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 Financial Management & Administration - Benefits.

If you have questions about enrollment procedures or any general benefits questions, please contact FMA-Benefits at 913-715-0700 or email at FMA-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!
At Johnson County, we recognize that our ultimate success depends on our talented and dedicated workforce. We value the contribution 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.

Benefits

- **Medical**: BCBS of Kansas City
- **Prescription Drugs**: Elixir
- **Mail Order**: Elixir Mail Order Pharmacy
- **Medication Therapy Management**: Tria Health
- **Wellness**: Asset Health
- **Fitness Program**: Peerfit
- **Dental**: Delta Dental of Kansas
- **Vision**: EyeMed Vision Care
- **HSA**: HSA Bank
- **FSA**: Discovery Benefits/WEX
- **Life**: Lincoln Financial Group
- **Supplemental Life**: Lincoln Financial Group
- **Sick Disability**: Lincoln Financial Group
- **Supplemental Retirement Program**: Voya
- **Retirement**: KPERS/KPF
FULL-TIME AND PART-TIME PARTIAL PLUS BENEFITS PACKAGES

- 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/KPF
- Holidays
- Personal Holidays
- Vacation Leave
- Sick Leave
- Civic Leave
- Bereavement Leave
- Military Leave
- Shared Leave
- Educational Reimbursement Program
- Parental Leave
- Caregiver Leave
- Student Loan Advising

PART-TIME PARTIAL BENEFITS PACKAGES

- Employer-Provided Term Life and AD&D
- START Retirement Programs
- KPERS/KPF
- Holidays
- Vacation Leave
- Sick Leave
- Civic Leave
- Bereavement Leave
- Shared Leave
- Parental Leave
- Caregiver Leave
- Student Loan Advising
- Military 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 FMA-Benefits at 913-715-0700 or email us at FMA-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 Blue KC Medical plans
- Vision Buy-Up Plan — For dependents who are not enrolled in the Medical plan
- Dental
- Health Savings Account (for BlueSaver 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
MEDICAL PLAN

Overview of Medical Plan Options

The County offers one Preferred Provider Organization (PPO) Plan alongside the BlueSaver Qualified High Deductible Health Plan (QHDHP).

PPO Plan

PPO Plan members will have a lower deductible but will have higher monthly premiums. PPO Plan members will pay copays for most office visits and prescription drugs until the deductible has been met. Once the deductible is met, coinsurance then applies. Coinsurance, copays and the deductible all apply toward the out-of-pocket maximum. Once you have reached your out-of-pocket maximum, there is no additional cost share.

BlueSaver QHDHP

With the BlueSaver QHDHP, members will have a higher deductible, lower member coinsurance and lower monthly premiums. **You will pay first dollar expenses for all diagnostic medical services and prescription costs until the deductible is met – there are no copays.** Once the deductible has been met, coinsurance then applies until you have reached your out-of-pocket maximum. Once you have satisfied your out-of-pocket maximum, there is no additional cost share. Members enrolled in the BlueSaver QHDHP are also eligible to contribute to a Health Savings Account (HSA) and receive the County contribution of up to $1,200.

As a reminder, preventive care, including preventive medications (after applicable drug copayment) is covered at 100% (in-network) for both the PPO and BlueSaver QHDHP plans.

Overview of Networks

In addition to choosing between two plans, you have the choice between two networks, Preferred Care Blue and BlueSelect Plus.

Preferred Care Blue (PCB) Network

Preferred Care Blue is Blue KC's largest network comprised of 50 in-network hospitals and 6,200 in-network physicians. This network gives you the largest selection of providers within Blue KC’s 32-county service area. Outside the 32-county service area, the network gives you access to doctors and hospital across the country.

