



BENEFITS OVERVIEW

Regular and School-based Team Members

Welcome to Children's Mercy Kansas City. We provide a package of total rewards including compensation, benefits and more. We work in a caring environment that encourages career development and advancement opportunities, along with support for your physical, financial and emotional wellbeing. Here's a summary of our benefits.

You're eligible for benefits on the first of the month after 30 days of employment. You have 30 days from then to enroll. To get started, visit cmenrollmentguide.com.

Note: Most benefits are available to full-time and part-time team members regularly scheduled to work .5 FTE or greater. Please check the enrollment guide for each benefit's specific eligibility requirements.

Benefits Information

Visit cmenrollmentguide.com

Contact the myHR Employee Service Center

January - June 2025

HEALTH BENEFITS

3 MEDICAL PLANS (Cigna)

You can choose from three medical plans.

- The **Gold Plan** costs the most each paycheck and has the lowest deductible. Children’s Mercy contributes to a Health Reimbursement Account on your behalf.
- The **Blue Plan** costs less each paycheck. It does not cover out-of-network care. Children’s Mercy contributes to a Health Reimbursement Account on your behalf.
- The **Green Plan** costs the least and has the highest deductible. It does cover out-of-network care. Children’s Mercy contributes to a Health Savings Account on your behalf, and you can contribute, too.

All three plans include a health account, with funding from Children’s Mercy – \$500 for employee-only coverage, \$750 for employee + children or spouse and \$1,000 for family coverage each plan year. (The Health Savings Account is funded with each paycheck.)

	Gold		Blue		Green	
	Monthly Premium	In-Network Deductible	Monthly Premium	In-Network Deductible	Monthly Premium	In-Network Deductible
Employee Only	\$220	\$1,400	\$107	\$2,000	\$65	\$3,200
Employee + Child(ren)	\$542	\$1,700	\$341	\$2,600	\$265	\$3,900
Employee + Spouse	\$699	\$2,100	\$454	\$3,000	\$367	\$4,800
Family	\$875	\$2,600	\$532	\$4,000	\$414	\$6,400
Health Account– Funded by Children's Mercy	Health Reimbursement Account				Health Savings Account	

Part-time team members working between 32 and 47 hours per pay period pay the total cost of coverage listed in the enrollment guide.

PRESCRIPTION DRUG COVERAGE (WellDyne)

The medical plans include prescription coverage. The Gold and Blue plans have a copayment schedule, as shown here. For the Green Plan, you pay the full, negotiated cost until you meet the deductible, then you pay a 20% copayment. For all three plans, drugs on the ACA preventive prescription list are covered at 100%, with no deductible.

Gold and Blue Plan Prescription Copayments			Green Plan
	30-day retail	90-day mail order	You pay the full, negotiated cost until you meet the deductible. Then you pay a 20% copayment.
Generic	\$8	\$18	
Preferred Brand	30% up to \$75	30% up to \$150	
Nonpreferred Brand	50% up to \$150	50% up to \$375	

Take Care Employee Clinic and Pharmacy

The clinic, located near the Adele Hall Campus at 2401 Grand, Suite 100, provides care for team members, spouses and dependent children ages 18 to 25. It offers primary, preventive, urgent and mental health care, physical therapy, nutrition, lab and pharmacy services. Services are offered at a significantly reduced rate to those covered by a Children’s Mercy medical plan.

MENTAL HEALTH BENEFITS

- **The ComPsych Employee Assistance Program**, available at no charge to you and your dependents, provides short-term counseling, financial information, legal support, work-life solutions and informational resources on a variety of topics.
- **ReThinkCare** is a no-cost, confidential service that helps families raise more resilient children, including those with developmental and learning challenges. It includes up to 14 hours of consultation, along with tools and resources to help you and your family members, whether the child is your dependent or not.
- You'll also find **mental health treatment and support** from your Cigna medical plan; the Take CARE Employee Clinic; our wellness partner, Personify Health; and the Center for Wellbeing.

DENTAL PLANS

Choose from three dental plan options in the MetLife network. They differ based on the maximum benefit and orthodontia coverage.

