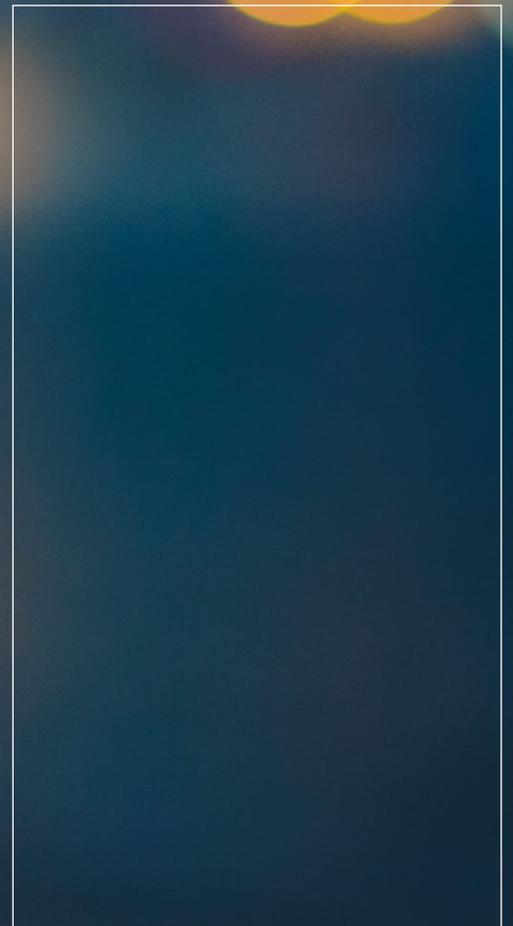
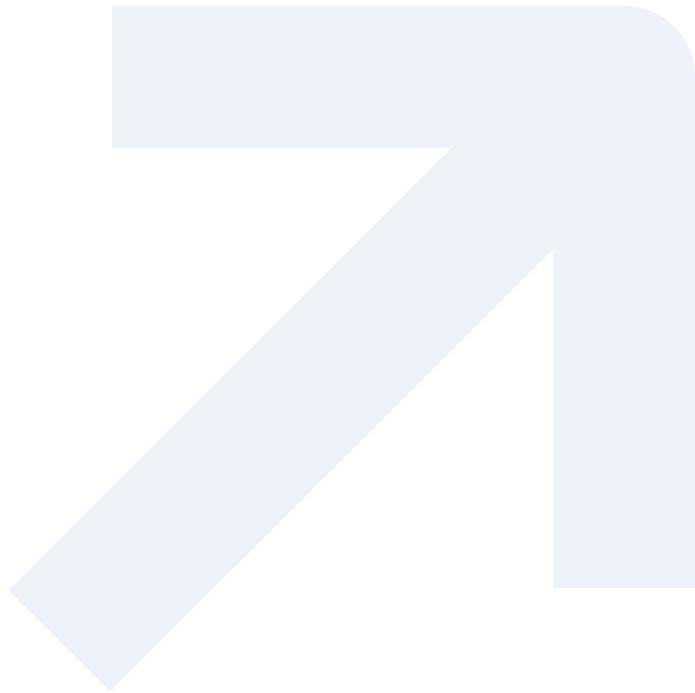




BENEFITS  
ENROLLMENT

2021





North Kansas City Hospital appreciates your commitment to our mission. We're equally committed to providing you with competitive, affordable health and wellness benefits to help you take care of yourself and your family.

We continue to strive to offer employees competitive benefits at an affordable cost. As part of our commitment to employees, we pay approximately 80% of the premium costs of the Health Plan.

Please read this guide carefully. It has a summary of your plan options and helpful tips for getting the most value from your benefits plans. We understand that you may have questions about enrollment, and we're available to help you understand your options and guide you through the process.

This guide is not your only resource, of course. Any time you have questions about your benefits or the enrollment process, you can contact Human Resources. Although this guide contains an overview of benefits, for complete information about the plans available to you, please visit the [Benefit Resource Center](#).

**Here's where to find ...**

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## A few notes about enrolling in benefits

If you want medical, dental, vision or flexible spending for you or your family, you must enroll in one of the plan options during your initial enrollment period, which is 30 days from date of hire or a qualifying life event. You may not enroll later in the year or change your annual elections unless you have a qualifying life event.

Here are some examples of qualifying life events:

- Birth, legal adoption or placement for adoption.
- Marriage or divorce.
- Dependent child reaches age 26.
- Spouse gains or loses employment or eligibility with current employer.
- Death of spouse or dependent child.
- Spouse or dependent becomes eligible or ineligible for Medicare/Medicaid or the state children's health insurance program.
- Change in residence that changes coverage eligibility.
- Court-ordered change.

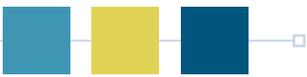
You are required to make changes to your coverage within 30 days of your qualifying life event. You'll need to provide proof of the event, such as a marriage certificate, divorce decree, birth certificate or loss-of-coverage letter.