BlueSelect Plus (BSP) Network

BlueSelect Plus is a narrower network that allows greater discounts which can lower your cost share. Also known as the I-35 network, it comprises 10 in-network hospitals and over 3,600 in-network physicians. All other hospitals (and their providers) in and around the metropolitan area (32-county service area) that are not in the BlueSelect Plus network are considered out of network. This network is best for members who live and seek their healthcare services in the metropolitan KC area.
MEDICAL PLAN

The County offers two plan design options: PPO and BlueSaver QHDHP. Review the plan options below to decide which best fits your and your family’s needs. Then, thoroughly review the 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 In-Network</th>
<th>BlueSaver QHDHP In-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$750</td>
<td>$1,750</td>
</tr>
<tr>
<td>Family*</td>
<td>$1,500</td>
<td>$2,800/$3,500</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></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$2,500</td>
<td>$3,250</td>
</tr>
<tr>
<td>Family*</td>
<td>$5,000</td>
<td>$6,500</td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Care Provider</td>
<td>$10</td>
<td>Deductible and coinsurance</td>
</tr>
<tr>
<td>Primary Care Physician</td>
<td>$20</td>
<td></td>
</tr>
<tr>
<td>Specialist</td>
<td>$40</td>
<td></td>
</tr>
<tr>
<td>Preventive Care</td>
<td>100% Coverage</td>
<td>100% Coverage</td>
</tr>
<tr>
<td>Total Care Urgent Care</td>
<td>$10</td>
<td>Deductible and coinsurance</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$40</td>
<td></td>
</tr>
<tr>
<td>Telehealth</td>
<td>$15</td>
<td>Deductible and coinsurance</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>Deductible and coinsurance</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.

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>$78.00</td>
<td>$66.00</td>
<td>$23.00</td>
<td>$20.00</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$175.00</td>
<td>$149.00</td>
<td>$65.00</td>
<td>$55.00</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$170.00</td>
<td>$145.00</td>
<td>$60.00</td>
<td>$51.00</td>
</tr>
<tr>
<td>Family</td>
<td>$219.00</td>
<td>$187.00</td>
<td>$108.00</td>
<td>$92.00</td>
</tr>
</tbody>
</table>

Total Care

Total Care 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 Total Care Provider

- Lower copays (PPO Plan).
- Total Care provider copay is $10
- Total Care 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.
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. The calculator does not analyze the network choice. You must research which network your medical providers are in.
MEDICAL PLAN

BlueSelect Plus (BSP) Network

There are ten 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 ten hospitals participate in the BlueSelect Plus Network:

- Cameron Regional Medical Center
- Children’s Mercy Hospital (Hospital Hill and South)
- Liberty Hospital
- North Kansas City Hospital
- Olathe Medical Center
- AdventHealth
- Truman Medical Center (Hospital Hill and Lakewood)
- The University of Kansas 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 Care.
- Choose BlueSelect Plus as the network.
- Enter your search location, enter your search terms (doctor name, procedure, etc.),
- Click Search.

<table>
<thead>
<tr>
<th>Hospital Name</th>
<th>Preferred-Care Blue Network</th>
<th>BlueSelect Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cameron Regional Medical Center</td>
<td>✓</td>
<td>✓</td>
</tr>
<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>AdventHealth</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>
PRESCRIPTION DRUGS

Elixir 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. Elixir 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 combined medical and prescription drug ID card.

Elixir Mail Order Pharmacy

The County utilizes mail-order pharmacy vendor Elixir Mail Order Pharmacy. To obtain your mail order prescriptions from Elixir Mail Order Pharmacy, you will need to set up an account before ordering. Create an account online at www.elixirsolutions.com or call 833.640.2847.

Prescription Programs

- Preferred Pharmacy Network
- Mail Order
- Starter Dose
- CareTrakRx-Diabetes Program
- CareTrakRx-Pain Program
- Step Therapy
- eScriptChoice
- Over-the-Counter Medication Coverage with a Physician's Prescription

Elixir 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 QHDHP only).
- You save money when you fill maintenance medications for 90 days vs. 30 days.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>PPO</th>
<th>BlueSaver QHDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td>Rx Copays</td>
<td>Generic Tier 1: $5</td>
<td>50% after in-network copay</td>
</tr>
<tr>
<td></td>
<td>Generic Tier 2: $15</td>
<td>50% after in-network copay</td>
</tr>
<tr>
<td></td>
<td>Formulary: $30</td>
<td>50% after in-network copay</td>
</tr>
<tr>
<td></td>
<td>Nonformulary: $50</td>
<td>Deductible, then 90% Preventive drug copays</td>
</tr>
<tr>
<td></td>
<td>90-Day Rx Copays (2.5 x Retail)</td>
<td>50% after in-network copay</td>
</tr>
<tr>
<td></td>
<td>Generic Tier 1: $12.50</td>
<td>Deductible then 90% Preventive drug copays</td>
</tr>
<tr>
<td></td>
<td>Generic Tier 2: $37.50</td>
<td>Deductible then 90% Preventive drug copays</td>
</tr>
<tr>
<td></td>
<td>Formulary: $75</td>
<td>Deductible then 90% Preventive drug copays</td>
</tr>
<tr>
<td></td>
<td>Nonformulary: $125</td>
<td>Deductible then 90% Preventive drug copays</td>
</tr>
</tbody>
</table>

