



SUMMARY OF TEAM MEMBER BENEFITS

All team members, excluding faculty



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Plan and Contact Info

Health, dental and vision plans are self-funded by Children's Mercy. Claims are administered by Cigna, WellDyne, MetLife and VSP.

Our Benefit Communication Specialists are available to review Take CARE benefit options. Please call (816) 983-6840 or ext. 56840 to make an appointment.

Enrollment must be submitted no later than 30 days from the effective date.

For more details on our benefits, please check the Children's Mercy intranet site, the Scope.



Medical Coverage



Full-time, part-time and weekend-option team members are eligible to participate in medical benefits the first of the month following 30 calendar days of employment.¹ Enrollment is required for coverage in a Children’s Mercy medical plan.

Children’s Mercy pays a portion of the monthly premium for full-time, part-time and weekend-option team members working a minimum of 48 hours per pay period. Four coverage levels are available: Employee Only, Employee + Spouse, Employee + Child(ren), or Family. Eligible dependents include your spouse and your children up to age 26. Proof of dependent status will be required. Acceptable proof includes a marriage license, birth certificate listing you as a parent, Adoption Decree and front page of your most recent IRS Form 1040.

As a team member of Children’s Mercy, you receive discounts on the cost of inpatient and outpatient services your child receives at Children’s Mercy. Discounts are applied to your account differently, depending on whether your child is enrolled in one of the Children’s Mercy medical plans.

Children’s Mercy offers eligible team members three medical plan options through Cigna: Gold, Blue and Green. To find a doctor, go to <https://hcpdirectory.cigna.com>. When prompted, select the “Open Access Plus Only” network.

¹ Residents/fellows and team members eligible for Accelerated Benefits: Medical coverage is effective on your hire date. (Residents/fellows, you’ll receive medical and dental rates at your prescheduled appointment with a Benefits Communication Specialist.)

Medical Coverage

	GOLD PLAN				BLUE PLAN				GREEN PLAN			
	Employee only	Employee + child(ren)	Employee + spouse	Family	Employee only	Employee + child(ren)	Employee + spouse	Family	Employee only	Employee + child(ren)	Employee + spouse	Family
In-network deductible	\$1,400	\$1,700	\$2,100	\$2,600	\$2,000	\$2,600	\$3,000	\$4,000	\$3,200	\$3,900	\$4,800	\$6,400
Out-of-network deductible	\$2,800	\$3,400	\$4,200	\$5,200	No coverage				\$6,400	\$7,800	\$9,600	\$12,800
HEALTH REIMBURSEMENT ACCOUNT									HEALTH SAVINGS ACCOUNT			
Children's Mercy automatic contribution	\$500	\$750	\$750	\$1,000	\$500	\$750	\$750	\$1,000	\$500**	\$750**	\$750**	\$1,000**
Take CARE Wellbeing Program incentive, if earned	\$400*	\$400 EE*	\$400 EE + \$400 Spouse = \$800*	\$400 EE + \$400 Spouse = \$800*	\$400*	\$400 EE*	\$400 EE + \$400 Spouse = \$800*	\$400 EE + \$400 Spouse = \$800*	\$400**	\$400 EE**	\$400 EE + \$400 Spouse = \$800**	\$400 EE + \$400 Spouse = \$800**
Children's Mercy total contribution*	\$900	\$1,150	\$1,550	\$1,800	\$900	\$1,150	\$1,550	\$1,800	\$900	\$1,150	\$1,550	\$1,800
In-network deductible less CM automatic contribution, as well as wellbeing incentive amount	\$500*	\$550*	\$550*	\$800*	\$1,100*	\$1,450*	\$1,450*	\$2,200*	\$2,100**	\$2,500**	\$2,950**	\$4,200**
MEDICAL COVERAGE												
Co-insurance in-network	You pay 10%; Children's Mercy pays 90%				You pay 10%; Children's Mercy pays 90%				You pay 20%; Children's Mercy pays 80%			
Co-insurance out-of-network	You pay 40%; Children's Mercy pays 60%				No coverage				You pay 40%; Children's Mercy pays 60%			
In-network out-of-pocket maximum	\$3,000	\$3,000/ Ind. up to \$3,750/ family	\$3,000/ Ind. up to \$4,500/ family	\$3,000/ Ind. up to \$5,250/ family	\$4,500	\$4,500/ Ind. up to \$5,625/ family	\$4,500/ Ind. up to \$6,750/ family	\$4,500/ Ind. up to \$7,875/ family	\$4,700	\$5,875	\$7,050	\$9,400
Out-of-network out-of-pocket maximum	\$6,000	\$7,500	\$9,000	\$10,500	No coverage				\$9,400	\$11,750	\$14,100	\$18,800
Preventive care, well-child care and immunizations	Eligible services covered at 100% in-network, subject to Cigna's preventive care schedule.											

