

## EMPLOYEE BENEFITS

### HEALTH INSURANCE – 100% of Premium paid by System (includes family policy)

Currently, the System employees are insured with State of Kansas Employee Health Plan for Non-State Groups. There are four different plans, with two different providers to choose from. System pays 100% of premium for employee, spouse and dependents, when applicable.

### DENTAL INSURANCE – 100% of Premium paid by System (includes family policy)

Dental insurance is provided by Delta Dental through the State of Kansas Employee Health Plan for Non-State Groups. General checkups with cleaning are covered at 100% at six-month intervals. Precertification is required for major procedures, and all work outside of the sixmonth checkups have a \$50.00 yearly deductible and mostly 80/20 coverage.

### VISION INSURANCE (includes family policy)

Vision coverage is with Surency Vision. Basic plan is covered 100%. Employees may choose the enhanced plan, and if so, are responsible for the premium difference. The amount due will be payable in an annual payment.

Coverage for health/dental/vision is effective the 1<sup>st</sup> day of the month following completion of a 30-day waiting period starting from the first day of employment.

Information on the Insurance: <https://healthbenefitsprogram.ks.gov/sehp/state-employee-health-plan>

### KANSAS PUBLIC EMPLOYEES RETIREMENT SYSTEM (KPERs)

Enrollment is mandatory with contribution beginning the first month of employment. Six percent of employee's gross salary is deducted monthly, and employers also have a contribution. Employees considered new hires after January 1, 2015 are considered KPERs 3 participants, which is a cash balance plan. There is long-term disability as a component of this retirement plan. More information can be found at <https://www.kpers.org/active/kpers3.html>

Optional group life insurance (OGLI) through KPERs is offered and optional. Policy amounts and costs are employee choice, and paid for by the employee through payroll deduction.

### STANDARD INSURANCE COMPANY

Short-term disability insurance provided to NEKLS employees at no charge.

KPERS 457 RETIREMENT PLAN (457 PLAN/401A PLAN)

Enrollment is optional at any time. During the first year of employment, there is no employer match, with the 457 contribution amount and choice of investment made by the employee. After one year of employment, the employer contribution is dollar for dollar, up to 3% of an employee's gross salary, and the System pays any account charges. The employer match is deposited in a 401A defined contribution plan for governmental employers. Vesting is immediate for the 401A funds and the 457 funds.