

# EMPLOYEE BENEFITS 2023

## → Your guide to sign up

The health system offers benefits to support your physical, mental and financial health. Each fall, benefit-eligible employees have a short time to sign up for benefits for the next year. Now is the time to sign up for 2023.

This enrollment guide explains what decisions you need to make and how to sign up for the benefits that best meet the needs of you and your family.

First day to sign up: **Monday, October 10**

Deadline to sign up: **Friday, October 28, by 5 p.m.**

### Get more information:

[KansasHealthSystemBenefits.com](https://KansasHealthSystemBenefits.com)



The Benefits Connection website is open to you and your spouse anytime from anywhere – no username or password is needed.



Dear health system employee,

Whatever role you serve within our health system, you are the reason we are able to provide the best care in the region. Whether you greet patients at the door, serve food, provide medical care, help manage our finances or support our employees, we are grateful for the many ways you continue to go above and beyond to serve our patients. Because of you and all you do, it is our honor and privilege to support you and your family with strong benefits that help you take care of your health, finances and life.

We invest in these benefits with your needs in mind. We are proud to offer this competitive package and, even in the face of rising costs, are determined to find ways to keep making our benefits even better for you. In today's environment, the cost of benefits nationwide is rising, but we are committed to keeping your share of the cost affordable.

Please take advantage of this investment we make in you and carefully think about your needs in 2023. Choose the benefits that best help you and your family reach your goals for physical, mental and financial health. We value you and are grateful for all you do to support our patients, community and each other.



**Julie Celano, MS, MED**  
Senior Vice President  
Chief Human  
Resources Officer



**Tammy Peterman, MS, RN, FAAN**  
President, Kansas City Division  
Executive Vice President,  
Chief Operating Officer and  
Chief Nursing Officer

The health system keeps looking for ways to make your benefits better and easier to use – while keeping benefits affordable for you. We're happy to provide these enhancements for you and your family in 2023.

### More preventive care

- **Dental** – In 2023 you can get unlimited cleanings at no cost to you. We've also added Right Start 4 Kids, making covered services (except orthodontia) free to children 12 and under.
- **Vision** – There are lower copays in the Basic plan for eye exams, materials and contact lenses. To support eye health, we've added low-cost retinal screenings to both plans. In addition, members can get a pair of nonprescription glasses (blue-light or sunglasses) instead of prescription eyeglasses at the same coverage.

### More financial support

- **529 plan** – To make it easier to save for education expenses, you can contribute to a 529 savings plan with direct deposit.
- **Perks For You** – Spouses can have their own account to make saving money easier in your family.

### Better experience with new partners

- **Pharmacy** – A new plan administrator, Navitus Health Solutions, will bring better customer service and convenient digital tools including a mobile app.
- **Pretax savings accounts** – Fidelity will replace WEX as the administrator for HSA, healthcare FSA and dependent care FSA spending accounts. This is the same company that manages our retirement plan, meaning you'll have one less login to remember.



The health system offers a lot of benefits. Some are free and you can use them year-round without having to sign up now.

This enrollment guide focuses only on the benefits you need to sign up for by October 28. Most of these you'll need to pay for, although the health system shares the cost with you.

This guide works together with the benefits planning checklist. To see the checklist, more details about choosing benefits and all about the full suite of year-round benefits, go to [KansasHealthSystemBenefits.com](https://www.kansashealthsystem.com/benefits).

### Choose your medical plan

When you sign up for a plan, some of your healthcare costs, including prescription drugs, will be paid for by the health system. As you consider which plan is right for you, remember you share in the costs of healthcare in three ways.



- ① **Premiums:** The amount you pay for your health insurance, taken out of your paycheck before taxes. The health system pays most of the premium cost. (See chart on page 6.)
- ② **Deductibles:** The amount you pay out of pocket for covered services before your insurance starts to help out. Consider if you have enough money in your budget – or in savings – to cover the deductible. Remember some preventive care services – like your annual physical and certain exams – are always free.
- ③ **Copays:** The set dollar amount you pay for doctor visits and prescriptions.
- ④ **Coinsurance:** The percentage of total cost you may pay for doctor visits, prescriptions and other services after your deductible is met.
- ⑤ **Out-of-pocket maximum:** The most you will pay in a calendar year for covered medical care and prescriptions.



