



Summary of Faculty Benefits

Medical Coverage

Full time, part time and weekend option employees are eligible to participate upon date of hire. Children's Mercy pays a portion of the monthly premium for full time, weekend option 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 and your children up to age 26. Proof of dependent status will be required. Acceptable proof includes; Marriage license, Birth Certificate listing employee as a parent, Adoption Decree, front page of your most recent IRS Form 1040.

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

	Gold Option				Blue Option			
	Employee-only	Employee + Child(ren)	Employee + Spouse	Family	Employee-only	Employee + Child(ren)	Employee + Spouse	Family
HEALTH ACCOU								
Children's Mercy automatic contribution	\$500	\$750	\$750	\$1,000	\$500	\$750	\$750	\$1,000
Automatic wellness Incentives for plans effective June 1 – December 31	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400
Total CMH Contribution	\$900	\$1,150	\$1,150	\$1,400	\$900	\$1,150	\$1,150	\$1,400
MEDICAL COVERAGE								
Children's Mercy automatic contribution	\$500	\$750	\$750	\$1,000	\$500	\$750	\$750	\$1,000
Automatic wellness Incentives for plans effective January 1 – May 31	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
Total CMH Contribution	\$700	\$950	\$950	\$1,200	\$700	\$950	\$950	\$1,200
In- Network Deductible	\$1,400	\$1,700	\$2,100	\$2,600	\$2,000	\$2,600	\$3,000	\$4,000
Out-of-Network Deductible	\$2,800	\$3,400	\$4,200	\$5,200	No Coverage			
Co-insurance In-network	You pay 10%; Hospital pays 90%				You pay 10%; Hospital pays 90%			
Co-insurance Out-of-network	You pay 40%; Hospital pays 60%				No Coverage			
In-Network Out-of-pocket maximum	\$3,000	\$3,000/Ind. up to \$3,750/family	\$3,000/Ind. up to \$4,500/family	\$3,000/Ind. up to \$5,250/family	\$4,500	\$4,500/Ind. up to \$5,625/family	\$4,500/Ind. up to \$6,750/Family	\$4,500/Ind. up to \$7,875/family
Out-of-Network Out-of-pocket maximum	\$6,000	\$7,500	\$9,000	\$10,500	No Coverage			
Preventive care, well-child care and immunizations	Eligible services covered at 100% in-network, subject to Cigna's Preventive Care Schedule. You can find a list of eligible preventive care services on the HR website.							

- Co-Insurance, out-of-pocket and lifetime maximums for eligible infertility expenses are paid differently than listed above.
- 24/7 access to medical professionals by phone or video conference will be available through Cigna's Telehealth Connection. This quick and effective alternative for diagnosing and treating non-emergency medical needs is available to you and your dependents for \$42 per consult.

Medical Coverage Costs

Monthly Costs for Full Time, Part Time Benefits Eligible and Weekend Option Employees (48 to 80 hours per pay period):

FULL TIME EMPLOYEES		GOLD PLAN	BLUE PLAN
Coverage Level	CMH Pays	You Pay	You Pay
Employee Only	\$641	\$182	\$89
Employee + Child(ren)	\$995	\$449	\$285
Employee + Spouse	\$1,062	\$579	\$379
Family	\$1,547	\$725	\$446

Part time employees scheduled to work between 32 and 47 hours each pay period pay the total cost for medical coverage.

Prescription Drug Coverage

Prescription Drug benefits are administered through MedImpact 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	\$6	\$14
Preferred Brand*	30% (\$60 maximum)	30% (\$150 maximum)
Non-Preferred Brand*	50% (\$150 maximum)	50% (\$375 maximum)

Per-Person Out-of-Pocket Maximum

***\$1,600 per person

* Prescription drugs must be dispensed as they are prescribed by the physician. For example, if your provider prescribes you a generic drug, you may not request the brand-name equivalent from the pharmacy. No substitutions or changes will be accepted. Be sure to discuss your prescription with your physician if you prefer a brand-name drug.

