Health Partnership CLINIC

2024 Employee Benefits
Summary of Plans
Effective January 1, 2024

Health Insurance

Health Partnership Clinic (HPC) offers three medical and an RX plan through Aetna Insurance Company. Two PPO plans are offered with deductibles of $2,000, $5,000 and a $2,500 deductible plan through KC Care Network Plus and an HSA plan with contributions paid through UMB. All plans offer copays for doctor and pharmacy visits. Minute Clinic visits and telehealth visits for non-emergency issues are included. Employee benefits are provided on the first of the month following 30 days of continuous employment for eligible staff. HPC pays a major portion of the employee only premium.

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. HPC pays 100% of the employee only premium for the dental plan.

Voluntary Benefits – The Pacific Life Insurance Company and Guardian Insurance Company insures many different products for HPC 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.

Basic 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 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).

401K Retirement Plan – Eligible employees may participate in the retirement plan. The plan offers quarterly enrollment dates, a company match of 50% up to the first 4% of employee contributions and vesting is on a graded schedule.

Legal Plan through MetLife – This plan offers employees access to professional legal services from more than 18,000 attorneys nationwide.

Identity Theft Protection – Identify Force offers a digital security benefit that provides a full range of identity monitoring, restoration and response products and services that empowers customers to be less vulnerable to the financial and emotional consequences of identity theft.

Pet Insurance – Pet Partners offers comprehensive, customizable pet health insurance plans that gives pet owners the ability to choose the highest quality veterinary treatments for their pet without worrying over cost. Includes a 24/7 vet helpline for policyholders.