



Benefit Summary

I. Blue Cross & Blue Shield Health Insurance

CKF offers a health insurance plan which is a triple option deductible plan through Blue Cross & Blue Shield of Kansas. It is offered to all employees working 30 or more hours per week, on the first of the month following 60 days of employment. CKF contributes \$420 per month, per employee. The plan renews June 1st of each year.

The plan has the following coverage options:

- ❖ Choice of \$1,000, \$1,500 or \$2,500 deductible
- ❖ Plan choices include Employee Only, Employee/Child, Employee/Spouse or Family
- ❖ After coinsurance, the maximum out of pocket for the
- ❖ Employee Only plan is \$3,500/\$4,000/\$5,000
- ❖ The annual out-of-pocket maximum is \$6,350
(Includes all medical costs – for example: deductibles, prescription, dental, etc.)
- ❖ \$25 office visit copay / \$250 Emergency Room copay
- ❖ Coverage for preventive care as defined by the Affordable Care Act
- ❖ Prescription drug coverage (\$15/\$30/\$45)

June 1, 2020 – May 31, 2021			
	Medical	CKF	Employee
Deductible Options	Premium	Contribution	Contribution
Option 1 - \$1,000 Deductible			
Employee	\$615.47	\$420	\$195.47
Employee/Child	\$1,246.06	\$420	\$826.06
Employee/Spouse	\$1,322.07	\$420	\$902.07
Family	\$1,952.66	\$420	\$1,532.66
Option 2 - \$1,500 Deductible			
Employee	\$597.81	\$420	\$177.81
Employee Child	\$1,210.27	\$420	\$790.27
Employee/Spouse	\$1,284.10	\$420	\$864.10
Family	\$1,896.56	\$420	\$1,476.56
Option 3 - \$2,500 Deductible			
Employee	\$570.08	\$420	\$150.08
Employee/Child	\$1,154.09	\$420	\$734.09
Employee/Spouse	\$1,224.49	\$420	\$804.49
Family	\$1,808.50	\$420	\$1,388.50

II. Blue Cross & Blue Shield Dental Insurance

CKF offers a dental insurance plan with coverage for preventative services, along with additional coverage for primary and major dental services through Blue Cross & Blue Shield. It is offered to all employees working 30 or more hours per week, on the first of the month following 60 days of employment.

- ❖ Primary and Periodontics are covered at 100% with Supplemental Primary and Prosthodontics covered at 50%

	Employee	Emp/Child(ren)	Emp/Spouse	Family
Monthly Dental	\$35.33	\$70.39	\$75.96	\$111.02

III. Premium Only Plan (POP) – Cafeteria Plan

Employees have the option to enroll in the cafeteria plan in which their contribution toward their health insurance is

“pre-tax”. The cafeteria plan is offered to employees enrolling in the health plan and has the same eligibility requirements as the health plan. The plan cannot be dropped without a qualifying event or until CKF’s open enrollment period.

IV. Unreimbursed Medical Expense Plan (FSA)

Employees have the option to participate in the Unreimbursed Medical coverage and elect up to \$1,200 annually for medical expenses. Employees can access funds through a debit card, or by requesting reimbursement directly from the provider.

V. Vision Care Direct

CKF offers a supplemental vision plan through Vision Care Direct. The supplemental vision plan has the same eligibility requirements as the health plan. It is offered to all employees working 30 or more hours per week, on the first of the month following 60 days of employment.

The plan provides the following benefits:

- ❖ Annual comprehensive eye-health examination covered in full if the complete plan is selected.
(Does not apply with material only plans)
- ❖ Single, bifocal, trifocal or lenticular lenses covered in full
- ❖ Progressive lens option for no-line bifocal or trifocals with \$180 allowance
- ❖ Choice of frames allowance - \$160
- ❖ Choice of contact lenses allowance in lieu of glasses

VI. Aflac Supplemental Insurance

CKF offers supplemental benefits through Aflac. Full-time and part-time employees are eligible to enroll in this plan. The plan provides the following benefits:

- ❖ Supplemental Dental Coverage
- ❖ Accident Insurance
- ❖ Additional Term Life Insurance
- ❖ Cancer Insurance
- ❖ Critical Illness Insurance
- ❖ Hospital Confinement Indemnity Insurance

VII. American United Life – Life Insurance/Short-term Disability/Long-term Disability

CKF offers employees working 30 or more hours a week benefits through American United Life. Please see details below.