* Amounts shown assumes medical coverage begins July 1. If your plan entry date is Jan 1 to May 31, amounts will be prorated at 50%.

** Children's Mercy automatic contribution and Take CARE Wellbeing amounts shown are deposited into the HSA over 24 pay periods and assume medical coverage begins July 1. If your coverage begins after that date, the Children's Mercy automatic contribution amounts will be incrementally funded over the remaining months of the plan year. If you become HSA-eligible after your plan entry date, the Children's Mercy automatic contribution is prorated. The Take CARE Wellbeing amounts also will be prorated at 50% if the plan entry date is Jan. 1 to May 31.

- ◇ Coinsurance, out-of-pocket and lifetime maximums for eligible infertility expenses are paid differently than listed above.
- ◇ 24/7 access to medical professionals by phone or video conference will be available through MDLIVE for Cigna. This quick and cost effective alternative can be used for Urgent Care, Primary Care, Behavioral Health, and Dermatology needs and is available to you and your dependents. See the Scope for more details.
- ◇ You can turn off your Health Reimbursement Account's AutoPay feature, allowing you to use your Flexible Spending Account or pay out of pocket for medical expenses.

Medical Coverage Premiums

Monthly medical plan costs are for full-time, part-time benefits-eligible and weekend-option team members (48 to 80 hours per pay period, or 0.6 and above FTE):

Monthly Medical Plan Costs:

	GOLD PLAN with Health Reimbursement Account	BLUE PLAN with Health Reimbursement Account	GREEN PLAN with Health Savings Account
Coverage level	You pay monthly (24 deductions per year)	You pay monthly (24 deductions per year)	You pay monthly (24 deductions per year)
Employee only	\$220	\$107	\$65
Employee + child(ren)	\$542	\$341	\$265
Employee + spouse	\$699	\$454	\$367
Family	\$875	\$532	\$414

Part-time team members scheduled to work between 32 and 47 hours each pay period pay the total cost for medical coverage. For rates, email benefits@cmh.edu.

Residents/fellows: The Blue Plan is 100% paid by Children's Mercy after you enroll.



Prescription Drug Coverage

Prescription Drug benefits are administered through WellDyne and included in all medical plans.

How the Blue, Gold and Green Plans cover prescriptions:

	GOLD PLAN	BLUE PLAN	GREEN PLAN
RETAIL (30-DAY SUPPLY)			
Generic	\$8	\$8	You pay the full, negotiated cost before you meet your deductible; after you meet your deductible you pay 20% coinsurance and CM pays 80%
Preferred Brand*	30% up to \$75 max.	30% up to \$75 max.	
Nonpreferred Brand	50% up to \$150 max. ACA Drug List***: Covered at 100%	50% up to \$150 max. ACA Drug List***: Covered at 100%	
MAINTENANCE (31-90 day supply) AND MAIL ORDER (90-day supply)			
Generic	\$18	\$18	You pay the full, negotiated cost before you meet your deductible; after you meet your deductible you pay 20% coinsurance and CM pays 80%
Preferred Brand*	30% up to \$150 max.	30% up to \$150 max.	
Nonpreferred Brand	50% up to \$375 max. ACA Drug List***: Covered at 100%	50% up to \$375 max. ACA Drug List***: Covered at 100%	
SPECIALTY			
Generic	30% up to \$200 max.	30% up to \$200 max.	You pay the full, negotiated cost before you meet your deductible; after you meet your deductible you pay 20% coinsurance and CM pays 80%
Preferred Brand*	30% up to \$200 max.	30% up to \$200 max.	
Nonpreferred Brand	50% up to \$200 max.	50% up to \$200 max.	
Prescription Drug Out-of-pocket Maximum	\$1,600 per person/ \$5,800 family**	\$1,600 per person/ \$5,800 family**	Prescription drug costs are combined with your medical costs to meet your medical out-of-pocket maximum (there is not a separate out-of-pocket maximum for prescription drugs)

* Prescription drugs must be dispensed as they are prescribed by the physician. For example, if your provider prescribes you a generic drug, you may not request the brand-name equivalent from the pharmacy. No substitutions or changes will be accepted. Be sure to discuss your prescription with your physician if you prefer a brand-name drug.

