



2025

BENEFITS GUIDE

KANSAS CITY UNIVERSITY

Here's where to find ...

| | | | |
|--|----|--|----|
| 2025 Benefits..... | 3 | Dental Insurance..... | 15 |
| Medical and Prescription Drug Insurance | 4 | Vision Insurance..... | 16 |
| Understanding a Qualified High Deductible Health Plan (QHDHP)..... | 7 | Life Insurance | 17 |
| Health Savings Account (HSA)..... | 8 | Disability Insurance..... | 18 |
| Flexible Spending Account (FSA)..... | 9 | Voluntary Benefits..... | 19 |
| Health Care Consumerism..... | 10 | Family and Medical Leave Act Benefits..... | 20 |
| Tria Health..... | 11 | Retirement Plan..... | 21 |
| Additional Tria Health Programs..... | 12 | Galleri & Pet Insurance..... | 22 |
| KCyou Well-Being..... | 13 | Time Off Benefits..... | 23 |
| Employee Assistance Program (EAP)..... | 14 | Educational Assistance..... | 24 |
| | | Contacts..... | 25 |

Welcome

As an employee of Kansas City University (KCU), you are a valuable member of a community of professionals committed to excellence in education, research, patient care and community service while improving the well-being of the communities we serve.

Delivering on our mission can only be realized with engaged and energized employees, which is why being focused on your well-being through competitive pay and excellent benefits is a consistent high priority for KCU. As KCU continues to grow and evolve, so do the needs and strategies of our benefit offerings. We are thrilled to announce **three new voluntary benefit offerings** for the 2025 plan year. KCU is partnering with Unum to add Critical illness, Hospital indemnity, and Accident insurance. More information on these new benefit offerings can be found on page 19.

This guide is an important means of communicating our benefits program, enabling you to select the coverage and support best suited to your unique circumstances. Take advantage of KCU's award-winning benefits and stay healthy and well.

What Should You Do?

- Read this guide and share information with family members as appropriate.
- Be sure your dependents are eligible based on the eligibility rules included in this guide.
- Keep in mind, this summary of benefits is intended to be a brief outline of your coverage; the entire provisions of benefits and exclusions are contained in your Summary Plan Descriptions (SPDs). In the event of a conflict between the SPDs and this guide, the terms of your SPD will prevail.
- Please consider your benefit options carefully. If you have questions about KCU's benefits, please contact the relevant provider listed on page 24, or call Human Resources with general questions. KCU is committed to ensuring you have the support you need to better understand your benefits.

2025 Benefits

This is your opportunity to enroll in KCU's benefits. You have 30 days from your date of hire to make your benefit elections. Your elections are effective from your date of eligibility to December 31, 2025.

The next opportunity you have to enroll in benefits will not be until Open Enrollment in the fall of 2025. You may have an opportunity to enroll outside of the Open Enrollment period if you have a qualifying life event as defined by the IRS. Examples of qualifying life events include but are not limited to the following:

- Marriage, divorce, legal separation or annulment.
- You adopt a child or give birth.
- Death of a dependent.
- You and/or your dependent loses or gains eligibility under another plan.
- Your employment terminates.
- The hours you work are reduced so that you are no longer eligible for benefits.
- You must comply with a qualified medical child support order.
- You gain or lose Medicare, Medicaid, COBRA or State Continuation Entitlement.

You have 30 days from your date of hire to make your benefit elections.

Benefits Eligibility

Employee Eligibility

You may enroll in the benefits program if you are a regular full-time employee who is regularly working a minimum of 30 hours per week.

Dependent Eligibility

In general, eligible dependents include your legally married spouse and children up to age 26. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided. Children may include natural, adopted, stepchildren or children obtained through court-appointed legal guardianship.



Medical and Prescription Drug Insurance



KCU will be partnering with UMR again in 2025 for your Medical and Prescription Drug plans. KCU will continue to offer a choice in medical/Rx plans — a traditional PPO plan and a Qualified High Deductible Health Plan, or QHDHP, with a Health Savings Account (HSA), administered through Empower. Regardless of which plan you enroll in, you'll receive the same:

