



# BENEFITS OVERVIEW

**BENEFIT PLAN YEAR**  
Jan. 1 – Dec. 31, 2024

## HEALTH BENEFITS ▶ Eligible 1st of month following employment

### MEDICAL AND PRESCRIPTION DRUG COVERAGE

*Blue Cross and Blue Shield of KC*

OPTION 1

#### HIGH-DEDUCTIBLE HEALTH PLAN (HDHP)

Deductible: \$3,200 single/\$6,400 family  
100% coverage after deductible met

Coverage Level	Cost per Paycheck
All Levels	\$0

#### Medical Health Savings Account - *Lively*

City contribution to pre-tax spending account for medical purposes, money rolls over each year.

IRS yearly limit: \$4,150 single; \$8,300 family;  
55+ years old: +\$1,000 catch-up contribution.

Enrollment Tier	Annual City Contribution
Employee Only	\$900
Employee + Spouse	\$1,200
Employee + Child(ren)	\$1,200
Employee + Family	\$1,500

OPTION 2

#### PREFERRED PROVIDER ORGANIZATION (PPO)

Deductible: \$1,000 single/\$3,000 family  
80% coverage after deductible met

Coverage Level	Cost per Paycheck
Employee Only	\$22.09
Employee + Spouse	\$37.80
Employee + Child(ren)	\$33.49
Employee + Family	\$44.67

#### Medical Flexible Spending Account - *Wex*

Optional pre-tax savings account for medical expenses, no rollover.

IRS yearly contribution limit: \$3,200.

Coverage Level	Cost per Paycheck
Employee Only	\$2.14
Employee + Family	\$9.71

#### DENTAL COVERAGE - *Guardian Dental*

- ▶ Comprehensive coverage including two cleanings and one full X-ray set each year covered at 100%
- ▶ Basic services covered at 80%
- ▶ Yearly benefit maximum \$1,500
- ▶ Orthodontia for children under 26 up to lifetime max. \$1,000



Coverage Level	Cost per Paycheck
Employee Only	\$0.44
Employee + Spouse	\$1.29
Employee + Child(ren)	\$1.36
Employee + Family	\$1.99

#### VISION COVERAGE - *Guardian Vision*

- ▶ Comprehensive vision exam once per year
- ▶ Glasses lenses once per year; frames once per 2 years (\$130 frame allowance)
- ▶ Contact lenses (in lieu of glasses lenses) once per year covered fully after deductible



## FREE TELEPHONIC / VIDEO TELEHEALTH



*Strive App to connect to Walmart*

*Health (Must be enrolled in City medical plan)*

- ▶ Medical consult with board-certified physician
- ▶ Avoid costly visits to ER & Urgent Care
- ▶ Unlimited consultations for you and your dependents

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

Free confidential professional counseling assistance available through Guardian.



## LIFE INSURANCE + DISABILITY BENEFITS

Provided through Guardian.



## TUITION REIMBURSEMENT

Program includes educational advancement as well as vocational coursework up to \$2,500 annually.



## PAID LEAVE

**HOLIDAYS:** 9 per year

**PERSONAL:** 24 hours per year (pro-rated depending on start date)

**SICK:** Accrue at a rate of 3.7 hours per pay period; cap at 520 hours

**VOLUNTEER TIME:** 24 hours per year (pro-rated depending on start date)

**VACATION:** Accrued each pay period



Years of Service	Annual Hours Accrued	Years of Service	Annual Hours Accrued
<1*	80	6	128
1	88	7	136
2	96	8	144
3	104	9	152
4	112	10-20	160
5	120	20+	200

\*Vacation may not be used until 6 months of continuous service is attained.

## RETIREMENT PLANS

### KPERS / KP&F

Mandatory participation for full-time, benefit-eligible employees.

**401(A)** (KPERS members only)  
Irrevocable option to contribute 0% or 3% of base pay

You Contribute	City Contributes
0%	3%
3%	10%

Years of Service	Percentage of City Funds Vested
3	20%
4	40%
5	60%
6	80%
7	100%

### MISSION SQUARE

Deferred Compensation Plan and ROTH IRA options.

