

Health Insurance

Health Partnership Clinic (HPC) offers three medical/RX plans through Blue Cross Blue Shield of Kansas City. Three different PPO plans are offered with deductibles of \$2,000, \$3,000, and \$5,000. All plans offer copays for doctor and pharmacy visits. Health Partnership Clinic pays 100% of the employee only premium for the \$5,000 medical plan. Telehealth visits for non-emergency issues are included.

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.

The Standard Insurance Company – The Standard Insurance Company 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 through VSP from a large network of ophthalmologists, optometrists and opticians 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 Life Insurance- This coverage is a voluntary benefit for employees, spouses, and dependents. The coverage is employee paid and provides the purchase of additional life insurance for the employee, spouse, and children.

Voluntary Short-Term Disability -This coverage is a voluntary benefit for employees and is provided in case the employee becomes disabled through an accident or sickness for up to a maximum of 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 and may last until normal Social Security Retirement age.

Employee Assistance Program (EAP) – This employer paid benefit provides you and your household with access to a broad range of services to help with the everyday challenges of life that affect your health and family life.

Accident Insurance – Lump sum benefit payable on the type of injury and treatment received.

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

Voluntary Benefit New York Life – This whole life insurance benefit allows employees to obtain additional permanent life insurance that is owned by the employee. Coverage can extend to a spouse, children, and grandchildren (age limits apply).