The prescription drug plan is not impacted by medical network choice.
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 Elixir preventive drug list.

Tria Health Has Expanded Its 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

Johnson County partners with Asset Health to administer its wellness program. This partnership provides you access to a variety of resources and online courses that will help you better understand your overall health and wellbeing. These resources will assist you in taking a more direct and active role in the successful management of your most important asset — your health!

2021 Wellness Incentive Campaign Period: 01/04/21-07/31/21

Employees and spouses enrolled in the medical plan who earn a minimum of 100 points by participating in the following activities will be eligible for the Wellness Incentive in 2022, which can reduce your 2022 medical plan contributions by up to $110 per month, $1,320 per year:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Physical with Lab Work</td>
<td>20 points</td>
</tr>
<tr>
<td>Health Risk Assessment or Voya Financial Wellness Assessment (Employee Only)</td>
<td>10 points (10 points max)</td>
</tr>
<tr>
<td>Healthy Biometric Ranges</td>
<td>10 points per desired range (50 points max)</td>
</tr>
<tr>
<td>Blood Pressure</td>
<td></td>
</tr>
<tr>
<td>HDL Cholesterol</td>
<td></td>
</tr>
<tr>
<td>Triglycerides</td>
<td></td>
</tr>
<tr>
<td>Fasting Glucose</td>
<td></td>
</tr>
<tr>
<td>BMI/Waist Circumference</td>
<td></td>
</tr>
<tr>
<td>Wellness Challenges</td>
<td>5 points (10 points max)</td>
</tr>
<tr>
<td>Community Walk/Run Event</td>
<td>5 points (15 points max)</td>
</tr>
<tr>
<td>E-Learning Series</td>
<td>5 points (15 points max)</td>
</tr>
<tr>
<td>Preventive Exams</td>
<td>10 points (50 points max)</td>
</tr>
<tr>
<td>Physician Recommended Vaccinations</td>
<td>5 points (20 points max)</td>
</tr>
<tr>
<td>Complete an Approved Weight Management Program (if eligible) through Solera or Tria</td>
<td>15 points (15 points max)</td>
</tr>
<tr>
<td>Wellness Webinars (ComPsych and Voya)</td>
<td>5 points (20 points max)</td>
</tr>
<tr>
<td>Tria Health Patient Advocacy Program (if eligible)</td>
<td>15 points (15 points max)</td>
</tr>
</tbody>
</table>

Tobacco

Employees will need to complete the tobacco declaration through Oracle JOCO Employee SSHR. If you or your spouse is a tobacco user, you will need to complete one of the tobacco cessations options below to earn the Tobacco Incentive in 2022:

- If you are committed to stop smoking, contact Tria Health by calling 888-799-8742 no later than May 1, 2021 and complete the S.T.O.P Program requirements by July 31, 2021.
- If you are unsure if you want to quit smoking, but you still want to earn the incentive, complete Asset Health’s Knowledge Management courses; Effects of Smoking; Preparing to Quit; and Quit Day & Beyond by July 31, 2021.

Wellness Incentive Structure

To reward employees and spouses for their wellness efforts, the following monthly incentives will be applied in 2022 by completing the Wellness and Tobacco activities in 2021. Employees and spouses with a benefit effective date of April 2 or later will automatically earn the incentives for 2022.

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

A FITNESS PROGRAM OFFERED BY THE COUNTY that allows you and your covered spouse to receive a monthly allotment of fitness credits to be used toward fitness classes or monthly gym memberships at over 160 facilities.