**Maintenance Medication - As an alternative to mail-order service, you can use a convenient service from Walgreen's and pick up your 90-day maintenance prescriptions at a Walgreen's pharmacy — and pay the same low price you'd pay for mail-order prescriptions. You can enjoy the lower cost and convenience of a 90-day maintenance prescription at your local Walgreen's store. Some locations are even open 24 hours a day!

***If you are enrolled in the Blue Plan your maximum out of pocket for prescription drugs is \$5,800 for family coverage.

Vision Coverage

Full time, part time and weekend option employees are eligible to participate upon date of hire. Four coverage levels available: Employee Only, Employee + Spouse, Employee + Child(ren), or Family. Eligible dependents include your spouse and your children up to age 26. Proof of dependent status will be required. Acceptable proof includes; Marriage license, Birth Certificate listing employee as a parent, Adoption Decree, front page of your most recent IRS Form 1040.

Basic and Premier vision is administered through VSP (Vision Service Plan). Basic vision covers in-network eye exams at 100% after a \$15 copay. Premier vision covers the cost of lenses, frames and contacts, see below:

	Basic Plan	Premier Plan
Annual eye exam with a VSP provider	\$15 copay	\$15 copay
Prescription eyewear	No coverage	\$20 copay
Single vision lenses	20% discount off complete pair of glasses (lenses and frame)	Included in prescription glasses
Lined bifocal lenses		
Lined trifocal lenses		
Covered lens options	No coverage	Kid-friendly polycarbonate lenses for children
Reflective lens coatings	No coverage	\$25 copay
Non-covered lens options, including progressive lenses, anti-reflective, scratch-resistant and other lens coatings offered by the provider	20% discount	In general, there is a 35-40% discount on non-covered lens options
Frames	20% discount off complete pair of glasses (lenses and frame)	<ul style="list-style-type: none"> \$150 allowance for a wide selection of frames If your frames cost more, get a 20% discount off the balance due You are eligible for frames every other year
Contact lenses (instead of prescription glasses)	15% discount off contact lens exam (fitting and evaluation)	<ul style="list-style-type: none"> \$60 maximum copay on your contact lens exam (fitting and evaluation) \$130 allowance for contact lens materials. If your contacts cost more, there is no discount on the balance due

	Employee-Only	Employee + Child(ren)	Employee + Spouse	Family
Basic Plan	\$1.64	\$2.64	\$2.52	\$4.16
Premier Plan	\$11.96	\$19.18	\$17.94	\$30.68

Dental Coverage

Full time, part time and weekend option employees are eligible to participate upon date of hire. Children's Mercy pays a portion of the monthly premium for full time, weekend option 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 and your children up to age 26. Proof of dependent status will be required. Acceptable proof includes; Marriage license, Birth Certificate listing employee as a parent, Adoption Decree, front page of your most recent IRS Form 1040.

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

	PPO Plus		Mid PPO		Low PPO	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Deductible	Employee: \$50/Family: \$100					
Max benefit per person per plan year (no Orthodontia)	\$2,000	\$1,000	\$1,250	\$500	\$500	
Preventive Services	100%	80%	100%	80%	100%	80%
Basic Services	80%					
Major Services	50%				Not Covered	
Orthodontia	50% up to a separate \$2,000 lifetime benefit	50%, up to a separate \$1,000 lifetime benefit	Not Covered			

Monthly Costs for Full Time, Part Time Benefits Eligible and Weekend Option Employees (48 to 80 hours per pay period)

	Employee-Only		Employee + Child(ren)		Employee + Spouse		Family	
	Total Cost	Your Cost	Total Cost	Your Cost	Total Cost	Your Cost	Total Cost	Your Cost
PPO Plus	\$39	\$20	\$70	\$46	\$78	\$50	\$109	\$74
Mid PPO	\$32	\$14	\$57	\$35	\$64	\$38	\$87	\$55
Low PPO	\$23	\$5	\$40	\$18	\$44	\$18	\$63	\$31

Part time employees scheduled to work 32 to 47 hours each pay period pay the total cost for dental coverage.

