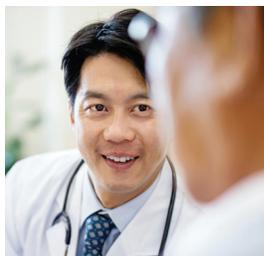




2020
ANNUAL
BENEFITS



PHYSICIANS
BENEFITS
AT A GLANCE



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 is committed to making sure employees feel 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 percent 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 copays 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	\$71.65	\$111.65
Employee + Spouse	\$205.80	\$285.80
Employee + Child(ren)	\$166.50	\$246.50
Employee + Family	\$265.80	\$345.80

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	\$35.25	\$40.00
Employee + Spouse	\$88.10	\$80.00
Employee + Child(ren)	\$75.85	\$80.00
Employee + Family	\$115.00	\$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		\$7.30	\$12.45
Employee + Spouse		\$20.45	\$31.15
Employee + Child(ren)		\$16.35	\$24.90
Employee + Family		\$25.45	\$38.75

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 percent 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 ⅔ 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 \$2,700 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

<p>403(b) Employee Savings Plan</p>	<p>Eligibility: All SLHS employees.</p> <p>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.</p> <p>Contribution: Annual contribution limits are set by the IRS. Both pre-tax and Roth contributions are permitted.</p>
<p>401(a) Matching Plan</p>	<p>Eligibility: Contribute to the 403(b) plan through SLHS.</p> <p>Effective: Automatically after meeting the eligibility requirements.</p> <p>Contribution: SLHS makes a per pay period match contribution equal to 50 percent of the first pre-tax 4 percent of pay that you voluntarily contribute.</p> <p>Vesting: Employees must complete three years of benefit service prior to owning the account.</p>
<p>401(a) Retirement Balance Plan</p>	<p>Eligibility: Part-time and full-time employees; complete 12 months of employment.</p> <p>Effective: January 1 or July 1, whichever comes first after eligibility.</p> <p>Contribution: The annual contribution made by SLHS is a percentage of your gross pay from 2 percent up to 4 percent, based on your years of service.</p> <p>Vesting: Employees must complete three years of benefit service prior to owning the account.</p>
<p>457(b) Deferred Compensation Plan</p>	<p>Eligibility: All part-time and full-time physicians.</p> <p>Effective: You may enroll in this plan at any time during your employment with SLHS.</p> <p>Contribution: Annual contribution limits are set by the IRS.</p>

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 percent 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.



FIND YOUR BALANCE

Be it health and wellness, professional development, diversity and inclusion, or personal growth, **Find Your Balance** is intended to help you align your values to personal and organizational objectives.

Find Your Balance is a mutual commitment. Employees take advantage of available resources and SLHS pledges to promote a culture of balance and structure. Saint Luke's goal is to provide an atmosphere where employees feel safe, productive, and respected—and where its leaders demonstrate balance at work and in their own lives.

Blue KC Rally: The Blue KC Rally system integrates an annual health survey that allows all employees and spouses on the medical plan to track their personal health stats, participate in online disease management coaching, participate in wellness walking and healthy habit challenges, earn rewards, and track employee and spouse progress toward completing the My Wellness Matters—Wellness Credit program for the next benefit year.





Voluntary Benefits at a Glance

LIFEWISE™ Employee Assistance Program (EAP)

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.

Other Voluntary Benefits

Adoption Assistance

On-site Cafeteria

Educational Assistance

Free Parking

Commerce Bank

Employee Health Services

Child Care Center

Saint Luke's Concierge

Workers' Compensation

► 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.

Saint Luke's Hospital of Kansas City

4401 Wornall Road
Kansas City, MO 64111

816-932-2000

Saint Luke's East Hospital

100 NE Saint Luke's Blvd.
Lee's Summit, MO 64086

816-347-5000

Saint Luke's North Hospital - Barry Road

5830 NW Barry Road
Kansas City, MO 64154

816-891-6000

Saint Luke's North Hospital - Smithville

601 S. 169 Highway
Smithville, MO 64089

816-532-3700

Saint Luke's South Hospital

12300 Metcalf Ave.
Overland Park, KS 66213

913-317-7000

Saint Luke's Cushing Hospital

711 Marshall St.
Leavenworth, KS 66048

913-684-1100

Saint Luke's System Offices

901 E. 104th St.
Kansas City, MO 64131

Saint Luke's Home Care & Hospice

901 E. 104th St.
Kansas City, MO 64131

816-756-1160

Saint Luke's Physician Group

901 E. 104th St.
Kansas City, MO 64131

913-384-8501

Saint Luke's Crittenton Children's Center

10918 Elm Ave.
Kansas City, MO 64134

816-765-6600

Anderson County Hospital

421 S. Maple
Garnett, KS 66032

785-448-3131

Hedrick Medical Center

2799 N. Washington St.
Chillicothe, MO 64601

660-648-1480

Wright Memorial Hospital

191 Iowa Blvd.
Trenton, MO 64683

660-358-5700



saintlukeskc.org

It is the policy of Saint Luke's Health System not to discriminate on the basis of race, color, national origin, sex, age, religion or disability in admission or access to, or treatment or employment in, its programs and activities, or in the provision of physician staff privileges. Responsible employee: Vice President, Human Resources, 816-932-3820.