Welcome to Johnson County Government!

Benefits are an integral part of the overall compensation package provided by Johnson County Government. As a benefits-eligible employee, you are eligible to participate in many of Johnson County’s benefit programs. Please take time to read this guide thoroughly. It provides a summary of the Johnson County employee benefit programs available to you. We strive to provide you and your eligible dependents with choices that meet you and your family’s needs.

We hope that you find the information in this guide helpful. Keep in mind that the content is not all-inclusive, may not reflect recent changes, and is not intended to be a legal document. For the most current information, please consult the actual plan documents, available from TFM-Benefits.

If you have questions about enrollment procedures or any general benefits questions, please contact TFM-Benefits at 913-715-0700 or email at TFM-Benefits@jocogov.org.

Johnson County benefits are on Facebook! Stay informed of the latest updates to your benefit plans, health and wellness advice, and more!
YOUR BENEFITS

At Johnson County, we recognize that our ultimate success depends on our talented and dedicated workforce. We value the contribution each and every employee makes to our accomplishments, and our goal is to provide a comprehensive program of competitive benefits to attract and retain the best employees. Through our benefits programs, we strive to support the needs of our employees and their dependents by providing a benefit package that is easy to access and understand while remaining affordable. This guide will help you choose the type of plan and level of coverage that is right for you.

Insurance benefits begin on the first day of the calendar month following the date you start employment or become benefit-eligible with Johnson County. If your employment or eligibility begins on the first day of the calendar month, your benefits begin immediately.

FULL-TIME BENEFITS PACKAGE¹
- Medical/Rx Insurance
- Wellness Strategy and Programs
- Dental Insurance
- Full-Service Vision Plan
- Vision Buy-Up Plan
- Health Savings Account (HSA)
- Flexible Spending Accounts (FSAs)
- Employer-Provided Term Life and AD&D Insurance
- Voluntary Term Life Insurance
- Sick Disability Pay
- START Retirement Programs
- KPERS/KP&F
- Holidays
- Personal Holidays
- Vacation Leave
- Sick Leave
- Civic Leave
- Bereavement Leave
- Military Leave
- Shared Leave
- Educational Reimbursement Program

PART-TIME PARTIAL PLUS BENEFITS PACKAGE²
- Medical/Rx Insurance
- Wellness Strategy and Programs
- Dental Insurance
- Full-Service Vision Plan
- Vision Buy-Up Plan
- Health Savings Account (HSA)
- Flexible Spending Accounts (FSAs)
- Employer-Provided Term Life and AD&D Insurance
- Voluntary Term Life Insurance
- Sick Disability Pay
- START Retirement Programs
- KPERS/KP&F
- Holidays
- Vacation Leave
- Sick Leave
- Civic Leave
- Bereavement Leave
- Shared Leave

PART-TIME PARTIAL BENEFITS PACKAGE³
- Employer-Provided Term Life and AD&D
- START Retirement Programs
- KPERS/KP&F
- Holidays
- Vacation Leave
- Sick Leave
- Civic Leave
- Bereavement Leave
- Shared Leave

¹“Full-time” means that a position is regularly scheduled to work at least 40 hours each work week.
²“Part-time partial plus” means that a position is regularly scheduled to work a minimum of 30 hours each work week, but no more than 39 hours, and is designated to receive part-time partial plus benefits through the budget process.
³“Part-time partial” means that a position is regularly scheduled to work a minimum of 20 hours each work week, but no more than 29 hours, and is designated to receive part-time partial benefits through the budget process.
Enrollment Deadline

All enrollment for benefits is online through Johnson County’s Oracle HRMS system. You have 30 days from the date you start employment or become benefits-eligible with Johnson County to complete your online benefit enrollment. If you choose to decline medical coverage through Johnson County, you are required to provide documentation showing medical coverage through another source. If this documentation is not received, you will automatically be enrolled in individual coverage under the PPO Preferred-Care Blue Individual Plan, which includes vision coverage through EyeMed Vision Care. If you have questions, please contact TFM-Benefits at 913-715-0700 or email us at TFM-Benefits@jocogov.org.

Coverage Tiers

The coverage tier option you select determines whom you will cover under Medical, Vision, and/or Dental. You have four coverage tier options:

- Employee
- Employee + Spouse
- Employee + Child(ren)
- Family

You may elect different coverage tiers between Medical and Dental. For example, you may elect to cover your entire family for Medical but only yourself for Dental. However, the coverage tier you elect for Medical will also apply to the Full-Service Vision Plan. Vision benefits for dependents not enrolled in a County Medical plan are available through the Vision Buy-Up Plan.

Dependent Definitions

Spouse

Your legal spouse is eligible for coverage under your plans.

Children

Eligible children include:

- The employee’s or employee’s legal spouse’s children (natural child(ren), adopted child(ren), stepchild(ren), or child(ren) placed with the employee for adoption) through the end of the calendar month in which the child(ren) attain age 26, without regard to student status, marital status, dependency, residency, or employment status.
- Child(ren) of any age who have a mental or physical disability on the date they attain age 26 that makes them depend upon the employee for support. A special form certifying their disability must be completed prior to their 26th birthday and approved to ensure coverage beyond their 26th birthday.
Johnson County Provided Benefits

All benefits-eligible employees are provided the following benefits:

- Basic Term Life and Accidental Death and Dismemberment (AD&D) Insurance
- Kansas Public Employees Retirement System (KPERS) or Kansas Police and Firemen’s Retirement System (KPF)

Elected Benefits

Part-time partial employees may choose to enroll in the following programs:

- START Program—Johnson County’s Defined Contribution Program

Full-time and part-time partial plus employees may choose to enroll in several benefit options:

- START Program—Johnson County’s Defined Contribution Program
- Medical/Rx
- Full-Service Vision—Employees who elect the Medical plan are automatically enrolled in the EyeMed Vision Care Full-Service Vision plan provided by the County
- Voluntary Vision Non-Health—For employees who do not enroll in one of the BlueKC Medical plans
- Vision Buy-Up Plan—For dependents who are not enrolled in the Medical plan
- Dental
- Health Savings Account (for Qualified High Deductible Health Plan [QHDHP] participants only)
- Flexible Spending Accounts
  - Medical Reimbursement Account
  - Limited Medical Reimbursement Account
  - Dependent Care Account
- Voluntary Term Life Insurance
Plan Cost Calculator

The Plan Cost Calculator is an excellent tool that can help you make an educated enrollment decision. This Excel-based tool will assist you in comparing your Medical Plan Options and help determine which one might be best for you and your family. The tool is prepopulated with the annualized contributions. Enter your expected healthcare services into the calculator, and the tool will calculate your total estimated out-of-pocket expenses by plan. This information will help you determine which plan will cost you the least amount of money (based upon your entries) on an annual basis. To get the most information for your decision, input several different scenarios (best, average, and worst-case) into the calculator. It is important to consider your personal financial risk tolerance when choosing your medical plan.

2019 Plan Comparison Calculator

Step 1: Who will be covered?

Effective Date: 1/1/2013
Coverage Level: Employee-Only
Wellness: All
Tobacco: All
HSA Rollover (if applicable): $0

Step 2: What are your health care needs?

Doctor Visits & Lab

Preventive Services

Annual physical, well child care, immunizations, etc. Calculator assumes $175 per visit.

Visits

Primary Care Office Visits (non-preventive)

Medical Home PCP

Labs and other procedures performed in physician’s office are not included. Calculator assumes $110 per visit.

Visits

Specialist Office Visits

Labs and other procedures performed in physician’s office are not included. Calculator assumes $275 per visit.

Visits

Chiropractor

Calculator assumes $55 per visit.

Visits

Lab/Xray/Radiology - Hospital/Outpatient Facility

Calculator assumes $375 per visit.

Visits

Major Health Events & Other Costs

Hospitalization / Inpatient Services

Calculator assumes $1,100 per day.

Visits

Emergency Room Visits

Calculator assumes $1,950 per emergency room visit.

Visits

Outpatient Surgery

Calculator assumes $1,200 per surgery.