**Tier 1**
- Employee County Medical Coverage
- 20 credits

**Tier 2**
- Spouse County Medical Coverage
- 15 credits

**Tier 3**
- Medical Plan Eligible Employee
- No Medical
- 5 credits

How it works:
**Reserve a class**
1. Create your Peerfit account
2. Choose a studio or gym
3. Reserve a class
4. Show up and Work out

You can also
**Purchase a membership**
1. Create your Peerfit account
2. Choose a gym
3. Purchase a membership
4. Use the website or mobile app to Check In and record attendance when you Work Out!

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? Go to peer.fit/addstudio.
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 and 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.

This is your Explanation of Benefits

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, 2020. 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 dentist. To find in-network providers, please visit www.deltadentalks.com and select the Delta 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 who 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>Monthly Contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
</tr>
<tr>
<td>Employee + Spouse</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
</tr>
<tr>
<td>Family</td>
</tr>
</tbody>
</table>
VISION PLAN

EyeMed Vision Care is the County’s vision insurance partner. 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.

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.

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

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.
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.

As a reminder, members will automatically receive HSA statements electronically. If you would like paper statements, you will need to opt in to receive them.

The County assists employees in building their Health Savings Accounts by providing an employer contribution, regardless of personal contribution. The County contribution amounts for 2021 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 (even in retirement!)
- 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.

The 2021 maximum annual contribution limit for an individual HSA is $3,600. For a family account, the 2021 maximum annual contribution limit is $7,200. 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.
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 balances of $1,000 or more can be invested - just like a retirement account. 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. HSA funds can be invested in mutual funds, stocks, and other linked investment options as part of a long-term retirement strategy, similar to traditional retirement accounts.

The average account balance for an individual with an HSA is currently around $2,287, whereas the average account balance for an individual who is investing is around $16,012 (deposits and investments combined). The individual who is investing has an account balance seven times larger than a non-investment holder’s average account balance.

HSA Investments

- $15.7 billion estimated in HSA investment assets as of December 31, 2019 - a 54% year-over-year increase.
- 24% of all HSA assets are in investments as of December 31, 2019.

To learn more about Health Savings Accounts and HSA Bank, click here.
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 $2,750 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 $2,750 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.

Discovery Benefits, a Wex company, 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.discoverybenefits.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 Discovery Benefits plan, you will receive a debit card. Your card is reloaded annually with your election amount.
- Submit claims online.
- Download a claim form.
  - Send by email.
  - Send by fax.
  - Send by mail.

$550 Rollover

This option is only available on the medical FSA. It allows participants to roll over up to $550 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 $550 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 Discovery Benefits for healthcare reimbursement is the Explanation of Benefits (EOB). (See page 14.)
LIFE INSURANCE

Lincoln Financial Group will continue to be the County’s partner for life and disability coverages. 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 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 currently 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 increments 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 allowed to enroll or increase your Supplemental Life elections by two increments of $10,000 without submitting a medical history questionnaire to Lincoln Financial Group (LFG).

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.

Spouse Coverage

If you elect coverage for yourself, you may elect to purchase Life insurance for your spouse in increments 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 guarantee issue amount is $75,000. The rates for spouse coverage are based on the employee’s age.

If you wish to become insured for an amount in excess of $75,000 during your initial enrollment period, the excess will be subject to medical underwriting approval. During subsequent enrollment periods, you will be allowed to enroll or increase the spouse Supplemental Life elections up to two increments of $5,000 without submitting a medical history questionnaire to Lincoln Financial Group. Any request to increase Life insurance coverage for your spouse outside of Open Enrollment will be subject to completion of a medical history questionnaire and medical underwriting by LFG.

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.

Click here for a benefit summary of the Supplemental Group Life plan.
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. Lincoln Financial Group (LFG) 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>Sick Disability Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit: 80% of the Employee’s weekly Covered Earnings</td>
</tr>
<tr>
<td>Maximum Benefit: $2,500 per bi-weekly payroll</td>
</tr>
<tr>
<td>Minimum Benefit: $50 per bi-weekly payroll</td>
</tr>
<tr>
<td>Benefit Waiting Period: 14 calendar days</td>
</tr>
<tr>
<td>Maximum Benefit Period: 24 weeks</td>
</tr>
</tbody>
</table>

How to Report a Disability Claim

If you believe that you qualify for Sick Disability Pay, contact FMA-Benefits before your first day of absence from work. Advise them when and for how long you expect to be off work. Then call LFG’s toll-free number at 800-423-2765, and a representative will walk you through the process. He or she will take all of the information over the phone.