Health, Dental and Vision plans are Self-Funded by Children's Mercy. Claims are administered by Cigna, MedImpact, MetLife and VSP. Employee portion of premiums are deducted from the first two pay periods of every month.

Flexible Spending Accounts (FSAs)

Full time, part time and weekend option employees are eligible to participate the first of the month following 30 calendar days of employment. Participating in the flexible spending account plans allows employees to set aside pre-tax dollars for funding of medical expenses not cover under the medical plan and dependent day care expenses. You automatically receive a debit card when enrolling in the program for the first time, and you can login to request additional debit cards for other family members if needed.

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 Discovery Benefits
- May claim unreimbursed medical, dental, prescription and vision expenses
 - Copayments, coinsurance, deductibles, eyeglasses, etc.
- Maximum annual contribution: \$2,650

Dependent Child/Adult Day Care FSA

- Administered by Discovery Benefits
- May claim child care expenses as well as adult day care expenses
- Maximum annual contribution: \$5,000 per household

Life and Accidental Death & Dismemberment

Full time (60 to 80 hours per pay period) and weekend option employees 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 and weekend option employees may also purchase additional Life and AD&D Insurance** 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
- Refer to the Benefit Costs listed under the Benefits Options tab in the Online Enrollment Guide for rates

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
- Refer to the Benefit Costs listed under the Benefits Options tab in the Online Enrollment Guide for rates

Child Life

- Purchase either:
 - \$5,000 for \$0.76 per month
 - \$10,000 for \$1.52 per month
- Same cost regardless of number of children

Business Travel and Accident

Children's Mercy provides Business Travel and Accident Insurance at no cost. The plan pays a benefit for death or certain other covered losses incurred while on business travel and the maximum benefit is \$200,000. Please see the plan booklet for details on the schedule for covered losses and other benefits under the policy.

Long-Term Disability

Full time (60 to 80 hours per pay period) and weekend option employees 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

Legal Assistance

Full time and part time employees are eligible to participate Voluntary benefits are paid 100% by the employee.

Hyatt Legal

- Plan covers representation for many personal legal services for you and your eligible dependents
- Coverage includes: wills, trusts, power of attorney, debt collection defense, bankruptcy, identity theft, adoption, guardianship, name change, traffic law violations, juvenile matters, deeds, demand letters, affidavits and real estate matters.
- For more detailed information, visit the website above or call 800-821-6400 or visit www.legalplans.com, password: GetLaw
- Cost = \$21.60 per month

Voluntary Benefits

Benefits Offered

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

Our Benefit Communication Specialists are available to review Take CARE benefit options.
Please call 816-983-6840 or ext. 56840 to make an appointment:

Enrollment must be submitted no later than thirty days from the effective date.

Vacation/Holiday

Vacation/Holiday Time Off is available to full time and part time physicians. Vacation/Holiday Time Off provides salary continuation for time off due to vacation or holidays.

Faculty are eligible for 20 days of vacation plus 8 holidays per fiscal year; the number of days is pro-rated by the percentage of scheduled FTE if less than 1.0.

The full balance of vacation and holiday days are available as of July 1st or the beginning of each fiscal year. Use of the days will diminish the balance.

Unused Vacation/Holiday time off may not be carried over to any subsequent fiscal year unless approved by Children's Mercy.

Our fiscal year is July 1 – June 30.

Sick Time Off

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.

Faculty accrue one 8-hour day of sick time per month, pro-rated by the percentage of scheduled FTE if less than 1.0.

Accrual rate of .0462 for STO, equal to 12 8-hour shifts annually for an employee paid 80 hours biweekly for 26 pay periods during a 12 month period.

STO is available as accrued pursuant to Children's Mercy policy or otherwise approved by Children's Mercy.

Unused STO may be carried over to subsequent fiscal years up to a maximum of 480 hours.

Faculty Short Term Disability

Faculty Short Term Disability (STD) is available to faculty at no additional cost. Faculty will be paid STD of 60% of regular base salary after exhausting accrued STO while medically unable to work (until the faculty member's healthcare provider has released the faculty member to return to work).