Please remember to add your Social Security number and the Social Security numbers of your dependents during enrollment.

## Benefit questions?

We have a full-time benefit communication specialist, BCS, available to answer questions and provide you with more information regarding your benefits. Please contact our BCS, Jason Brace, at 816.691.2061 — option 3 or set up an appointment at <https://go.oncehub.com/NKCH>.

**To enroll in your benefits, visit:**  
[bluesenroll.com](https://bluesenroll.com) and log in using **NKCH** and your **employee number** (e.g., NKCH123456) and your **Social Security number** as your password (no dashes).



# MEDICAL AND PRESCRIPTION DRUG BENEFITS

North Kansas City Hospital is committed to helping you and your dependents maintain your health and wellness by providing you with access to the highest levels of care. We offer you a choice of two medical and prescription drug plan options:

- Traditional Plan.
- High Deductible Health Plan (HDHP).

Both plan offerings utilize the local Blue KC network, BlueSelect Plus network. We partner with Blue Cross & Blue Shield of South Carolina to be the third-party administrator of our medical plans. Please be sure to review the list of in-network providers on the Blue Cross & Blue Shield member portal.

Our Pharmacy Benefit Manager is Elixir. Should any questions arise, please contact Elixir at 800.771.4648 or the NKCH Outpatient Pharmacy at 816.346.7979.

## Here are some terms you'll see in this guide:

**COINSURANCE:** Your share of the costs of a healthcare service, usually figured as a percentage of the amount charged for services. You start paying coinsurance after you've paid your plan's deductible. Your plan pays a certain percentage of the total bill, and you pay the remaining percentage.

**COPAY:** A fixed amount you pay for a specific medical service (typically an office visit) at the time you receive the service. The copay can vary depending on the type of service. Copays cannot be included as part of your annual deductible, but they do count toward your out-of-pocket maximum.

**DEDUCTIBLE:** The amount you pay for healthcare services before your health insurance begins to pay. For example, if your plan's deductible is \$1,000, you'll pay 100 percent of eligible healthcare expenses until the bills total \$1,000 for the year. After that, you share the cost with your plan by paying coinsurance.

**IN-NETWORK:** A group of doctors, clinics, hospitals and other healthcare providers that have an agreement with your medical plan provider. You'll pay less when you use in-network providers.

**OUT-OF-NETWORK:** Care received from a doctor, hospital or other provider that is not part of the medical plan agreement. You'll pay more when you use out-of-network providers.

**OUT-OF-POCKET MAXIMUM:** This is the most you must pay for covered services in a plan year. After you spend this amount on deductibles, copayments and coinsurance, your health plan pays 100 percent of the costs of covered benefits, excluding your copay amount. However, you must pay for certain out-of-network charges above reasonable and customary amounts.

**REASONABLE AND CUSTOMARY:** The amount of money a health plan determines is the normal or acceptable range of charges for a specific health-related service or medical procedure. If your healthcare provider submits higher charges than what the health plan considers normal or acceptable, you may have to pay the difference.

