

State Employment Benefits Summary

The benefits you earn as a State employee are a significant part of your total compensation package. These are some of the benefits you may receive as a benefits eligible State employee.



Medical Plans

Medical Plan: Benefits-eligible employees may elect coverage for themselves and eligible dependents from multiple plan designs, including Preferred Provider Organizations (PPO) and Qualified High-Deductible Health Plans (QHDHP) which come with a Health Savings Account (HSA) or Health Reimbursement Account (HRA). New employees are eligible for benefits starting day one of employment.

2024 Semi-Monthly Rates for State of Kansas Active Employees

Employee Category	PLAN A	PLAN C	PLAN N	PLAN J
Employee Only	\$39.90	\$35.20	\$23.25	\$52.56
Employee + Spouse	\$237.27	\$123.69	\$84.30	\$153.38
Employee + Children	\$126.56	\$65.02	\$43.92	\$91.27
Employee + Family	\$415.40	\$208.33	\$150.17	\$262.79

(premiums shown are bi-weekly, employees have an option of participating in HealthQuest rewards program and can reduce premiums by \$20 biweekly)

(In Network)	<u>Plan A</u>	<u>Plan C or N with HSA or HRA</u>
Annual Deductible	\$800/1600	Plan C & N- \$2,750 Single/*\$3,200 Family / \$5,500 Overall Family
Network Coinsurance*	20%	Plan C –10% Plan N – 35%
Out of Pocket Max	\$5,250 Single/\$10,500 Family	Plan C - \$4,500 Single/\$9,000 Family Plan N - \$6,650 Single/\$13,300 Family
Primary Care Provider	\$20 Copayment	Deductible & Coinsurance
Specialist	\$40 Copayment	Deductible & Coinsurance
Urgent Care Center	\$50 Copayment	Deductible & Coinsurance
Emergency Room Visits	\$100 Copayment +Deductible & Coinsurance	Deductible & Coinsurance
Marathon (HealthQuest) Health Center	\$0 Copayment,	Plan C & N—\$40 Copayment

Meets Federal Requirements for J-1 Visa Plan J
but available for all members

Annual Deductible	\$500 Single/\$1,000 Family
Annual Coinsurance	25%
Out of Pocket Max	\$7,350 Single/\$14,700 Family
Primary Care Provider	Deductible & Coinsurance
Specialist	Deductible & Coinsurance
Urgent Care Center	Deductible & Coinsurance
Emergency Room Visits	Deductible & Coinsurance
HealthQuest Health Center	\$40 Copayment

NOTE: All Plans non-network deductibles and coinsurance are separate from what is listed above and have different coverage levels.

This document is a summary of the many Benefits offered by the State of KS. The State Employee Health Plan website provides a complete Benefits Summary at their website: [2024 Enrollment Resources | State Employee Health Plan \(ks.gov\)](#) .

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Meet Alex: Online resource to walk you through all of your available benefits and explain how they work. Alex can help you compare the various plan options based on your individual circumstances.

[ALEX Benefits Counselor \(myalex.com\)](http://myalex.com)

Dental Plan: Employees may elect to cover self and/or eligible dependents on the dental plan with multiple levels of coverage even if the dependents are not on their medical plan. The dental plan is available to purchase and includes coverage for preventive services, restorations and limited orthodontic coverage. See Dental Benefits Summary for coverage rates and premiums. <http://sehp.healthbenefitsprogram.ks.gov/benefits/dental>

Vision Plan: The vision plan is available to purchase and may be elected even if the benefits-eligible employee and his/her dependents are not enrolled in the State's medical coverage. Employees may select from either the Basic or Enhanced vision plans, which include coverage for lenses, frames and contacts. See Vision Benefits Summary for coverage rates and premiums. <http://sehp.healthbenefitsprogram.ks.gov/benefits/vision>

Telemedicine: Board certified doctors are available through virtual office visits to interact via the internet providing convenient access 24/7, 365 days per year for minor medical symptoms at a less affordable rate than Urgent Care or ER visits. Deductibles, coinsurance, or copays may apply depending on your medical plan. Telemedicine doctors can treat a variety of conditions, including flu, cold, fever, rash, behavioral health and more. See your provider website (BCBS or Aetna) for more information.