** Summary of infertility prescription benefits:

- \$10,000 lifetime maximum allowable benefit 50% of cost/coinsurance.
- Infertility coinsurance does not apply to out-of-pocket maximum.
- After reaching the \$10,000 lifetime maximum, you will pay 100%.

*** ACA Drug List: Refer to the ACA Drug List in the online enrollment guide on the Scope.

**** Green Plan Preventive Drug List: Refer to the Preventive Drug List in the online Enrollment Guide on the Scope.

Lifestyle Spending Account (LSA)

Children's Mercy provides a Lifestyle Spending Account (LSA) to help support your health and wellness. The account is funded quarterly, based on your status on the first day of each quarter. For new hires who start on the 2nd day of the quarter and after, the funding will begin the following quarter.

Full-time* team members will receive \$200 each quarter or \$800 annually, and part-time* team members will receive \$100 per quarter or \$400 annually. All funds must be claimed by Dec. 1 each year. Unclaimed funds do not roll over to the next year.

**Full-time is defined as .75 FTE and above. Part-time is defined as .4 to .74 FTE.*

Eligible Expenses

- **Child, adult and elder care expenses**, including onsite help, supplies and even adoption expenses.
- **Financial wellbeing expenses**, such as student loan repayment; home-related expenses, including down payments, deposits and utilities; transportation-related expenses, including gas and car repairs; pet insurance; and financial advisory services.
- **Physical wellbeing expenses**, such as gym memberships, classes, lessons and athletic equipment, including shoes and spa treatments.
- **Emotional and mindful wellbeing expenses**, such as meditation classes, retreats, pet care, camping equipment, personal development classes, entry passes and tickets to recreational and arts events and hunting and fishing licenses.

Excludes items covered by another benefit, IRS 213(d) expenses, or items claimed through the IRS child tax credit.

Find the full list of eligible expenses on [the Scope](#).

Take CARE Employee Clinic and Pharmacy

The on-site Take CARE Employee Clinic and Pharmacy, in the Crown Center complex at 2401 Grand, provides quality, affordable and convenient services (including primary care, behavioral health therapy, nutrition counseling and physical therapy), along with a full-service, on-site pharmacy. The Take CARE Employee Clinic and Pharmacy is available to you, your spouse and adult children (ages 18 through 25). If you don't have a primary care provider, make the Take CARE Employee Clinic and Pharmacy your medical home.

Children's Mercy Gold or Blue Plan participants pay a \$10 copay for urgent and primary care, including minor medical procedures; preventive care is provided at no cost. Children's Mercy Green Plan participants will pay between \$55-\$70 for non-preventive services until the plan deductible is met; preventive care is provided at no cost. If you are not enrolled in a Children's Mercy medical plan, you will pay a market-competitive rate for services.

At the on-site, in-network pharmacy, you can fill prescriptions for yourself and your entire family, including children under the age of 18. You can even fill prescriptions from other providers. If you're not covered by a Children's Mercy medical plan, you also may fill your prescriptions at the pharmacy at a market-competitive rate.

For more information, visit

<https://www.childrensmercy.org/careers/why-childrens-mercy/employee-benefits/take-care-employee-clinic/>



Behavioral Health

Your Children's Mercy benefits support your behavioral health needs and those of your family in multiple ways.

Free short-term counseling and other resources from the EAP

The ComPsych Employee Assistance Program, available to you and your dependents, provides free, short-term, confidential counseling on a variety of topics, such as stress, anxiety and depression, job pressures, relationship/marital conflicts and more. ComPsych also offers financial information and resources, legal support, work-life solutions and an online resource for expert information, including articles, tutorials, streaming videos and "Ask the Expert" personal responses to questions. Contact ComPsych at **(888) 737-6797** [TDD: (800) 697-0353] or visit [Guidance Resources](#) using our company Web ID:CMH. [Learn more on the Scope.](#)

Medical plan coverage

The Children's Mercy medical plans cover mental and behavioral health services such as counseling and psychiatric care. Contact Cigna, the plan administrator, at **(800) 244-6224** or online at www.cigna.com. You can also contact the [onsite Cigna representative](#).

