



# Summary of Employee Benefits - Physician-

*This summary is intended to provide a general introduction. Benefit administration will be governed by each plan document. For additional information concerning your benefits, please refer to the Human Resources website, <http://scope/HR/Link/View.asp?Id=435> Employee Policy Manual; contact your supervisor, or the Compensation and Benefits Office.*



## Medical Coverage

Full-time and part-time employees are eligible to participate upon date of hire. Children's Mercy pays a portion of the monthly premium for full-time and part-time employees working a minimum of 48 hours per pay period. Four coverage levels available: Employee Only, Employee + Spouse, Employee + Child(ren), or Family.

Eligible dependents include your spouse, same or opposite sex domestic partner and your children up to age 19 or to age 25 if a student and financially supported by you. Proof of dependent status will be required. Acceptable proof includes; Marriage license, Birth certificate listing employee as a parent, Adoption Decree, first page of the most current year's tax return.

Children's Mercy offers the following medical plan options through Aetna:

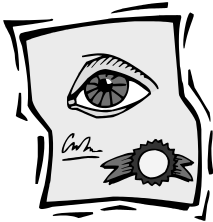
Cost per-paycheck	PREMIUM ACCOUNT PLAN			ENHANCED ACCOUNT PLAN			BASIC ACCOUNT PLAN		
	Employee-Only	Highest Employee + Child(ren) or Employee + Spouse	Family	Employee-Only	Middle Employee + Child(ren) or Employee + Spouse	Family	Employee-Only	Lowest Employee + Child(ren) or Employee + Spouse	Family
<b>HEALTH ACCOUNT</b>									
Children's Mercy automatic contribution	\$500	\$750	\$1,000	\$500	\$750	\$1,000	\$500	\$750	\$1,000
Possible extra contribution for participation in wellness activities	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300
Maximum hospital contribution	\$800	\$1,050	\$1,300	\$800	\$1,050	\$1,300	\$800	\$1,050	\$1,300
<b>MEDICAL COVERAGE</b>									
Deductible	\$1,200	\$1,800	\$2,400	\$1,600	\$2,400	\$3,200	\$2,000	\$3,000	\$4,000
Co-insurance:	You pay 10%; Hospital pays 90%								
• In-network	You pay 40%; Hospital pays 60%								
• Out-of-network									
Out-of-pocket maximum (total for all plan members)	\$2,000	\$3,000	\$4,000	\$3,000	\$4,500	\$6,000	\$4,000	\$6,000	\$8,000
Preventive care, well-child care and immunizations	Eligible services covered at 100% in-network, subject to Aetna's Preventive Care Schedule. You can find a list of eligible preventive care services on the HR website.								
Lifetime maximum coverage amount	Unlimited* (*\$10,000 lifetime max for infertility services)								



## Prescription Drug Coverage

Prescription Drug benefits are administered through Caremark and included in all medical plans. Prescription Drug services accumulate a separate out-of-pocket plan year maximum per person from medical services. Neither the Health Account nor the deductible are applicable for Prescription Drug services.

	RETAIL	MAIL ORDER
Generic	15% (\$25 maximum)	15% (\$50 maximum)
Preferred Brand	25% (\$50 maximum)	25% (\$100 maximum)
Non-Preferred Brand	50% (\$125 maximum)	50% (\$250 maximum)
Per-Person Out-of-Pocket Maximum	\$1,100 per person	



## Vision Coverage

Basic and voluntary vision is administered through VSP (Vision Service Plan). Basic vision coverage is included with all medical plan options. Basic vision covers eye exams at 100% after a \$10 copay. Employees may purchase additional voluntary vision coverage to cover the cost of lenses, frames and contacts (subject to deductible). Vision coverage is not available to employees who are not enrolled in a Children's Mercy medical plan.



## Dental Coverage

Full-time and part-time employees are eligible to participate upon date of hire. Children's Mercy pays a portion of the monthly premium for full-time and part-time employees working a minimum of 48 hours per pay period. Four coverage levels available: Employee Only, Employee + Spouse, Employee + Child(ren), or Family.

Children's Mercy offers the following three dental plan options through Aetna:

### Low PPO

- Covers preventive and basic services only
- \$50 individual/\$100 family deductible applies to basic and major services
- Maximum benefit per year of \$500

### Mid PPO

- Covers preventive, basic and major restorative services in and out of network
- \$50 individual/\$100 family deductible applies to basic and major services
- Maximum benefit of \$1,250 in network and \$500 out of network per individual per year

### PPO Plus

- Covers preventive, basic and major services in and out of network
- \$50 individual/\$100 family deductible applies to basic and major services
- Covers orthodontia in and out of network
  - Lifetime orthodontic maximum in network is \$2,000
  - Lifetime orthodontic maximum out of network is \$1,000
- Maximum benefit per year of \$2,000 in network and \$1,000 out of network



## Flexible Spending Accounts (FSAs)

Full-time and part-time employees are eligible to participate upon date of hire. Participating in the flexible spending account plans allows employees to set aside pre-tax dollars for funding of medical expenses not covered under the medical plan and dependent day care expenses. Debit card is available.

IRS rules state any unused money in FSA accounts at the end of the 2½ month grace period following the end of the plan year is forfeited.

