



NOW
HIRING



**STARTING
JUNE 2023**



5901 NW
Waukomis Drive
Kansas City,
Missouri

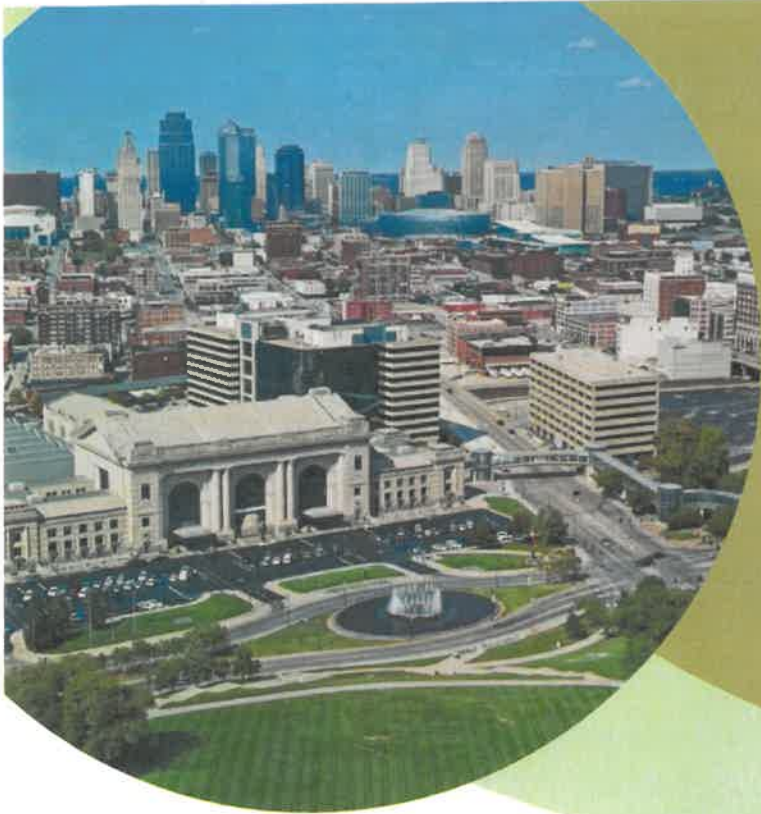
Just ten minutes
north of
downtown Kansas
City

Children's House Guide

Seeking a nature-loving Montessori guide for about 25 children ages 2.5-6. Join a dynamic team of diverse, dedicated guides at a school serving toddlers through seniors.

Send your resume to
jen@clayplattemontessori.com.

www.clayplattemontessori.com



CLAY-PLATTE
MONTESSORI

Move to Kansas City? Absolutely!



Cost of Living

The 7th most affordable city to buy a house.



Museums

Van Gogh's sunflowers live at the Nelson-Atkins Museum of Art and contemporary artists at Kemper Museum.



Best Sports Teams

The NWSL's 2nd place Kansas City Currents are the first women's team in the world to have their own stadium!



Food, Food, Food

From the world's best barbecue to farmer's markets with the freshest produce, eating is never boring.



Jazz & Music Scene

Saturday mornings at the Phoenix, weeknights at The Ship, and weekends everywhere--live music abounds



Award-Winning Parks

Kansas City's parks offer miles of trails, beautiful scenery, and lots of play

APPLY NOW



816.729.4831



5901 Northwest Waukomis, KCMO



jen@clayplattemontessori.com



clayplattemontessori.com

Clay-Platte Montessori Benefits:

La Vie Bloom:

<https://bloomlaviehealth.com/>

816-408-3717

9787 N Cedar Ave, Kansas City MO 64157

Clay-Platte Montessori pays for the employee membership.

This is a doctor's office that provides wellness visits, prescriptions, bloodwork, and more. They also offer virtual visits and consultations.

Colonial Life:

<https://www.coloniallife.com>

Clay-Platte Montessori uses Colonial Life for Vision, Dental, Critical Illness, Cancer and Life Insurance. Our representative gives us annual options during enrollment (September).

Depending on what option is chosen, that amount is deducted from your monthly paycheck.

KC Life:

<https://www.kclgroupbenefits.com>

Clay-Platte Montessori provides an AD&D policy for each full-time employee. This is a \$20,000 Life Insurance policy as well as an Accident policy. See Bukaty flier for more details.



