



CITY OF LEE'S SUMMIT 2019 NEW HIRE BENEFITS

Welcome to your benefits at the City of Lee's Summit! Below is an overview of our benefits program, which gives you the coverage you need for all types of things life brings your way. The City of Lee's Summit's plans allow you to choose the plans that work best for your own needs—and your pocketbook. The key to getting the most from our benefits program is to take an active role in understanding and using the plans so that you are getting the best value for the money you spend.

YOUR NEW HIRE BENEFIT ENROLLMENT IS REQUIRED

When you first join the City of Lee's Summit, you have 30 days to enroll yourself and your dependents for benefits. Coverage begins the first of the month following 30 days of employment. The next opportunity to enroll will be the annual Open Enrollment unless you experience a qualifying life event (such as marriage, birth of child, etc.).

The City has teamed with Avant Specialty Benefits for you to have a one-on-one telephonic enrollment meeting with a benefit counselor to explore your benefit options for the upcoming year.

Summaries of Benefits and Coverage

The government-required Summaries of Benefits and Coverage (SBCs), which summarize important information about your BCBS medical plan options, are available online at <http://www.cityoflsbenefits.com>. A paper copy is also available upon request.

Medical Plan

- The City offers three medical plan options through BlueCross BlueShield of Kansas City:
 - Preferred Care Blue Choice PPO Plan (\$0 Deductible)
 - Preferred Care Blue PPO Plan (\$500 Deductible)
 - BlueSaver HDHP with HSA Plan (\$2,700 Deductible)
- The Preferred Care Blue PPO & BlueSaver HDHP options available at no cost for Employee Only coverage.
- If you elect the BlueSaver HDHP with HSA, the City will contribute \$54.00 per month to your HSA account for you in 2019. The City has partnered with UMB Bank for HSA administration.

Dental Plan

- The City offers dental insurance coverage through BCBS of Kansas City. Employee Only coverage is available at no cost.

Vision Plan

- The City offers vision insurance coverage through VSP. Employee Only coverage is available at no cost.

Flexible Spending Accounts (FSA)

- The City offers a Health Care FSA, a Limited Health Care FSA, and a Dependent Care FSA through Taben. You can contribute up to \$2,650 to either the Health Care or Limited Health Care FSA in 2019. You can contribute up to \$5,000 between you and your spouse to the Dependent Care FSA in 2019. If you are hired mid-year, your total election will be divided among the remaining pay periods in the calendar year.

Basic Life/AD&D and Disability Insurance

- The City provides Basic Life/AD&D Insurance at no cost to eligible employees through The Standard. The benefit is 1 times annual earnings to a maximum of \$100,000.
- The City provides Short-Term Disability income benefits at no cost to eligible employees. The benefit is 60% of weekly earnings to a maximum weekly benefit of \$1,000. The maximum benefit period is 13 weeks.
- The City provides Long-Term Disability Insurance at no cost to eligible employees through The Standard. The benefit is 60% of your monthly earnings to a maximum of \$3,000 per month.

Voluntary Life/AD&D Insurance

- The City offers employees the opportunity to purchase Voluntary Life insurance through The Standard. You may purchase additional coverage for yourself, your spouse, and your dependent children in the following amounts:
 - Employee: Increments of \$10,000 to a maximum of \$500,000. As a new hire, you may enroll in up to \$100,000 with no medical evidence of insurability (EOI). Amounts above \$100,000 will require EOI approval by The Standard.
 - Spouse: Increments of \$5,000 to a maximum of \$150,000 or 100% of employee's amount. As a new hire, you may enroll your spouse in up to \$10,000 with no EOI. Amounts above \$10,000 will require EOI approval by The Standard.
 - Children: Increments of \$2,000 to a maximum of \$10,000 or 100% of employee's amount. As a new hire, you may enroll your children in up to \$10,000 with no EOI.
- The City offers employees the opportunity to purchase Voluntary AD&D insurance through The Standard. You may purchase additional AD&D coverage in multiples of \$25,000 to a maximum of \$500,000. Amounts more than \$250,000 may not exceed 10 times your annual earnings. If you elect coverage for yourself, you may also elect coverage for your spouse and dependents.

Accident Insurance

- The City provides you the option to enroll in Accident Insurance, that pays a cash benefit if a covered person is injured as the result of a covered accident. Benefits are intended to help employees and their loved ones handle the out-of-pocket expenses that can follow an accidental injury. Lump sum benefits are paid to the insured/beneficiary based upon a schedule of benefits. Coverage is available for Employee, Employee and Spouse, and Employee and Children, and Family.

Critical Illness Insurance

- The City provides the option for you to enroll in Guaranteed Issue Critical Illness Insurance. Benefits are payable directly to the insured upon diagnosis of a covered illness such as Cancer, Benign Brain Tumor, Heart Attack, Heart Transplant, Coronary Artery Bypass, Angioplasty, Stroke, Aneurysm, Major Organ Transplant, End Stage Renal Failure, Coma, Paralysis, Loss of Vision, Loss of Speech, Loss of Hearing, Bone Marrow Transplant, Advance Parkinson's, ALS, and Advanced Multiple Sclerosis.
- As a New Hire, you can access the Guaranteed Issue amounts of coverage without any medical evidence of insurability. For employees, the Guarantee Issue amounts available are \$10,000, \$20,000, or \$30,000; for spouses, the is Guaranteed Issue is 50% of EE amount; for children, the Guaranteed Issue amount is \$5,000.

Universal LifeEvents Insurance with Long Term Care

- The City will provide the option for you to enroll in Universal LifeEvents with Long Term Care Insurance which matches the needs of insureds throughout their lifetime. Universal LifeEvents pays a higher death benefit during the working years when expenses are high. At age 70, when financial needs are typically lower, the death benefit reduces. Living Benefits do not reduce, they continue throughout retirement to match the greater need for long-term care.
- As a New Hire, you can access up to the Guaranteed Issue amount of \$100,000 without any medical evidence of insurability. Spouses are eligible for up to \$25,000 with a few medical questions; dependent children under age 23 and grandchildren under age 19 are eligible for coverage as well.

HOW TO ENROLL

You must participate in a one-on-one enrollment session with a benefits counselor to complete new hire benefits enrollment.

1. **Carefully review your enrollment materials** to determine which benefit plans will meet you and your family's needs in 2019.
2. **Review the City's benefit plans** at <http://www.cityoflsbenefits.com>.
3. **Look at your spouse's plan.** Compare the costs of coverage and the benefits provided to see which coverage makes sense for you and your family.
4. **Enroll on time.** Your benefits are effective the first of the month following 30 days of continuous, active employment. You have 30 days from your date of hire to enroll in your benefits for the upcoming year.

Call Avant Specialty Benefits within 30 days of your date of hire to complete your new hire benefits enrollment. Avant Benefit Counselors are available Monday through Friday 8am-5pm CST at 844-350-4040.

This is a very brief summary of benefits. In the event the wording of this summary causes confusion about how the program actually operates, the language of the Summary Plan Description, legal plan descriptions, and contracts will govern.