In-Network	High	Mid	Low
Deductible	\$50 employee/\$100 Family		
Preventive services	Plan Pays 100%		
Max benefit per person, per plan year (excludes orthodontia and preventive services)	\$2,000	\$1,500	\$500
Basic services	Plan pays 80%	Plan pays 80%	Plan pays 80%
Major services	Plan pays 50%	Plan pays 50%	Not covered
Orthodontia	Plan pays 50% up to \$2,000 lifetime benefit	Not covered	Not covered
Dental Plan Monthly Premium			
Employee Only	\$24	\$16	\$5
Employee + Child(ren)	\$56	\$40	\$21
Employee + Spouse	\$60	\$44	\$21
Family	\$91	\$64	\$34

Part-time team members working between 32 and 47 hours per pay period pay the total cost of coverage listed in the enrollment guide. 4

VISION PLANS (VSP/Eyeconic)

The vision plans provided through VSP offer two levels of coverage. The Basic Plan provides an annual exam for a \$15 copay and discounts on glasses. The premier plan adds basic prescription eyewear for a \$20 copay, frame allowances and discounts on special lenses.

Vision Plan Monthly Premium

	Basic	Premier
Employee only	\$1.69	\$12.32
Employee + Child(ren)	\$2.72	\$19.75
Employee + Spouse	\$2.60	\$18.48
Family	\$4.28	\$31.60

DISCOUNTED CHILDREN'S MERCY SERVICES

As a Children's Mercy team member, you receive discounts on inpatient and outpatient services your child receives at Children's Mercy.

WELLBEING PROGRAMS

CM Well

Together, the Center for Wellbeing and Take CARE Wellbeing Program provide a host of tools and resources to help you remove barriers, achieve your wellbeing goals and increase your joy at work and away from work.

Take Care Wellbeing Program

The Take CARE Wellbeing Program addresses five dimensions of wellbeing: physical, financial, emotional, social connection and career. The program offers activities to help you build a holistic sense of wellbeing and fulfillment. You and your enrolled spouse can earn up to \$400 a year to fund your Health Reimbursement or Health Savings account by completing wellbeing activities. If you're not enrolled in a Children's Mercy medical plan, you can earn gift cards.

Employee Fitness Center

For just \$12 a month, you can use the Employee Fitness Center, on the Adele Hall Campus, which includes fitness classes, personal training and equipment available 24/7. Membership also gives you access to more than 1,000 on-demand workouts, 20+ livestream classes a week and other resources through our partner CFW Fit Stream.

Center for Wellbeing

The Center for Wellbeing addresses health care workers' wellbeing through workplace improvement projects, partnering to create a culture of wellbeing and belonging, and promoting personalized resilience to ensure team members have the resources they need to flourish in the workplace.

FINANCIAL BENEFITS

TAX-ADVANTAGED ACCOUNTS

These accounts help you save on taxes by allowing you to set aside money from your paycheck, before taxes, to pay for eligible expenses.

Flexible Spending Accounts (WEX)

You can use the Health Care Flexible Spending Account to save and pay for eligible health care expenses not covered by your health plans. The Dependent Care Flexible Spending Account helps you save and pay for eligible child and adult dependent care.

Health Savings Account (HealthEquity)

The Green Medical Plan includes a Health Savings Account that both you and Children's Mercy can contribute to. You can use it now to pay for eligible health expenses tax-free or save it for later.

529 College Savings Plan (TIAA-CREF)

This plan helps you invest for your child's education with tax-free growth, smart investments, low fees and flexibility.

INCOME PROTECTION (The Hartford)

Life and Accidental Death and Disability

Children's Mercy provides Basic Life and AD&D coverage at no cost. You can purchase supplemental coverage for yourself and your family.

Short-term Disability

Children's Mercy provides short-term disability coverage at no cost. It helps preserve your Paid Time Off and bridge the gap in income before any applicable long-term disability benefits begin. The benefit is designed to replace 65% of your earnings, up to \$1,500 per week.

Long-term Disability

Children's Mercy provides long-term disability coverage at no cost. The benefit pays a portion of your income if you become disabled and are unable to work.

RETIREMENT PROGRAM (TIAA)

Tax-Deferred Annuity Plan - 403(b)

(funded by you and Children's Mercy)

You're automatically enrolled in this plan at a 3% contribution rate on your first day of employment with Children's Mercy. You may opt out within your first 90 days of service. You can change the amount you invest at any time and can choose from pre-tax and after-tax contributions. Children's Mercy adds 50 cents for every dollar you contribute, up to 6% of your pay. You're fully vested in Children's Mercy's contributions after three years of service, and you can choose how your account is invested.