## Medical plan summary

	Traditional Plan			HDHP		
	Domestic <sup>1</sup>	In-network	Out-of-network	Domestic <sup>1</sup>	In-network	Out-of-network
<b>Medical deductible</b>						
Individual	\$0	\$1,000	\$4,000	\$1,500	\$3,000	\$6,600
Family	\$0	\$2,500	\$8,000	\$3,000	\$6,000	\$13,200
<b>Medical out-of-pocket maximum</b>						
Individual	\$2,350	\$4,750	Unlimited	\$3,850	\$5,000	Unlimited
Family	\$4,700	\$9,500	Unlimited	\$7,700	\$10,000	Unlimited
<b>Pharmacy out-of-pocket maximum</b>						
Individual	\$2,150	\$2,150	Unlimited	\$2,150	\$2,150	Unlimited
Family	\$4,300	\$4,300	Unlimited	\$4,300	\$4,300	Unlimited
<b>Combined medical/Rx out-of-pocket maximum</b>						
Individual	\$4,500	\$6,900	Unlimited	\$6,000	\$7,150	Unlimited
Family	\$9,000	\$13,800	Unlimited	\$12,000	\$14,300	Unlimited
<b>Services</b>						
Preventative	Covered 100% at Meritas providers only	Deductible, then 20% coinsurance	Deductible, then 75% coinsurance	Covered 100% at Meritas providers only	Deductible, then 20% coinsurance	Deductible, then 75% coinsurance
Physician office visit	\$30 copay <sup>2</sup> \$10 copay Meritas Health Express (sick visits only)	\$30 copay then deductible, then 20% coinsurance	Deductible, then 75% coinsurance	\$30 copay <sup>2</sup> + deductible \$10 copay + deductible at Meritas Health Express (sick visits only)	\$30 copay, then deductible, then 20% coinsurance	Deductible, then 75% coinsurance
Specialist office visit	\$50 copay (includes Gashland urgent care and sports/camp physicals at Meritas Health Express)	\$50 copay, then deductible, then 20% coinsurance	Deductible, then 75% coinsurance	\$50 copay + deductible (includes Gashland Urgent Care and sports/camp physicals at Meritas Health Express)	\$50 copay, then deductible, then 20% coinsurance	Deductible, then 75% coinsurance
Inpatient hospital services	\$500 copay per day	Deductible, then 30% coinsurance	Deductible, then 75% coinsurance	\$500 copay per day + deductible	Deductible, then 30% coinsurance	Deductible, then 75% coinsurance
Outpatient hospital services	\$300 copay	Deductible, then 30% coinsurance	Deductible, then 75% coinsurance	\$300 copay + deductible	Deductible, then 30% coinsurance	Deductible, then 75% coinsurance
Emergency room — facility (copay waived if admitted)	\$500 copay	\$500 copay	\$500 copay	\$500 copay then deductible	\$500 copay then deductible	\$500 copay then deductible
Physician services	10% coinsurance	Deductible, then 20% coinsurance	Deductible, then 75% coinsurance	Deductible, then 10% coinsurance	Deductible, then 20% coinsurance	Deductible, then 75% coinsurance
MRI, CT scans, PET scans, etc.	\$150 copay	Deductible, then 30% coinsurance	Deductible, then 75% coinsurance	\$150 copay + deductible	Deductible, then 30% coinsurance	Deductible, then 75% coinsurance
Lab, EKG, EEG, X-ray, Sonogram, Mammograms, etc.	Covered at 100%	Deductible, then 30% coinsurance	Deductible, then 75% coinsurance	Deductible, then covered 100%	Deductible, then 30% coinsurance	Deductible, then 75% coinsurance

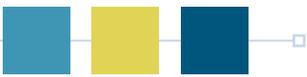
<sup>1</sup>North Kansas City Hospital, Meritas Physician Clinics and Gashland.

<sup>2</sup>The Domestic copay only applies to the Centrus Health of Kansas City participating primary care providers. It does not apply to other services.

To find a Centrus primary care provider, visit [centrushealth.com/directory](https://centrushealth.com/directory).

## Prescription drug plan summary

	In-house (domestic)	In-network	Out-of-network
<b>Pharmacy deductible</b>			
	Individual: None	Individual: \$100	Not covered
	Family: None	Family: \$250	
<b>Copays</b>			
Generic	30-day supply: \$4	30-day supply: \$20	Not covered
	90-day supply: \$8	90-day supply: \$60	
Preferred brand name	30-day supply: \$50	30-day supply: \$65	Not covered
	90-day supply: \$100	90-day supply: \$195	
Non-preferred brand name	30-day supply: \$80 plus the difference in cost between the brand prescription and generic equivalent	30-day supply: \$100 plus the difference in cost between the brand prescription and generic equivalent	Not covered
	90-day supply: \$160 plus the difference in cost between the brand prescription and generic equivalent	90-day supply: \$300 plus the difference in cost between the brand prescription and generic equivalent	
Specialty	25% coinsurance, only covered at the NKCH retail pharmacy	Not covered	Not covered



## Specialty drug coverage

If you utilize a specialty medication, it is required that you fill this medication at the NKCH retail pharmacy. Specialty medications that are filled at a pharmacy that is not NKCH will not be covered. NKCH will work with you one-on-one to ensure you obtain your specialty medication at another pharmacy if it is not available at NKCH at the time of need.

### Medical and prescription employee payroll contributions (effective Jan. 1, 2021)

	Bi-weekly	Traditional Plan	High Deductible Plan
Employee		\$47.49	\$29.13
Employee + spouse		\$117.33	\$87.39
Employee + child(ren)		\$103.36	\$67.36
Family		\$176.58	\$116.91

Employees can elect the medical and prescription drug plan without enrolling in the dental or vision plans.

## BLUESELECT PLUS NETWORK

### Finding an in-network provider

Utilizing NKCH and Meritas Physicians will give you the lowest out of pocket costs for you and your family ([Meritas provider list](#)). You can search online for physicians and other healthcare providers by visiting the Blue KC website at [bluekc.com](http://bluekc.com). As with other networks, you will experience lower out-of-pocket costs when you visit a provider who is within the BlueSelect Plus network. Nonemergency services will be paid according to your plan's out-of-network benefit.

North Kansas City Hospital utilizes the BlueSelect Plus network. This capitalizes on the savings that members who live in the metropolitan Kansas City Area receive. It covers participating providers in Johnson and Wyandotte counties in Kansas and

Clay, Jackson and Platte counties in Missouri. The following hospitals are considered in-network:

- Advent Health Shawnee Mission
- Children's Mercy (Hospital Hill and South)
- Liberty Hospital
- North Kansas City Hospital
- Olathe Medical Center
- The University of Kansas Health System
- Truman Medical Center (Hospital Hill and Lakewood).