Professional counseling from the Take CARE Employee Clinic

Receive in-person or virtual professional counseling for yourself and your dependents age 18 to 26 who live in Kansas or Missouri. The clinic's behavioral health professionals provide counseling for matters such as anxiety, stress, mild depression and family and marital difficulties. Call the Take CARE Employee Clinic and Pharmacy at **(816) 412-2355**. [Learn more on the Scope.](#)

Help with parenting from RethinkCare

It's 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. Get started at connect.rethinkcare.com/sponsor/cm or call **800-714-9285** or [email support@rethinkcare.com](mailto:email.support@rethinkcare.com). [Learn more on the Scope.](#)

Funding for mental and emotional wellbeing activities

For items not covered under medical insurance or other benefits, you can use your Lifestyle Spending Account funds (up to \$200 per quarter for full-time and \$100 per quarter for part-time team members). This includes items such as meditation classes, retreats and reading materials. [Learn more on the Scope.](#)

Support resources from the Center for Wellbeing

The center offers many resources to support mental and emotional wellbeing for Children's Mercy team members, including help when a team member is in crisis. You can reach the center staff 8 a.m. to 4 p.m. weekdays at **(816) 458-3177** (pager). [Learn more on the Scope.](#)

National Suicide Prevention Line: 988

Lorestry

Lorestry is the next generation baby tracker. It's an app for parents and caregivers that keeps your baby's life story from birth to age 6, and helps you communicate with your care teams.

The app has many valuable features and tools. You can:

- Record developmental milestones, firsts, favorites and daily images.
- Create word clouds and monitor early feelings and emotional health.
- View monthly reports of your observations, including your child's progress toward meeting development milestones.

There is no cost to use the Lorestry app. The premium membership for a lifetime subscription (a \$400 value) is paid by Children's Mercy.

To get started, learn more on the [Scope](#) or request your invitation code from Benefits@cmh.edu.

RethinkCare

Children's Mercy offers RethinkCare, a behavioral health program designed to help team members care for a child with learning, social or behavioral challenges or developmental disabilities. This program, provided at no cost to team members, includes 14 hours of consultations via phone or live chat with a board-certified behavior expert who is a master's or doctoral level clinician and 24/7 access to behavioral health tools and resources.

You can use RethinkCare if you are a full-time, part-time or PRN team member, and you may invite as many of your family members and other care team members to access the benefit as you like (also at no cost). To get started, visit connect.rethinkcare.com/sponsor/cm. Code: **CM**.



Dental Coverage and Premiums

Full-time, part-time, part-time benefits-eligible and weekend-option team members are eligible to participate the first of the month following 30 calendar days of employment. Children's Mercy pays a portion of the monthly premium for full-time and part-time team members working a minimum of 48 hours per pay period.

Four coverage levels are available: Employee Only, Employee + Spouse, Employee + Child(ren), or Family. Eligible dependents include your spouse and your children up to age 26. Proof of dependent status will be required. Acceptable proof includes a marriage license, birth certificate listing team member as a parent, Adoption Decree and front page of your most recent IRS Form 1040. The Health Reimbursement Account cannot be used for dental services.

Children's Mercy offers the following three dental plan options through MetLife. To find a dentist, go to <https://www.metlife.com/>, "Find a Dentist," and select "PDP" from the menu. When you use out-of-network providers, you may pay more and may have to file your own claims.

	High Plan		Mid Plan		Low Plan	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Coverage level						
Employee only	You pay \$50 deductible					
Employee + family	You pay \$100 deductible					
Max benefit per person per plan year (no orthodontia)	\$2,000	\$1,000	\$1,500	\$500	\$500	
Preventive services*	100%	80%	100%	80%	100%	80%
Basic services	80%					
Major services	50%				Not covered	
Orthodontia	50% up to a separate \$2,000 lifetime benefit	50%, up to a separate \$1,000 lifetime benefit	Not covered			

*Preventive services do not apply toward annual benefit maximum.

Monthly costs for full-time, part-time benefit-eligible and weekend-option team members (48 to 80 hours per pay period):

Monthly Dental Plan Costs:

Coverage level	High Plan	Mid Plan	Low Plan
	You pay monthly (24 deductions per year)	You pay monthly (24 deductions per year)	You pay monthly (24 deductions per year)
Employee only	\$24	\$16	\$5
Employee + child(ren)	\$56	\$40	\$21
Employee + spouse	\$60	\$44	\$21
Family	\$91	\$64	\$34

Part-time team members scheduled to work 32 to 47 hours each pay period pay the total cost for dental coverage.

For rates, email benefits@cmh.edu. **Residents/fellows:** The Mid Plan and Low Plan are 100% paid by Children's Mercy after you enroll.

