



BENEFITS OVERVIEW

BENEFIT PLAN YEAR
Jan. 1 – Dec. 31, 2026

HEALTH BENEFITS ▶ Eligible 1st of month following employment

MEDICAL AND PRESCRIPTION DRUG COVERAGE

Blue Cross and Blue Shield of KC

OPTION 1

HIGH-DEDUCTIBLE HEALTH PLAN (HDHP)

Deductible: \$3,300 single/\$6,400 family
100% coverage after deductible met

Coverage Level	Cost per Paycheck
All Levels	\$0

Medical Health Savings Account - *Lively*

City contribution to pre-tax spending account for medical purposes, money rolls over each year.

IRS yearly limit: \$4,300 single; \$8,550 family;
55+ years old: +\$1,000 catch-up contribution.

Enrollment Tier	Annual City Contribution
Employee Only	\$900
Employee + Spouse	\$1,200
Employee + Child(ren)	\$1,200
Employee + Family	\$1,500

OPTION 2

PREFERRED PROVIDER ORGANIZATION (PPO)

Deductible: \$1,000 single/\$3,000 family
80% coverage after deductible met

Coverage Level	Cost per Paycheck
Employee Only	\$25.10
Employee + Spouse	\$55.23
Employee + Child(ren)	\$49.21
Employee + Family	\$70.30

Medical Flexible Spending Account - *Wex*

Optional pre-tax savings account for medical expenses, no rollover.

IRS yearly contribution limit: \$3,300.

Coverage Level	Cost per Paycheck
Employee Only	\$2.46
Employee + Family	\$11.17

DENTAL COVERAGE - *Guardian Dental*

- ▶ Comprehensive coverage including two cleanings and one full X-ray set each year covered at 100%
- ▶ Basic services covered at 80%
- ▶ Yearly benefit maximum \$1,500
- ▶ Orthodontia for children under 26 up to lifetime max. \$1,000



Coverage Level	Cost per Paycheck
Employee Only	\$0.47
Employee + Spouse	\$1.37
Employee + Child(ren)	\$1.44
Employee + Family	\$2.11

VISION COVERAGE - *Guardian Vision*

- ▶ Comprehensive vision exam once per year
- ▶ Glasses lenses once per year; frames once per 2 years (\$130 frame allowance)
- ▶ Contact lenses (in lieu of glasses lenses) once per year covered fully after deductible



FREE TELEPHONIC / VIDEO TELEHEALTH



First Stop Health App

(Must be enrolled in City medical plan)

- ▶ Medical consult with board-certified physician
- ▶ Avoid costly visits to ER & Urgent Care
- ▶ Unlimited consultations for you and your dependents

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Free confidential professional counseling assistance available through Guardian.



LIFE INSURANCE + DISABILITY BENEFITS

Provided through Guardian.



TUITION REIMBURSEMENT

Program includes educational advancement as well as vocational coursework up to \$2,500 annually.



PAID LEAVE

HOLIDAYS: 9 per year

PERSONAL: 24 hours per year (pro-rated depending on start date)

SICK: Accrue at a rate of 3.7 hours per pay period; cap at 520 hours

VOLUNTEER TIME: 24 hours per year (pro-rated depending on start date)

VACATION: Accrued each pay period



Years of Service	Annual Hours Accrued	Years of Service	Annual Hours Accrued
<1*	80	6	128
1	88	7	136
2	96	8	144
3	104	9	152
4	112	10-20	160
5	120	20+	200

*Vacation may not be used until 6 months of continuous service is attained.

RETIREMENT PLANS

KPERS / KP&F

Mandatory participation for full-time, benefit-eligible employees.

401(A) (KPERS members only)
Irrevocable option to contribute 0% or 3% of base pay

You Contribute	City Contributes
0%	3%
3%	10%

Years of Service	Percentage of City Funds Vested
3	20%
4	40%
5	60%
6	80%
7	100%

MISSION SQUARE

Deferred Compensation Plan and ROTH IRA options.

