

# 2020

## Benefits at a glance

CIVICPLUS offers several 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

For all new hires eligibility begins 60 days to the first of the following month. Employees transferring from part-time to full-time status will have their eligibility period waived if they have exceeded the 60 days to the first of the following month criteria.

## BENEFITS SUMMARY

### Medical Plan Options

You have a choice of three **Blue Cross Blue Shield of Kansas (BCBSKS)** medical plan option[s]. All three plans 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 experiences (coinsurance):

	OPTION 1	OPTION 2	OPTION 3
Deductible (Per group anniversary benefit period)	Individual: \$500 Two or more: \$1,000	Individual: \$1,000 Two or more: \$2,000	Individual: \$1,500 Two or more: \$3,000
Coinsurance (Member portion for most services)	20% of allowed amounts after deductible	20% of allowed amounts after deductible	20% of allowed amounts after deductible
Coinsurance Maximum	Individual: \$1,000 Two or more: \$2,000	Individual: \$1,000 Two or more: \$2,000	Individual: \$1,000 Two or more: \$2,000
Total Deductible Plus Coinsurance	Individual: \$1,500 Two or more: \$3,000	Individual: \$2,000 Two or more: \$4,000	Individual: \$2,500 Two or more: \$5,000
Out-of-Pocket Maximum	Individual: \$5,000 Two or more: \$10,000	Individual: \$5,000 Two or more: \$10,000	Individual: \$5,000 Two or more: \$10,000

### Medical Plan Rates

	OPTION 1		OPTION 2		OPTION 3	
	MONTHLY	PER PAYCHECK	MONTHLY	PER PAYCHECK	MONTHLY	PER PAYCHECK
Employee Only	\$200.03	\$100.02	\$192.78	\$96.39	\$186.87	\$93.43
Employee + 1	\$429.59	\$214.79	\$414.00	\$207.00	\$401.29	\$200.64
Employee + Child(ren)	\$404.89	\$202.45	\$390.20	\$195.10	\$378.22	\$189.11
Employee + Family	\$634.45	\$317.23	\$611.43	\$305.71	\$592.64	\$296.32



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## Dental Plan

Dental coverage through **BCBSKS** covers 100% of your preventive care when you visit an in-network dental provider, along with additional coverage for primary and major dental services. Employees and their eligible dependents will receive a maximum of **\$1,500** in benefits for all covered services each calendar year.

**Note:** Benefits are not provided for denture or bridge replacement within five years after receiving dentures or bridges under this program. Benefits are limited to standard procedures for prosthodontic services.



	DENTAL INSURANCE RATES	
	MONTHLY	PER PAYCHECK
Employee Only	\$13.96	\$6.98
Employee + 1	\$29.94	\$14.97
Employee + Child(ren)	\$30.02	\$15.01
Employee + Family	\$45.68	\$22.84

## Vision Plan

VSP's vision care benefits include coverage for:

- Eye exams.
- Standard lenses and frames.
- Contact lenses and discounts for laser surgery.

The vision plan is built around a network of vision care providers, with higher benefits at a lower cost to you when you use providers who are in-network. Each time you need services, consider using an in-network provider for the maximum level of coverage for your vision benefits. When you use an out-of-network provider, you will experience a reduced level of benefit coverage.

	VISION INSURANCE RATES	
	MONTHLY	PER PAYCHECK
Employee Only	\$7.36	\$3.68
Employee + 1	\$13.38	\$6.69
Employee + Child(ren)	\$13.66	\$6.83
Employee + Family	\$22.02	\$11.01

## Flexible Spending Accounts

A great way to plan ahead and save money over the course of the year is to participate in either of the Flexible Spending Account (FSA) programs. Our 2020 FSA partner is **Further**. Participation in the **Healthcare** or **Dependent Care FSA** program must be elected each year. Full-time employees may maximize their pre-tax savings by using both the Healthcare FSA and the Dependent Care FSA. Pre-tax means the dollars used for eligible expenses are not subject to Social Security tax, federal income tax, and in most cases, state and local income tax.