Vision Coverage and Premiums

Full-time, part-time and weekend-option team members are eligible to participate in vision coverage the first of the month following 30 calendar days of employment. Four coverage levels are available: Employee Only, Employee + Spouse, Employee + Child(ren), or Family.

Eligible dependents include your spouse and your children up to age 26. Proof of dependent status will be required. Acceptable proof includes a marriage license, birth certificate listing team member as a parent, Adoption Decree and front page of your most recent IRS Form 1040. Basic and Premier vision are administered through VSP (Vision Service Plan). To locate an in-network provider in VSP's Find a Doctor directory, go to <https://www.vsp.com/> and select the Signature network under the Doctor Network drop-down menu. Basic vision covers in-network eye exams at 100% after a \$15 copay. Premier vision covers the cost of lenses, frames and contacts. You will pay no copay for your annual exam if you use VSP's PremierMax providers.

Monthly Costs:

	BASIC PLAN	PREMIER PLAN
Coverage level	You pay monthly (24 deductions per year)	You pay monthly (24 deductions per year)
Employee only	\$1.69	\$12.32
Employee + child(ren)	\$2.72	\$19.75
Employee + spouse	\$2.60	\$18.48
Family	\$4.28	\$31.60

Flexible Spending Accounts (FSAs)

Full-time, part-time and weekend-option team members are eligible to participate the first of the month following 30 calendar days of employment. Participating in the FSAs allows you to set aside pretax dollars for funding of certain medical expenses not covered under the medical plan and dependent day care expenses. You automatically receive a debit card when enrolling in the program for the first time, and you can log in to request additional debit cards for other family members, if needed.

IRS rules state that any unused money in FSA accounts at the end of the 2½-month grace period following the end of the plan year is forfeited. The FSAs are administered by WEX.

HEALTH CARE FSA	LIMITED PURPOSE HEALTH FSA	DEPENDENT CARE FSA
May claim unreimbursed medical, dental, prescription and vision expenses (copay, coinsurance, deductibles, eyeglasses, etc.)	May claim dental and vision expenses only. This plan is compatible with the Health Savings Account when enrolled in the Green Plan.	May claim child and adult day care expenses.

² Maximum annual contribution limits available at <https://www.wexinc.com/>

² Maximum annual contribution amounts are prorated based on the date of enrollment in the benefit plan year.

Paid Time Off (PTO)

PTO is available to full-time, part-time and weekend-option team members and pays your base rate of pay for scheduled hours not worked due to scheduled and unscheduled absences, such as vacations, short-term illnesses and holidays. You begin earning PTO on your first day of employment, and it accrues each pay period based on hours paid, up to 80 hours each pay period.

In addition to vacation time, your PTO accrual rate includes one week of short-term illness, six holidays and two personal days. If you are rarely ill or work on a holiday, the hours accrued for those purposes may be used for vacation or other scheduled or unscheduled absences.

PTO accrual schedule (based on 80 hours worked per pay period):³

YEARS OF SERVICE	ACCRUAL PER 80-HOUR PERIOD	PER PERIOD ACCRUAL
Date of hire	.08850	7.08 Hours
First Anniversary Date	.10	8.00 Hours
3rd Anniversary Date	.10775	8.62 Hours
4th Anniversary Date	.11154	8.92 Hours
7th Anniversary Date	.11538	9.23 Hours
9th Anniversary Date	.12700	10.16 Hours
14th Anniversary Date	.1385	11.08 Hours

Team members may accrue up to 320 hours of PTO. In December of each year, team members with over two years of employment may request to be paid for up to 100 hours of unused PTO (to be paid in July of the following year).

Extended Illness Time (EIT)

EIT is available to full-time, part-time and weekend-option team members regularly scheduled to work at least 32 hours each pay period. You begin earning EIT on your first day of employment. You accrue EIT in addition to PTO at a rate of 0.027 per hour on every hour you are paid each pay period (up to 80) at your regular rate of pay or above. You are limited to a maximum of 120 hours.

EIT continues your salary in case you have a longer-term illness/medical condition. Full-time team members may use EIT **only after taking PTO for the first two days (16 hours) of illness, for each illness event during a 12-month period.** Part-time and weekend-option team members may use EIT **only after using PTO for the first day (eight hours) of illness.**

For absences related to an approved leave of absence, 16 hours of PTO is not required before you may use EIT.

³ School-based team members, residents/fellows and team members with Accelerated Benefits: You have a separate PTO accrual schedule. Check the Scope for details.

