



2017/2018 Employee Benefits Summary of Plans Effective October 1, 2017

Health Insurance

Health Partnership Clinic offers three medical plans through Blue Cross Blue Shield of Kansas City. Three different PPO plans are offered with deductibles of \$1,000, \$2,000 and \$3,000. Health Partnership Clinic pays 100% of the employee only premium for the \$3,000 medical plan.

Dental Insurance

Dental insurance is provided through Delta Dental of Kansas. Coverage pays for preventive care at 100%, no cost out of the member's pocket. Health Partnership Clinic pays 100% of the employee only premium for the dental plan.

MetLife

MetLife insures many different products for Health Partnership Clinic including:

Group Vision Insurance- This is a voluntary benefit for eligible employees. This benefit provides vision coverage from a large network of ophthalmologists, optometrists and optician from private practices and retailers like Costco, Sam's /club, Walmart and Vision Works. No claims to file when using a participating vision specialist. Receive savings on prescription/non-prescription, glasses and sunglasses, Laser surgery, contact lenses and additional lens enhancements.

Term Life/AD&D Insurance- This is an employer paid benefit for eligible employees. This benefit provides term life insurance equal to 1x the employee basic annual earnings up to a maximum of \$200,000. Upon death, the employees designated beneficiary listed at the time of enrollment will receive this benefit.

Voluntary Term Life Insurance- This coverage is a voluntary benefit for employees, spouses and dependents. The coverage is employee paid and will allow the purchase of additional life insurance for the employee, spouse and children. Employees can purchase up to 5x their basic annual earnings or a maximum of \$500,000.

Voluntary Short-Term Disability- This coverage is a voluntary benefit for employees and is provided in case the employee becomes disabled through accident or sickness for up to 13 weeks. Maternity is considered a short-term disability.

Voluntary Long-Term Disability- This coverage is a voluntary benefit for employees and is in effect after the first 90 days of disability.

Voluntary Benefits – Allstate

Accident Insurance- Lump sum benefit based on the type of injury and treatment received.

Critical Illness Insurance- Lump sum benefit payable upon diagnosis of a qualified illness.