You have a choice between two plans for medical coverage.

**HSA Advantage Plan**

This works best for those who use less healthcare. The per-paycheck premiums are lower but your cost of care during the year is higher through deductibles and coinsurance.

- This plan uses an aggregate deductible. This means the full family deductible must be met before the health plan’s coinsurance covers expenses for any one covered member.

With this plan, you will have a Health Savings Account (HSA) that you can use to pay for healthcare with pretax dollars. Read more on page 12.

**Signature Plan**

This works best for heavier users of healthcare. It offers lower deductibles and fixed copays for in-network office visits, but has higher per-paycheck premiums.

- This plan uses an embedded deductible. This means that once a covered member meets the individual deductible, the health plan covers their expenses, even if the full family deductible amount has not been met.

This chart shows the deductibles (ded), coinsurance (coins) or copays for different services under each plan. Preventive care is free in both plans.

	HSA Advantage Plan			Signature Plan		
	BlueSelect Plus network			BlueSelect Plus network		
	Health system network	In-network	Out-of-network	Health system network	In-network	Out-of-network
<b>Annual Deductible</b>						
Single	\$1,500	\$3,000	\$6,000	\$400	\$1,500	\$2,000
Family	\$3,000	\$6,000	\$12,000	\$800	\$3,000	\$4,000
<b>Out-of-Pocket Maximum</b>						
Single	\$4,000	\$4,000	\$19,800	\$4,000	\$4,000	\$10,500
Family	\$8,000	\$8,000	\$39,600	\$8,000	\$8,000	\$21,000
Member coinsurance	10%	30%	40%	10%	30%	40%
<b>Office Visit</b>						
Primary care (in-office or virtual visit)	Ded+10% coins	Ded+30% coins	Ded+40% coins	\$20 copay	\$30 copay	Ded+40% coins
Specialist (in-office or virtual visit)	Ded+10% coins	Ded+30% coins		\$40 copay	\$60 copay	
Routine preventive care	Covered at 100%	Covered at 100%		Covered at 100%	Covered at 100%	
Outpatient therapy (speech, hearing, physical, occupational)	Ded+10% coins	Ded+30% coins		\$40 copay	Ded+30% coins	
Urgent care	Ded+10% coins	Ded+30% coins		\$40 copay	\$60 copay	
<b>Inpatient/Outpatient Services</b>						
Emergency Department	Ded+10% coins	Ded+30% coins	Ded+30% coins*	Ded+10% coins	Ded+30% coins	Ded+30% coins*
Inpatient hospital services			Ded+40% coins			Ded+40% coins
Outpatient hospital services						
High-tech radiology services (MRI, CT, PET scan)						

\*To ensure access to emergency care, coinsurance will be applied after the member meets the deductible for in-network care.

This chart shows how much you will pay out of your paycheck for medical insurance, along with the larger portion paid by the health system to support each employee.

**KANSAS CITY**

Per-Paycheck Premiums*	HSA Advantage Plan		Signature Plan	
	BlueSelect Plus network		BlueSelect Plus network	
	Employee pays	Health system pays	Employee pays	Health system pays
Employee only	\$34.00	\$386.15	\$63.00	\$356.25
Employee + spouse	\$142.00	\$698.31	\$215.00	\$623.51
Employee + children	\$116.00	\$664.41	\$184.00	\$591.62
Employee + family	\$194.00	\$1,085.56	\$295.00	\$1,004.68

**GREAT BEND**

Per-Paycheck Premiums*	HSA Advantage Plan		Signature Plan	
	BlueSelect Plus network		BlueSelect Plus network	
	Employee pays	Health system pays	Employee pays	Health system pays
Employee only	\$34.00	\$386.15	\$63.00	\$356.25
Employee + spouse	\$98.00	\$742.31	\$215.00	\$623.51
Employee + children	\$79.00	\$701.41	\$147.00	\$628.62
Employee + family	\$130.00	\$1,149.56	\$295.00	\$1,004.68

\* Taken from 24 paychecks per year.

