



2021
ANNUAL
BENEFITS

Physician
Benefits
at a Glance



 Saint Luke's™

the intersection of
INNOVATION ♦ HOPE

The Best Place to Get Care. The Best Place to Give Care.

Saint Luke's Health System (SLHS) recognizes that its continued success depends on the health and wellness of employees. So it's only fitting that employees and their families have access to a quality and comprehensive array of benefits.

Our partnership with Blue Cross and Blue Shield of Kansas City (Blue KC) helps provide our employees with coverage choices that best fit their lifestyles, family needs, and financial responsibilities.

And we are dedicated to providing benefits and health enhancement programs to help you find your balance for your physical, emotional, spiritual, and financial health.

To truly live our vision of being “The best place to get care; the best place to give care,” Saint Luke's knows we need employees who are valued, recognized, supported, and compensated fairly for the quality work they do.



Health Plan Benefits at a Glance

Eligibility: 40 scheduled hours per pay period.

Effective: For the medical benefits: the first of the month after the employee's date of hire. For all other benefit plans: the first of the month after completing 90 days of employment.

Choose from two medical plan options: the SLHS Signature Medical Plan and the Blue KC High Deductible Health Plan (HDHP) with a health savings account (HSA) attached. Both plans offer special pricing benefits when you and your family use Saint Luke's facilities when medical care is required, and both plans provide 100% coverage of in-network preventive care exams.

Benefit Options

In-Network: Provides coverage for eligible expenses when you receive services from a Blue KC Network Provider and/or facility. This network includes additional advantages when you receive services from SLHS facility providers.

Non-Network: Any physician or health care facility that is not part of the Blue KC “Preferred Care Blue or Blue Card PPO/EPO Network” is considered out of network and will not be covered by the SLHS medical plans, except in an emergency situation.

Prescription Drug: In the SLHS Signature plan, prescription drug coverage is based on three co-pay tiers: generic (\$25), preferred brand (\$70), and non-preferred brand (\$110). Lower co-pays are available when you use the SLHS outpatient pharmacies.

Vision: The health plans provide one routine eye exam per member per year. The stand-alone vision plan through Vision Service Plan (VSP) offers additional lens/frame or contact lens care coverage along with specialty eye exams. An additional premium is applied for stand-alone vision coverage.

SLHS Signature Medical Plan Cost (per pay period)		
	Premium with Wellness Credit Requirements Met	Premium when Wellness Criteria Requirements Not Met
Employee Only	\$74.50	\$114.50
Employee + Spouse	\$214.05	\$294.05
Employee + Child(ren)	\$173.15	\$253.15
Employee + Family	\$276.45	\$356.45

Blue KC High Deductible Health Plan (HDHP) with Health Savings Account (HSA) (per pay period)		
	Premium	SLHS Contribution to HSA with Wellness Requirements Met
Employee Only	\$36.65	\$40.00
Employee + Spouse	\$91.65	\$80.00
Employee + Child(ren)	\$78.90	\$80.00
Employee + Family	\$119.95	\$80.00

SLHS Dental Plans

Eligibility	Effective	Plan 1: Comprehensive Plan	Plan 2: Comprehensive Plus Plan
40 scheduled hours per pay period.	Effective: The first day of the month after completing 90 days of eligibility.	Covers diagnostic and preventive, basic services, and major restorative. A deductible applies to eligible expenses.	Covers diagnostic and preventive, basic services, major restorative, and orthodontic services. A deductible applies to eligible expenses.
Dental Plan Costs		Plan 1: Comprehensive Plan	Plan 2: Comprehensive Plus Plan
Employee Only		\$7.60	\$12.95
Employee + Spouse		\$21.30	\$32.40
Employee + Child(ren)		\$17.00	\$25.90
Employee + Family		\$26.50	\$40.30

Leave of Absence and Welfare Plans at a Glance

Life Insurance

Eligibility: 40 scheduled hours per pay period.

Effective: The first of the month after completing 90 days of eligibility.

Basic Life Insurance: SLHS provides physicians with 1.25 times their annual base pay at no cost.

Supplemental Life Insurance*: You can elect an additional one, two, or three times annual base pay.

Dependent Life Insurance: You can elect up to a \$250,000 death benefit for spouse* and \$10,000 for each dependent child.

Long-Term Disability (LTD)

Eligibility: 40 scheduled hours per pay period.

Effective: The first of the month after completing 90 days of eligibility.

Employer paid LTD benefit of 60% of your base earnings with a maximum of **\$20,000** per month benefit. Effective 90 days from start of illness. Employees have the option to "buy-up" to 66 2/3 coverage level.* Benefit includes an infectious and contagious disease rider and covers own occupation (general or specialty for which the physician is certified by the American Board of Medical Specialties, and in which the physician was practicing when the Disability or Partial Disability began).

**Completion of statement of health may be required.*

Flexible Spending Accounts (FSA)

Flexible Spending Accounts (FSA)

Eligibility: 40 scheduled hours per pay period.

Effective: The first of the month after completing 90 days of eligibility.

Health Care: Set aside up to \$2,750 to pay for eligible health care expenses on a pre-tax basis. A debit card will be provided.

Dependent Day Care: Set aside up to \$5,000 to pay for eligible dependent day care expenses on a pre-tax basis.