Take Care Hours

Full-time eligible team members (.75 FTE and above) receive 8 hours of additional time off, and part-time team members (.4-.7 FTE) receive 4 hours of additional time off in the form of Take CARE Hours. Take CARE Hours may be scheduled to take care of social, emotional and mental wellbeing. The hours will be refreshed each year on July 1. New team members hired between July 1 and February 29 will receive the hours on their hire date. Team members hired between March 1 and June 30 will receive the hours on July 1. Take CARE hours do not roll over from year to year.

Family Pay (FP)

FP is used to replace your earnings if you are unable to work for an extended period of time to care for an immediate family member with a serious medical condition or to bond with a new child. FP may be approved for an amount equal to three scheduled work weeks (up to 120 hours) for time used for a family member's illness or for time used to bond with a new child. FP can be used in a 12-month period, measured backward, and cannot exceed a combined three scheduled work weeks. Check the Scope for more information about when FP may be used and the definition of "immediate family members."



Civic/Jury Duty

Full-time, part-time and weekend-option team members scheduled to work at least 32 hours each pay period are eligible for Civic/Jury Duty Pay. You may participate upon date of hire.

Bereavement Pay

Full-time, weekend-option or part-time team members regularly scheduled to work at least 32 hours each pay period are eligible for bereavement pay. Bereavement pay is available immediately upon employment.

RELATIONSHIP	BEREAVEMENT PAY	
	Full-time (.75 and above)	Part-time and weekend-option (.7 and below)
Spouse or domestic partner Children ⁴ Parents ⁴	Up to two scheduled work weeks.	Up to two scheduled work weeks.
Siblings ⁴ Grandparents ⁴ Grandchildren ⁴ In-laws: brother, sister, daughter, son, mother, father, grandparents, great grandparents	Up to 24 hours.	Up to 16 hours.

⁴ Includes biological, adoptive, step and great.

Leaves of Absence

All team members (except temporary) are eligible for various leaves of absence according to the following schedule:

Family and Medical Leave (FML)

- Eligible after one year of employment and 1,250 hours worked.
- May be used for the serious illness of yourself and/or your spouse, parent or child, or to bond with a new child.
- Up to 12 weeks of job protected leave (same job or equivalent) or 26 weeks for a family member or next of kin who is a covered service member with a serious injury or illness who is receiving medical treatment.

Non-FML Medical Leave and Personal

- Eligible upon date of hire.
- Up to 24 weeks off.

Military

- Eligible upon date of hire.
- Up to one year off.

Educational

- Eligible after one year of employment.
- Up to one year off.

Note that any limits expressed in our leave of absence guidelines may be extended, depending on the circumstances, in order to comply with the Uniformed Services Employment and Reemployment Rights Act (USERRA) and/or the Americans with Disabilities Act (ADA) and similar state laws. For more information, go to [Military Leaves](#) and [USERRA or ADA on the Scope](#).



Life and Accidental Death & Dismemberment (AD&D)

Full-time and weekend-option team members are eligible to participate the first of the month following 30 calendar days of employment. Children's Mercy provides Basic Life and AD&D Insurance to eligible team members at no cost.

Full-time and weekend-option team members may also purchase additional Life and AD&D Insurance for themselves and/or their family members as defined below:

Basic Life	<ul style="list-style-type: none">• Provided at no cost.• Death benefit – 1x annual salary (rounded to next \$1,000).
Basic AD&D	<ul style="list-style-type: none">• Provided at no cost.• Accidental death benefit equal to Life Insurance Benefit.• Paid to beneficiary in the event of an accidental death in addition to Basic Life Benefit.
Supplemental Life and AD&D	<ul style="list-style-type: none">• Purchase up to 5x annual salary to a maximum of \$1,500,000.• Amounts over 2x annual salary require completion of evidence of insurability and are subject to approval by the carrier.• For rates, refer to the Benefit Costs listed under the Benefits Options tab in the online Enrollment Guide.
Spouse Life	<ul style="list-style-type: none">• Purchase coverage in \$25,000 increments up to \$100,000.• Amounts over \$25,000 require completion of evidence of insurability and are subject to approval by the carrier.• For rates, refer to the Benefit Costs listed under the Benefits Options tab in the online Enrollment Guide.
Child Life	<ul style="list-style-type: none">• Purchase either:<ul style="list-style-type: none">◇ \$5,000 per month.◇ \$10,000 per month.• Same cost regardless of number of children.• For rates, refer to the Benefit Costs listed under the Benefits Options tab in the online Enrollment Guide.
Whole Life	<ul style="list-style-type: none">• Full-time, part-time and weekend option team members are eligible to participate, and Whole Life is paid 100% by the team member.• Combines guaranteed premiums, coverage and values attractive in whole life insurance with the advantages of cash accumulation at current interest rates.