For more information, click here.

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 protection of employer-provided benefits. FMLA also provides up to 26 weeks of leave to care for an eligible service member or veteran. 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 FMA-Benefits at 913-715-0700 or FMA-Benefits@jocogov.org.
VALUE-ADDED BENEFITS

TravelConnectSM Services

TravelConnect is a program that can bring help and reassurance if you or your loved ones face a medical emergency while traveling 100 or more miles from home for business or leisure. TravelConnect provides support 24 hours a day, 7 days a week.

- Medical and dental referrals
- Language translation services
- Medication and vaccine delivery
- Evacuation coordination for an emergency security or political event, or natural disaster
- Corrective lenses and medical device replacement
- Emergency travel arrangements
- Lost or stolen travel documents
- ID recovery assistance

To use TravelConnect services, call On Call International at 866-525-1955. For a complete list of TravelConnect services, go to mysearchlightportal.com and enter your group ID: LFGTravel123.

LifeKeys Services

LifeKeys provides access to a wide array of services to help you and family members through life’s ups and downs – and prepare you for whatever lies ahead.

Online will preparation

A will is important because it allows you to designate who will receive your property and assets when you die. Without one, your state determines how your estate is distributed. EstateGuidance provides online step-by-step instructions to create and execute a will.

Information on important life matters

You have access to GuidanceResources Online, where you will find articles, tutorials, videos and “Ask the Expert” advice on topics – including legal, financial, family, and career.

Protection against identity theft

LifeKeys includes an online resource for the information you need to recognize and prevent identity theft.

Guidance and support for your beneficiaries

The LifeKeys program offers services to your loved ones including grief counseling, advice on financial and legal matters, and help coping with the occasional challenges of day-to-day life.

To access LifeKeys services, call 1-855-891-3684 or visit GuidanceResources.com. (For first-time users, enter web ID “LifeKeys”)
RETIREMENT

Did you know that one in three 65-year old Americans will surpass age 90? Or that one in seven will live to be 95? Americans are living longer than ever before. Are you funding your retirement enough for the long run?

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 aims to be America’s Retirement Company®. Visit www.joco4you.com for more information.

START Retirement

The Save Toward a Rewarding Tomorrow (START) defined contribution program is designed to assist employees build additional retirement savings through salary deduction ($10 or 1% minimum contribution of your base bi-weekly earnings required). You can invest on a pre-tax or Roth after-tax basis, or a combination of both, and receive a County match of up to 3% of your base bi-weekly earnings. So when you save, Johnson County saves for you too!

Learn more about all of the ways that you can save for retirement!

Saving for retirement is one of the most important jobs you can do today and any day until your retirement. Don’t put off something you can do now. Employees of Johnson County have four resources available to them for retirement:

- KPERS/KPF pension plans.
- START Defined Contribution Retirement Program.
- Social Security.
- Personal savings.

Voya is here to help!

Call Voya’s local office in Overland Park at (913) 661-3797 or schedule an appointment at voyaaapl.timetap.com for assistance or guidance with the plan and your savings options.

Start contributing today!

All active, eligible Johnson County employees already have a Johnson County START Plan account. You just need to begin saving to it! It’s easy to set up your contributions through payroll deduction, and you can change your contribution rate at any time. Remember, the County will also match up to 3% of your base bi-weekly salary when you contribute to the START Plan.

Visit www.joco4you.com, click My Account to log in or register your account username and password, then to go Account > Contributions to update your savings rate.

Save more!

Make sure you review your savings rate every year and consider increasing your contribution rate as your salary increases. Increasing your rate by just 1% each year has the potential to really make a difference.

Visit www.joco4you.com, click My Account, and log in to review and update your savings rate.

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 toward that goal.

Visit www.joco4you.com, then click My Account to log in and see how much Orange Money® you have toward your goal. You can also download the free Voya Retire mobile app from the App Store or Google Play (search keyword: retire).²

²iPhone 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.