Kansas City and Great Bend premiums differ because of previous differences in medical and dental plan designs. The goal is to align premiums between locations over time while minimizing any year-over-year increases.

**Working spouse surcharge**

If your spouse is offered medical insurance through their employer, you will pay an extra \$50 per paycheck if you add them as a covered dependent on your medical plan.

### Coverage for prescription drugs

Another important thing to understand when you choose a medical plan is the cost of prescription drugs.

The amount you pay will depend on several important things: which medical plan you choose, where you fill your prescriptions, the type of medication and the days' supply.



The chart below shows differences in prescription coverage between the two medical plans.

	HSA Advantage Plan <sup>^</sup>		Signature Plan			
	Health system pharmacy	In-network pharmacy*	Health system pharmacy		In-network pharmacy*	
<b>Acute (short-term) prescriptions</b>	Up to a 102-DAY SUPPLY	Up to a 102-DAY SUPPLY	Up to a 34-DAY SUPPLY	35-102-DAY SUPPLY	Up to a 34-DAY SUPPLY	35-102-DAY SUPPLY
Generic/tier 1	Deductible +10% coinsurance	Deductible +30% coinsurance	\$5 copay	\$10 copay	\$25 copay	\$50 copay
Preferred brand/tier 2**			\$30 copay	\$60 copay	\$55 copay	\$110 copay
Nonpreferred brand/tier 3**			\$65 copay	\$130 copay	\$90 copay	\$180 copay
<b>Maintenance prescriptions</b>	Up to a 102-DAY SUPPLY	Not covered	Up to a 34-DAY SUPPLY	35-102-DAY SUPPLY	Not covered	
Generic/tier 1	Deductible +10% coinsurance		\$5 copay	\$10 copay		
Preferred brand/tier 2**			\$30 copay	\$60 copay		
Nonpreferred brand/tier 3**			\$65 copay	\$130 copay		
<b>Specialty prescriptions (SP or LD)</b>	Up to a 30-DAY SUPPLY	Not covered	Up to a 30-DAY SUPPLY		Not covered	
Generic/tier 1	Deductible +10% coinsurance		\$20 copay			
Preferred brand/tier 2**			\$100 copay			
Nonpreferred brand/tier 3**			\$200 copay			

<sup>^</sup> Certain preventive medications are covered at the same copays as under the Signature Plan.  
 \* You can search for in-network pharmacies at [KansasHealthSystemBenefits.com](https://www.kansashealthsystem.com/benefits).  
 \*\* Choosing a brand when a generic is available will result in higher cost.

### What type of prescription do you have?

- Acute** – medications prescribed to treat short-term symptoms for a specified period of time.
- Maintenance** – medications requiring long-term, regular use to treat a chronic health condition.
- Specialty** – high-cost medications used to treat a chronic or complex health condition.



## New pharmacy benefit manager and formulary

In 2023 the health system will use a different company, Navitus Health Solutions, to manage the pharmacy benefits. Navitus will help with your prescription benefit questions through their strong customer service, available anytime. You will receive improved communication and be able to use their mobile app and website for more convenience.

If you have medical insurance with the health system now, you may get letters or emails later this fall from Navitus, especially if there are changes in coverage for medications you or your family take.

To see how your medications are covered with Navitus, review the 2023 formulary (the list of covered medications), which is on [KansasHealthSystemBenefits.com](https://www.kansashealthsystembenefits.com). Make a list of your prescriptions and check if they are on the list. For each one, note whether it's a generic or brand-name drug and if it's in the preferred or nonpreferred tier. Depending on what you learn, you may want to work with your prescriber so you can save money in 2023.

To learn more about how insurance coverage works for prescriptions, including the rules about filling prescriptions at the health system pharmacy, go to [KansasHealthSystemBenefits.com](https://www.kansashealthsystembenefits.com).

## Optional insurance to help with medical expenses

**Hospital indemnity insurance** pays a benefit when you are hospitalized to pay out-of-pocket expenses and extra bills. The benefit is paid directly to you in a lump sum based on the length and level of care needed.