Long-term Disability

Full-time and weekend-option team members are eligible to participate the first of the month following 30 calendar days of employment. If you become disabled, monthly benefits begin on the 91st day of the disability.

Children's Mercy provides basic long-term disability to eligible team members at no cost.

Basic LTD

- Provided at no cost.
- Benefit: **60% of monthly salary** up to a maximum monthly benefit of \$15,000.

Short-term Disability

Full-time and part-time team members who work 16 hours or more per week are eligible for coverage beginning the first of the month following 30 days of employment. Short-term disability is paid 100% by Children's Mercy and can help bridge the gap in income between the date accrued Extended Illness Time (EIT) runs out, and the date any long-term disability benefits begin.

- If you become disabled, the short-term disability plan pays you benefits beginning on the 8th day of your disability up to the 90th day of your disability or until your physician releases you to return to work, whichever is earlier.
- Income replacement is 65% of earnings and is taxable.
- Income may be supplemented with available PTO during your short-term disability period.
- Any available EIT hours must be exhausted before disability payments will begin.

Retirement Program

All team members are eligible to participate in the Retirement Program, administered by TIAA, according to the schedule outlined below.

Children's Mercy Tax Deferred Annuity (TDA) Plan

- Automatically enrolled at 3% of your annual income with a 90-day opt-out period.
- Contributions are based on a percentage of your salary.
- You have two options to invest in the TDA Plan:
 - ◇ Pretax: Your contributions are made on a before-tax basis.
 - ◇ After-tax: Roth option contributions are made with after-tax dollars.
- Children's Mercy will match 50% of your contributions up to 6% after 90 days of service, up to the IRS limit on pretax elective deferrals.
- Match will fully vest upon completion of three years of service.
- Choice of investment options.

Children's Mercy Retirement Plan

- Plan entry date = first of month following two years of service:
 - ◇ One year of service => 1,000 working hours during anniversary year of service.
 - ◇ Years of employment do not have to be consecutive; however, year in between must be >500 paid hours.
- Team members must be at least age 21 to participate in the Retirement Plan.
- CM contributes a percentage based on your age plus your years of service as follows:

AGE + YEARS OF SERVICE

<50	3.0%
50-59	3.5%
60-69	4.5%
>70	6.0%

- Immediate 100% vesting.

Adoption Assistance

Full-time and part-time team members (at least 32 regular scheduled hours per pay period) are eligible to participate after 90 calendar days of continuous employment.

Full-time team members may receive financial reimbursement for eligible adoption-related expenses up to \$5,000. Part-time team members are eligible for financial reimbursement up to \$2,500. The financial reimbursement limit is based on the team member's status on the date the court finalized the adoption.

Back-up Care - Child and Adult/Elder

Upon date of hire, full-time, part-time, part-time casual and weekend-option team members are eligible to use back-up child and adult/elder care through Bright Horizons Family Solutions when there is a breakdown in their normal caregiver arrangement.

- Providers include licensed child care centers, in-home caregivers and home health agencies.
- Team member copays:
 - ◇ \$3 per hour for child care centers.
 - ◇ \$6 per hour for in-home child or adult care.
- Up to 100 hours of in-home and center-based care available each calendar year.
- You may also exchange back-up hours for:
 - ◇ Virtual tutoring for yourself or dependents
 - ◇ Pet care

Child Care Center



Hospital Hill Family Learning Center, located at 610 E. 22nd St. in Kansas City, Mo., is a client-based center operated by Bright Horizons that is open to Children's Mercy team members. This early education and preschool facility provides full- and-part-time child care. For more information, visit <https://child-care-preschool.brighthouse.com/MO/KansasCity/hospitalhill/> or call (816) 234-9200, 6 a.m. to 8 p.m., Monday through Friday.

Tuition Assistance

Full-time, weekend-option full-time, weekend-option part-time benefits-eligible and part-time team members are eligible to participate after they have been employed for 90 calendar days.