*Final Average Salary x Statutory Multiplier x Years of Service = Yearly Benefit ÷ 12 = 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 Your Online Account You Can:**
- View account details
- View and update your beneficiaries
- Download annual statements
- Estimate your retirement benefit

To view your KPERS membership account and perform all the above listed tasks, you must first sign up with KPERS. It’s a one-time process and only takes a few minutes. The enrollment process lets KPERS identify you as the member and provide ongoing security for your personal information.

Go to [www.member.kpers.org/wfmLogin.aspx](http://www.member.kpers.org/wfmLogin.aspx).

**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
- Death
- Surviving Spouse
- Life Insurance

Hey! Did you start at the County or your public service career after 01/01/15? Learn more about KPERS 3: [Watch this video!](#)
EMPLOYEE ASSISTANCE PROGRAM (EAP)

Johnson County partners with GuidanceResources (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 GuidanceResources can assist you:

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

GuidanceResources 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 child and elder care areas and can help navigate these sometimes complicated processes.

You can reach GuidanceResources at 888-327-7501 or online at www.guidanceresources.com. Organization Web ID: JOCOGOV.
LEAVE BENEFITS

County-Paid Holidays

The County observes the following holidays in 2021, 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>2021 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.

- Employees are eligible for payment of 20% of accrued and unused sick leave upon termination or transfer after the employee has completed five consecutive years of service with the County and separates “in good standing.”
- 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 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>
<th>Maximum Accrual Cap</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part-Time Partial (20–29 Hours)</td>
<td>2 hours</td>
<td>48</td>
<td>320</td>
</tr>
<tr>
<td>Part-Time Partial Plus (30–39 Hours)</td>
<td>3 hours</td>
<td>72</td>
<td>480</td>
</tr>
<tr>
<td>Full-Time Regular (40+ Hours)</td>
<td>4 hours</td>
<td>96</td>
<td>640</td>
</tr>
<tr>
<td>Full-Time Regular (24 Hour Shifts)</td>
<td>6 hours</td>
<td>144</td>
<td>850</td>
</tr>
<tr>
<td>Full-Time Med-Act Working 24-Hour Shifts</td>
<td>6.75 hours</td>
<td>162</td>
<td>850</td>
</tr>
</tbody>
</table>
Vacation Leave

- Vacation leave accrual begins the first full pay period following hire date.
- Employees are eligible to use vacation as soon as accrued.
- 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 third 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 Accrual</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 Regular (24 Hour Shifts)</td>
<td>5.75 hours</td>
<td>138</td>
<td>276</td>
</tr>
<tr>
<td>Full-Time Med-Act Working 24-Hour Shifts</td>
<td>6.75 hours</td>
<td>162</td>
<td>264</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.
- Caregiver leave — Paid leave for immediate family members with serious health conditions and to provide elder care services.
- Parental leave — Paid leave following the birth or placement of a child (adoption/foster care).

ADDITIONAL PROGRAMS

- Additional programs and discounts available through the County including the following:
  - Educational benefits
  - Amusement park discounts
  - Cell phone discounts
  - Computer discounts
STUDENT LOAN ADVISING

Are you or your spouse or children dealing with the repayment of student loans? Turn to Vault, which simplifies the many student loan repayment scenarios. When you complete a quick online survey, the Vault Advisor helps you get answers, schedule one-on-one advising, and take action to improve your financial situation. Vault is a company-paid benefit that can assist with:

- Finding the best plan for your needs out of 70+ repayment options. Vault Advisor displays all of your loans and their details in one place for you to compare repayment options and make smarter financial decisions.
- Vault’s refinance partners include: Splash Financial, Citizens, Credible, and Laurel Road.
- Answers to your most pressing questions about refinancing, accelerated loan payment, reduction of loan payment, and eligibility for student loan forgiveness.
- One-on-one advising with a resident advisor to make sure that you understand your repayment options.

The Vault Advisor tool uses employee-specific data, proprietary algorithms, and calculators to help employees develop a complete picture of all of their student loans. Vault Advisor simplifies the repayment scenarios and optimizes the users student debt portfolio based on specific individual goals and objectives. The platform allows user’s to navigate the various federal repayment options, find the best repayment plan, gain insight on the impact of extra payments toward loans, or explore private refinance options.