BCBS SmartShopper and Aetna Member Payment Estimators: Can be used to compare estimated costs before you receive care. May save you money on your share of the cost of certain medical procedures and prescriptions. See your provider website (BCBS or Aetna) for more information.

Preferred Lab Benefits: Preferred lab benefits are included in all plans and is offered through Quest Diagnostics, Stormont Vail Health, and the University of Kansas Health Systems (TUKHS). When using diagnostic lab services, when using preferred lab providers, is covered at 100% when in network for Plan A.



Pre-Tax Savings Accounts

Flexible Spending Accounts (FSA): Available for Plans A or J. Flexible Spending Accounts are a pre-tax-savings way to pay for qualified medical expenses not covered by your medical insurance such as deductibles and copays. Any unused expenses must be used by the end of the plan year. Flexible Spending Accounts are available for dependent care expenses and/or out-of-pocket health care expenses.

Limited Purpose FSA: Flexible benefit plans allow employees to get reimbursed for qualified dental and/or vision expenses on a pretax basis and is for members enrolled in one of the High Deductible Health Plans C or N.

Health Savings Account (HSA): Available for Plans C or N. Both you and your employer may contribute money into your Health Savings Account (HSA). An HSA is a personal bank account that you can use to pay out-of-pocket medical expenses with pre-tax dollars. Plan C requires minimum of \$25 per pay period contribution. Plan N doesn't require any contribution by employee and only receives employer contributions quarterly.

Health Reimbursement Account (HRA): Available for Plans C, J, or N. The state contributes money into the Health Reimbursement Account on your behalf quarterly. You can use the money to pay for eligible medical expenses within the plan year. If not used by the end of the year, you lose it.



HealthQuest

HealthQuest (HQ) Wellness Program: HealthQuest is a Health and Wellness Program available for benefits eligible employees and covered spouses enrolled in the medical portion of the health plans. It is designed to provide tools to improve overall health and wellbeing. Employees may earn credits by participating in wellness activities offered through HQ rewards while allowing you to earn financial incentives towards your health premiums and earn H.S.A or HRA reward dollars in their accounts. [HealthQuest | State Employee Health Plan \(ks.gov\)](http://HealthQuest | State Employee Health Plan (ks.gov))

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Premium Assistance Programs

HealthyKids: Eligibility for HealthyKids program is based in part on family income and children in households who would otherwise qualify for the Federal/State Medicaid program with children. The State of Kansas provides assistance covering the cost of medical insurance premiums for dependent children under 19, if your income meets the federal guidelines. State employees can apply for HealthyKids every year during open enrollment.

<http://healthbenefitsprogram.ks.gov/>

KanCARE Children's Health Insurance Program (CHIP): Available to child(ren) who are eligible to enroll in HealthyKids and would provide no deductibles, no copays, and no coinsurance. State Employees can apply for CHIP every year during Open Enrollment. <http://kancare.ks.gov/consumers/apply-for-kancare>.



Retirement Plans

Retirement Plan: Kansas Public Employees Retirement System (KPERs). Membership begins on the date of hire and it is mandatory membership. Employees contribute 6% of their gross salary on a pre-tax basis. New employees are enrolled in the KPERs 3 Cash Balance Plan and earn quarterly retirement credits based on their years of KPERs service.