For those living outside the Kansas City area, the BlueSelect Plus plan still provides coverage. Outside the 32-county service area, BlueSelect Plus members are covered under Blue Cross and Blue Shield's BlueCard PPO coverage.

## CENTRUS HEALTH

North Kansas City Hospital is a founding member of Centrus Health of Kansas City, along with Advent Health Shawnee Mission and the University of Kansas Health System. All three healthcare systems will allow members to visit Centrus Health Kansas City participating primary care physicians. For North Kansas City Hospital, this means the Centrus Health of Kansas City participating primary care practices will be treated as if they are in the domestic tier. A list of Centrus Health KC primary care providers is available at [centrushealth.com/directory](http://centrushealth.com/directory).

**PLEASE NOTE:** This benefit design does not apply to other services outside of primary care, such as specialty care and acute care. For questions about your coverage, contact the NKCH Human Resource Benefit Department at 816.691.2061 Option 3.

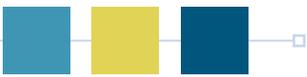
## MEDICAL EXPENSE REIMBURSEMENT PLAN

North Kansas City Hospital offers a Medical Expense Reimbursement Plan (MERP) to newly eligible employees who have access to and select alternate group medical and prescription drug coverage during initial enrollment. This offering will provide you with up to 100% reimbursement of your out-of-pocket costs, including eligible copays, coinsurance, and deductibles, up to \$8,550/single or \$17,100/family per year that you incur under the alternate health plan.

To receive this benefit, you will first enroll in the alternate medical and prescription drug plan offering (for example, your spouse's group health plan) and waive coverage under the NKCH health plan. Then, you must complete the MERP enrollment form and attestation form and return them to Catilize Health to receive eligible reimbursements.



If you have any questions regarding the MERP, please call 816.691.2061 Option 3 or contact Catilize Health at 877.872.4232 or [MERP@catilizehealth.com](mailto:MERP@catilizehealth.com).



# BLUE CROSS AND BLUE SHIELD OF KANSAS CITY (BLUE KC) TOOLS

## Blue KC Member Portal

- Coverage details (copays, deductibles, out-of-pocket maximums, etc.).
- Review your claims activity and history.
- Print a temporary ID card or order a new ID card.
- See frequently asked questions (FAQs).
- Registered nurses are available to provide immediate assistance and advice on medical treatment.

## How to find a Blue KC provider

The Blue KC designation identifies doctors in the Blue KC network who have achieved top results on Blue KC's quality and cost-efficiency measures. To find one of these doctors, please visit [myhealthtoolkitkc.com](http://myhealthtoolkitkc.com).

## How Blue KC can help you

Blue KC healthcare contact information — Find all of your information when you need it at [myhealthtoolkitkc.com](http://myhealthtoolkitkc.com). Call 888.495.9340 any time, day or night, 365 days a year, for assistance.

# NKCH WELLNESS PROGRAM

We are constantly working towards providing you with the tools you need to create an engaged and productive life at work and home. To that end, the NKCH wellness program is one item we hope will help you get healthy and stay healthy. The wellness program provides biometric screenings, health coaching, credit for preventive visits and more. To register for the wellness program visit: <http://nkch.resourcecenter247.com/wellness/>

Get healthy and earn rewards by participating in the wellness program. All tracking for the wellness program is done in the WellRight platform. Download physician forms and choose which challenges you want to participate in! Follow the link below to get to the WellRight site or download the WellRight app on your phone! [Log in](#) and start participating today!

## 2021 Wellness Program Year Information Program

### January 1 through November 30

- Required Baseline Activities: Age Gauge (health risk appraisal), Say Ahh (Annual Wellness Exam Form), Measure Up (Assessment + Wellness Program Lab)
- Bonus Incentive Breakdown: (Complete Baseline Activities +)
  - Bronze Level 2000 points=\$200
  - Silver Level 4000 points= \$200 (additional)
  - Gold Level 5000 points= \$100 (additional)

\*If you earn silver or gold status in 2021, you will be eligible for lower 2022 medical premiums! If you have any questions about the wellness program, email [Leia.Darden@nkch.org](mailto:Leia.Darden@nkch.org) or call x11355.

## METLIFE DENTAL PLANS

### Dental carrier

View covered services, claim status or your account balance, find a dentist, update your information, and much more at [metdental.com](https://metdental.com).

Offered through MetLife, North Kansas City Hospital offers you a choice of two dental plans. Although you can choose any dental provider, when you use an in-network dentist, you will generally pay less for treatments because your share of the cost will be based on negotiated discount fees.

