



## 2019 Employee Benefits Summary of Plans

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### **Health Insurance**

Health Partnership Clinic offers two medical plans through Blue Cross. Two different PPO plans are offered with deductibles of \$2,000 and \$3,000. Both plans offer copays to see the doctor as well as pharmacy copays. 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. The annual maximum benefit that Delta Dental of Kansas will pay is \$1,000. Health Partnership pays 100% of the employee only premium for the dental plan.

### **MetLife**

MetLife insures many different products for Health Partnership Clinic including:

**Term Life/AD&D Insurance**- This is an employer paid benefit. This benefit gives you life insurance equal to 1x your basic annual earnings up to \$200,000. Upon death, the employees designated beneficiary listed at the time of enrollment will receive this benefit. All benefit eligible employees receive this benefit at no cost.

**Voluntary Term Life Insurance**- This coverage is a voluntary benefit for employees, spouses and dependents. This coverage will be employee paid and will allow you to purchase additional life insurance for yourself, your spouse and your children. Employees can purchase up to 5x their basic annual earnings or \$500,000. At your initial enrollment, you can purchase up to \$100,000 with no health questions asked.

**Voluntary Short-Term Disability**- This coverage is a voluntary benefit for employees. This benefit will cover you in case you become 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. After the first 90 days of disability, your long-term disability plan will kick in on the 91<sup>st</sup> day of disability and can last until your Normal Social Security Retirement Age.

### **Voluntary Benefits – All State**

**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.

**Voluntary Benefits – New York Life** – This whole life insurance benefit allows employees to obtain additional permanent life insurance that is owned by the employee and coverage can extend to a spouse, child, and grandchildren (age limits apply). Eligible employees may purchase coverage from \$5,000 up to a maximum of \$200,000.

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