### Healthcare FSA

The Healthcare FSA enables you to be reimbursed with pre-tax dollars for many expenses not paid by your medical, dental or vision plans. You can be reimbursed for eligible healthcare expenses for yourself and family members you claim as dependents on your federal tax return. Family members' expenses can be reimbursed even if you do not cover these individuals under your Healthcare plan. The maximum annual amount you may elect to have deposited is **\$2,700**. Because your medical, dental, and vision premiums are paid on a pre-tax basis, they cannot be reimbursed by your Healthcare FSA.

### Dependent Care FSA

The Dependent Care FSA allows you to be reimbursed with pre-tax dollars related to child care services for children under age 13 or dependents of any age who are unable to care for themselves because of a mental or physical disability. Eligible dependents are those for whom you can claim a tax exemption. Services must be necessary to allow you, or you and your spouse, to work or attend school full time. The maximum annual amount you may elect to have deposited is **\$5,000** (**\$2,500** if you are married and file separate tax returns).

## Company-Paid Basic Life and Accidental Death and Dismemberment (AD&D) Insurance

In the event of your death, life insurance may provide your family members or other beneficiaries with financial protection and security. As a full-time employee, you receive \$50,000 in life insurance coverage through **Advance Life**, provided to you at no cost by CivicPlus.

**Important:** Update your beneficiaries each plan year and make updates if necessary. Beneficiary or name changes after initial enrollment can be submitted through UltiPro.

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

Voluntary life insurance, gives you the option to buy up in addition to the \$50,000. This is an optional benefit and offered to all full-time employees. If you enroll during your initial eligibility period, it is a guaranteed issue of up to \$100,000,\* while your spouse would be guaranteed up to 50% of your selected coverage. In addition, you also have the option to purchase child life insurance. Premium rates depend on the coverage amount selected and age of participant.

*\*This guaranteed issue amount is only available if you enroll for additional coverage during your initial eligibility period as a new hire.*

## Short Term Disability

Short term disability coverage is provided by CivicPlus, at no cost to you. The benefit pays 60% of your pre-disability income up to \$1,500 per week. Benefits start on the 8th day of an off-the-job accident or sickness and can continue for up to 26 weeks. **If you enroll after your initial eligibility period, you will have to complete a medical questionnaire and may be subject to a pre-existing clause.**

## Long Term Disability

Long term disability coverage is provided by CivicPlus, at no cost to you. The benefit pays 60% of your pre-disability income up to \$10,000 per month. You must satisfy the 90-day waiting period before benefits can be paid. **If you enroll after your initial eligibility period, you will have to complete a medical questionnaire and may be subject to a pre-existing clause.**



## Retirement 401(k)

The company 401(k) plan is sponsored by **The Manhattan Trust Company** and is available to both eligible part-time and full-time employees. Employees are eligible 60 days after the first of the month following date of hire. You can change your deferral rate or opt out online during the year at anytime.

### Eligibility

All part-time and full-time employee's are eligible to contribute to the 401(k).

### Contributions

When eligible, employees are automatically enrolled in the plan at a contribution rate of 3%. Employees can contribute up to 75% of gross earnings with a max for the year of \$19,000. The company will match 50% of an employee's contribution up to 6% of their gross earnings after one year of service.

*For example, if an employee defers 6%, the company will match 3%. If an employee defers 4%, the company will match 2%. If an employee defers 10%, the company will match 3%.*

## Employee Assistance Program (EAP)

Balancing the needs of work, family, and personal responsibilities is sometimes very challenging. The Employee Assistance Program (EAP), sponsored by **New Directions**, provides confidential support and resources to you and your dependents at no charge.