Dental exams can tell your doctor a lot about your overall health. It's important to schedule regular exams to help detect significant medical conditions before they become serious.

To see a current provider directory, please visit [providers.online.metlife.com](https://providers.online.metlife.com). When prompted, select the PDP Plus Network.

Coverage type	Plan option 1 Basic plan		Plan option 2 Limited plan	
	In-network % of negotiated fee	Out-of-network % of R&C fee	In-network % of negotiated fee	Out-of-network % of negotiated fee — MAC
Type A: Preventive (cleanings, exams, X-rays)	100%	80%	90%	70%
Type B: Basic restorative (fillings, extractions)	80%	60%	60%	40%
Type C: Major restorative (bridges, dentures)	50%	50%	40%	25%
Type D: Orthodontia	50%	50%	40%	25%
<b>Deductible</b>				
Individual	\$35	\$35	\$50	\$50
Family	\$105	\$105	\$150	\$150
<b>Annual maximum benefit</b>				
Per person	\$1,250	\$1,250	\$1,000	\$1,000
<b>Orthodontia lifetime maximum</b>				
Per person	\$1,000	\$1,000	\$500	\$500

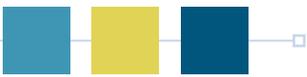
## Employee dental payroll contributions

### Biweekly — Effective Jan. 1, 2021

	Basic plan	Limited plan
Employee	\$7.29	\$5.14
Employee + spouse	\$20.13	\$15.93
Employee + child(ren)	\$18.48	\$15.23
Family	\$34.76	\$24.69

You can elect the MetLife dental plan regardless of whether you are enrolled in the medical or vision plan.

- You will not receive a dental ID card because you typically do not need to present one when visiting your dentist once you've enrolled. To print an ID card, log in to [metlife.com/mybenefits](https://metlife.com/mybenefits) and enter North Kansas City Hospital as employer.



# METLIFE VISION PLAN

MetLife’s vision care benefits include coverage for eye exams, standard lenses and frames, contact lenses, and discounts for laser surgery. The vision plans are built around two different networks of eye care providers, with better benefits at a lower cost to you when you use providers who belong to either network. When you use an out-of-network provider, you will have to pay more for vision services.

Eye exams can tell your doctor a lot about your overall health. It’s important to schedule regular exams to help detect significant medical conditions before they become serious.

## Locating a vision provider

In-network providers include private practitioners as well as selected chains, including Target, JCPenney Optical, Sears and Pearle Vision. To locate a provider, visit [metlife.com/mybenefits](http://metlife.com/mybenefits).

## Employee vision payroll contributions

Effective Jan. 1, 2021

MetLife	Biweekly
Employee	\$3.83
Employee + spouse	\$7.68
Employee + child(ren)	\$7.41
Family	\$11.39

- You can elect the MetLife vision plan regardless of whether you are enrolled in the medical or dental plan.
- You will not receive a vision ID card. However, you can print an ID card once you’ve enrolled on [metlife.com/vision](http://metlife.com/vision).

### In-network benefits

There are no claims for you to file when you go to an in-network vision specialist. Simply pay your copay and, if applicable, any amount over your allowance at the time of service.

	Frequency
Eye exam	Once every <b>12</b> months

Eye health exam, dilation, prescription and refraction for glasses: Covered in full after a **\$10** copay

Retinal imaging: Up to a **\$39** copay on routine retinal screening when performed by a private practice.

Frame	Once every <b>24</b> months
-------	-----------------------------

Allowance: **\$150**

Costco: **\$85** allowance

You will receive an additional **20%** savings on the amount that you pay over to your allowance. This offer is available from all participating locations except Costco.

Standard corrective lenses	Once every <b>12</b> months
----------------------------	-----------------------------

Single vision, lined bifocal, lined trifocal, lenticular: Covered in full after **\$10** eyewear copay

Standard lens enhancements	Once every <b>12</b> months
----------------------------	-----------------------------

Polycarbonate (child up to age 18) and **ultraviolet (UV) coating**: Covered in full

Progressive, polycarbonate (adult), photochromic, anti-reflective and scratch-resistant coatings and tints: Your cost will be limited to a copay that MetLife has negotiated for you. These copays can be viewed after enrollment at [metlife.com/mybenefits](http://metlife.com/mybenefits).

Contact lenses (instead of eye glasses)	Once every <b>12</b> months
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Contact fitting and evaluation: Cover in full with a maximum copay of **\$60**

Elective lenses: **\$150** allowance

Necessary lenses: Covered in full after eyewear copay



## FLEXIBLE SPENDING ACCOUNTS

### Healthcare flexible spending account

The healthcare FSA lets you pay for certain IRS-approved medical care expenses not covered by your insurance plan with pre-tax dollars. For example, cash that you now spend on deductibles, copayments, or other out-of-pocket medical expenses can instead be placed in the healthcare reimbursement FSA pre-tax, to pay for these expenses. The maximum contribution to the healthcare reimbursement FSA is \$2,750 per plan year.