Retirement Plan - 401(a)

(funded by Children's Mercy)

Children's Mercy automatically contributes an amount equal to 3% to 6% of your earnings, based on years of service plus age. You're eligible after two years of service (1,000 hours per year), and you're immediately vested. You choose how your account is invested.

Free financial consultant services are available through our retirement plan vendor, TIAA.

VOLUNTARY INSURANCE

You can choose to enroll in these insurance options – many at group-preferred pricing – and pay for them through payroll deduction.

- **Accident and critical illness insurance** from Securian pays a cash benefit when you are in an accident or diagnosed with a critical illness. Each plan also includes a cash payment for completing wellness activities.
- **Legal insurance** from MetLife reduces your out-of-pocket costs for legal services for a broad range of personal legal needs you might face throughout your life.
- **Identity theft insurance** from NortonLifeLock offers identity protection and recovery services for you and your family.
- The Farmers GroupSelect **auto and home group insurance program** gives you access to special employee discounts.
- You can enroll in **pet insurance** through Nationwide to receive 50% to 70% reimbursement for pet health expenses.
- You can add financial protection for your loved ones and plan for your own future care with **Term Life and Long-term Care** insurance from Trustmark.

LIFESTYLE BENEFITS

Lifestyle Spending Account (Wex)

Each calendar year, team members receive up to \$800 (full-time) and \$400 (part-time) to pay for expenses related to their wellbeing. You can use the account for child, adult and elder care and for financial, physical, emotional and mindful wellbeing.

Adoption Assistance

This program helps with adoption-related expenses. For each adoption, team members can receive up to \$5,000 (full-time) and \$2,500 (part-time).

Child and Elder Care (Bright Horizons)

Children's Mercy subsidizes up to 100 hours of back-up child and elder care, along with a wealth of support services from Bright Horizons. An onsite child care center is available on the Adele Hall Campus, and team members receive discounts at other child care centers.

Tuition Assistance (EdAssist)

You can receive \$1,500 to \$5,250 in tuition assistance annually, depending on the hours you work and the field of study you choose. You can also access tuition discounts and get help with tuition repayment planning.

MORE PERKS

- Free parking and shuttle service
- Onsite cafeteria at some locations
- Workplace banking services
- Discount program (PerkSpot)

TIME OFF

We understand that everyone needs time off to heal, relax and refresh. Children's Mercy offers multiple time off benefits in addition to an accrual-based paid time off program.

Extended Illness Time

EIT can replace your earnings if you are unable to work for an extended period due to your medical condition. You accrue extended illness time for each hour you work, with a limit of 120 hours. (Not available to school-based team members.)

Leaves of Absence

You may be eligible to take a leave of absence if you're not able to come to work for an extended period. Leaves are available for family, medical, personal, military and education needs.

Take Care Hours

Each team member receives up to eight extra hours of paid time off annually to care for their wellbeing and the wellbeing of their communities.

Family Pay

Family Pay can replace your earnings if you're unable to work for an extended period to care for an immediate family member with a serious medical condition or for bonding time with a new family member. You may be eligible for up to three scheduled work weeks in a rolling 12-month period.

TIME OFF ACCRUAL

Regular			School-based
Service	PTO Hours Accrued for each hour paid	Days per year	11 8-hour days at beginning of each academic year Taken in 8-hour increments
Date of hire	0.0885 Days	23 Days	
1st anniversary	0.10 days	26 Days	
3rd anniversary	0.10775 Days	28 Days	
4th anniversary	0.11154 Days	29 Days	
7th anniversary	0.11538 Days	30 Days	
9th anniversary	0.12700 Days	33 Days	
14th anniversary	0.1385 Days	36 Days	

Assuming 80 hours per pay period/2,080 hours per year

Children’s Mercy self-funds the health plan. Claims are administered by Cigna, WellDyne, MetLife and VSP.

For assistance with enrollment, contact the benefits team through the [myHR Employee Service Center](#).

This summary is intended to provide a general introduction, and all benefits are subject to change. Benefit administration will be governed by each plan document. For additional information concerning your benefits, please refer to the [enrollment guide](#) or visit the [myHR Employee Service Center](#) .