Per-Paycheck Premiums*	Employee pays
Employee only	\$11.81
Employee + spouse	\$24.51
Employee + children	\$22.80
Employee + family	\$37.13

\* Taken from 24 paychecks per year.

**Accident insurance** pays specific amounts for expenses related to nonwork-related accidents and injuries. Hospitalization, physical therapy, intensive care, transportation and lodging are some of the out-of-pocket expenses covered.

Per-Paycheck Premiums*	Employee pays
Employee only	\$5.24
Employee + spouse	\$8.23
Employee + children	\$8.87
Employee + family	\$13.91

\* Taken from 24 paychecks per year.

**Critical illness insurance** works with medical insurance by helping you pay the direct and indirect costs of a critical illness or event. Conditions covered include heart attack, stroke, major organ transplant, kidney failure, paralysis and some types of cancer. To know your cost, starting October 10 go to [KansasHealthSystemBenefits.com](https://www.kansashealthsystembenefits.com) and click "Enroll Now."



## Dental insurance

You can choose from two plans for dental insurance, both offered by Delta Dental of Kansas. Both plans feature three tiers: PPO, Premier and out-of-network. For the lowest out-of-pocket costs, visit a dentist in the PPO network (find the provider list at [DeltaDentalKS.com](http://DeltaDentalKS.com)).

**What's the same?** In both plans, diagnostic services and preventive treatments are free to support good oral health while keeping costs down.

**What's different?** The Plus plan offers lower deductibles, lower coinsurance and coverage for orthodontia services, in exchange for higher premiums.

### New in 2023 for both plans:

- Right Start 4 Kids: For kids 12 and under, both plans pay 100% of the cost of covered services, excluding orthodontia.
- Unlimited cleanings: To promote oral health, covered members can receive an unlimited number of cleanings each year at no cost.

## In-network benefit summary for dental insurance

Areas highlighted in yellow are updated to reflect correct information about coverage

	Basic Plan	Plus Plan
Employee-only deductible	\$50	\$25
Family deductible	\$100	\$50
Annual plan maximum (per individual)	\$1,500	\$1,500
<b>Diagnostic and preventive services</b>		
Oral exams, X-rays, fluoride, space maintainers, sealants <b>NEW IN 2023:</b> unlimited number of cleanings	Plan pays 100%, no deductible	
<b>Basic services</b>		
Oral surgery, fillings, endodontic treatment, periodontic treatment, repairs of dentures and crowns	Plan pays 60% after deductible	Plan pays 80% after deductible
	Right Start 4 Kids (12 and under): Plan pays 100%, no deductible	
<b>Major services</b>		
Crowns, jackets, dentures, bridge implants	Plan pays 40% after deductible	Plan pays 50% after deductible
	Right Start 4 Kids (12 and under): Plan pays 100%, no deductible	
<b>Orthodontia services</b>		
Orthodontia (adult and child)	Not covered	Plan pays 50% after deductible
Lifetime orthodontia plan maximum (per individual)	Not covered	\$1,500

Per-paycheck premiums for dental insurance

KANSAS CITY

Per-Paycheck Premiums*	Basic Plan	Plus Plan
	Employee pays	Employee pays
Employee only	\$7.76	\$10.82
Employee + spouse	\$21.31	\$28.58
Employee + children	\$19.52	\$27.20
Employee + family	\$39.80	\$55.57

GREAT BEND

Per-Paycheck Premiums*	Basic Plan	Plus Plan
	Employee pays	Employee pays
Employee only	\$7.03	\$9.84
Employee + spouse	\$21.31	\$28.58
Employee + children	\$15.29	\$21.39
Employee + family	\$28.27	\$37.92

\* Taken from 24 paychecks per year.

Kansas City and Great Bend premiums differ because of previous differences in medical and dental plan designs. The goal is to align premiums between locations over time while minimizing any year-over-year increases.