Procedure

Optional: Other Expected Costs

You

Enter any additional amount for costs not accounted

$0

Step 3: Plan Cost Comparison

HSA Rollover Balance (if applicable): $0

Calculate assumes $275 per visit.

Labs and other procedures performed in physician’s office are not included. Calculator assumes $1,950 per day.

Calculator assumes $110 per visit.

Calculator assumes $275 per visit.

Calculator assumes $55 per visit.

Calculator assumes $375 per visit.

Calculator assumes $1,100 per day.

Calculator assumes $1,950 per emergency room visit.

Calculator assumes $1,200 per surgery.

BlueSaver (HDHP) Blue Select Plus

$280

BlueSaver (HDHP) Preferred Care Blue

$544

PPO Blue Select Plus

$720

PPO Preferred Care Blue

$888

HSA Balance (Includes employer HSA contribution provided by Johnson County)

$1,000

$500

$0

$500

$0

$0

$0

$0

Disclaimer:
- Refer to your Explanation of Benefits (EOB) or Summary Statements for more detailed plan costs.
- Healthcare costs are unpredictable; this comparison sheet provides only a general estimate of healthcare costs, based on average procedure cost. Your actual cost will be different.
Overview of Medical Plan Options

The County offers one Preferred Provider Organization (PPO) Plan alongside the Qualified High Deductible Health Plan (QHDHP). The County offers a narrow network option, BlueSelect Plus, within the two individual plans. You have the choice between two networks: Preferred Care Blue and BlueSelect Plus.

BlueSelect Plus (BS+) Network

BlueSelect Plus is a high-performance network concentrated in the KC Metro area. This network is best for members who live and seek their healthcare services in the metropolitan KC area. The BlueSelect Plus network provides deeper discounts to members and the County, resulting in lower contributions and potentially out-of-pocket costs.

There are nine participating hospitals and 3,600+ local healthcare providers. All other hospitals located in Blue KC’s service area, not listed below, are considered out-of-network. The following nine hospitals participate in the BlueSelect Plus Network:

- Children’s Mercy Hospital (Hospital Hill and South)
- Liberty Hospital
- North Kansas City Hospital
- Olathe Medical Center
- Shawnee Mission Medical Center
- Truman Medical Center (Hospital Hill and Lakewood)
- The University of Kansas Hospital
- Menorah Medical Center
- Lee’s Summit Hospital

Finding a BlueSelect Plus Provider

Prior to choosing a BlueSelect Plus plan, please confirm your provider is in the BlueSelect Plus network. To find a provider:

- Go to BlueKC.com.
- Click Find a Doctor.
- Choose BlueSelect Plus as the network.
- Enter your search location, enter your search terms (doctor name, procedure, etc.).
- Click Search.

Network Comparison

<table>
<thead>
<tr>
<th>Hospital Name</th>
<th>Preferred-Care Blue Network</th>
<th>BlueSelect Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Center Point Medical Center</td>
<td>✓</td>
<td>NO</td>
</tr>
<tr>
<td>Children’s Mercy Hospitals</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>KU Medical Center</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Lee’s Summit Hospital</td>
<td>✓</td>
<td>NO</td>
</tr>
<tr>
<td>Liberty Hospital</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Menorah Medical Center</td>
<td>✓</td>
<td>NO</td>
</tr>
<tr>
<td>North Kansas City Hospital</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Olathe Medical Center</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Overland Park Regional</td>
<td>✓</td>
<td>NO</td>
</tr>
<tr>
<td>Providence Medical Center</td>
<td>✓</td>
<td>NO</td>
</tr>
<tr>
<td>Research Medical Center</td>
<td>✓</td>
<td>NO</td>
</tr>
<tr>
<td>Shawnee Mission Medical Center</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>St. Joseph Medical Center</td>
<td>NO</td>
<td>NO</td>
</tr>
<tr>
<td>St. Luke’s (All Locations)</td>
<td>✓</td>
<td>NO</td>
</tr>
<tr>
<td>St. Mary’s Medical Center</td>
<td>NO</td>
<td>NO</td>
</tr>
<tr>
<td>Truman Medical Center (Hospital Hill and Lee’s Summit)</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>
MEDICAL PLAN

The County offers two plan design options: PPO and BlueSaver QHDHP. Review the plan options below to decide which best fits you and your family’s needs. Then, thoroughly review the new BlueSelect Plus network information and decide which network best meets your needs. Benefit summaries for each Medical plan are available by clicking here.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>PPO</th>
<th>BlueSaver QHDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>Individual</td>
<td>$750</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>$1,500</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>80% after deductible</td>
<td>90% after deductible</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum**</td>
<td>Individual</td>
<td>$2,500</td>
</tr>
<tr>
<td></td>
<td>Family*</td>
<td>$5,000</td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>BDTC Provider</td>
<td>$10</td>
</tr>
<tr>
<td></td>
<td>Primary Care Physician</td>
<td>$20</td>
</tr>
<tr>
<td></td>
<td>Specialist</td>
<td>$40</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>100% Coverage</td>
<td>100% Coverage</td>
</tr>
<tr>
<td>BDTC Urgent Care</td>
<td>$10</td>
<td>Deductible and coinsurance</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$40</td>
<td>Deductible and coinsurance</td>
</tr>
<tr>
<td>Telehealth</td>
<td>$15</td>
<td>Deductible and coinsurance</td>
</tr>
<tr>
<td>Emergency Room Copay</td>
<td>$100, then deductible and coinsurance</td>
<td>Deductible and coinsurance</td>
</tr>
</tbody>
</table>

*Family is defined as Employee + Spouse, Employee + Child(ren), and Family

**Out-of–Pocket maximum includes deductible, Medical and Prescription copays, and coinsurance.

Both networks (BlueSelect Plus and Preferred Care Blue) will be available for both of the plan options.

Blue Distinction Total Care

Blue Distinction Total Care (BDTC) recognizes doctors who focus on the whole patient – emphasizing prevention and wellness, delivering more coordinated care and helping patients better manage chronic conditions.

Benefits of Using a BDTC Provider

- Lower copays.
  - BDTC provider copay is $10
  - BDTC Urgent care copay is $10; Retail clinic copay is $40
- More physician involvement in your care.
- Follow-ups to verify that you are receiving the accepted standards of care and achieving the desired health outcomes.
- Longer and more flexible hours of operation.
- Reduces your and the County’s claim costs.

Monthly Employee Contributions — Full Incentive

<table>
<thead>
<tr>
<th></th>
<th>PPO Preferred Care Blue</th>
<th>PPO BlueSelect Plus</th>
<th>BlueSaver QHDHP Preferred Care Blue</th>
<th>BlueSaver QHDHP BlueSelect Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$74.00</td>
<td>$66.00</td>
<td>$22.00</td>
<td>$20.00</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$167.00</td>
<td>$149.00</td>
<td>$62.00</td>
<td>$55.00</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$162.00</td>
<td>$145.00</td>
<td>$57.00</td>
<td>$51.00</td>
</tr>
<tr>
<td>Family</td>
<td>$209.00</td>
<td>$187.00</td>
<td>$103.00</td>
<td>$92.00</td>
</tr>
</tbody>
</table>
PRESCRIPTION DRUGS

MedTrakRx is the County’s Pharmacy Benefit Manager (PBM). In the interests of patients, employers, and pharmacies, the PBM aligns and manages our prescription plan to optimize the value of our prescription benefit. MedTrakRx works with Johnson County to provide high-quality prescription benefits and find ways to make your prescriptions more affordable. Employees enrolled in one of the Blue KC Medical plans will receive a separate MedTrakRx ID card.

MedTrakRx Select Formulary

This formulary promotes prescriptions within each therapeutic class but excludes a select number of brand drugs when there are less expensive alternatives available. All noncovered medications have covered alternatives available that are equally safe and effective. Please discuss your prescription with your doctor to determine the best alternative for you. Make sure to utilize the formulary drug search tool to find out which drugs are included in the formulary.

EnvisionMail

MedTrakRx offers mail pharmacy services through EnvisionMail. This service allows you to receive a 90-day supply of your maintenance medication for the price of 2 1/2 copays instead of three. To obtain your mail order prescriptions from EnvisionMail, you will need to set up an account before ordering. Create an account online at www.envisionpharmacies.com or call 866-909-5170.