The EAP provides counseling on all aspects of life, including:

- Difficulties in relationships.
- Emotional/psychological issues.
- Stress and anxiety issues with work or family.
- Alcohol and drug abuse.
- Personal and life improvement.
- Depression.
- Child care and elder care issues.
- Grief issues.

## Talkspace Online Therapy (Part of your EAP)

Our Employee Assistance Program (EAP), offers a way for you to connect with a therapist via text, audio and video messaging or live video session. At a pace that fits your lifestyle, quickly and easily find an expert that's the right match and start working through whatever is on your mind.

### Online Therapy Includes

- A private space to work through challenges.
- An online platform that connects users to a licensed therapist via text and video.
- A set amount of counseling sessions per life topic (five days per week of messaging equals approximately one EAP session).

### What's In It for You

- Message anytime, anywhere.
- Includes dependents, 18 years+.
- No cost or insurance required.
- Quality, proven way to treat depression, anxiety, stress, etc.
- No commutes or office appointments.
- Secure and confidential.
- Messaging can begin the same day as registration.
- 1:1 relationship with licensed professional.
- Easy access with a smartphone, tablet, or computer.

Using text message therapy is completely anonymous. No matter how you connect with the EAP, CivicPlus cannot identify that you specifically are using the service. Talkspace online therapy goes through rigorous security by design, rigid execution based on industry best practices, and validation by external auditing. **Note:** Message and data rates apply.

## ADDITIONAL BENEFITS

### Voluntary Benefit Offerings

- VPI Pet Insurance – **Nationwide**
- Accident – **Aflac**
- Cancer – **Aflac**
- Hospital Protection – **Aflac**
- Critical Illness – **Aflac**



### Company Discounts

**Verizon Wireless** offers CivicPlus an 18% discount on wireless products and services. Check out the Verizon portal to receive great savings on premium products and services on the largest high-speed wireless network in America. Register your personal wireless account for a new discount. Additional discounts can be found on our company IKB discount page: <https://www.ikb.civicplus.help/hc/en-us/articles/360003813573-Company-Discounts> or <https://www.ikb.civicplus.help/hc/en-us/sections/360000655094-Benefits>.

**Note:** Verizon's Unlimited Plan is not eligible for CivicPlus Employee Discounts.



## Paid Leave: Flexible Time Off (FTO)

Sick Leave, Holidays, Bereavement, Jury Duty & Voting

- FTO should be used for vacation, rest and relaxation, personal business, emergencies, religious observances, schooling, inclement weather, personal reasons and additional extenuating circumstances.
- FTO is available to regular full-time employees only.
- Non-exempt (hourly) employees may take FTO in full hour increments up to their scheduled hours per week. Total FTO hours taken in a pay period cannot exceed the employee's total standard hours per week as indicated on the employee's personnel record.
- Exempt (salaried) employees may take FTO hours in whole day increments only, and up to the employees scheduled hours per week.
- Time off lasting more than one week should be pre-approved by your manager at least one month in advance whenever possible.

### FULL-TIME EMPLOYEES

- No set amount of time is given, employee's may use FTO as needed.

### FULL AND PART-TIME EMPLOYEES

- Sick-leave: 6 days (48 hours) each calendar year.

### PARENTAL LEAVE

- Maternity Leave: Up to 6 weeks.
- Paternity Leave: Up to 10 business days.
- Adoption Leave: Up to 10 business days.

Because employees receive no specific amount of FTO, and the benefit is not vested or accrued, employees who leave CivicPlus employment are not be eligible for payout of any FTO at separation or termination. **Note:** In some states, a different payout may be mandated by state law, in which case CivicPlus will comply with those requirements.

## OBSERVED HOLIDAYS (WITH PAY)

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Friday after Thanksgiving
- Christmas Day
- Christmas Eve or the day after Christmas

When a holiday falls on a Saturday, the holiday will be observed on Friday. When a holiday falls on a Sunday, the holiday will be observed on Monday.