#### Examples of FSA eligible expenses

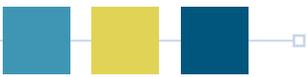
Healthcare spending account:

- Doctor's visit copays
- Prescription drug copays
- Medical and dental deductibles
- Over-the-counter medications (with a written prescription)
- Hearing aids
- Eye glasses
- Contacts
- Contact lens solution
- Dental services
- Orthodontia
- Acupuncture
- Laser vision correction surgery

#### Remember

Changes to your healthcare FSA elections can be made only during initial enrollment or if you experience a qualifying life event.

Please note, flexible spending dollars must be used for services in the plan year the dollar amount is elected. You may be required to submit substantiation or further information about your use of your Navia Benefits Card. Visit [naviabenefits.com](https://naviabenefits.com) for more information.



## Dependent care flexible spending account

If you need child care for your dependents to allow you or your spouse to work or attend school full time, you can open a dependent care flexible spending account (FSA). This allows you to be reimbursed on a pre-tax basis for childcare.

The maximum amount you can set aside in a dependent care FSA is \$5,000 per year per family, or \$2,500 if married and filing separately. Funds in your dependent care FSA are available to you only as they are deducted from your paycheck. Remember to use all of your contributions each plan year because no funds may be carried over to the next year. In other words, you use it or lose it.

Eligible expenses include the care of children under age 13 and the care for dependents of any age who are physically or mentally incapable of self-care (includes day care for elderly dependents, but not nursing home confinements).

Examples of eligible expenses are day care, after-school care and elder care. You decide how much to deduct from each paycheck. These contributions are made before taxes are taken from your earnings, which reduces your taxable income for the year. You can file claims at any time during the plan year, but they must be postmarked by the March 31, 2022, claims deadline.

### Remember

Changes to your dependent care FSA elections can be made only during initial enrollment or if you experience a qualifying life event.

## Remember: Use it or lose it

Use all your contributions each plan year because no funds can be carried over to the next year.

## WORK/LIFE EMPLOYEE ASSISTANCE PROGRAM (EAP)

We all know that life can be challenging at times. Issues like illness, debt and family problems can leave us feeling worried or anxious and not able to be at our best. The employee assistance program (EAP), sponsored by New Directions provides confidential support and resources for you and your dependents at no charge. You can seek expert guidance for any kind of issue, from everyday matters to more serious problems affecting your well-being.

Here's what the program offers:

- EAP: Six face-to-face visits with experienced clinicians (per year), without any per-session cost to you.
- Legal resources: Unlimited phone access to New Directions' legal professionals, an initial consultation at no charge with a local attorney and discounts on additional services.
- Financial resources: Unlimited phone access to financial professionals for information regarding personal finance and related issues.
- Work/life resources: Information and referrals on child care, elder care, adoption, relocation and other personal convenience matters.
- Online will preparation: Access to New Directions, which offers the ease and simplicity of online will preparation. You can complete a will and download it to your computer.

The EAP provides counseling on all aspects of life, including:

- Difficulties in relationships.
- Emotional/psychological issues.
- Stress and anxiety issues with work or family.
- Alcohol and drug abuse.
- Personal and life improvement.
- Legal or financial issues.
- Depression.
- Childcare and elder care issues.
- Grief issues.

### Introducing BetterHelp!

You will have access to BetterHelp, an online therapy program that gives you the ability to message or video call a therapist. Simply follow the three steps below to access BetterHelp:

1. Visit [betterhelp.com/newdirections](https://betterhelp.com/newdirections) and enter "NKCH."
2. Complete the registration process and get matched with a therapist.
3. Download the BetterHelp app and start messaging, chatting, calling or video chatting.

### Assistance around the clock

Whenever you need assistance with a work/life issue, the EAP is there for you, 24 hours a day. Specialists are available for confidential 24/7 assistance and support.

#### New Directions

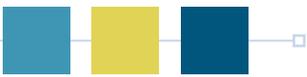
For more information and resources:

Call: 816.237.2352

TDD: 800.624.5544

Go online: [eap.ndbh.com](https://eap.ndbh.com)

Login: NKCH



## GROUP TERM LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Employees working 64 hours or more per pay period are eligible for the employer-paid life and AD&D insurance which is now offered through New York Life, formerly Cigna.

North Kansas City Hospital's comprehensive benefits package includes financial protection for you and your family in the event of an accident or death. Group term life and accidental death and dismemberment (AD&D) coverage are provided automatically at no cost to you upon employment.

In the event of your death, the life insurance policy provides a benefit to the beneficiary you designate. If your death is the result of an accident or if an accident leaves you with a covered debilitating injury, you are covered under the AD&D insurance for the same amount.