Prescription Programs

- Performance 90 (P90)
- Mail Order
- Starter Dose
- CareTrakRx-Diabetes Program
- CareTrakRx-Pain Program
- Step Therapy
- eScriptChoice
- Over-the-Counter Medication Coverage with a Physician’s Prescription

MedTrakRx Tools

- Rx Price Finder: Search for medications to view costs and find lower-cost alternatives.
- Pharmacy Locator: Search for network pharmacies.
- Formulary Drug Search: Find out which drugs are included on the County’s formulary. Click here.
- Click here to view the preventive drug list (BlueSaver only).
- You save money when you fill maintenance medications for 90 days vs. 30 days.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>RX Copays</th>
<th>90-Day RX Copays</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No change</td>
<td>(2.5 x Retail)</td>
</tr>
<tr>
<td></td>
<td>from 2018.</td>
<td>No change from 2018.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In-Network</th>
<th>Out-of-Network</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rx Copays</td>
<td>Generic Tier 1: $5</td>
<td>Deductible, then 90% Preventive drug copays</td>
<td>Deductible, then 60% Preventive drug copays</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Generic Tier 2: $15</td>
<td>Generic Tier 1: $5</td>
<td>50% after in-network copay</td>
<td>50% after in-network copay</td>
</tr>
<tr>
<td></td>
<td>Formulary: $30</td>
<td>Generic Tier 2: $15</td>
<td>Nonformulary: $50</td>
<td>Nonformulary: $50</td>
</tr>
<tr>
<td></td>
<td>Nonformulary: $50</td>
<td>Formulary: $30</td>
<td>Deductible then 90% Preventive drug copays</td>
<td>Deductible then 60% Preventive drug copays</td>
</tr>
<tr>
<td></td>
<td>50% after in-network copay</td>
<td>Formulary: $75</td>
<td>Generic Tier 1: $12.50</td>
<td>50% after in-network copay</td>
</tr>
<tr>
<td></td>
<td>Deductible then 90% Preventive drug copays</td>
<td>Formulary: $75</td>
<td>Generic Tier 2: $37.50</td>
<td>Deductible then 60% Preventive drug copays</td>
</tr>
<tr>
<td></td>
<td>Generic Tier 2: $37.50</td>
<td>Formulary: $75</td>
<td>Nonformulary: $125</td>
<td>50% after in-network copay</td>
</tr>
<tr>
<td></td>
<td>Nonformulary: $125</td>
<td>Formulary: $75</td>
<td>Deductible then 90% Preventive drug copays</td>
<td>Deductible then 60% Preventive drug copays</td>
</tr>
</tbody>
</table>
Medication Therapy Management

Save money and feel better by using this FREE benefit! Tria Health works with the County’s plan members and their physicians to ensure that medications are safe, affordable, and effectively treat conditions.

Pharmacy Advocate Program

If you or one of your family Medical plan members has a chronic health condition and uses multiple medications to address high blood pressure, high cholesterol, diabetes, asthma, osteoporosis, heart conditions, depression, multiple sclerosis, HIV, Hep-C, or Rheumatoid Arthritis, you may be qualified to participate in this free and confidential program.

What This Program Can Do For You and Your Family

- **Save money!** If you qualify, enroll, and remain an active participant, you may be eligible to receive specific prescriptions for the following discounts:

<table>
<thead>
<tr>
<th>Copay Rates</th>
<th>Generic (&lt; $100)</th>
<th>Generic ($100+)</th>
<th>Formulary Brand</th>
<th>Non Formulary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tria Health Copay</td>
<td>$0</td>
<td>$18.75</td>
<td>$37.50</td>
<td>$62.50</td>
</tr>
<tr>
<td>90-Day Rx</td>
<td>$12.50</td>
<td>$37.50</td>
<td>$75.00</td>
<td>$125.00</td>
</tr>
</tbody>
</table>

- Have one-on-one telephonic consultations with a pharmacist to review your medications, evaluate how well they work to treat your current condition(s), and make recommendations.
- Receive a summary of the care plan discussed, and the same information will be shared with your physician.
- Enroll today by visiting Tria Health’s website at [www.triahealth.com/patients/enrollmentform](http://www.triahealth.com/patients/enrollmentform) or calling 888-799-8742.
- **BlueSaver High Deductible Health Plan Members:** Reduced copays apply to specific medications on the MedTrakRx preventive drug list.

Tria Health Diabetes Management Program

Participants with diabetes who elect to participate receive:

- Lower copayments for targeted diabetes medications
- Free access to the Accu-Chek Connect System including:
  - Wireless blood glucose meter
  - Testing strips
  - Mobile app to help you manage your diabetes better.

Talk to your Tria pharmacist about this program.

Did you know

Tria has a Help Desk where all Medical plan members can speak directly with a clinical pharmacist for guidance on any medications. Members can call the Help Desk toll-free at 888-799-8742.
YOUR WELLNESS MATTERS

The County is a strong supporter of promoting employee health awareness and well-being, and provides many free wellness programs under a program called “Your Wellness Matters”. Bravo is the County’s wellness partner to help you navigate the program and provide confidentiality of your health information. These programs are made available to employees and their families throughout the year at varying times and locations. They are available at no cost to assist in meeting your personal health goals. In order to provide more options to Johnson County employees and spouses enrolled in the medical plan, you are given the opportunity to choose from two wellness programs. Participate in one of the following programs and qualify for the Tobacco Incentive and earn up to $1,320 per year for Employee and $480 per year for your spouse for earning the Wellness Incentive.

Voluntary spousal participation in the County’s wellness program will have a financial impact to the cost of your medical coverage. Just like you, spouses can choose which wellness program option they wish to voluntarily complete. To allow more convenient access to programs to satisfy the wellness incentive, several different activities and challenges are being offered.

2019 Wellness Incentives Campaign Period: 01/03/19 - 09/03/19

Option 1: Outcomes Program

<table>
<thead>
<tr>
<th>Outcomes Categories</th>
<th>Incentive</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. On-site Health Screening or Provider Screening Form</td>
<td>Employee complete: screening/provider screening form, HRA or financial assessment, and meet four out of five goals to receive $70/month.</td>
</tr>
<tr>
<td>2. Health Risk Assessment (Employee Only) or Financial Assessment (Employee Only)</td>
<td>Spouse complete: screening/provider screening form and meet four out of five goals to receive $40/month.</td>
</tr>
<tr>
<td>3. Achieve the desired range for at least four of the five desired ranges in the following categories:</td>
<td></td>
</tr>
<tr>
<td>BMI — ≤27.5 or better, or waist female ≤35 in, male ≤40 in.</td>
<td></td>
</tr>
<tr>
<td>Blood Pressure — ≤130/85 or better.</td>
<td></td>
</tr>
<tr>
<td>HDL Cholesterol — ≥50 or better female; ≥40 or better male.</td>
<td></td>
</tr>
<tr>
<td>Triglycerides — ≤150 or better.</td>
<td></td>
</tr>
<tr>
<td>Fasting Glucose — ≤100 or better.</td>
<td></td>
</tr>
</tbody>
</table>

Option 2: Participation Program

<table>
<thead>
<tr>
<th>Participation Categories</th>
<th>Incentive</th>
</tr>
</thead>
<tbody>
<tr>
<td>Complete at least 1 Group Challenge (Max. 2)</td>
<td>Employee complete: eight options to receive $70/month.</td>
</tr>
<tr>
<td>Complete at least 2 Personal Challenges (Max. 16)</td>
<td>Spouse complete: eight options to receive $40/month.</td>
</tr>
<tr>
<td>Complete at least 1 Online Health University Course (Max. 7)</td>
<td></td>
</tr>
<tr>
<td>Walk an average of 7,500 steps per day between April 1 and June 30</td>
<td></td>
</tr>
<tr>
<td>Health Risk Assessment (Employee Only) or Financial Wellness Assessment (Employee Only)</td>
<td></td>
</tr>
<tr>
<td>Complete a Health Screening or Provider Screening Form</td>
<td></td>
</tr>
</tbody>
</table>

Wellness Incentive Structure

To reward employees and spouses for their wellness efforts, the following monthly incentives will be applied in 2020 by completing and achieving the Wellness Strategy components in 2019.