### Vision insurance

You have a choice of two vision plans through VSP: Basic or Plus. The Plus plan offers lower copays and a higher allowance for frames and contacts, and has higher per-paycheck premiums. Whether or not you choose vision insurance, Eye Center locations offer discounts to employees and family members for LASIK surgery, eyeglasses and contacts. Visit [KansasHealthSystemBenefits.com](https://www.kansashealthsystem.com/benefits) for details.

### In-network benefit summary for vision insurance

Areas highlighted in yellow are updated to reflect [correct information about coverage](#)

	Basic Plan	Plus Plan
Eye exam	\$20 copay (children may receive 2 well-vision exams per year)	\$0 copay
<b>NEW FOR 2023:</b> Retinal screening	\$39 \$25 at VSP Premier Max locations	\$39 \$25 at VSP Premier Max locations
Materials	\$30 copay	\$25 copay
<b>Frames</b>	<b>Every 24 months for adults</b> (every 12 months for children)	<b>Every 12 months</b>
Frame allowance (prescription or nonprescription, e.g., sunglasses or blue-light glasses)	Up to \$175 after materials copay Featured VSP frames: \$225	Up to \$200 after materials copay Featured VSP frames: \$250
<b>Standard lenses</b>	<b>Every 12 months</b>	<b>Every 12 months</b>
Single vision, lined bifocal, lined trifocal, standard progressive, nonprescription	Covered after materials copay	Covered after materials copay
Antireflective coating	N/A	Covered after materials copay
<b>Contact lenses</b>	<b>Every 12 months</b>	<b>Every 12 months</b>
Fitting and evaluation	Up to \$40 copay	Up to \$40 copay
Elective contact lens allowance	\$150	\$200
<b>Hearing aids</b>		
Discounts	VSP plan members, dependents and extended family members can save 30-60% on digital hearing aids. Visit <a href="https://www.TruHearing.com/VSP">TruHearing.com/VSP</a> or call 877-372-4040.	

### Per-paycheck premiums for vision insurance

Per-Paycheck Premiums*	Basic Plan	Plus Plan
<i>KANSAS CITY and GREAT BEND</i>		
	<b>Employee pays</b>	<b>Employee pays</b>
Employee only	\$3.41	\$10.45
Employee + spouse	\$5.47	\$16.75
Employee + children	\$5.37	\$16.45
Employee + family	\$8.83	\$27.01

\* Taken from 24 paychecks per year.

### Pretax savings accounts

The accounts listed in the chart below can save you money because you can set aside pretax dollars from your paycheck to cover qualified expenses that you would normally pay with after-tax dollars.

**NEW IN 2023:** The health system offers these tax-advantaged accounts through Fidelity, the same partner who administers our retirement plans. This will mean one less login to manage. Access your accounts any time with Fidelity’s mobile app, NetBenefits.

	Health savings account (HSA)	Healthcare flexible spending account (FSA)	Dependent care flexible spending account (FSA)
Who can open the account?	Employees who elect the HSA Advantage Medical Plan.	Benefit-eligible employees who are not enrolled in the HSA Advantage Medical Plan.	Any benefit-eligible employee.
Why should I open an account?	To save for future healthcare expenses in 2023 and beyond. Money goes in tax-free, is invested tax-free and can be used to pay for qualified medical, dental and vision expenses. The health system contributes \$500 for employee-only coverage; \$1,000 for family.	To save for healthcare expenses expected in 2023. The money you set aside in the FSA is not subject to payroll taxes, so you take home more of your paycheck.	To save for dependent care expenses expected in 2023. The money you set aside in the FSA is not subject to payroll taxes, so you take home more of your paycheck.
How can I use the money?	To pay for medical, dental and vision expenses including deductibles, coinsurance, prescriptions and other eligible expenses.	To pay for medical, dental and vision expenses including deductibles, coinsurance, prescriptions and other eligible expenses.	To pay for eligible expenses at licensed day or elder care centers, nursery schools, day camps and home care with valid tax ID numbers.
What if I don't use all the money in 2023?	All unused funds roll over each year.	Any unused funds are forfeited. You have until April 30, 2024, to submit claims for eligible expenses incurred Jan. 1, 2023–Feb. 28, 2024.	Any unused funds are forfeited. You have until April 30, 2024, to submit claims for eligible expenses incurred Jan. 1, 2023–Feb. 28, 2024.
When can I use the money in my account?	Money you contribute from each paycheck is available as soon as it's added to your account. Funds provided by the health system are available Jan. 1 or, for newly eligible employees, as soon as their account is activated.	Your total annual elected amount is available for you to use beginning Jan. 1, 2023.	Money you contribute from each paycheck is available as soon as it's added to your account.
Can I invest the money in my account?	Yes	No	No
How much can I contribute?	\$3,850 individual, \$7,750 family. Age 55 and over can contribute an extra \$1,000.	\$2,850	\$5,000