- Targeted master's or doctorate degree.
 - ◇ Calendar year maximum of \$5,250.
- Targeted bachelor's or associate's degree or certificate program.
 - ◇ Calendar year maximum of \$4,000.
- Eligible fields of study not targeted.
 - ◇ Annual maximum depends on your employment status.
- May be used for tuition, books (including taxes), Prior Learning Assessments (e.g., CLEP, DSST, UExcel and Challenge Exams) and eligible academic fees.
- You may apply for your assistance to be paid directly to your school or reimbursed to you.
- Must remain in eligible status for one year after course begins.
- To apply, visit the Tuition Assistance Program page on the Scope.
- Upon hire, you are eligible to use Savi, a partner with TIAA, CM's Financial Wellbeing and Retirement plan sponsor, which provides a service that helps team members take advantage of a Public Service Loan Forgiveness program for an annual fee of \$60.

Legal Assistance

Full-time, part-time and weekend-option team members are eligible to participate in the Legal Plan, administered by MetLife Legal Plans, the first of the month following 30 calendar days of employment. Two plan options:

- Basic Plan: covers representation for many personal legal services for you and your eligible dependents. You can receive consultations in person or by phone for any personal legal matter and full representation in court for all covered matters. The Basic Plan is \$10 per month.
- Premier Plus Parents Plan: includes the same coverage as the Basic Plan, plus more. You can include your parents on your plan, receive assistance with all legal aspects of divorce, and get tax preparation support. The Premier Plus Parents Plan is \$21.60 per month.

Identity Theft Protection

Get peace of mind by protecting yourself against the threat and damage of identity theft. Administered by Norton LifeLock, a global leader in cybersecurity, this benefit provides services that monitor your identity and detect fraud. If your identity is compromised, certified privacy advocates act on your behalf to resolve identity theft issues.

You may enroll in Identify Theft Protection when you are newly eligible for benefits and during Annual Enrollment. Coverage is for the entire plan year and can't be dropped until the next plan year unless you become ineligible for coverage.

Take CARE Wellbeing Program

Through our Take CARE Wellbeing Program, Children's Mercy offers a variety of healthy activities, tools and resources to support your physical, financial, emotional and social wellbeing.

As a Children's Mercy team member, you're eligible to earn wellbeing points which will convert to rewards if you complete the health assessment and health screening by the published deadline. If your spouse is covered under a Children's Mercy medical plan, they also may participate in the Take CARE Wellbeing Program. The maximum number of wellbeing points you may earn through the Take CARE Wellbeing Points Program and the type of reward (Health Reimbursement/Health Savings Account dollars or gift cards) you'll receive will depend on whether you are enrolled in a Children's Mercy medical plan.

The program year begins July 1 and ends May 14.

Employee Fitness Center

Children's Mercy team members are eligible to join and use Children's Mercy's on-site Employee Fitness Center. (Spouses, family members and contract workers are not eligible.) Membership fees are paid through payroll deduction: \$6 per pay period/\$12 a month. Fees include use of all equipment and classes.

The facility features four treadmills and three elliptical machines, a rower and stationary bikes, all equipped with TV screens. Free weights, weight machines, a studio space for classes and men's and women's locker rooms also are available, with each offering a shower stall, vanity area and lockers. You're expected to bring your own towel and lock. No parking or shuttle service is dedicated to the center. Hours: Members can access the Employee Fitness Center 24 hours a day, seven days a week, using their hospital team member ID badge. Staff is on-site daily.



Maternity Management Program

If you're covered by Children's Mercy's medical plan, you or your spouse can enroll in Cigna's Healthy Pregnancies, Healthy Babies Maternity Management Program. This program gives you access to resources that can help you find answers, identify and address potential risks, and give your Health Reimbursement/Health Savings Account a financial boost.

You'll receive prenatal to post-delivery information and support.

If you or your pregnant spouse enroll in Maternity Management Program, you will receive dollars in your Health Reimbursement/Health Savings Account to decrease your out-of-pocket medical expenses.

The incentive will be applied to your Health Reimbursement/Health Savings Account as follows:

- Join during the first trimester to earn \$400
- Join during the second trimester to earn \$200

Note: Your incentive money is added to other money you may earn by participating in the Wellbeing Points Program.

Call Cigna at (800) 615-2906 to enroll in the program.

Additional Benefits

- Discounted Children's Mercy Services
- Aflac Accident and Critical Illness Insurance
- Farmers GroupSelect Auto and Home Insurance Program
- Pet insurance
- Team member service awards
- Free parking and shuttle bus service
- On-site cafeteria at certain locations
- Purchase of cafeteria, snack shop and gift shop items via payroll deduction
- Workplace banking services
- Financial wellbeing
- Discount Program (PerkSpot)
- ScholarShare 529 College Savings Plan





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 myHR menu on the Scope. Or, contact your supervisor or email Benefits at Benefits@cmh.org.

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