<table>
<thead>
<tr>
<th>Wellness</th>
<th>Tobacco</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$70</td>
</tr>
<tr>
<td>Spouse</td>
<td>$40</td>
</tr>
</tbody>
</table>

Participants who request a reasonable alternative or medical appeal may contact Bravo between 01/03/19 and 09/30/19 at 844-275-4731 and obtain approval.

New Hire Incentive Policy

As a new hire, you automatically qualify for the wellness incentive rates in 2019. If you are hired on or after May 2, 2019, you automatically qualify for the incentive rate in 2020 as well. However, if your Medical coverage is effective May 1, 2019, or sooner, you will be required to complete the corresponding activities in order to receive the wellness incentive in 2020.
Create a Bravo Web Account

You and your spouse (if applicable) should create a Bravo Web Account to track the status of your wellness incentive. www.bravowell.com/johnsoncountyks

2019 Tobacco Incentive

Employees declare whether they and their enrolled spouses have or have not used any tobacco products within the past 12 months. Declaration is completed through Oracle JOCO Employee SSHR. Click on the Extra Information link. If you complete the process correctly, you will receive a confirmation email from Oracle within 10–15 seconds following completion. Save this email as your verification; it will not be reported on your Results Letter until you have completed your health screening or physical examination.

If you and/or your spouse declare that you are a tobacco user and would like to receive the $40/month tobacco incentive, you must do one of the following:

- Complete the S.T.O.P.—Tria Health Tobacco Cessation course.
  - You must sign up no later than June 1, 2019, and complete the program requirements by September 3, 2019, or you will not earn the Tobacco Incentive in 2020.
- Provide a physician-supported appeal document stating that it is medically inadvisable for you to quit using tobacco.

To discover which of the two options within the Tria program is best for you, contact Tria Health by calling 888-799-8742.

PEERFIT

A FITNESS PROGRAM OFFERED BY THE COUNTY that allows you to receive a monthly allotment of fitness credits to be used towards fitness classes or monthly gym memberships at over 125 facilities. Covered spouses can also create a separate account to receive fitness credits.

How it works:
Reserve a class

You can also
Purchase a membership

Go to peerfit.com/register to sign up for an account. Visit peerfit.com/faq for more info, or email support@peerfit.com. Want to nominate a studio to join the Peerfit network?

Good to know

If you and your spouse BOTH declare that you are tobacco users, you BOTH must complete the S.T.O.P. tobacco cessation program in order to receive the $40/month tobacco incentive.
EXPLANATION OF BENEFITS (EOB)

An Explanation of Benefits (EOB) is a statement from the insurance company showing how a claim was processed. It tells you what portion of the claim was paid to the doctor or hospital and what portion of the payment, if any, you are responsible for paying. Please note, it is not a bill. It looks like a bill, feels like a bill, but an EOB is not a bill. The EOB lists several things, including the services you received, the amount of cost your plan covers and the total amount billed to you. So, though it’s not a bill, it often tells you what you will end up paying when billed by the medical provider.

It is important that you compare the information contained in it to the billing you receive from your Medical and/or Dental provider. Assuming you use a network provider, make sure the provider is writing off the amount listed “Member Savings/Discounts” as you are not liable for this amount. However, sometimes providers do not properly write this amount off by deducting it from your account balance. It is your responsibility to confirm it is deducted and if not, contact the carrier and question it.

You can receive an EOB in a number of ways: paper, email, text, etc. If you want to change the way you receive your EOB notification:

- Go to www.BlueKC.com.
- Click Manage Communications.
- Select the preferred option.

Your EOBs are always available in your member portal on www.MyBlueKC.com, under the Claims section.

---

**This is your Explanation of Benefits**

**THIS IS NOT A BILL**

Keep this document for your record of benefits received.

Dear Member:

The following is an Explanation of Benefits (EOB) for a claim processed by Blue Cross and Blue Shield of Kansas City (Blue KC) on your behalf. This claim represents services received from Paul Jones, MD, an in-network provider on January 1, 2018. The total amount you owe for this claim is $48.33. This amount may include a previous payment you have already made to your provider. You may still have additional charges from this provider that are not yet determined. You may be billed separately by your provider for these charges.

If you have any questions, or need additional information, please visit our Web site at www.BlueKC.com or refer to your plan documents. For additional details about this claim, including the specific terms of the policy and the diagnosis and procedure codes used by the provider, either the member, legal guardian or authorized representative can contact Customer Service weekdays 8:00 a.m. to 8:00 p.m. Central Time at 816-395-3365. Thank you for choosing Blue KC to manage your health insurance needs. We appreciate the opportunity to serve you.

**CLAIM-AT-A-GLANCE**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Billed Charges:</td>
<td>$305.00</td>
</tr>
<tr>
<td>Minus Member Savings/Discounts arranged by Blue KC:</td>
<td>$120.00</td>
</tr>
<tr>
<td>Minus Other Not-Eligible Charges:</td>
<td>$96.67</td>
</tr>
<tr>
<td>Leaving an Allowable Provider Charge of:</td>
<td>$88.33</td>
</tr>
<tr>
<td>Minus plan payment of:</td>
<td>$40.00</td>
</tr>
<tr>
<td>Leaving a Balance you may owe:</td>
<td>$48.33</td>
</tr>
</tbody>
</table>

COPAY.............. $40.00  DEDUCTIBLE..... $8.33  COINSURANCE...... $0.00

→ Detailed line-item accounting on the back
DENTAL PLAN

Our comprehensive Dental plan utilizes the Delta Dental of Kansas network. Coverage includes preventive services as well as basic, major, and orthodontia services. Delta Dental’s network is the largest dental network in the area, including approximately 80-85% of all dentists. To find in-network providers, please visit www.deltadentalks.com and select the Dental Dental Premier or PPO plan.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Johnson County Dental Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible/Maximum</td>
<td></td>
</tr>
<tr>
<td>Calendar Year Deductible</td>
<td>$100</td>
</tr>
<tr>
<td>Calendar Year Maximum</td>
<td>$1,500</td>
</tr>
<tr>
<td>Coinsurance</td>
<td></td>
</tr>
<tr>
<td>Preventive Services*</td>
<td>100%</td>
</tr>
<tr>
<td>Basic Services</td>
<td>80%</td>
</tr>
<tr>
<td>Major Services</td>
<td>50%</td>
</tr>
<tr>
<td>Orthodontia**</td>
<td>50%</td>
</tr>
<tr>
<td>Lifetime Maximum</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

*Not subject to deductible or maximum. **Coverage available to dependent children to age 26.

Provider Networks

The County has access to two provider networks with Delta Dental of Kansas. These networks are the PPO network and the Premier network. Dentists who participate in Delta Dental’s PPO network agree to greater discounts than those that participate in the Premier network. This means lower out-of-pocket expenses to you and lower costs to the County. To locate a participating PPO or Premier dentist, visit the Delta Dentist website at www.deltadentalks.com.

You may not look forward to your dentist appointment every six months, but it is one of the most important ones to keep. Regular visits to your dentist and good oral health habits are important to your overall health.

Monthly Employee Contributions

<table>
<thead>
<tr>
<th></th>
<th>Monthly Contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$6.00</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$12.00</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$15.00</td>
</tr>
<tr>
<td>Family</td>
<td>$23.00</td>
</tr>
</tbody>
</table>
VISION PLAN

The County’s vision coverage is available through EyeMed Vision Care. EyeMed Vision Care is able to offer an extensive selection of in-network providers. You will have access to EyeMed Vision Care’s top optical retailers and online options, like Target, LensCrafters, ContactsDirect and Glasses.com. The inclusion of retail providers in the EyeMed Vision Care network offers flexible and convenient providers that offer evening and weekend hours.