<http://www.kpers.org>

KPERs 457 Deferred Compensation Plan: This is an optional retirement plan which you are eligible to begin when you start employment or at any time throughout your State career. KPERs 457 provides increased retirement security by allowing you to save additional money for retirement. KPERs 457 offers both a **Traditional** plan and a **Roth** option. The Traditional plan allows you to make pre-tax contributions while working and then you pay taxes on the money at the time you withdraw it after retirement. The Roth option allows you to make after-tax contributions while working so you would not pay taxes on the money when you withdraw it after retirement. You have the flexibility to contribute to one or both accounts. <http://www.kpers.org/kpers457.html>



Life/Group Care/Voluntary Insurance

Basic Life Insurance: For benefits-eligible employees, the State provides Basic Group Life Insurance equal to 150% of their annual compensation. It is paid by the State at no cost to the employee. See The Standard benefits flyer for more information.

Optional Life Insurance: Optional Group Life Insurance provides guaranteed issue of up to \$250,000 if purchased within 31 days of hire date. Coverage available for your spouse and children is subject to approval. See The Standard benefits flyer for more information.



Voluntary Benefits

MetLife: Optional voluntary insurance plans are available to purchase through MetLife for: Accident Insurance, Critical Illness Insurance, and Hospital Indemnity Insurance.

Voluntary insurance plans available through MetLife to help protect your savings from unexpected medical expenses that may not be covered by medical insurance. The plans are not designed to replace medical benefits, they are designed to pay cash to you in certain covered circumstances to help offset unplanned expenses. For more information about these policies visit: [Voluntary Benefits 2024 | State Employee Health Plan \(ks.gov\)](#)

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Marathon Health Center: Employees, spouses, and dependent children over two covered by SEHP medical insurance can visit the HealthQuest Health Center in Topeka both in-person and telemedicine appointments for preventative care as well as health coaching and mental health counseling. Plan A there is no cost. Plan C, N, J \$40 office visit until deductible is met.

Leave Plans: The State of Kansas offers leave including but not limited to Vacation Leave, Sick Leave, Funeral Leave, Military Leave, Shared Leave, Holiday Leave and Paid Parental Leave for both primary and secondary caregivers.

Employee Assistance Program: The Employee Assistance Program (EAP) is a special service provided for State of Kansas benefits-eligible employees and their dependents at no charge. The EAP provides information, short-term counseling, advice and referrals from licensed professionals who understand the typical stresses we all face. In today's fast-paced world, trying to manage work, home, family and all the associated demands can sometimes be a challenge.

STAR Employee Discount Program: Various discounts for products and services, sponsored by the State of Kansas, are available to employees. <http://oitsapps.ks.gov/da/ops/star/>

Paid Parental Leave: State employees may be eligible to receive paid parental leave following the birth or adoption of a child, for primary (8 weeks) and secondary (4 weeks) caregivers paid at 100% their regular salary during leave. Must be employed at least 6 months to be eligible.

Learning Quest (529 plan): This postsecondary education savings program provides tax advantages under both Kansas and Federal law to help cover the costs of college. <https://www.learningquest.com>

Hearing Aids- 1 hearing aid per ear during a 3-year period and a maximum benefit for all services of \$5000.

Kansas State Loan Repayment Program (SLRP)

Rural Opportunity Zones Program: Rural Opportunity Zones (ROZ) are 77 Kansas counties which have been authorized to offer to new full-time residents: Student loan repayments up to \$15,000. To be eligible for student loan repayments, individuals must:

- ◆ Establish residency in a ROZ county after July 1, 2011, and on or after the date on which the county opts-in to the student loan program
- ◆ Hold an associate's, bachelor's or post-graduate degree
- ◆ Have an outstanding student loan balance

To see if you qualify, please refer to the following Kansas Department of Commerce website <http://www.kansascommerce.com/index.aspx?nid=320>

Public Service Loan Forgiveness Program: If you are employed by a government or not-for-profit organization, you may be able to receive loan forgiveness under the Public Service Loan Forgiveness Program (PSLF). Qualifying employment for the PSLF program is based on who your employer is, not about the specific job that you do for your employer. Employment with government organizations at any level (Federal, State, Local or Tribal) qualify.

To see if you qualify, please refer to the following site:

<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>