

# BENEFITS SUMMARY



2021

CivicPlus offers benefits to provide health and financial security for you and your family, including medical, dental, vision and life insurance coverage. This is a summary of those benefits to help you make the right decisions when you enroll.

## Eligibility

You are eligible for benefits if you work at least 30 hours per week. Your benefits are effective on the first day of the month following 60 days after your date of hire. You may enroll your eligible dependents, including your spouse and children, for coverage once you become eligible.

## Medical Plan

You have a choice of three medical plan options through Blue Cross Blue Shield of Kansas (BCBSKS). All pay 100% of the cost for preventive care and all include an annual deductible amount you must satisfy before the plan begins paying for a portion of your expenses (coinsurance):

- **\$500 PPO:** Deductible of \$500 for individual or \$1,000 for two or more, then coinsurance of 20% up to the annual out-of-pocket maximum of \$5,000 for individual or \$10,000 for two or more.

- **\$1,000 PPO:** Deductible of \$1,000 for individual or \$2,000 for two or more, then coinsurance of 20% up to the annual out-of-pocket maximum of \$5,000 for individual or \$10,000 for two or more.
- **\$3,000 CDHP:** Deductible of \$3,000 for individual or \$6,000 for two or more, with an annual out-of-pocket maximum of \$6,350 for individual or \$12,700 for two or more.

## Dental Plan

You have a choice of two dental plan options through MetLife. Both plans pay 100% of the cost for routine checkups and share the cost with you for most dental procedures.

## Vision Plan

Our vision plan offers in-network and out-of-network benefits to help you pay for the cost of routine eye exams, glasses and contacts. It pays for one eye exam a year, and pays for a portion of the cost for eyeglasses and frames/or contact lenses.

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## Flexible Spending Accounts

Health Care and Dependent Care Flexible Spending Accounts (FSAs) allow you to contribute funds on a pretax basis to help pay for costs such as:

- Most medical, dental and vision care expenses (copays, deductibles, prescription meds)
- Dependent care expenses (daycare, babysitters or after school programs).

You may enroll in one or both accounts.

## Life and Accidental Death & Dismemberment (AD&D) Insurance

CivicPlus provides Basic Life and AD&D Insurance at no cost to you. As a full-time employee, you receive \$50,000 in life insurance coverage.

## Voluntary Life and Accidental Death & Dismemberment (AD&D) Insurance

You may purchase life and AD&D insurance for yourself, your spouse and your dependents. If you enroll during your initial eligibility period, it is guaranteed issue up to \$100,000, and your spouse is guaranteed 50% of your amount.

## Disability Insurance

CivicPlus provides eligible employees with disability income benefits at no cost as follows:

### Short-Term Disability

- 60% of your pre-disability income
- Maximum of \$1,500 per week

### Long-Term Disability

- 60% of your pre-disability income
- Maximum of \$10,000 per month

## Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) offers confidential counseling and assistance with personal, family and work-related issues for you and your immediate family for no cost.

The EAP includes BetterHelp online therapy that connects you with a therapist via text, audio and video messaging or live video session.

## 401(k) Retirement Savings Plan

After one year of service, the company will match 50% of the first 6% you contribute. You are fully vested in the company contributions after six years.

## Additional Benefits

- Pet Insurance
- Accident, Hospital Indemnity and Critical Illness Insurance
- Flexible Time Off (FTO) to use as needed
- Sick-leave of 6 days (48 hours) each calendar year
- Maternity leave of up to 6 weeks.
- Paternity and adoption leave of up to 10 business days
- Paid holidays
- Company discounts

## Contact Information

We hope this information is helpful to you and your family members. For more information, please contact Human Resources.