Clay Platte Montessori School 2022-2023

BENEFITS PLAN OVERVIEW



Welcome

We recognize that our employees are our most valuable resource and your benefits program is extremely important to Clay Platte Montessori School. It is our pleasure to offer our benefits-eligible employees a variety of solutions to help address your benefit needs, as well as the needs of your families.

Our employees continue to be the driving force behind our success and position us well for the future. Thank you for your ongoing commitment. We are proud to include all of you as part of the Clay Platte Montessori School family.

Please take the time to review this entire packet and utilize our consultants to verify or reaffirm your elections.

This summary of benefits is intended only to highlight your benefits and should not be relied upon to fully determine coverage. Please refer to the Certificate of Coverage for a complete listing of services, limitations, exclusions and a description of all the terms and conditions of coverage.

Your Bukaty Service Team

Your dedicated service team is available to help with enrollment, address claims, billing and other benefit-related questions. Please contact them by phone or email. They will work to ensure your satisfaction.

Meet the Team



Cortny Hutchison
Benefits Consultant
chutchison@bukaty.com

Cortny oversees all aspects of your employee benefits program.



Jessica Bukaty
New Business & Renewal Specialist
jlbukaty@bukaty.com

913-396-0872

Jessica obtains carrier quotes, prepares spreadsheets, and assists clients through the enrollment process.



Valerie Wolf
Client Service Specialist
vwolf@bukaty.com

913-396-0864

Valerie is responsible for assisting clients and members with day-to-day administrative and service issues.



Bukaty Companies
Main: 913-345-0440
Fax: 913-345-2608
4601 College Blvd Ste. 100
Leawood, KS 66211

BUKATY
COMPANIES
Expertise you experience

Life and AD&D



KANSAS CITY LIFE

Basic Life/AD&D

Coverage is provided by Clay Platte Montessori School for all full-time employees working 30 hours per week.

Life & AD&D	
Benefit amount	\$20,000
Reduction schedule	Benefits reduce by: <ul style="list-style-type: none"> • 35% at age 65 • An additional 15% at age 70 • An additional 15% at age 75 Benefits terminate at retirement

Accident



KANSAS CITY LIFE

Accidents are unexpected and can strike any member of your family. The costs associated with treatment can mount quickly. Fixed benefits are paid directly to you regardless of any other coverage you may have, and you can spend it any way you choose. Benefits include coverage for hospitalization, fractures and dislocations, emergency room visits, major diagnostic exams, physical therapy and more.

***Coverage is provided by Clay Platte Montessori School**

Benefits Coverages	Coverage Amounts
Hospital Admission	\$750
Hospital Confinement	\$100 per day up to 365 days
Hospital Confinement due to Covered Sickness	Not Included
Air / Ground Ambulance	\$600 / \$200
Emergency Room Treatment	\$100
Fractures Closed Reduction / Open Reduction	Up to \$2,500 / Up to \$5,000
Dislocations Closed Reduction / Open Reduction	Up to \$1,000 / Up to \$4,000
Burns (3 rd and 2 nd degree)	Up to \$7,500 (3 rd degree) / \$500 (2 nd degree)
Lacerations repaired by stitches	Up to \$500
Eye Injury with surgical repair	\$200
Tendon / Ligament / Rotator Cuff with surgical repairs	1 - \$600 / 2+ - \$900
Physician Follow-up visits	\$50 per visit up to 2 visits per covered accident
Accidental Death (Not payable by Common Carrier)	Employee: \$25,000 / Spouse: \$10,000 / Child: \$5,000

**Please see full benefit summary for a more comprehensive description of benefit coverage*

Enrollment help when you need it most



Coverage for all stages of life

Life events can impact your group health insurance coverage. Whether you have a dependent aging off your plan or want to explore Medicare options, our Life Transitions enrollment specialists can provide you coverage for all of life's changes.

MEDICARE SOLUTIONS

Becoming Medicare eligible raises several important questions. Our enrollment specialists are AHIP and product certified and can assist with Medicare Advantage, Medicare Supplements and Part D coverage.

DEPENDENTS TURNING 26 YEARS OF AGE

The ACA requires health plans provide dependent coverage up to age 26. We can assist dependents turning 26 to find the best plan to fit their needs.

SHORT-TERM NEEDS

Employees who missed open enrollment or who are in a waiting period can secure short-term coverage. Plans are generally affordable and provide important protection for unexpected injuries and illness.

