KAMMCO MISSION: *KAMMCO safeguards Kansas healthcare professionals with trusted medical professional liability coverage, expert claims defense, and unwavering advocacy—giving our members the confidence to focus on exceptional patient care.*

BENEFITS SUMMARY

INSURANCE

Eligibility for all insurance coverage begins on the first (1st) day of the month following the month in which an employee is hired (i.e., if a new employee's start date occurs in February, the eligibility date would be March 1).

Health Insurance: KAMMCO offers two health plans (summaries attached):

BlueCare SilverSG HDHP: This is a high deductible health plan (HDHP) with a current deductible of $5,300 per individual and $10,600 per family. These amounts are also the out-of-pocket maximums. Once the deductible is met, covered expenses are paid by BCBS at 100%. Monthly employee contributions are dependent on variable factors, including the persons insured and the ages of those persons.

BlueCare GoldSG: This is a traditional plan with copays and co-insurance. The current deductible is $1,500 per individual and $3,000 per family. For most benefits, once the deductible is met, 20% co-insurance applies. The out-of-pocket maximums are $5,400 per individual and $10,800 per family.

Dental Insurance: KAMMCO offers dental insurance through Delta Dental of Kansas at no cost to the employee for single or family coverage.

Vision Insurance: Employees are eligible to participate for vision coverage on a voluntary basis. Coverage includes exams, materials (contacts/glasses) and discounts on laser procedures. Participation is voluntary and the cost for coverage is paid by the employee.

Life Insurance: KAMMCO provides each eligible employee with basic life coverage with a benefit level equal to two times the employee's gross annual wages, subject to a maximum of $200,000 in life insurance benefits. Life insurance coverage is at no cost to the employee.

Voluntary Life Insurance: Eligible employees may purchase additional life insurance coverage for themselves or dependents. Coverage may be purchased in $1,000 increments, subject to maximum limits.

Disability Insurance: KAMMCO provides long-term disability coverage to eligible employees, at no cost. The schedule amount is 60% of monthly pay, subject to a maximum amount of $5,000 per month. Disability insurance coverage is at no cost to the employee.

TAX SAVINGS

Employees are eligible to participate and can set aside part of their salary, pre-tax, for required contributions for the group health insurance premiums, for un-reimbursed medical expenses or dependent day care expenses (limitations do apply).

Health Savings Account (HSA): KAMMCO offers a Health Savings Account through HealthEquity, which works in conjunction with the HDHP. This is an account that allows individuals to pay for current health expenses and save for future qualified medical expenses on a tax-free basis. This account is funded by the employee and/or others. Contributions may be made to an employee's account at any time. Funds in the account belong to the employee, regardless of resignation or termination. KAMMCO provides a contribution (currently $1,500 annually) to the HSA account on the employee's behalf. Employer contributions are discretionary and subject to change. Employer contributions will be made on a pro-rated basis dependent on the month of hire for new employees.

Flexible Spending Account (FSA): KAMMCO offers a Flexible Spending Account (FSA) through HealthEquity. Employees can elect to enroll in one or both of the following accounts:

Medical FSA: This FSA allows an employee to pay for eligible expenses that are not covered by the health plan, such as deductibles, coinsurance, dental care, and vision care.

Dependent Care FSA: This FSA allows an employee to pay for day care expenses for children and/or adult dependents. With a dependent care FSA, the money must be in the employee's account before reimbursement can be requested.

401k

KAMMCO has adopted a 401(k) profit sharing plan; each portion of plan is outlined below:

- **Employee contribution**. Employees who are over age 21 are eligible to participate on the first of the month following 90 days of service. Employees are automatically enrolled at 6% of their annual income, unless they choose to opt out or choose a different amount. This amount will automatically increase by 2% each Plan Year until the amount withheld from an employee's paycheck reaches 25% of compensation, unless a different salary deferral amount is chosen by submitting a salary deferral agreement.
- **Employer contributions**. The company offers two employer contributions:
  - A 3% safe harbor contribution to all employees (not just those who contribute). Employees who are over age 21 are eligible for this contribution on the first of the month following 90 days of service.
  - A 2% employer pension contribution. Employees who are over age 21 are eligible for this contribution on the first of the month following one (1) year of service.

These contributions will be deposited to an employee's account per pay period, provided the eligibility requirements are met.

Employees are 100% vested in their own contributions and in the safe harbor contribution. The employer pension contribution is subject to a 5-year vesting schedule. Employees may terminate their participation in the 401(k) plan at any time.

EMPLOYEE ASSISTANCE

KAMMCO offers employees and their dependents a *confidential* Employee Assistance Program (EAP) at no cost to the employee. The service is provided through Lucet Health and provides personal, financial, and legal resources.

VACATION

Vacation leave will be earned at the rate of one (1) day per month for employees who work 32 hours or more per week, with less than 5 years of service. Time may be used as it is accrued (this is prorated per pay period at the rate of 3.69 hours). Accruals may be carried over from year to year with a maximum of 240 hours of vacation accrual. Vacation leave increases based on years of employment as follows:

Years of Employment	Vacation Leave in Working Days Per Year	Accrual Per Pay Period
Less than 5	12	3.69 hours
5 – 10	15	4.62 hours
11 – 15	18	5.54 hours
16 – 20	21	6.46 hours
More than 20	24	7.38 hours

SICK LEAVE

Sick leave will be earned at the rate of one (1) day per month. Sick leave may be used as it is accrued (this is prorated per pay period at the rate of 3.69 hours). Accruals may be carried over from year to year with a maximum of 720 hours of sick leave accrual. This accrual does not increase based on years of employment.

HOLIDAYS

KAMMCO observes twelve (12) paid holidays per year, listed below. Employees are eligible for this benefit upon hire.

New Year’s Day	1 day
Martin Luther King, Jr. Day	1 day
Presidents Day	1 day
Memorial Day	1 day
Juneteenth	1 day
Independence Day	1 day
Labor Day	1 day
Columbus Day	1 day
Veterans Day	1 day
Thanksgiving	2 days
Christmas	1 day