To find your ideal fit:
- Go to www.eyemedvisioncare.com/locator and search for a provider.
- Choose network: Insight.
- Call 866-800-5457 for telephonic assistance.
- Download the EyeMed Vision Care Mobile Application.

Additional Perks
- Members do not forfeit their frame allowance for using their contact lens allowance.
- 40% off unlimited second pair(s) of glasses.
- 20% discount on items not covered by the plan at EyeMed Vision Care in-network locations—discount does not apply to EyeMed Vision Care provider’s professional services or contact lenses.
- Lasik or PRK discount of 15% off retail price or 5% off promotional price.
- $20 off any sunglass purchase, or $50 off purchases of $200+ at Sunglass Hut.

Click here for a full benefit summary of the Vision plan.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Johnson County Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>WellVision Exam Every Year</td>
<td>$20 copay</td>
</tr>
<tr>
<td>Prescription Glasses</td>
<td>$25 copay</td>
</tr>
<tr>
<td>Frame Every Other Year</td>
<td>$150 allowance</td>
</tr>
<tr>
<td>Lenses Every Year</td>
<td>Single vision, lined bifocal, and lined trifocal lenses included in Prescription Glasses</td>
</tr>
<tr>
<td>Lens Enhancements</td>
<td>Standard progressive lenses: $80 copay</td>
</tr>
<tr>
<td>Contacts Every Year</td>
<td>$150 allowance</td>
</tr>
<tr>
<td>Health Care</td>
<td>Contact lens exam (fitting and evaluation): up to $40 copay</td>
</tr>
<tr>
<td>Additional Coverage</td>
<td>Diabetic Eyecare Plus Program</td>
</tr>
<tr>
<td></td>
<td>Extra savings on sunglasses, retinal screenings, and laser vision correction</td>
</tr>
</tbody>
</table>

Full-Service Vision Plan

If you are enrolled in one of the County’s medical plans, you are automatically enrolled in this comprehensive vision plan, at no cost, at the same coverage tier as your Medical enrollment.

Voluntary Full-Service Vision Plan

For employees not enrolled in one of the County’s Blue KC medical plans, you have the opportunity to elect the Full-Service Vision Plan on a voluntary basis (100% employee-paid).

Vision Buy-Up Plan

You can add eligible dependents to your Vision plan without having to add them to your medical plan. For example, if you are enrolled in individual medical coverage, you can add your eligible spouse, children, or the whole family to vision. They will receive the same level of coverage as you under the Full-Service Vision Plan.

Monthly Employee Contributions

<table>
<thead>
<tr>
<th>Plan</th>
<th>Tier</th>
<th>Employee Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vision With Medical</td>
<td>Employee</td>
<td>$0.00</td>
</tr>
<tr>
<td></td>
<td>Employee + Spouse</td>
<td>$0.00</td>
</tr>
<tr>
<td></td>
<td>Employee + Child(ren)</td>
<td>$0.00</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>$0.00</td>
</tr>
<tr>
<td>Vision Buy-Up</td>
<td>Add Spouse</td>
<td>$4.94</td>
</tr>
<tr>
<td></td>
<td>Add Child</td>
<td>$5.63</td>
</tr>
<tr>
<td></td>
<td>Add Family</td>
<td>$11.94</td>
</tr>
<tr>
<td>Vision Without Medical</td>
<td>Employee</td>
<td>$4.92</td>
</tr>
<tr>
<td></td>
<td>Employee + Spouse</td>
<td>$9.86</td>
</tr>
<tr>
<td></td>
<td>Employee + Child(ren)</td>
<td>$10.55</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>$16.86</td>
</tr>
</tbody>
</table>
HEALTH SAVINGS ACCOUNT (HSA)

Save for medical expenses, manage your healthcare spending, and gain potential tax advantages with a Health Savings Account. Paired with an HSA-eligible health plan (BlueSaver), an HSA is a tax-free way to pay and save for current and future medical expenses, such as physician visits and prescription drugs. HSA Bank is Johnson County’s Health Savings Account banking partner.

The county assists employees in building their Health Savings Accounts by providing an employer contribution, regardless of personal contribution. The County contribution amounts for 2019 are:

- **Employee** — $600
- **All Dependent Coverage Tiers** — $1,200

*Includes Employee + Spouse, Employee + Child(ren) and Family.

**HSAs Offer:**

- **Triple-tax advantages.**
  1. Contributions are tax-free.
  2. Earnings and interest grow tax-free.
  3. Qualified withdrawals aren’t taxed.
- **Savings.**
  1. Saving for big-ticket items.
  2. Saving for medical expenses in retirement.
  3. Opportunity for long-term growth. Your contributions and earnings, combined with the power of compounding, help your account grow over time.
- **The money in your HSA rolls over each year.**
- **Portability.** You own the account outright. If you leave County employment, you can roll the money over to another HSA custodian, subject to some restrictions.

**HSA Investments**

The key to growing HSA savings is to invest the money. You can gain great financial advantages — and sweeten your retirement — by investing your HSA funds. HSA Bank offers two providers for you to choose from, TD Ameritrade and DEVENIR, for HSA self-directed investing.

To maximize your savings, consider keeping all funds in your HSA and use other income for medical expenses. Just save your receipts and you can pay yourself back anytime — even 30 years from now! Through the power of investing over time, the value of those dollars could be much higher in the future than if you pulled them out of your HSA today.

The 2019 maximum annual contribution limit for an individual HSA is $3,500. For a family account, the 2019 maximum annual contribution limit is $7,000. These maximum annual limits include both the County contribution and the employee contributions. If you are age 55 or older, you may contribute an additional $1,000 to your HSA.
Terms You Need to Know

Medical Reimbursement Account—This account pays qualified health expenses not covered under another health plan or claimed on a tax return. You may participate in this account if you enrolled in the PPO plan or you have waived your healthcare coverage through the County. You may contribute up to $2,700 annually.

Limited Medical Reimbursement Account—If you are enrolled in the BlueSaver Qualified High Deductible Health Plan, you may participate in the Limited Medical Reimbursement Account. This account allows for reimbursement of eligible vision and dental expenses only. You may contribute up to a maximum of $2,700 annually.

Dependent Care Account—This account covers the cost of providing day care for a child under the age of 13 or other qualified persons who require supervision while you are at work. If you are single or married filing jointly, you may contribute a minimum of $240, up to $5,000 annually, for dependent care. If you are married and filing a separate return, you may contribute up to $2,500 annually.

FLEXIBLE SPENDING ACCOUNT (FSA)

Don’t Miss Your Chance to Save!

Start thinking about your anticipated eligible out-of-pocket healthcare and/or dependent care for the upcoming year and how much you would like to set aside. Don’t miss out on this excellent opportunity to save money by using before-tax dollars for eligible healthcare and/or dependent care expenses.

Taben administers the County’s Flexible Spending Accounts (FSAs). FSAs allow you to set money aside each year for eligible healthcare and/or dependent care expenses on a tax advantaged basis.

For easier account management, you can create an online account at www.taben.com. Helpful planning tools are available online for tracking your account including filing claims, checking reimbursements, submitting documentation, and more. Remember to save your receipts in case you are asked to verify that your expenses comply with the guidelines.

Reimbursement Methods

- Swipe your debit card. Once you’ve enrolled in the TabenFlex plan, you will receive a Benny Card. Your card is valid for three years and is reloaded annually with your election amount.
- Submit claims online.
- Download a claim form.
  - Send by email.
  - Send by fax.
  - Send by mail.

$500 Rollover

This option is only available on the medical FSA. It allows participants to roll over up to $500 of unused Medical FSA funds to the next plan year. These additional funds do not impact the maximum election for the following plan year. Any unused funds above $500 will be forfeited.

Grace Period

This option is available for the Dependent Care FSA. This allows for an additional 2 1/2 months to use any remaining funds at the end of the year.

The best documentation to provide The Taben Group for healthcare reimbursement is the Explanation of Benefits (EOB). (See page 13.)
LIFE INSURANCE

Life insurance helps reduce financial risk to your family if something happens to you. But coverage that meets your needs at age 25 may not fit when you reach age 45 or 65. People who have no minor children or financially strapped dependents may not need Life insurance. The bottom line is that you might need additional coverage if you have a family or others who depend on you.