### Medical FSA

- Administered by Health and Benefits Systems (HBS)
- May claim unreimbursed medical, dental and vision expenses
  - Copayments, coinsurance, deductibles, eyeglasses, contact solution, etc.
- Maximum annual contribution - \$7,500

### Dependent Care FSA

- Administered by Health & Benefits System (HBS)
- May claim child care expenses as well as adult day care expenses
- Maximum annual contribution - \$5,000



## Life and Accidental Death & Dismemberment

Full-time employees (64 to 80 hours per pay period) are eligible to participate upon date of hire. Children's Mercy provides Basic Life and AD&D Insurance to eligible employees at no cost.

Full-time employees may also purchase additional Life and AD&D Insurance<sup>++</sup> for themselves and/or their family members as defined below:

### Basic Life

- Provided at no cost
- Death benefit – 1X annual salary (rounded to next \$1,000) (maximum benefit: \$500,000)

### Basic AD&D

- Provided at no cost
- Accidental death benefit equal to Life Insurance Benefit (maximum benefit: \$100,000)
- Paid to beneficiary in the event of an accidental death in addition to Basic Life Benefit

### Supplemental Life & AD&D

- Purchase up to 5X annual salary to a maximum of \$1,000,000
- Amounts over 2X annual salary require completion of evidence of insurability and are subject to approval by the carrier
- Ability to purchase additional 1X in future plan years without evidence of insurability

### Spouse Life

- Purchase coverage in \$25,000 increments up to \$100,000
- Amounts over \$25,000 require completion of evidence of insurability and are subject to approval by the carrier

### Child Life

- Purchase either:
  - \$5,000 for \$1.00 per month
  - \$10,000 for \$2.00 per month
- Same cost regardless of number of children



## ***Long-Term Disability***

Full-time employees (64 to 80 hours per pay period) are eligible to participate upon date of hire.

Children's Mercy provides Basic Long-Term Disability to eligible employees at no cost.

### **Basic LTD**

- Provided at no cost
- Benefit: 60% of monthly salary up to \$15,000 per month with a maximum annual pay rate of \$300,000

New employees will be contacted by Peter McKee, Benefit Enrollment Representative, to set up an appointment to review *Flex* benefit options.

Peter McKee  
(816) 983-6840  
[Pmckee@cmh.edu](mailto:Pmckee@cmh.edu)

+ Health and Dental Plans are Self-Funded by Children's Mercy. Medical and dental claims are paid directly from trust. Trust is funded with employer and employee contributions. Claims are administered by Aetna, PharmaCare and VSP. Refer to page 4 of Flex Plan Enrollment Guide for cost of medical, dental and voluntary vision. Employee portion of premiums are deducted from the first two pay periods of every month.

++ Refer to page 22-23 of Enrollment Guide for cost for supplemental and spouse life. Rates are based on age and amount of coverage.

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## Time Off Benefits



### **Vacation/Holiday**

Twenty vacation days equal to eight hours of compensation per day plus eight Holidays will be provided annually, prorated by percentage of full-time schedule.



### **Sick Time Off**

STO is available to full-time and part-time physicians. STO provides salary continuation in the event of an absence due to a medical condition.

Physicians receive twelve 8-hour days annually up to a maximum of sixty days, prorated by percentage of full-time schedule. If medically unable to work after exhausting maximum STO, physicians will be paid 60% of regular salary. This payment will cease at the earlier of either denial of long-term disability pay or the 90<sup>th</sup> consecutive day not worked.

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## Additional Benefits



### Retirement Plans

All employees are eligible to participate according to the schedule outlined below.

Employees must be at least 21 years of age to participate.

#### Group Retirement Program

- Money purchase pension plan
- Plan Entry Date = First of month following two years of service
  - One Year of Service => 1,000 working hours during anniversary year of service
  - Years of employment do not have to be consecutive, however, year in between must be >500 paid hours
- Children's Mercy contributes an amount equal to 4.2% of first \$48,000 of annual salary
  - Increases to 8.4% of salary amounts over \$48,000 to a maximum of 6%
  - Money is tax-deferred
  - Choice of Investment Options
- Administered by TIAA-CREF

#### Tax Deferred Annuity – 403(b)

- Eligible on the first of the month following hire date
- Must deduct pre-tax dollars or percentage of income
- Contributions and earnings are tax-deferred
- Funded completely by employee
- Choice of allocations

#### Deferred Compensation Plan – 457(b)

- Eligible on the first of the month following hire date
- Non-qualified deferred compensation plan
- Contributions can be made in addition to contributions to tax deferred annuity
- Administered by TIAA-CREF



### Professional Liability Insurance

Professional liability insurance will be provided to physicians for activities related to CHILDREN'S MERCY employment duties. Coverage will be in an amount at least equal to the amount required by the commercial policy at the Hospital's direction.



## Voluntary Benefits

Full-time and part-time employees are eligible to participate.

Voluntary benefits are paid 100% by the employee.

For additional information regarding voluntary benefits, contact:

**Peter McKee**  
Benefits Enrollment  
Representative  
(816) 983-6840  
[Pmckee@cmh.edu](mailto:Pmckee@cmh.edu)

### Benefits Offered

- Short-term Disability
- Interest Sensitive Whole Life Insurance
- Critical Illness
- Long-term Care

### Additional Benefits available to all upon date of hire

- Employee Assistance Program
- Employee Discounts
- Free Parking
- Credit Union
- Professional association dues (subject to Hospital budget)
- Professional and educational subscriptions (subject to Hospital budget)
- Medical licensure (subject to Hospital budget)
- Business related trip expenses (subject to Hospital budget)
- Social Security
- Savings Bonds