### Age reduction schedule

Your amount of insurance coverage will be reduced based on the age reduction schedule included in your plan documents.

### Accidental death and dismemberment

The group term life coverage includes accidental death and dismemberment coverage. AD&D insurance provides additional coverage in the event of accidental death or loss of limb, eyesight, brain damage, etc. In the event of a covered accident that results in your death, AD&D coverage is in addition to your group term life.

## VOLUNTARY TERM LIFE INSURANCE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

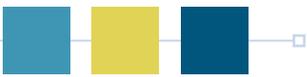
Employees working 16 hours or more per pay period are eligible for the voluntary life and AD&D insurance.

Voluntary life insurance through New York Life, formerly Cigna, provides additional financial protection for you and your family in the event of death. This coverage is 100% employee-paid and can be purchased for yourself, your spouse and/or your dependent child(ren).

If you would like to enroll in voluntary life insurance or AD&D, please contact a BCS for enrollment assistance at 816.691.2061 Option 3 or schedule an appointment at [go.oncehub.com/NKCH](https://go.oncehub.com/NKCH).

	Employee	Spouse	Child
Benefit amount	1 x, 2 x, 3 x, 4 x or 5 x base annual salary	Increments of \$5,000	\$5,000 or \$10,000
Maximum	\$500,000	\$150,000	
Guaranteed issue	\$200,000	\$50,000	





# SHORT- AND LONG-TERM DISABILITY PLANS

North Kansas City Hospital and Meritas Health Corporation offer two disability plans through New York Life, formerly Cigna. These coverages provide financial assistance in case you become disabled or unable to work.

## Short-term disability (STD)

NKCH employees working 32 hours or more per pay period and Meritas Health Corporation employees working 48 hours or more per pay period are eligible for this benefit.

STD benefits are designed to replace a portion of your income for a non-work-related short-term injury or illness. Please see the applicable benefit table below for a list of benefits.

NKCH short-term disability benefit	100% paid by the employee
Weekly benefit amount	60%
Weekly benefit maximum	\$1,500

MHC short-term disability benefit	100% paid by the employee
Weekly benefit amount	60%
Weekly benefit maximum	\$1,000

### Coordination of disability benefits

Your benefit may be reduced if you receive disability benefits from retirement, Social Security, workers' compensation, state disability insurance, no-fault benefits and return-to-work earnings. Refer to your certificate of coverage for more details.

## Long-term disability (LTD)

The LTD plan is available to eligible NKCH and Meritas employees. This benefit offers financial protection to you when you need it most - if you become disabled and can no longer work. The plan will also help you to return to work, if appropriate.

- NKCH employees: Please refer to the appropriate table below to identify your eligible benefit.
- MHC employees: For LTD benefit information, please contact Meritas Human Resources at [meritashr@nkch.org](mailto:meritashr@nkch.org).

### NKCH full-time employees scheduled 72+ hours per pay period

Long-term disability benefit	100% paid by the employer
Monthly benefit amount	66.7%
Monthly benefit maximum	\$12,000
Elimination period	180 days

### NKCH part-time employees scheduled 32+ hours per pay period

Long-term disability benefit	100% paid by the employee
Monthly benefit amount	60%
Monthly benefit maximum	\$1,500
Elimination period	180 days

## VOLUNTARY BENEFITS

### Accident Insurance | Administered by New York Life, formerly Cigna

Accident insurance is designed to supplement employer-sponsored health coverage, accident insurance pays specific benefit amounts for expenses resulting from off-the-job injuries or accidents. Hospitalization, physical therapy, intensive care, fractures, and dislocations are some of the out-of-pocket expenses that this accident insurance could cover. Coverage can be purchased for yourself, your spouse and your child(ren).

### Critical Illness | Administered by New York Life, formerly Cigna

Critical illness insurance can help supplement major medical coverage by helping you pay the out-of-pocket costs associated with a critical illness or event. Conditions covered under this program can include cancer, heart attack, stroke, major organ failure, and kidney failure. Coverage can be purchased for yourself, your spouse and your child(ren).

