Term Disability Insurance*

Full-time employees can purchase short-term disability insurance which pays you a portion of your earnings if you cannot work due to disabling illness, injury, or maternity leave. Saint Luke's employees can choose between two short-term disability plans with elimination periods of 15 days or 30 days.

Long-Term Disability Insurance

In case of a long-term disability, Saint Luke's provides full-time employees with 60% of their base monthly income coverage, up to \$20,000 per month. Full-time employees can purchase additional long-term disability coverage* that will equal 66 ⅔% of base monthly income coverage, up to \$20,000 per month.

Life Insurance

Basic Life Insurance With Accidental Death & Dismemberment (AD&D)

Saint Luke's provides full-time employees with a basic life insurance coverage benefit of one time the annual base pay.

Supplemental Employee Life Insurance*

Full-time employees can elect to purchase additional life insurance at group rates with after-tax dollars. Employees can purchase additional supplemental life insurance coverage equal to one time, two times, or three times their annual base salary.

Supplemental Spouse Life Insurance*

Full-time employees can purchase life insurance for a spouse up to \$250,000 at group rates based on the employee's age.

Dependent Child Life Insurance

Full-time employees can purchase life insurance benefits for their eligible dependent children.

*Completion of statement of health may be required.



Retirement Plans

Saint Luke's 403(b) Employee Savings Plan

Saint Luke's 403(b) Employee Savings Plan is administered by Fidelity Investments and allows all employees to set aside 1 - 100% of their earnings, pre-tax and/or post-tax (Roth), in a retirement account.

Saint Luke's Matching Plan

Saint Luke's matches employee contributions to their 403(b) account. Saint Luke's matches 50 cents for every dollar the employee saves, up to the first 4% of their annual eligible pay. Vesting requires three years of service.

Saint Luke's Retirement Balance Plan

Saint Luke's Retirement Balance Plan is a defined contribution plan that is funded solely by Saint Luke's for full- and part-time employees' retirement. Vesting requires three years of service.

Flexible Spending Accounts (FSA)

Health Care FSA

Annual limit for out-of-pocket health expenses: \$2,850

Eligible: 20 scheduled hours per week

Effective: First of month after employee's date of hire

Dependent Day Care FSA

Annual limit for out-of-pocket day care expenses: \$5,000

Eligible: 20 scheduled hours per week

Effective: First of month after employee's date of hire





A Healthy Balance

Saint Luke's Health System is a culture of balance and structure. Our goal is to provide an atmosphere where employees feel safe, productive, and respected—and where their leaders demonstrate balance at work and in their own lives.

Be it health and wellness, professional development, diversity and inclusion, or personal growth, our employee benefits and programs help you align your values to individual and organizational objectives.

The My Wellness Matters Well-being Platform allows all employees and spouses on the medical plan to track health stats, participate in telephone health coaching, join in healthy habit challenges, and track progress toward completing the Wellness Credit program for the next benefit year.

Employee Assistance Program (EAP)

Saint Luke's offers employees confidential counseling and coaching services to help with life's challenges, including work stress, financial and legal assistance, relationship concerns, and personal issues.

Available to all employees and immediate family members at no cost at any time during employment.

Additional Benefits

Adoption Assistance

Commerce Bank Benefits Banking

Community Resource Hub

Educational Assistance

Employee Emergency Fund

Free Parking

Onsite Cafeterias

Public Service Loan Forgiveness

Rockhurst University Tuition Discount

Saint Luke's Child Care Center

Workers' Compensation



saintlukeskc.org