See [KansasHealthSystemBenefits.com](https://www.kansashealthsystembenefits.com) for complete details.

Benefits to provide income if you are sick, hurt or die

**Life insurance and insurance for accidental death and dismemberment (AD&D)**

The health system provides, at no cost to you, basic life insurance and accidental death and dismemberment (AD&D) insurance. The AD&D benefit provides a payment in the same amount as the employee’s basic life coverage if there is loss of life in an accident. It also provides a benefit for a debilitating injury due to a covered accident.



Group term life and AD&D benefit – The Hartford	
Benefit	1.5 times base annual salary (rounded up to the next highest \$1,000)
Maximum	\$1,500,000

You may want to add coverage to the life insurance paid for by the health system. You can buy extra life insurance for yourself, spouse and/or children as well as extra AD&D insurance for yourself. Coverage more than the guaranteed issue amount requires evidence of insurability (EOI).

To know your cost for this benefit, starting October 10 go to [KansasHealthSystemBenefits.com](https://www.kansashealthsystembenefits.com) and click “Enroll Now.”

Supplemental group term life and AD&D benefit – The Hartford	
Supplemental life benefit	<p><b>Employee:</b> Lesser of 5 times base annual salary or \$500,000 (increments of \$5,000). Guaranteed issue: \$200,000.</p> <p><b>Spouse:</b> \$100,000, not to exceed 100% of the employee amount of basic and supplemental life insurance (increments of \$5,000). Guaranteed issue: \$30,000.</p> <p><b>Dependent children:</b> \$5,000 or \$10,000 (ages 2 weeks to 26 years). All amounts guaranteed.</p>
Supplemental AD&D benefit	<p><b>Employee:</b> The lesser of 10 times base annual salary or \$500,000 (increments of \$10,000).</p>

You also have the option to buy an additional plan for whole life insurance through Boston Mutual for you, your spouse, children and/or grandchildren. You can buy this coverage at any time of year; call the benefits help line at 888-494-9119.

## Disability insurance

In the event of a short-term disability (STD), you have financial protection paid for by the health system. Our Basic STD policy pays a percentage of your weekly income for up to 6 months while you are out of work after a nonwork-related accident, pregnancy or illness. You are automatically enrolled in Basic STD coverage at no cost to you.

You can choose more STD coverage with the Buy-up STD plan that’s paid by both you and the health system. You must provide evidence of insurability (EOI) if you did not choose this coverage during your initial eligibility period. A pre-existing condition, including pregnancy, could result in a denial for the buy-up benefit. The buy-up benefit does not require EOI during your initial eligibility period.

Note: Employees must maintain 0.5 FTE for 6 months before being eligible for STD benefits.

The health system provides long-term disability (LTD) at no cost to you for long-term covered injury or illness. The LTD policy pays a monthly benefit for eligible employees (60% of base earnings up to \$15,000 per month), providing income protection after 6 months of a covered short-term disability.

	Basic short-term disability	Buy-up short-term disability
Benefit percentage	40% of weekly base earnings*	66 2/3% of weekly base earnings*
Maximum weekly benefit	Up to \$1,500	Up to \$2,500
Employee cost	\$0	Premium based on weekly earnings. To know your cost, starting Oct. 10 go to <a href="https://www.kansashealthsystem.com/benefits">KansasHealthSystemBenefits.com</a> and click “Enroll Now.”

\*Taxed when paid to employee (applies to first 40% of buy-up option as well).