Employees working 40 hours a week

- ❖ Term Life Insurance (*Company Provided*)
 - Includes Accidental Death and Dismemberment
 - 3 Month Waiting Period
- ❖ Short Term Disability (*Company Provided*)
- ❖ Voluntary Additional Term Life Insurance
 - Includes Accidental Death and Dismemberment
 - 3 Month Waiting Period
- ❖ Voluntary Dependent Term Life Insurance
 - Employee must be enrolled in additional Voluntary Term Life Insurance to qualify
- ❖ Voluntary Long Term Disability

Employees working 30 to 39 hours a week

- ❖ Voluntary Additional Term Life Insurance
 - Includes Accidental Death and Dismemberment
- ❖ Voluntary Dependent Term Life Insurance
 - Employee must be enrolled in additional Voluntary Term Life Insurance to qualify
- ❖ Voluntary Long Term Disability

VIII. 403b Retirement Plan with Principal Financial Group

CKF offers a 403b retirement plan with a 4% match. Employees are eligible for the match after a year of full-time employment or 1,000 hours in one year. Employees can start contributing to their 403b at any time. For more details, please contact Human Resources or CKF's Financial Advisor.

CKF Financial Advisor: Stephanie Kaniper

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IX. Vacation Paid Time Off

CKF offers full-time and part-time employees paid vacation based on length of employment and how many hours are regularly scheduled per week.

Length of Employment

- ❖ **Date of Hire – 4 Years:** 10 days or 80 hours of vacation
- ❖ **5 Years – 9 Years:** 15 days or 120 hours of vacation
- ❖ **10 Years – 14 Years:** 20 days or 160 hours of vacation
- ❖ **15 Years or More:** 25 days or 200 hours of vacation

Regularly Scheduled Hours per Week

- ❖ **40 Hours:** 100% of vacation time
- ❖ **30 – 39 Hours:** 75% of vacation time
- ❖ **20 – 29 Hours:** 50% of vacation time
- ❖ **Less than 20 hours:** No vacation time

Full-time employees can carry forward 40 hours of vacation. Part-time employees can carry forward 20 hours of vacation. If employment terminates, employees are paid for any unused, earned vacation time. If vacation earned is less than vacation taken, the difference must be repaid.

X. Sick Paid Time Off

CKF offers full-time and part-time employees paid sick time based on how many hours are regularly scheduled per week.

Regularly Scheduled Hours per Week

- ❖ **40 Hours:** 5 days or 40 hours of sick time
- ❖ **30 – 39 Hours:** 3 ¾ days or 30 hours of sick time
- ❖ **20 – 29 Hours:** 2 ½ days or 20 hours of sick time
- ❖ **Less than 20 hours:** No sick time

Employees are allowed to accumulate up to a total of 5 calendar days of unused sick time. If employment terminates, employees are not paid for any unused sick time. If sick time earned is less than sick leave taken at the time of termination, then the difference must be repaid.

XI. Holiday Pay

CKF offers full-time and part-time employees 10 paid holidays based on how many hours are regularly scheduled per week. If non-exempt employee is required to work during a holiday, employee will be paid 2 times their hourly rate for hours worked during that holiday.

Holidays

- ❖ New Year's Day (January 1st)
- ❖ Martin Luther King, Jr. Day (3rd Monday of January)
- ❖ Memorial Day (Last Monday of May)
- ❖ Independence Day (July 4th)
- ❖ Labor Day (1st Monday of September)
- ❖ Veteran's Day (November 11th)

- ❖ Thanksgiving (4th Thursday of November)
- ❖ Day after Thanksgiving (4th Friday of November)
- ❖ Christmas Eve Day (December 25th)
- ❖ Christmas Day (December 26th)

Regularly Scheduled Hours per Week

- ❖ **40 Hours:** 8 hours of holiday pay
- ❖ **30 – 39 Hours:** 6 hours of holiday pay
- ❖ **20 – 29 Hours:** 4 hours of holiday pay
- ❖ **Less than 20 hours:** No holiday pay

Holidays that fall on Saturday are observed by the business on the preceding Friday and holidays that fall on Sunday are observed by the business on the following Monday.

XII. Bereavement Leave

CKF offers employees up to 3 days for bereavement leave for a selected list of individuals.

XIII. Employee Assistance Program (EAP) with TMHC Services, Inc.

CKF provides employees with an EAP for their personal and professional needs. Your EAP is just an anonymous phone call away at 800-999-1196. They are available 365 days a year and 24 hours a day. Employees and their family members may access this number at any time no annual restrictions. TMHC also provides for three face-to-face visits per problem for you and each of your family members on an annual basis.

Topics

- | | | |
|-----------------------------------|--------------------------|---------------------------|
| ❖ Depression | ❖ Financial and Legal | ❖ Work and Family Balance |
| ❖ Stress | ❖ Job-related Problems | ❖ Gambling Problems |
| ❖ Marital and Relationship Issues | ❖ Alcohol and Drug Abuse | ❖ Much More.... |
| ❖ Harassment | ❖ Separation and Loss | |

XIV. Professional Liability Coverage

CKF provides the organization and their employees with professional liability coverage in the course of their duties for CKF.

XV. Workers Comprehensive Insurance

CKF provides a comprehensive worker's compensation insurance program covering any injury or illness sustained in the course of employment.