Contact Vault at 512-522-1913 or visit https://app.vault.co/login.
CONTRIBUTIONS

See below for your 2021 Johnson County Medical, Dental, and Vision monthly contribution rates.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Tier</th>
<th>Employee Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delta Dental</td>
<td>Employee</td>
<td>$6</td>
</tr>
<tr>
<td></td>
<td>Employee + Spouse</td>
<td>$12</td>
</tr>
<tr>
<td></td>
<td>Employee + Child(ren)</td>
<td>$15</td>
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<tr>
<td></td>
<td>Family</td>
<td>$23</td>
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<tr>
<td>Vision With Medical</td>
<td>Employee</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td>Employee + Spouse</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td>Employee + Child(ren)</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>$0</td>
</tr>
<tr>
<td>Vision Buy-Up</td>
<td>Add Spouse</td>
<td>$4.94</td>
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<tr>
<td></td>
<td>Add Child</td>
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<tr>
<td></td>
<td>Add Family</td>
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<tr>
<td>Vision Without Medical</td>
<td>Medical ESP and Vision Fam</td>
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</tr>
<tr>
<td></td>
<td>Medical ECH and Vision Fam</td>
<td>$6.31</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Plan</th>
<th>Tier</th>
<th>Employee Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>BlueSaver QHDHP PCB</td>
<td>Individual</td>
<td>$23.00</td>
</tr>
<tr>
<td></td>
<td>EE + Spouse</td>
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</tr>
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<td></td>
<td>EE + Child(ren)</td>
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</tr>
<tr>
<td></td>
<td>Family</td>
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<td>BlueSaver BSP</td>
<td>Individual</td>
<td>$20.00</td>
</tr>
<tr>
<td></td>
<td>EE + Spouse</td>
<td>$55.00</td>
</tr>
<tr>
<td></td>
<td>EE + Child(ren)</td>
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</tr>
<tr>
<td></td>
<td>Family</td>
<td>$92.00</td>
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<tr>
<td>Vision Without Medical</td>
<td>Employee</td>
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<td></td>
<td>Employee + Spouse</td>
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<td>Employee + Child(ren)</td>
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<tr>
<td></td>
<td>Family</td>
<td>$16.86</td>
</tr>
</tbody>
</table>
CONTACT INFORMATION

Benefit Carrier Contacts

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

**Virtual Care (Telehealth) — Blue KC**
www.bluekcvirtualcare.com

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

**Elixir Mail Order Pharmacy**
Customer Service: 833-640-2847
www.elixirsolutions.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 — Discovery Benefits, a Wex Company**
Customer Service: 866-451-3399
www.discoverybenefits.com

**Life/Sick Disability — Lincoln Financial Group**
Life/AD&D: 10256278
Vol Life: 400001000-25537
Sick Disability: JohnCo
Customer Service: 800-423-2765
Sick Disability Customer Service: 866-783-2255
www.lincolnfinancial.com

**Wellness — Asset Health**
Customer Service: 855-444-1255
www.assethealth.com/johnsoncounty

**Fitness Program — Peerfit**
Customer Service: 800-243-6163
Email: support@peerfit.com
www.peerfit.com

**START Retirement Program — Voya**
Group #666813 (457(b) Plan)
Group #666814 (401(a) Plan)
Local Customer Service: 913-661-379
www.joco4you.com
National Customer Service: 800-584-6001
Local Voya Financial Representatives: Marisa Brown, Bill Hirschler, Sheri Birdsell

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

**Student Loan Advising — Vault**
Customer Service: 512-522-1913
https://app.vault.co/login

Johnson County Contacts

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

**Jenna Heck, Benefits & Wellness Specialist**

Nicole Callahan, Benefits Administrator

Shawna Sinn, Senior Benefits Administrator

Cameron Ahrens, Benefits & Wellness Manager

Create an online account at each vendor website.

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

www.elixirsolutions.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.discoverybenefits.com
File claims, check on reimbursements, and submit documentation.

www.assethealth.com/johnsoncounty
Access results, view your program information, and see your incentive status.

www.joco4you.com
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.