Insurance is complex. Call today and talk with one of our licensed, certified enrollers at **913.222.5520** or visit us online at lifetransitions.co. Enrollment hours are 8 a.m. – 5 p.m., Monday through Friday.

Life Transitions is a service of Bukaty Companies, providing insurance expertise for more than 25 years.

COBRA ALTERNATIVES

COBRA-eligible individuals can often secure individual coverage that is less expensive than the group COBRA rate.

NEWBORN COVERAGE

Depending on your family status, it may be more cost effective to secure individual coverage for your child rather than pay the higher family rate associated with your employer plan.

Our enrollment specialists will present you with all available insurance options and help you determine which plan best fits your needs and budget. We're here year-round to help with service, provider and network questions.

Rights and Disclosures

This information is intended to be shared by employees with their spouse and dependents

Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents other coverage). However, you must request enrollment within 30 days after your or your dependents other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption. To request special enrollment or to obtain more information contact Bukaty Companies at 888.657.0440.

Woman's Health and Cancer Rights Act (WHCRA) Annual Notice

Do you know that your plan, as required by the Women's Health and Cancer Rights Act (WHCRA) of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between breasts, prostheses, and complications resulting from a mastectomy, including lymphedema? Call Bukaty Companies at 888.657.0440 for more information.

COBRA Rights In the Event You Lose Your Health (Medical/Dental/Flex) Coverage

A group health plan is required to offer COBRA continuation coverage to you, your spouse and your dependents enrolled in the Plan when a qualifying event occurs that causes loss of group health coverage. Coverage may be available for 18 months up to a maximum of 36 months, depending upon the qualifying event. The employer is required to notify the Plan if the qualifying event is:

- Termination (for any reason other than gross misconduct) or reduction in hours of employment of the covered employee - eligible for up to 18 months of continuation coverage
- Death of the covered employee - eligible for up to 36 months of continuation coverage
- Covered employee becomes entitled to Medicare - eligible for up to 36 months of continuation coverage depending upon date of Medicare entitlement

The covered employee or one of the qualified beneficiaries is responsible for notifying the Plan Administrator within 60 days of the occurrence if the qualifying event is:

- Divorce or legal separation - eligible for up to 36 months of continuation coverage
- A child's loss of dependent status under the Plan - eligible for up to 36 months of continuation coverage.

Disability Extension

If you or anyone in your family covered under the Plan is determined by the Social Security Administration (SSA) to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to receive up to an additional 11 months of coverage for a total of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of continuation coverage. To obtain the extended coverage, a copy of the SSA disability determination must be received by the Plan Administrator within 60 days after the determination is issued and within the individual's first 18 months of continuation coverage. If SSA determines later the individual is no longer disabled, that individual must notify the Plan Administrator within 30 days after the date of the second determination.

Second Qualifying Event

If while on 18 months of continuation coverage, family members enrolled in the Plan experience another qualifying event, they may be entitled to an additional 18 months of coverage, for a maximum of 36 months. The extension may be granted if the employee or former employee dies, becomes entitled to Medicare or gets divorced or legally separated, or if the dependent child loses dependent status, but only if the events would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred. When responsibility for notification rests with the covered employee or qualified beneficiary, notice of the qualifying event must be made within 60 days of the occurrence to the company's Plan Administrator.

Other Coverage Options Besides COBRA

Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period."

Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at www.healthcare.gov.

Questions

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to company's Plan Administrator. For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit www.dol.gov/ebsa. (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.) For more information about the Marketplace, visit www.HealthCare.gov.

Keep Us Informed of Status Changes

It is very important that you keep your Plan Administrator informed of address changes and other personal data changes for you and/or dependents who are or may become qualified beneficiaries on any of the company's group benefits. Changes should be reported to the Plan Administrator.

Lifetime Limit

The lifetime limit on the dollar value of benefits under your group health plan no longer applies. Individuals whose coverage ended by reason of reaching a lifetime limit under the plan are eligible to enroll in the plan. Individuals have 30 days from the date of this notice to request enrollment. For more information contact Bukaty Companies at 888.657.0440.

Premium Assistance under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1.877.KIDS.NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1.866.444.EBSA (3272).

If you live in a qualifying State, you may be eligible for assistance paying your employer health plan premiums. You should contact your State for further information on eligibility.

KANSAS - Medicaid	MISSOURI - Medicaid
Website: https://www.kancare.ks.gov/ Phone: 1-800-792-4884	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005