Basic Life and Accidental Death and Dismemberment (AD&D) Insurance

Johnson County Government provides you with Basic Term Life and AD&D insurance. Your coverage equals one time your base annual salary, up to a maximum of $200,000. Coverage reduces by 50% upon reaching age 70.

Supplemental Group Term Life Insurance

Employee Coverage

You have the option to buy additional Life insurance in units of $10,000, up to five times your annual salary, not to exceed a maximum benefit amount of $500,000.

If you wish to become insured for an amount in excess of $250,000 during your initial enrollment period, the excess will be subject to medical underwriting approval. During subsequent enrollment periods, you will be subject to medical underwriting approval for increases over $10,000. You will receive a mailing from Cigna with instructions on completing the medical questionnaire.

Spouse Coverage

If you elect coverage for yourself, you may elect to purchase Life insurance for your spouse in units of $5,000, up to a maximum benefit amount of $250,000. Your spouse's coverage cannot be more than 50% of the amount you buy for yourself. The rates for spouse coverage are based on the employee’s age.

Any request to increase Life insurance coverage for your spouse will be subject to completion of a medical history questionnaire and medical underwriting by Cigna. Your spouse will receive a letter from Cigna with instructions on completing this questionnaire.

Child Coverage

If you elect coverage for yourself, you may elect Life insurance for your dependent children under the age of 26 in the amount of $5,000, $10,000, or $20,000. Your dependent coverage cannot be more than 50% of the amount you buy for yourself. A medical history questionnaire is not necessary for the election of this benefit.

Protect Your Loved Ones

When you sign up for Life insurance, you designate your beneficiaries based upon your family status at that time. However, life happens. When you make significant life changes, it is important to review and update your beneficiary designations to ensure that your death benefits are assigned properly to those closest to you.
SICK DISABILITY PAY

Sick Disability is a County-provided plan that pays a percentage of your salary if you are ill or injured and cannot perform the duties of your job.

Sick Disability Pay is provided at no cost to you. This benefit is available to all full-time and part-time partial plus employees. You will be paid as long as you are disabled and actively employed. In order to receive full pay, you may supplement your Sick Disability Pay with your available sick and vacation leave. Cigna reviews and approves or denies the Sick Disability claims. Once approved, benefits begin on the 15th calendar day of continuous disability and will be paid up to a maximum of 180 days, minus the waiting period, as long as you are certified as disabled.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>60% of the Employee's weekly Covered Earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Benefit</td>
<td>$2,000 per bi-weekly payroll</td>
</tr>
<tr>
<td>Minimum Benefit</td>
<td>$50 per bi-weekly payroll</td>
</tr>
<tr>
<td>Benefit Waiting Period</td>
<td>14 calendar days</td>
</tr>
<tr>
<td>Maximum Benefit Period</td>
<td>24 weeks</td>
</tr>
</tbody>
</table>

How to Report a Disability Claim

If you believe that you qualify for Sick Disability Pay, contact TFM-Benefits before your first day of absence from work. Advise them when and for how long you expect to be off work. Then call Cigna’s toll-free number at 800-362-4462, and a representative will walk you through the process. He or she will take all of the information over the phone. You can also fill out the online claim form on www.cigna.com.

FAMILY AND MEDICAL LEAVE ACT (FMLA)

The Family and Medical Leave Act (FMLA) entitles eligible employees to take job-protected leave for specific family and medical reasons. In most cases, the law provides up to 12 weeks of leave and, in the case of leave to provide care for a service member up to 26 weeks of leave. This Act provides protected leave — not pay. For more information or questions, please call Human Resources at 913-715-1400 or HRD-EmployeeRelations@jocogov.org.

While the FMLA does not require employers to provide pay during leave, Johnson County is a caring workplace and provides some income protection in addition to the job protection afforded under the law. Sick Disability Pay provides income during the course of qualifying illnesses. For more information or questions regarding Sick Disability Pay, please contact TFM-Benefits at 913-715-0700 or TFM-Benefits@jocogov.org.
RETIREMENT

Did you know that 10,000 Baby Boomers are retiring every day from now until 2029? Are you funding your retirement enough to join them one day?

The steps you take today will affect how you spend tomorrow. On your journey to retirement, you can do something good for yourself by planning ahead and start today for the future you envision tomorrow.

Voya Financial

Voya Financial® helps Americans plan, invest, and protect their savings — to get ready to retire better. With a clear mission to make a secure financial future possible — one person, one family, one institution at a time — Voya’s vision is to be America’s Retirement Company®. Visit www.joco4you.com for more information.

START Retirement

The Save Toward a Rewarding Tomorrow (START) program is designed to assist employees with a means to build additional retirement savings. This plan allows you to invest tax-deferred and/or post-tax Roth contributions and receive a County match of up to 3% of your base bi-weekly earnings. Minimum of 1% contribution of your base bi-weekly earnings required.

Enroll today!

If you are not currently participating in the 457(b) deferred compensation plan and the supplemental retirement 401(a) defined contribution program, we encourage you to consider enrolling. Keep in mind, Johnson County will match 100% of your 457(b) plan contribution, up to 3% of your base bi-weekly earnings, into a 401(a) plan.

Save more!

In a recent survey, 57% of workers said they had less than $25,000 saved for retirement. On average, though, people in retirement spend close to $45,000 annually on expenses. Here are five ways to help your retirement savings:

1. Create a financial plan.
2. Budget and trim expenses.
3. Increase your contributions, especially if you aren’t taking advantage of the full Johnson County 401(a) plan match by saving at least 3%.
4. Take advantage of tax deferrals.
5. Check your savings and investment options.

1Pew Research, December 29, 2010
2Employee Benefit Research Institute’s 2015 Retirement Confidence Survey
Voya’s Financial Wellness Experience

Voya’s interactive educational experience will help guide you to a healthier financial life. The Financial Wellness Experience offers you a comprehensive understanding of where you are financially and what you can do about it. The experience begins with an assessment of six financial wellness pillars we believe are foundational to wellness:

- Debt management
- Emergency savings
- Protection
- Retirement
- Spending and saving
- Other savings goals

Once the assessment is completed, you can see a personalized dashboard with a summary of areas for improvement and the best next steps to take meaningful action for a stronger sense of control and well-being. This allows you to live for today, while preparing financially for tomorrow.

So where are you on your financial wellness journey? Log in to your account and click on Financial Wellness (along the top, above the myOrangeMoney dollar bill) to take your quick assessment today.

Stay on track for retirement with myOrangeMoney®

Use the myOrangeMoney® interactive, educational, online experience to see the income you’ll likely need each month in retirement and the estimated progress you’ve already made towards that goal.

Log in to your account. You can also go mobile with Orange Money on the Voya Retire mobile app by downloading it from the App Store or Google Play (search keyword: retire).³

³ iPhone and the App Store are trademarks of Apple Inc., registered in the U.S. and other countries. Android and Google Play are trademarks of Google Inc.
Your KPERS membership is automatic when you’re hired and starts on your first day you are in a KPERS covered position. When the time comes, KPERS pays out retirement benefits, but where does that money come from? There are three income sources that provide your benefit: employee contributions, employer contributions, and investments.

1. You Put Money In
The amount you put in is set by the Kansas Legislature. Johnson County takes it out of each paycheck and sends it to KPERS.

<table>
<thead>
<tr>
<th>Member Group</th>
<th>Your Contribution Rate (% of your pretax pay)</th>
</tr>
</thead>
<tbody>
<tr>
<td>KPERS 1, KPERS 2, KPERS 3</td>
<td>6%</td>
</tr>
<tr>
<td>KP&amp;F</td>
<td>7.15%</td>
</tr>
</tbody>
</table>

2. Johnson County Kicks in, Too!
Your rate pretty much stays the same. But employer rates often change year-to-year, based on KPERS’ financial health. Johnson County contributions don’t go to your account. They’re used to fund the System.

3. KPERS Invests the Money
KPERS is guided by the “fiduciary standard,” which means it puts members’ interests first. KPERS will take care of the money coming in, and it grows that money to help provide benefits to members when the time comes. For more information about how KPERS works, check out its membership guide.