## Optional benefits available for purchase

**Identity theft protection:** Allstate Identity Protection provides comprehensive personal data protection, ID theft and fraud protection, medical ID theft protection, child ID theft protection, and assistance and restoration. The cost is \$4.98 per pay period for employee-only coverage; \$8.98 for family (taken out of 24 paychecks per year).

**Prepaid legal services:** Whether you are buying a home, drawing up a will or need legal advice, MetLife Legal can give you easy access to experienced attorneys. You can also receive a wide range of covered legal services at an affordable price. The cost is \$9.13 per pay period (taken out of 24 paychecks per year) to cover you and your family members.

## More benefits!

The health system offers many more benefits to support your health, finances and life. Many benefits you don’t need to sign up for, many are free and some you can sign up for at any time of year.

To learn more about – and take advantage of – all these benefits including retirement, PTO, the It’s About You wellness program, Perks For You discounts and much more, visit [KansasHealthSystemBenefits.com](https://www.kansashealthsystem.com/benefits).

To select your benefits starting Monday, October 10, go to [KansasHealthSystemBenefits.com](https://kansashealthsystembenefits.com) and click “Enroll Now.”

To enter the benefits enrollment website, put in your username and password. If you don’t remember your password or have trouble logging in, click “Forgot Password.” For other login help, call 888-494-9119.

Once on the benefits enrollment website, click “Start Your Enrollment” on the homepage and follow the steps below.

① **Verify your information**

- Enter (or update) your family information, including eligible dependents (you’ll need their name, birth date with year and Social Security number).
- If your address or other personal information is incorrect, please update it in Workday.

② **Choose your benefits**

- For each benefit, you can sign up or decline coverage.
- Select the benefit you want, click View Plan Options to sign up for the plan and who will be covered. Once you’ve made your choice, click Select.
- If you don’t want a benefit, click I don’t want this benefit (waive).

③ **Review and confirm**

- Enter (or update) your beneficiaries for life insurance and AD&D insurance. Name who should get benefits from these plans in the event of your death. If you don’t add a name, the default will be your estate.
- Double-check and save all your benefit selections. To finish, check I agree, and I’m finished with my enrollment; then click Complete Enrollment.

④ **Finish**

- Save your benefit choices and you’ll see a page listing your choices. Click the icon to either print or email your confirmation and save it for your records.

For copies of the 2023 health plan notices and/or CHIP (Children’s Health Insurance Program) notice, visit [KansasHealthSystemBenefits.com](https://kansashealthsystembenefits.com) and click Explore Your Benefits. For hard copies, you may contact the HR Support Center: [AskHR@kumc.edu](mailto:AskHR@kumc.edu) or 913-945-6500 (7 a.m.-5 p.m. CST, Monday-Friday).

Remember to sign up (or decline) by 5 p.m. CST on Friday, October 28. After that, it will be too late to have benefits for all of 2023 unless you have a change in status.







Deciding which benefits to choose (or decline) can be hard and the sign-up process may get confusing. The good news is there are lots of ways to get help from your HR team. Use these resources to make your life easier!

- ➔ **Benefits Connection website:** [KansasHealthSystemBenefits.com](https://KansasHealthSystemBenefits.com)  
(you do not need a password or to be on the health system network – spouses are welcome to use the site)
  - Planning checklist
  - Details about each benefit
- ➔ **Benefits help line:** 888-494-9119 (Spanish option available)
  - Monday-Friday, 8 a.m.-5 p.m. CST with expanded hours starting at 7 a.m. during the enrollment period (October 10-28)
- ➔ **Benefits help email:** [BenefitsConnection@kumc.edu](mailto:BenefitsConnection@kumc.edu)
- ➔ **One-on-one help sessions:** in person, by phone or video
- ➔ **On-site open help sessions:** stop by to get your questions answered
  - Great Bend: October 4-5
  - Kansas City: October 10-28



You must sign up for (or decline) benefits for 2023 by 5 p.m. CST on Friday, October 28. After that, it will be too late to have benefits for all of 2023 unless you have a qualifying life event. To sign up, visit [KansasHealthSystemBenefits.com](https://KansasHealthSystemBenefits.com).