Family Illness Pay

Family Illness Pay (FIP) may be approved for an amount equal to two scheduled work weeks (up to an 80 hour maximum) every 12 months. The 12-month period will begin on the date FIP was first paid.

Bereavement Pay

You are eligible for bereavement pay if you are a full time, weekend option or part time employee regularly scheduled to work at least 32 hours each pay period. Bereavement pay is available immediately upon employment.

Full time employees may receive pay for up to one scheduled work week upon the death of a Spouse or domestic partner, Children and Parents and up to three scheduled work shifts upon the death of Siblings, Grandparents, Grandchildren, In-Laws or grandparents of your spouse or domestic partner or any person living in your household at the time of death.

Part time and weekend option employees may receive pay for up to one scheduled work week upon the death of a Spouse or domestic partner, Children, Parents or up to two scheduled work shifts upon the death of Siblings, Grandparents, Grandchildren, In-Laws and Grandparents of your spouse or domestic partner or any person living in your household at the time of death

Jury Duty

Full time and part time employees are eligible to participate upon date of hire.

Leave of Absence

All employees (except temporary) are eligible for various leaves of absence accordingly to the following schedule:

FMLA	<ul style="list-style-type: none"> • Eligible after one year of employment and 1,250 hours worked • May be used for the serious illness of yourself and/or your spouse, parent or child • Up to 12 weeks of job protected leave (same job or equivalent) or 26 weeks for a family member or next of kin who is a covered service member with a serious injury or illness who is receiving medical treatment • Employer contributions towards health and dental coverage continue during leave
Non-FML Medical Leave	<ul style="list-style-type: none"> • Eligible after completion of introductory period • Up to 24 weeks off
Personal	<ul style="list-style-type: none"> • Eligible after completion of introductory period • Up to 24 weeks off
Military	<ul style="list-style-type: none"> • Eligible upon date of hire • Up to one year off
Educational	<ul style="list-style-type: none"> • Eligible after one year of employment • Up to one year off

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. During the first two (2) years of employment, you will receive an additional 6% of your base salary (up to the maximum IRS allowable) as additional compensation for you to invest how you choose until you become eligible for the Group Retirement Program (GRA). Once you become eligible for the GRA, this additional compensation will cease.

Group Retirement Program	<ul style="list-style-type: none"> • Plan Entry Date = First of month following two years of service <ul style="list-style-type: none"> ◦ 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 a percentage based on your age plus your years of service as follows: <table border="0" style="margin-left: 40px;"> <tr> <td style="padding-right: 20px;"><50</td> <td>3%</td> </tr> <tr> <td>50-59</td> <td>3.5%</td> </tr> <tr> <td>60-69</td> <td>4.5%</td> </tr> <tr> <td>>70</td> <td>6%</td> </tr> </table> 	<50	3%	50-59	3.5%	60-69	4.5%	>70	6%
<50	3%								
50-59	3.5%								
60-69	4.5%								
>70	6%								
Tax Deferred Annuity – 403(b)	<ul style="list-style-type: none"> • Administered by TIAA-CREF • Automatically enrolled at 3% of your annual income with a 90 day opt out period • Contributions are based off a percentage of your salary • You have two options to invest in the TDA Plan: <ul style="list-style-type: none"> – Pre-tax: Your contributions are made on a before-tax basis – After-tax: Roth option contributions are made with after-tax dollars • CMH will match 50% of your contributions up to 6% after two years of service up to the IRS limit on pretax elective deferrals • Immediate 100% vesting • Choice of investment Options 								

Deferred Compensation Plan 457(b)

- Eligible on the first of the month following hire date; Annual salary must equal \$120k or more;
- Non-qualified deferred compensation plan
- Contributions can be made in addition to contributions to tax deferred annuity Administered by TIAA

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.

Employed Faculty Continuing Medical Education (CME)

Meeting Funds:

- Ten work days up to \$4,000 (pro-rated by percentage of full-time schedule).
- Additional days may be approved by the Department Chair consistent with the goals of the Section and Department and the availability of funds.