How We Add it Up
After you retire, you receive a monthly payment from KPERS for the rest of your life. For KPERS 1 and KPERS 2 members, KPERS uses a formula to figure out how much you’ll get.

\[
\text{Final Average Salary} \times \text{Statutory Multiplier} \times \text{Years of Service} = \text{Yearly Benefit} \div 12 = \text{Monthly Benefit}
\]

To calculate KPERS 3 benefits, KPERS uses your account balance to post retirement and interest credit.

Easy Access to Your KPERS Account
Consider creating an online account in KPERS. It’s safe, fast and easy. Check it out at your account.

With You Online Account You Can:
- View account details
- View and update your beneficiaries
- Download annual statements
- Estimate your retirement benefit

Other Benefits While You Work
Go to the active member homepage and select your membership group for more about “the other” KPERS benefits, such as:
- Disability
- Life Insurance
- Death
- Surviving Spouse
EMPLOYEE ASSISTANCE PROGRAM (EAP)

Johnson County partners with ComPsych to provide confidential assistance with personal, family, or work-related concerns that may affect your physical or emotional health. You will be connected to a licensed professional who can provide counseling and referrals to continue therapy or treatment services anytime you or a family member is seeking to maintain mental and emotional well-being. Here are some examples of how ComPsych can assist you:

- Workplace conflicts
- Interpersonal difficulties
- Marriage and family concerns
- Stress management
- Emotional upsets
- Financial matters
- Alcohol/drug problems

ComPsych also provides the FamilySource resource as a part of the EAP. This resource assists with finding child care or eldercare that suits the needs of your loved ones. The specialists have expertise in the child and eldercare areas and can help navigate these sometimes complicated processes.

You can reach ComPsych at 888-327-7501 or online at [www.guidanceresources.com](http://www.guidanceresources.com). Organization Web ID: JOCOGOV.
LEAVE BENEFITS

County-Paid Holidays

The County observes the following holidays in 2019, unless modified by official action of the Board of County Commissioners:

- New Year’s Day
- Martin Luther King Day
- Memorial Day
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving day
- Day after Thanksgiving day
- Christmas day

Personal Holidays

Personal holidays are in addition to official holidays and will allow you to take paid time off upon prior request and approval from your supervisor. During your first year of employment, your holidays are prorated based on your hire date. The County provides the following, unless modified by official action of the Board of County Commissioners:

<table>
<thead>
<tr>
<th>Date of Hire</th>
<th>Personal Holidays</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 1 to April 30</td>
<td>3</td>
</tr>
<tr>
<td>May 1 to August 31</td>
<td>2</td>
</tr>
<tr>
<td>September 1 to November 30</td>
<td>1</td>
</tr>
</tbody>
</table>

Sick Leave

Sick leave accruals begin the first full pay period following hire date. Employees are eligible to use sick leave once sick leave hours have been accrued. Sick leave may not be advanced nor will sick leave be accrued while an employee is on unpaid leave.

- The County places no cap on the amount of sick leave an employee may accrue.
- Sick leave, even though compensated, will not count as hours worked for purposes of calculating overtime.
- Sick leave is paid at the employee’s base rate of pay at the time sick leave is used.
- Sick leave will not be accrued while an employee is on unpaid leave.

Sick leave is accrued at the following rates:

<table>
<thead>
<tr>
<th>Regularly Scheduled Work Hours</th>
<th>Sick Leave Accruals (24 of 26 Pay Periods Annually)</th>
<th>Annual Accrual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part-Time Partial (20–29 Hours)</td>
<td>2 hours</td>
<td>48</td>
</tr>
<tr>
<td>Part-Time Partial Plus (30–39 Hours)</td>
<td>3 hours</td>
<td>72</td>
</tr>
<tr>
<td>Full-Time Regular (40+ Hours)</td>
<td>4 hours</td>
<td>96</td>
</tr>
<tr>
<td>Full-Time Paramedics Working 24-Hour Shifts</td>
<td>6 hours</td>
<td>144</td>
</tr>
</tbody>
</table>
Vacation Leave

- Vacation leave accrual begins the first full pay period following hire date.
- Employees are eligible to use vacation leave after six months of employment.
- Vacation leave may not be advanced.
- Vacation leave will not be accrued while an employee is on unpaid leave.

Vacation leave is accrued at the rates in the below chart. Accrual rates increase after the fifth year of employment.

<table>
<thead>
<tr>
<th>Regularly Scheduled Work Hours</th>
<th>Vacation Leave Accruals (24 of 26 Pay Periods Annually)</th>
<th>Annual Accrual</th>
<th>Maximum Accumal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part-Time Partial (20–29 hours)</td>
<td>2 hours</td>
<td>48</td>
<td>96</td>
</tr>
<tr>
<td>Part-Time Partial Plus (30–39 hours)</td>
<td>3 hours</td>
<td>72</td>
<td>144</td>
</tr>
<tr>
<td>Full-Time Regular (40+ hours)</td>
<td>4 hours</td>
<td>96</td>
<td>192</td>
</tr>
<tr>
<td>Full-Time Paramedics Working 24-Hour Shifts</td>
<td>5 hours</td>
<td>120</td>
<td>240</td>
</tr>
</tbody>
</table>

OTHER LEAVE BENEFITS

- Civic leave—Paid time off to serve on jury duty or perform other civic duties
- Bereavement leave—Paid time off due to the death of an immediate family member, coworker, or coworker’s immediate family.
- Military leave—Paid time off per calendar year for members of the military who are called to active duty.
- Shared leave—Leave donation program for employees who are experiencing a catastrophic illness or injury.

ADDITIONAL PROGRAMS

Additional programs and discounts available through the County including the following:

- Cigna’s Will Preparation Program
- Cigna Secure Travel
- Cigna’s Identity Theft Program
- Dignity Memorial Bereavement Program
- Amusement park discounts
- Cell phone discounts
- Computer discounts
CONTRIBUTIONS

See below for your 2019 Johnson County Medical, Dental, and Vision monthly contribution rates. As a new hire, you automatically qualify for the wellness incentive rates in 2019. If you are hired on or after May 2, 2019, you automatically qualify for the incentive rate in 2020 as well. However, if you are hired prior to May 2, 2019, you will be required to complete the corresponding activities outlined in the Wellness section in order to receive the incentive in 2020.

### 2019 Medical Monthly Contribution Rates—Full Incentive

<table>
<thead>
<tr>
<th>Medical Plan</th>
<th>Tier</th>
<th>Employee Cost</th>
<th>Johnson County Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>PPO Preferred Care Blue</td>
<td>Employee</td>
<td>$74</td>
<td>$746</td>
</tr>
<tr>
<td></td>
<td>Employee + Spouse</td>
<td>$167</td>
<td>$1,441</td>
</tr>
<tr>
<td></td>
<td>Employee + Child(ren)</td>
<td>$162</td>
<td>$1,310</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>$209</td>
<td>$2,303</td>
</tr>
<tr>
<td>PPO BlueSelect Plus</td>
<td>Employee</td>
<td>$66</td>
<td>$746</td>
</tr>
<tr>
<td></td>
<td>Employee + Spouse</td>
<td>$149</td>
<td>$1,441</td>
</tr>
<tr>
<td></td>
<td>Employee + Child(ren)</td>
<td>$145</td>
<td>$1,310</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>$187</td>
<td>$2,303</td>
</tr>
<tr>
<td>QHDHP Preferred Care Blue</td>
<td>Employee</td>
<td>$222</td>
<td>$711</td>
</tr>
<tr>
<td></td>
<td>Employee + Spouse</td>
<td>$62</td>
<td>$1,368</td>
</tr>
<tr>
<td></td>
<td>Employee + Child(ren)</td>
<td>$57</td>
<td>$1,264</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>$103</td>
<td>$2,114</td>
</tr>
<tr>
<td>QHDHP BlueSelect Plus</td>
<td>Employee</td>
<td>$20</td>
<td>$711</td>
</tr>
<tr>
<td></td>
<td>Employee + Spouse</td>
<td>$55</td>
<td>$1,368</td>
</tr>
<tr>
<td></td>
<td>Employee + Child(ren)</td>
<td>$51</td>
<td>$1,264</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>$92</td>
<td>$2,114</td>
</tr>
</tbody>
</table>

