



2023 State of Kansas Employee Benefits Summary

The benefits you earn as a state of Kansas employee are a significant part of your total compensation package. These are some of the benefits you may receive as an eligible state employee.

Health Plans

Medical Plan: Benefits-eligible employees may elect coverage for themselves and eligible dependents from multiple plan designs, including Preferred Provider Organizations (PPO) and Qualified High-Deductible Health Plans (QHDHP) which come with a Health Savings Account (HSA) or Health Reimbursement Account (HRA). New employees are eligible for benefits starting day one of employment.

2023 Semi-Monthly Rates for State of Kansas Active Employees

| Employee Category | PLAN A | PLAN C | PLAN N | PLAN J |
|---------------------|----------|----------|----------|----------|
| Employee Only | \$39.90 | \$35.20 | \$23.25 | \$52.56 |
| Employee + Spouse | \$237.27 | \$123.69 | \$84.30 | \$153.38 |
| Employee + Children | \$126.56 | \$65.02 | \$43.92 | \$91.27 |
| Employee + Family | \$415.40 | \$208.33 | \$150.17 | \$262.79 |

(Premiums shown are bi-weekly, employees participating in HealthQuest can reduce bi-weekly premiums by \$20.)

| (In Network) | <u>Plan A</u> | <u>Plan C or N with HSA or HRA</u> |
|----------------------------------|---|---|
| Annual Deductible | \$900/1800 | Plan C - \$2,750 Single/\$5,500 Family Network |
| Coinsurance* | 20% | Plan C –10% Plan N – 35% |
| Out of Pocket Max | \$5,250 Single/\$10,500 Family | Plan C - \$4,500 Single/\$9,000 Family Plan N - \$6,650 Single/\$13,300 Family |
| Primary Care Provider | \$20 Copayment | Deductible & Coinsurance |
| Specialist | \$40 Copayment | Deductible & Coinsurance |
| Urgent Care Center | \$50 Copayment | Deductible & Coinsurance |
| Emergency Room Visits | \$100 Copayment +Deductible & Coinsurance | Deductible & Coinsurance |
| HealthQuest Health Center | \$0 Copayment | \$40 |

| | <u>Plan J with HRA</u> |
|----------------------------------|--------------------------------|
| Annual Deductible | \$500 Single/\$1,000 Family |
| Annual Coinsurance | 25% |
| Out of Pocket Max | \$7,350 Single/\$14,700 Family |
| Primary Care Provider | Deductible & Coinsurance |
| Specialist | Deductible & Coinsurance |
| Urgent Care Center | Deductible & Coinsurance |
| Emergency Room Visits | Deductible & Coinsurance |
| Telehealth Services | \$40 Copayment |
| HealthQuest Health Center | \$40 |

*out of network coverage may vary

Dental Plan: Employee only dental coverage is paid for by your employer. Employees may elect to cover eligible dependents on the dental plan even if the dependents are not on their medical plan. The dental plan includes coverage for preventive services, restorations, and limited orthodontic coverage. See healthbenefitsprogram@ks.gov for rates.

Vision Plan: The vision plan is available to purchase and may be elected even if the benefits-eligible employee and his/her dependents are not enrolled in the state's medical coverage. Employees may select from either the Basic or Enhanced vision plans, which include coverage for lenses, frames, and contacts. See healthbenefitsprogram@ks.gov for rates

HealthyKids: Eligibility for HealthyKids program is based in part on family income and children in households who would otherwise qualify for the Federal/State Medicaid program. The state of Kansas pays a portion of your premium cost for dependent children if your income meets the federal guidelines:
<https://healthbenefitsprogram.ks.gov/sehp/HealthyKIDS>.

Telehealth: Board certified doctors are available through virtual office visits to interact via the internet providing convenient access 24/7, 365 days per year for minor medical symptoms at a less affordable rate than Urgent Care or ER visits. Deductibles, coinsurance, or copays may apply depending on your medical plan

Health Transparency Tools: BCBS SmartShopper and Aetna Member Payment Estimators. Can be used to compare estimated costs before you receive care. May save you money on your share of the cost of certain medical procedures and prescriptions.

Preferred Lab Benefits: Preferred lab benefits are included in all plans and is offered through Quest Diagnostics, Stormont Vail Health, and the University of Kansas Health Systems (TUKHS). When using preferred lab providers, diagnostic lab services, when using preferred lab providers, is covered at 100% when in network for Plan A.

Meet Alex: Online resource to assist with the selection of benefit options based on your individual circumstances

Retirement Plans

Retirement Plan: Kansas Public Employees Retirement System (KPERS). Membership begins on the date of hire. Employees contribute 6% of their gross salary on a pre-tax basis. New employees are enrolled in the KPERS 3 Cash Balance Plan and earn quarterly retirement credits based on their years of KPERS service.

KPERS 457 Deferred Compensation Plan: This is an optional retirement plan which you are eligible to begin when you start employment or at any time throughout your state career. KPERS 457 provides increased retirement security by allowing you to save additional money for retirement. KPERS 457 offers both a Traditional plan and a Roth option. The Traditional plan allows you to make pre-tax contributions while working and then you pay taxes on the money at the time you withdraw it after retirement. The Roth option allows you to make after-tax contributions while working so you would not pay taxes on the money when you withdraw it after retirement. You have the flexibility to contribute to one or both accounts.

Life/Group Care/Voluntary Insurance

Basic Life Insurance: For benefits-eligible employees, the state provides Basic Group Life Insurance equal to 150% of their annual compensation. It is paid by the state at no cost to the employee.

Optional Life Insurance: Optional Group Life Insurance provides guaranteed issue of up to \$250,000 if purchased within 31 days of hire date. Coverage available for your spouse and children is subject to approval.

