Summary of Benefits

Kansas City Orthopaedic Institute
Hospital for Orthopaedic Excellence

2025 EMPLOYEE BENEFITS SUMMARY

January 1 - December 31, 2025

Benefit	**Hourly** (Per Pay Period)	**Exempt** (Per Pay Period)	**Eligibility**
Paid Time Off (PTO) (Is accrued based on hours worked with a maximum of 40 hours per week)	7.08 hours 8.31 hours 9.84 hours 11.38 hours	9.23 hours 9.84 hours 9.84 hours 11.38 hours	Upon hire After four years of service After nine years of service After 14+ years of service
Paid Time Off (PTO) - Part Time (Minimum 20 hours per week)	PTO is accrued based on hours hired to work with a maximum of 40 hours per week. The accrual is pro-rated for employees working fewer than 40 hours per week, i.e., if you work 30 hours per week, receive 75% of the benefit. Employees working less than 20 hours per week are not eligible for this benefit. Employees may begin using PTO once they have time accrued. Accrual of PTO begins after the completion of one full pay period of employment, according to the above schedule.		
Holidays	Six National Holidays; New Year's Day, Memorial Day, 4th of July, Labor Day, Thanksgiving Day, Christmas Day		Upon hire as the holiday occurs
Medical - Meritain Health Based on 24 pay periods/year Maximum dependent age is 26.	**Copay Plan: $1,250 / $2,500** Employee Employee + Spouse Employee + Child(ren) Employee + Family	 $95.00 $352.00 $279.50 $444.50	First of the Month Following Date of Hire; Requires 30 hours per week
QHDHP: Qualified High Deductible Health Plan	**Copay Plan KC Care: $1,250 / $2,500** Employee Employee + Spouse Employee + Child(ren) Employee + Family	 $71.50 $301.50 $238.00 $376.00	First of the Month Following Date of Hire; Requires 30 hours per week
KC Care is on an optimized network that does NOT include St. Luke's hospital or services.	**QHDHP Broad Network: $4,000 / $8,000** Employee Employee + Spouse Employee + Child(ren) Employee + Family	 $65.50 $288.00 $227.00 $357.50	First of the Month Following Date of Hire; Requires 30 hours per week
Non-smokers receive $10 per pay period discount on health insurance; to qualify, you must have stopped smoking for at least six months.	**QHDHP KC Care: $4,000 / $8,000** Employee Employee + Spouse Employee + Child(ren) Employee + Family	 $28.00 $206.00 $159.50 $245.50	First of the Month Following Date of Hire; Requires 30 hours per week

Benefit	**Description**			**Eligibility**
Dental - Delta Dental of Kansas Based on 24 pay periods/year Maximum dependent age is 26.	Employee Family	$4.20 $24.69		First of the Month Following Date of Hire; Requires 30 hours per week
Vision - VSP Based on 24 pay periods/year Maximum dependent age is 26.	Employee Employee + Spouse Employee + Child(ren) Employee + Family	$4.50 $7.19 $7.34 $11.84		First of the Month Following Date of Hire; Requires 30 hours per week
Basic Life / AD&D - Guardian	Benefit amount equals annual salary to a maximum of $50,000		Provided at no cost to you	First of the Month Following Date of Hire; Requires 30 hours per week
Voluntary Life / AD&D - Guardian	Employee Vol Life: Minimum: $10,000 Increments: $10,000 Maximum: $500,000	Guaranteed Issue: Employee: $150,000 Spouse: $30,000 Child(ren): $10,000	100% Employee Paid	First of the Month Following Date of Hire; Requires 30 hours per week
Long-Term Disability - Guardian	66.67% of salary; up to $10,000 per month		Provided at no cost to you	First of the Month Following Date of Hire; Requires 30 hours per week
401(k) - Automatic 6% enrollment	Maximum allowed by law, minimum 1% gross annual	Employer discretionary match - 50% of first 4% contributed		Eligible at age 21, following 30 days of employment
MetLife - Identity & Fraud Protection	Protection Individual Protection Family *Protection Plus Individual* *Protection Plus Family*	$3.48 $5.98 $5.48 $8.48	100% Employee Paid	First of the Month Following Date of Hire; Requires 30 hours per week
MetLife - Legal Plans	Employee (Covers spouse & dependents)	$9.00	100% Employee Paid	First of the Month Following Date of Hire; Requires 30 hours per week
Colonial Supplemental Insurance	Voluntary Products: Short-Term Disability, Accident, Cancer, Critical Illness, Hospital Confinement & Life		100% Employee Paid	First of the Month Following Date of Hire; Requires 30 hours per week
Section 125	Insurance premiums are available pre-tax	Dependent & medical pretax spending accounts (HSA / FSA)		First of the Month Following Date of Hire; Requires 30 hours per week