### 2019 Medical Monthly Contribution Rates—Base and Partial Incentive Rates

<table>
<thead>
<tr>
<th>Medical Plan</th>
<th>Tier</th>
<th>Base Rate Employee Cost</th>
<th>Completed Wellness Employee Cost</th>
<th>Completed Tobacco Employee Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>PPO Preferred Care Blue</td>
<td>Employee</td>
<td>$169</td>
<td>$109</td>
<td>$134</td>
</tr>
<tr>
<td></td>
<td>Employee + Spouse</td>
<td>$262</td>
<td>$202</td>
<td>$227</td>
</tr>
<tr>
<td></td>
<td>Employee + Child(ren)</td>
<td>$257</td>
<td>$197</td>
<td>$222</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>$304</td>
<td>$244</td>
<td>$269</td>
</tr>
<tr>
<td>PPO BlueSelect Plus</td>
<td>Employee</td>
<td>$161</td>
<td>$101</td>
<td>$126</td>
</tr>
<tr>
<td></td>
<td>Employee + Spouse</td>
<td>$244</td>
<td>$184</td>
<td>$209</td>
</tr>
<tr>
<td></td>
<td>Employee + Child(ren)</td>
<td>$240</td>
<td>$180</td>
<td>$205</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>$282</td>
<td>$222</td>
<td>$247</td>
</tr>
<tr>
<td>QHDHP Preferred Care Blue</td>
<td>Employee</td>
<td>$117</td>
<td>$57</td>
<td>$82</td>
</tr>
<tr>
<td></td>
<td>Employee + Spouse</td>
<td>$157</td>
<td>$97</td>
<td>$122</td>
</tr>
<tr>
<td></td>
<td>Employee + Child(ren)</td>
<td>$152</td>
<td>$92</td>
<td>$117</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>$198</td>
<td>$138</td>
<td>$163</td>
</tr>
<tr>
<td>QHDHP BlueSelect Plus</td>
<td>Employee</td>
<td>$115</td>
<td>$55</td>
<td>$80</td>
</tr>
<tr>
<td></td>
<td>Employee + Spouse</td>
<td>$150</td>
<td>$90</td>
<td>$115</td>
</tr>
<tr>
<td></td>
<td>Employee + Child(ren)</td>
<td>$146</td>
<td>$86</td>
<td>$111</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>$187</td>
<td>$127</td>
<td>$152</td>
</tr>
</tbody>
</table>

### 2019 Dental and Vision Monthly Contribution Rates

<table>
<thead>
<tr>
<th>Plan</th>
<th>Tier</th>
<th>Employee Cost</th>
<th>Johnson County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delta Dental</td>
<td>Employee</td>
<td>$6</td>
<td>$23.30</td>
</tr>
<tr>
<td></td>
<td>Employee + Spouse</td>
<td>$12</td>
<td>$42.61</td>
</tr>
<tr>
<td></td>
<td>Employee + Child(ren)</td>
<td>$15</td>
<td>$58.45</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>$23</td>
<td>$86.76</td>
</tr>
<tr>
<td>Vision With Medical</td>
<td>Employee</td>
<td>$0</td>
<td>$4.92</td>
</tr>
<tr>
<td></td>
<td>Employee + Spouse</td>
<td>$0</td>
<td>$9.86</td>
</tr>
<tr>
<td></td>
<td>Employee + Child(ren)</td>
<td>$0</td>
<td>$10.55</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>$0</td>
<td>$16.86</td>
</tr>
<tr>
<td>Vision Buy-Up</td>
<td>Add Spouse</td>
<td>$4.94</td>
<td>$4.92</td>
</tr>
<tr>
<td></td>
<td>Add Child</td>
<td>$5.63</td>
<td>$4.92</td>
</tr>
<tr>
<td></td>
<td>Add Family</td>
<td>$11.94</td>
<td>$4.92</td>
</tr>
<tr>
<td>Vision Without Medical</td>
<td>Employee</td>
<td>$4.92</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td>Employee + Spouse</td>
<td>$9.86</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td>Employee + Child(ren)</td>
<td>$10.55</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>$16.86</td>
<td>$0</td>
</tr>
</tbody>
</table>
CONTACT INFORMATION

Benefit Carrier Contacts

**Medical — BCBS of Kansas City**
Group #11823000
Customer Service: 816-395-3364
www.bluekc.com

**Telehealth — Amwell**
www.amwell.com

**Pharmacy Benefits — MedTrakRx**
Group #10001436 (PPO)
Group #10002173 (Bluesaver Individual)
Group #10002215 (Bluesaver Family)
Customer Service: 800-771-4648
www.medtrakrx.com

**EnvisionMail**
Customer Service: 866-909-5170
www.envisionpharmacies.com

**Tria Health**
Customer Service: 888-799-TRIA (8742)
www.triahealth.com

**Dental — Delta Dental of Kansas**
Group #90503
Customer Service: 800-234-3375
www.deltadentalks.com

**Vision — EyeMed Vision Care**
Group #1019020
Customer Service: 866-800-5457
www.eyemed.com

**Health Savings Accounts—HSA Bank**
Customer Service: 800-357-6246
www.hsabank.com

**FSA—The Taben Group**
Customer Service: 855-826-8692
www.taben.com

**Life/Sick Disability — Cigna**
Life Group: #FLX-963061
Sick Disability Group: #SHD-961992
800-36-CIGNA(24462)
www.cigna.com

**EAP — ComPsych**
Customer Service: 888-327-7501
www.guidanceresources.com
Web ID: JOCOGOV

**Wellness — Bravo**
Customer Service: 844-275-4731
www.bravowell.com/johnsoncountyks

**Fitness Program — Peerfit**
Customer Service: 813-392-3333
Email: support@peerfit.com
www.peerfit.com

**START Retirement Program — Voya**
457(b) Group #666813
401(a) Group #666814
Local Customer Service: 913-661-3797 or 800-814-1643, ext. 3797
www.voyadelivers.com/joco4you
National Customer Service: 800-584-6001
Local Financial Representatives: Marisa Brown, Bill Hirschler, Sheri Birdsell

**Retirement — KPERS/KPF**
Customer Service: 888-275-5737
www.kpers.org

Johnon County Contacts

Benefits Line: 913-715-0700
Email: tfm-benefits@jocogov.org
https://www.facebook.com/groups/1677126282500217/

**Jenna Heck, Benefits & Wellness Specialist**
913-715-0703

**Nicole Callahan, Benefits Administrator**
913-715-0701

**Shawna Sinn, Senior Benefits Administrator**
913-715-0702

**Cameron Ahrens, Benefits & Wellness Manager**
913-715-0704

Create an online account at each vendor website.

**www.bluekc.com**
View personalized coverage details, claim history, and health information.

**www.medtrakrx.com**
Look at your claims history, find a pharmacy, search drug prices, and find information on specific drugs.

**www.deltadentalks.com**
Manage your dental benefits, check your claims, and locate a dentist.

**www.eyemed.com**
Find a provider, view your benefits, and learn more about your available options.

**www.hsabank.com**
Order a debit card, add/change beneficiaries, and view account information.

**www.taben.com**
File claims, check on reimbursements, and submit documentation.

**www.bravowell.com/johnsoncountyks**
Access results, view your program information, and see your incentive status.

**www.voyadelivers.com/joco4you**
Use interactive tools, view education information, and see account information.

Mobile app available
The information included in this guide is intended to summarize the benefits offered in language that is clear and easy to understand. Every effort has been made to ensure that this information is accurate. It is not intended to replace the legal plan document or contract, which contains the complete provisions of the program. In case of any discrepancy between this handout and the legal plan document or contract, the legal plan document or contract will govern in all cases. An employee may review the legal plan document or contract upon request. Johnson County Government reserves the right to suspend, revoke, or modify the benefit programs offered to employees.