



Benefits Quick Look

Leavenworth USD Benefit Overview

2023 - 2024

Medical - Medical and prescription Drug coverage from Blue Cross Blue Shield (BCBS) of Kansas is part of the Leavenworth offering.

Health Savings Accounts - Flex Made Easy provides a Health Savings Account (HSA) benefit. HSA's are a pre-tax savings account offered for individuals that elect a Qualified High Deductible Health Plan (QHDHP).

Medical Transport - MASA is a new benefit offered this year, it reimburses out-of-pocket expenses associated with emergency ground and air transportation to a medical facility for serious medical emergencies deemed medically necessary for the insured and when the insured's dependents require the same services.

Dental - Dental coverage from Delta Dental will cover a percentage of the cost for preventative, basic and major dental care and typically includes routine checkups, cleanings, and X-rays.

Vision - Aetna vision provides coverage for eye exams and material allowances for frames, lenses or contacts (instead of glasses).

Flexible Spending Accounts - Flex Made Easy manages the employer sponsored tax-advantage FSA plans. These plans allow you to use pre-tax money for qualifying medical, dental, vision, or dependent care expenses. You can contribute a portion of your regular earnings to the FSA up to the maximum amount and generally must use the money in the FSA within the plan year.

Voluntary Life - You have the option to elect voluntary life insurance to cover yourself and your dependents with One America. This benefit offers a guaranteed issue of \$200,000 for employees, \$30,000 for spouse, and \$10,000 for children.

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Short Term Disability - In the event that you become disabled from a non-work-related injury or sickness, disability income benefits from One America will provide a partial replacement of lost income to help you protect important assets and continue with some level of earnings.

Cancer Insurance - Cancer insurance from Prosperity can protect your income and savings from expenses that aren't covered by your health insurance if you are diagnosed of an internal cancer during the coverage term. This policy offers a wellness benefit of \$75 for the low plan, and \$100 for the high plan.

Accident Insurance - Accidents can happen to anyone, anywhere, at any time! Voluntary accident coverage from MetLife can help pay for unexpected costs. This policy offers a wellness benefit of \$150 for the low plan, and \$200 for the high plan.

Critical Illness - A critical illness plan from MetLife pays you a sum if you're diagnosed with a critical illness and can assist you with a variety of expenses so you can focus on getting better. This plan offers a wellness benefit of \$100.

Hospital Indemnity - A hospital indemnity plan from MetLife pays you a fixed, lump-sum daily benefit to help cover expenses if you're hospitalized so you can focus on recovery while you are in the hospital.

Permanent Life & LTC - Trustmark ULE provides two important coverage's (life insurance and long term care) for when you need them most!

Identity Protection - ID Force can provide valuable protection against increasingly common threats to your identity.

Pre Paid Legal - MetLife offers the most comprehensive pre-paid legal coverage to assist in matters like estate planning, document review, family law, real estate matters and more!

Visit Your Benefit Portal for more information

Visit your benefit portal to see your benefit booklet and access claim forms throughout the year! Portal: <https://account.mybenefitsportal.com/usd453/>

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