The Hartford Accident, Critical Illness, and Hospital Indemnity Insurance: **Optional** voluntary insurance plans are available to purchase through Hartford for Accident, Critical Illness, and Hospital Indemnity that can help protect your savings from unexpected expenses, that may not be covered by medical insurance. The plans are not designed to replace medical benefits, they are designed to pay cash to you in certain covered circumstances to help offset unplanned expenses.

Other Benefits

State Thanks and Recognition (STAR) Program: The STAR program offers discounts at over 400 vendors in 47 counties. <http://oitsapps.ks.gov/da/ops/star/>

Employee Assistance Program: The Employee Assistance Program (EAP) is a special service provided for state of Kansas benefits-eligible employees and their dependents at no charge. The EAP provides information, short-term counseling, advice and referrals from licensed professionals who understand the typical stresses we all face. In today's fast-paced world, trying to manage work, home, family and all the associated demands can sometimes be a challenge

HealthQuest Rewards Program: Employees and their covered spouses that are enrolled in Plans C, J, N and Q can each receive up to \$500 into their HRA or HSA account through participation in HealthQuest (HQ) activities. Each credit is worth \$10 into the employee's HRA or HSA account. The same HQ activities that earn HSA/HRA dollars will also earn credits toward the premium incentive discount. Employees and covered spouses must each earn 40 credits to receive the full \$480 premium incentive discount. If only one earns 40 credits, the discount earned is \$240 annually. Members

enrolled in Plans C, J, N and Q can earn the maximum employer contribution into their HRA or HSA if both employee and covered spouse each earn 50 credits.

Flexible Spending Accounts: Enrolling in a Flexible Spending Account (FSA) allows you to set aside funds on a pre-tax basis for any qualified medical, dental, vision, or daycare expense. There are three accounts you can enroll in, the Healthcare FSA, Limited Purpose FSA, and Dependent Care FSA

Limited Purpose FSA: Flexible benefit plans allow employees to get reimbursed for qualified dental and/or vision expenses on a pretax basis and is for members enrolled in one of the High Deductible Health Plans C or N.

Health Savings Account (HSA): Both you and your employer may contribute money into your Health Savings Account (HSA). Your HSA belongs to you and is “portable”, so if you leave state employment, you take your account with you and may continue to use it to pay for eligible medical expenses for you and your tax qualified dependents.

Health Reimbursement Account (HRA): A tax-advantaged savings account available if you enroll in plan C, J, or N. The state contributes to the HRA account on your behalf. You may use the money to pay for eligible health expenses. When you earn HealthQuest rewards, you are eligible to receive contributions to your HRA.

Marathon Health: The HeathQuest Health Center is a convenient place for all eligible participants to obtain preventative and sick care as well as health coaching, chronic condition coaching and counseling. All employees, spouses, and their dependents age 2+ covered by the State Employee Health Plan (SEHP) are eligible for services provided by the center.

Public Service Loan Forgiveness Program: If you are employed by a government or not-for-profit organization, you may be able to receive loan forgiveness under the Public Service Loan Forgiveness Program (PSLF). Qualifying employment for the PSLF program is based on who your employer is, not about the specific job that you do for your employer. Employment with government organizations at any level (Federal, State, Local or Tribal) qualify.

To see if you qualify, please refer to the following site: <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>

Learning Quest (529 plan): Postsecondary education savings program. Provides tax advantages under both Kansas and federal law.

Workers Compensation: Payment of medical and disability compensation for injuries arising from employment.

Leave Plans

The state of Kansas offers a generous leave package for benefits eligible employees. Below is a summary of some of the types of leave offered.

Vacation Leave: Eligible employees begin earning leave upon employment. Accrual for full-time employees is based on years of continuous service and hours in pay status. Employees start earning 3.7 hours per biweekly period and accrual rates increase after 5, 10, and 15 years. Accrual is prorated for non-exempt employees who work less than full-time during a given pay period.

| Time Worked | Accrual Rate Per Biweekly Payroll Period | Maximum Carryover Allowed |
|---------------------------|--|---------------------------|
| Less than 5 years | 3.7 hours | 144 hours |
| 5 years and less than 10 | 4.7 hours | 176 hours |
| 10 years and less than 15 | 5.6 hours | 208 hours |
| 15 years and more | 6.5 hours | 240 hours |

At the end of the fiscal year, 40 hours exceeding the maximum carryover will automatically be converted to sick leave.

Sick Leave: Eligible employees earn 3.7 hours per biweekly period which can be used for eligible personal and family condition. Accrual is prorated for non-exempt employees who work less than full-time during a given pay period.

Holiday Leave: Eligible employees receive 9 paid holidays per year plus a discretion holiday. The Governor may designate additional days.

Parental Leave: Eligible employees receive up to 8 weeks of leave with pay upon the birth or adoption of a child.

Funeral Leave: Eligible employees are provided up to 6 days of leave with pay upon the death of a close relative.

Shared Leave: Donated leave for eligible employees to be used for serious, extreme, or life-threatening conditions of their own or a family member.

Jury Duty Leave: Eligible employees are provided leave with pay for jury duty and many other required court appearances.

Military Leave: Eligible employees are provided up to 30 days of paid leave for military duty within each 12-month period beginning October 1 and ending September 30 of the following year. Other types of military leave are also available depending on the circumstances.

Payment for Unused Sick Leave: Upon retirement, eligible employees receive partial payment for unused sick leave more than 800 hours after a minimum of 8 years of services.

Donor Leave: Eligible employees can receive up to 30 days paid to donate organs, tissue, marrow, or blood.