### Hospital Indemnity | Administered by New York Life, formerly Cigna

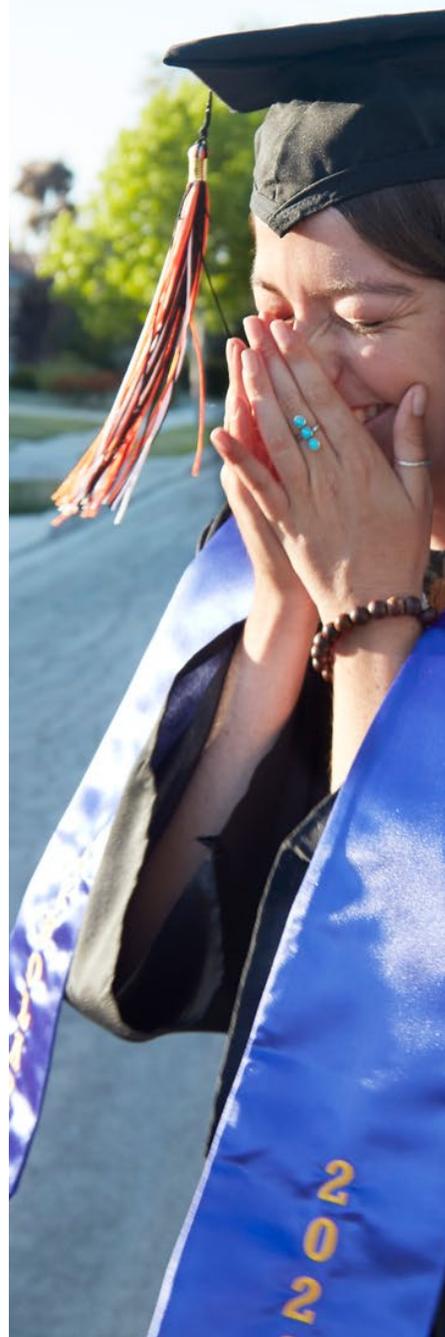
New to North Kansas City Hospital, Hospital indemnity insurance is designed to help provide you financial protection by paying a benefit due to hospitalization. You can use the benefit to meet the out-of-pocket expenses and extra bills that can occur. Indemnity lump-sum benefits are paid directly to you based on the amount of coverage listed, regardless of the actual cost of treatment. Coverage can be purchased for yourself, your spouse and your child(ren).

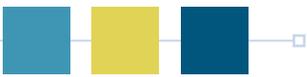
### Whole Life | Administered by Transamerica

Whole Life insurance provides added financial protection that you may need during times of uncertainty. This plan provides death benefits to your designated beneficiaries, and also builds cash value that can be used while you are still alive. Whole life insurance also has an additional Long Term Care (LTC) rider. Your family can receive monthly payments to help combat the cost of care while you are alive. The benefit can be used to help pay for a facility, hospital bills, or in home care which can be provided by a licensed caregiver or a family member. Your death benefit will not decrease with the utilization of the LTC benefit. You have the option to purchase Whole Life insurance for yourself, your spouse, and your child(ren).

Questions or to enroll:

Contact a benefit communication specialist at 816.691.2061 — option 3 or schedule an appointment at [go.oncehub.com/NKCH](https://go.oncehub.com/NKCH).





# CONTACTS

## Medical plan

Blue Cross & Blue Shield of South Carolina (TPA)

Member services: 888.495.9340  
General website: [bcbskc.com](http://bcbskc.com)  
Enrolled in medical: [myhealthtoolkitkc.com](http://myhealthtoolkitkc.com)

## Prescription services

Elixir

Customer service: 800.771.4648  
Website: [elixirsolutions.com](http://elixirsolutions.com)

NKCH Outpatient Pharmacy

Customer service: 816.346.7979

## Wellness program

For questions, contact the North Kansas City Wellness Coordinator at 816.691.1355.

## Employee assistance program

New Directions

Customer service: 800.624.5544  
Website: [ndbh.com](http://ndbh.com)  
Company code: NKCH

## Dental

MetLife

Customer service: 800.942.0854  
Website: [metlife.com/mybenefits](http://metlife.com/mybenefits)

## Vision

MetLife

Customer service: 855.MET.EYE1 (855.638.3931)  
Website: [metlife.com/vision](http://metlife.com/vision)

## Medical flexible spending and dependent care flex

Navia Benefit Solutions

Customer service: 800.669.3539  
Website: [naviabenefits.com](http://naviabenefits.com)

## NKCH benefits

816.691.2061 option 3

## Meritas benefits

816.691.2061 option 3

## Life/AD&D

New York Life, formerly Cigna

For questions, contact the Benefits Communications Specialist at 816.691.2061 option 3.

## Short- and long-term disability

New York Life, formerly Cigna

For questions, contact the Benefits Communications Specialist at 816.691.2061 option 3.

## Whole life

For questions, contact the Benefits Communications Specialist at 816.691.2061 option 3.

Transamerica

Customer Service: 888.763.7474

## Accident, critical illness, hospital indemnity

New York Life, formerly Cigna

For questions, contact the Benefits Communications Specialist at 816.691.2061 option 3.

Customer Service: 800.557.7975

Email: [clientguide@cigna.com](mailto:clientguide@cigna.com)

## Final notes

This summary of benefits is not intended to be a complete description of North Kansas City Hospital's insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan.

In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although North Kansas City Hospital maintains its benefit plans on an ongoing basis, North Kansas City Hospital reserves the right to terminate or amend each plan in its entirety or in any part at any time.

For questions, contact the Benefits Communications Specialist at 816.691.2061 option 3.

North  
Kansas City  
Hospital