Payment for licenses, professional dues and journals:

- Medical licensure, DEA, BNDD for CMH directed services
- Up to three memberships
- Additional memberships may be approved by the Department Chair consistent with the goals of the Section and Department and the availability of funds.

Mobile Benefits Card: Contact Info at your fingertips

Access benefits and Occupational Health contact info whenever, wherever you need it. Get phone numbers, policy numbers and links to websites related to Health, Retirement Savings, Spending Accounts, Occupational Health and Wellness, Life, Disability and Leaves.

Bookmark instructions:

From an Apple device

- Open Safari and load
- <http://childrensmercy.mybenefitswalletcard.com>.
- At the bottom of the screen, click the icon with the arrow.
- Then choose either "Add Bookmark" or "Add to Home Screen."

From an Android device:

- Open the Internet browser on your phone and load <http://childrensmercy.mybenefitswalletcard.com>.
- Click the menu key or "Settings" button on your phone (next to your home key).
- Then select "Add bookmark" or "Add shortcut" for an icon on your home screen.

Tuition Assistance

Full time and part time employees (at least 32 regular scheduled hours per pay period) are eligible to participate after 90 calendar days of employment. See the policy for complete details.

Full and Part Time Employees

- Targeted master's or doctorate degree
 - Calendar year maximum of \$5,200
- Targeted bachelor's or associate's degree or certificate program
 - Calendar year maximum of \$4,000
- May be used for tuition, required fees and textbooks and prior leaving assessments (CLEP, DSST, UExcel and Challenge Exams)
- You may apply for your assistance to be paid directly to your school or reimbursed to you
- Copy of proof of successful completion is required at end of course
- Must remain in eligible status for one year after course begins
- To apply, visit the Tuition Assistance page on The Scope

Child Care Center

Hospital Hill Family Learning Center – Full-and-part time child care, School's Out Holiday program and Summer Camp, Exceptional School Readiness program, Developmentally Appropriate Learning Environments, Secure Entrance, Multi-age Playgrounds with Water Features, Climbing Structures, Trike path and Resilient Surfacing, Parent Group and Annual Family Events. Contact: 816-234-9200/Fax 816-234-9204

Employee Wellness Center

The Employee Wellness Center located in the Crown Center complex at 2401 Grand provides convenient access to quality, affordable health care for Children's Mercy employees and their spouses and adult children (age 18 -25).

You'll enjoy the convenience of scheduling appointments online or by calling (816) 412-2355. With careful attention to every detail, the Wellness Center will offer:

- Limited or no waiting. After checking in, you'll go straight to your comfortable, private care suite to be seen by your provider.
- On-site lab. If you need routine lab work, it will be done at the time of your appointment.
- Minor procedures. If you need a routine minor medical procedure, it will be done at the time of your appointment.
- On-site pharmacy. If you have a prescription to fill, you may fill it at the on-site pharmacy.

CMH medical plan participants pay a \$10 co-pay for urgent and primary care, including minor medical procedures; preventive care is provided at no cost. If you are not enrolled in a CMH medical plan, you will pay a market-competitive rate for services. Additional information on the Wellness Center can be found at www.childrensmercy.org/EmployeeWellnessCenter

Employee Discounts

All employees are eligible upon date of hire. Children's Mercy medical services are discounted by the lesser of 20% of the total charges or the balance due after payment by insurance. Discount applies to services received by employee, spouse and/or dependent children.

**Additional Benefits
available to all
employees upon
date of hire**

- Employee Assistance Program
- Employee Service Awards
- Recreation Activities
- Free Parking and Shuttle Bus Service
- Worker's Compensation
- On-site Cafeteria
- Purchase of cafeteria, snack shop, and gift shop items via payroll deduction
- Professional association dues (subject to Hospital Budget)
- Professional education subscriptions (subject to Hospital Budget)
- Medical licensure (subject to Hospital Budget)
- Business related trip expenses (subject to Hospital Budget)

This summary is intended to provide a general introduction and all benefits are subject to change. Benefit administration will be governed by each plan document. For additional information concerning your benefits, please refer to the Human Resources website, Employee Policy Manual; contact your supervisor, or the Benefits department at 816-234-3200.