Retirement Benefits at a Glance

403(b) Employee Savings Plan

Eligibility: All SLHS employees.

Effective: You may enroll in this plan at any time during your employment with SLHS. Employees are automatically enrolled in the plan after 90 days of employment.

Contribution: Annual contribution limits are set by the IRS. Both pre-tax and Roth contributions are permitted.

401(a) Matching Plan

Eligibility: Contribute to the 403(b) plan through SLHS.

Effective: Automatically after meeting the eligibility requirements.

Contribution: SLHS makes a per pay period match contribution equal to 50% of the first pre-tax 4% of pay that you voluntarily contribute.

Vesting: Employees must complete three years of benefit service prior to owning the account.

401(a) Retirement Balance Plan

Eligibility: Part-time and full-time employees; complete 12 months of employment.

Effective: January 1 or July 1, whichever comes first after eligibility.

Contribution: The annual contribution made by SLHS is a percentage of your gross pay from 2% up to 4%, based on your years of service.

Vesting: Employees must complete three years of benefit service prior to owning the account.

457(b) Deferred Compensation Plan

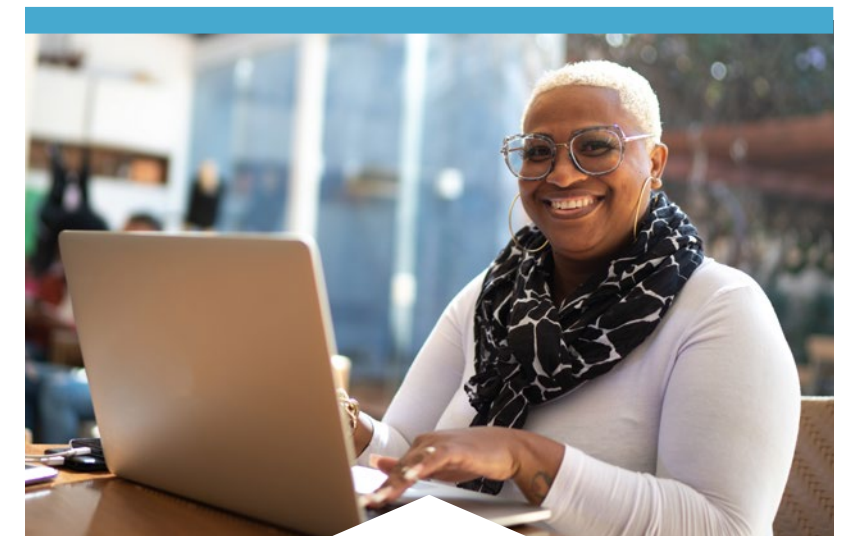
Eligibility: All part-time and full-time physicians.

Effective: You may enroll in this plan at any time during your employment with SLHS.

Contribution: Annual contribution limits are set by the IRS.

Special Note Regarding Roth.

Roth contributions in an employer 403(b) plan are not impacted by employee income limits like a personal Roth account. After maximizing the pre-tax 4% employee contribution that receives the Saint Luke's matching contribution, you could contribute the remainder of your annual contribution on a Roth basis to take advantage of tax benefits for qualified distributions in retirement.



Saint Luke's Strikes a Healthy Balance

Saint Luke's Health System is a culture of balance and structure. Our goal is to provide an atmosphere where employees feel safe, productive, and respected—and where their leaders demonstrate balance at work and in their own lives.

Be it health and wellness, professional development, diversity and inclusion, or personal growth, our employee benefits and programs help you align your values to individual and organizational objectives.

The My Wellness Matters well-being platform allows all employees and spouses on the medical plan to track their health stats, participate in telephonic health coaching, join in healthy habit challenges, and track progress towards completing the Wellness Credit program for the next benefit year.

Time Off at a Glance

Vacation: Vacation time is per the physician contract.

Salary continuance: Salary continues during any absences due to illness, including FMLA/medical leaves of absence, until Long-Term Disability begins.

Leave of absence: A leave of absence benefit is provided when an employee needs to stop active employment but intends to return to work at the end of the leave such as jury duty, bereavement leave, military leave, and family and medical leave.



Voluntary Benefits at a Glance

<p>LIFEWISE™ Employee Assistance Program (EAP)</p>	<p>Eligibility: All SLHS employees. Effective: You are eligible for EAP services at any time during your employment with SLHS. Contribution: None. The Saint Luke's EAP is provided at no cost to you and your family members.</p>		
<p>Other Voluntary Benefits</p>	<p>Adoption Assistance Free Parking Child Care Center</p>	<p>On-site Cafeteria Commerce Bank Saint Luke's Concierge</p>	<p>Educational Assistance Employee Health Services Workers' Compensation</p>

◆ **Contact us**

For more information about benefits available to SLHS employees, please speak with a SLHS Human Resources representative or contact the Benefits Department at **816-932-2300** or HRLink@saintlukeskc.org.



saintlukeskc.org

It is the policy of Saint Luke's Health System not to discriminate on the basis of race, color, sexual orientation, national origin, gender identity or expression, sex, age, pregnancy status, religion, disability or veteran status or other status protected by law in admissions or access to, or treatment or employment in, its programs or activities, or in the provision of physician staff privileges.