



2021 Benefit Summary

Health Insurance – BCBS of Kansas

KCSL offers health insurance through Blue Cross/Blue Shield of Kansas. 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. These rates and plan options are in place through 12/31/2021.

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

Employee Bi-Weekly Deduction

	Option 1 \$1,500 Deductible	Option 2 \$2,500 Deductible	Option 3 \$5,000 Deductible
Employee Only	\$51.00	\$33.00	\$25.00
Employee + Spouse	\$255.00	\$216.00	\$200.00
Employee + Child(ren)	\$227.00	\$190.00	\$175.00
Family	\$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 up to age 26. These rates and plan options are in place through 12/31/2021.

Dental Insurance	
Services	Benefits
Deductible: <i>Applies to basic and major services only</i>	\$25 Individual / \$75 Family
Diagnostic & Preventive Services: <i>Exams and Cleanings</i>	Plan pays 100%
Basic Services: <i>Oral Surgery, Fillings, Root Canals</i>	Plan pays 90%
Major Services: <i>Crowns, Bridges, Dentures</i>	Plan pays 50% after deductible
Orthodontics	Not covered
Annual Maximum	\$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. Dependent children are eligible for coverage through the end of the month of their 26th birthday. These rates and plan options are in place through 12/31/2021.

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 illness, 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 2021 annual maximum amount you may contribute to your account is \$2,750.

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 2020 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 2021:

Holiday	
New Year's Day	Friday, January 1, 2021
Dr. Martin Luther King's Birthday	Monday, January 18, 2021
Memorial Day	Monday, May 31, 2021
Independence Day	Monday, July 5, 2021
Labor Day	Monday, September 6, 2021
Thanksgiving	Thursday, November 25, 2021
Day After Thanksgiving	Friday, November 26, 2021
½ Day Christmas Eve	Thursday, December 23, 2021
Christmas Day	Friday, December 24, 2021
½ Day New Year's Eve	Friday, December 31, 2021
Discretionary Day (use/lose) 1 day in 2021, 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.

KCSL Human Resources Contact Information

Contact the Human Resources team below for help with any HR or benefits related issues.

<p>Marcia Bowens Human Resources Coordinator 1365 N Custer Wichita, KS 67203 316/942-4261 ext 1305 mbowens@kcsl.org</p>	<p>Dreher W. Goodrich Director of Human Resources 3545 SW 5th Street Topeka, KS 66606 785/274-3100 ext 1438 dgoodrich@kcsl.org</p>	<p>Andrea Sanderson Jones Human Resource Generalist 1365 North Custer Wichita, KS 67203 316/942-4261 ext. 1337 ajones@kcsl.org</p>	<p>Karina Corpus Head Start Human Resource Generalist 2111 E. Labrador Garden City, KS 67846 620/276-3232 ext. 1103 kcorpus@kcsl.org</p>
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This Benefit Summary above information is provided as a resource to Kansas Children's Service League employees and 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.