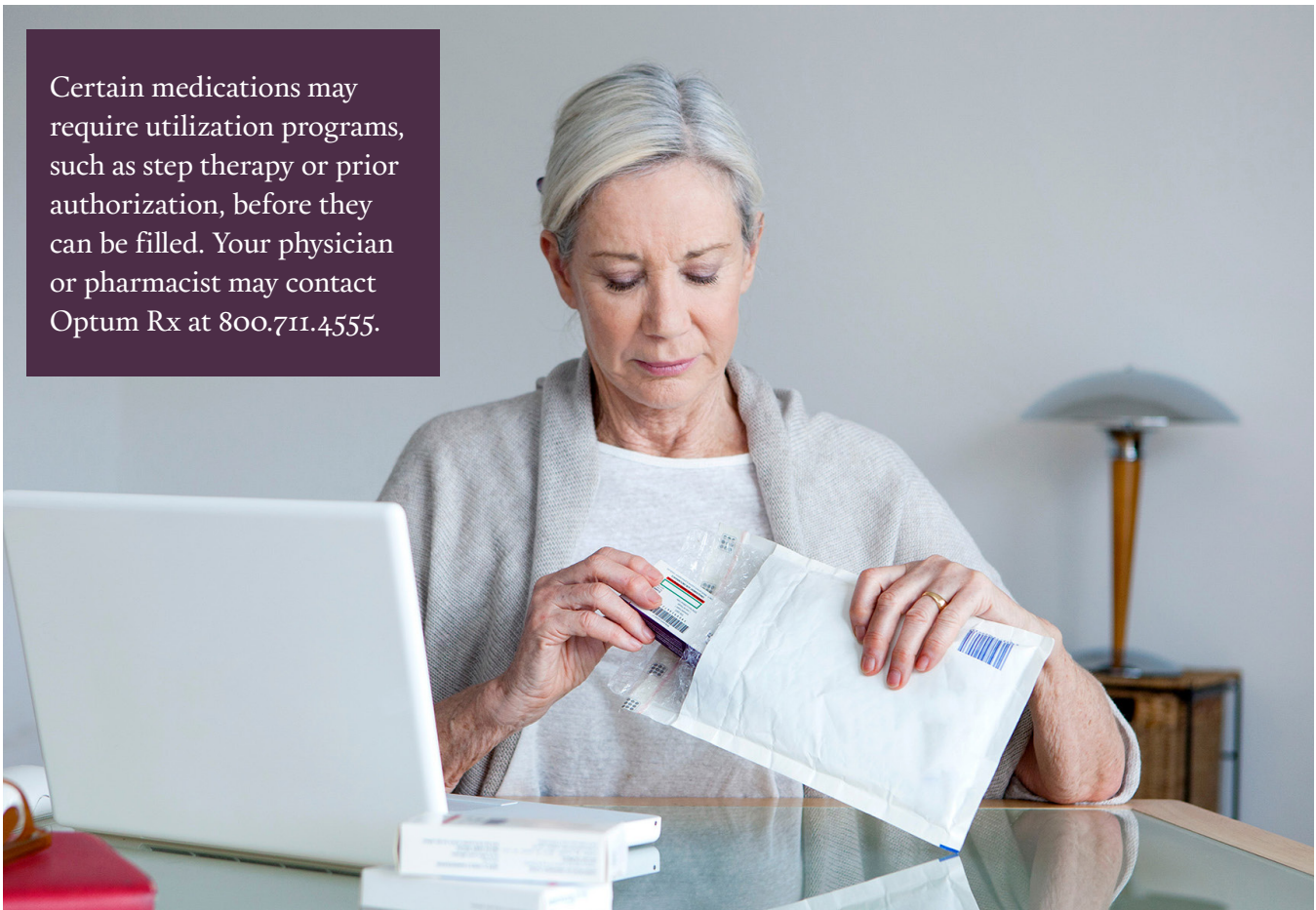
- Extensive access to doctors, specialists and hospitals. You can seek care from both network and out-of-network providers. Just know that you will pay less money out of pocket when you choose network providers.
 - Preventive services covered at 100 percent (in-network).
 - Tools and services to help you and your family get healthy and stay healthy.
- Take time to read through and understand your 2025 medical and prescription drug plan and the resources that are available to you and your family. For more information about out-of-network coverages, please refer to your summary plan description documents.

Medical and Pharmacy Benefit Summary

| | QHDHP | PPO |
|---|-----------------------|---|
| | In-Network | In-Network |
| <i>Deductible</i> | | |
| Individual | \$3,300 | \$1,000 |
| Family | \$6,600 | \$2,000 |
| <i>Out-of-pocket maximum</i> | | |
| Individual | \$3,300 | \$3,000 |
| Family | \$6,600 | \$6,000 |
| Member coinsurance | 0% | 20% |
| Preventive care | Covered at 100% | Covered at 100% |
| <i>Office visits</i> | | |
| Primary care | Deductible | \$25 copay |
| Specialist | Deductible | \$50 copay |
| Telehealth (virtual care) | Deductible | \$25 copay |
| Urgent care | Deductible | \$50 copay |
| Emergency room | In-network deductible | \$200 copay + 20% after in-network deductible |
| Hospital services (Including outpatient and inpatient) | Deductible | 20% after deductible |
| <i>Retail pharmacy — up to 30-day supply</i> | | |
| Tier 1: Generic | Deductible | \$10 copay |
| Tier 2: Preferred brand | Deductible | \$30 copay |
| Tier 3: Non-preferred brand | Deductible | \$50 copay |
| <i>Retail and mail order pharmacy — up to 90-day supply</i> | | |
| Tier 1: Generic | Deductible | \$20 copay |
| Tier 2: Preferred brand | Deductible | \$60 copay |
| Tier 3: Non-preferred brand | Deductible | \$100 copay |

As a reminder, if you enroll in the QHDHP, you are responsible for paying the discounted, first-dollar coverage for medical and prescription drug coverage.

Certain medications may require utilization programs, such as step therapy or prior authorization, before they can be filled. Your physician or pharmacist may contact Optum Rx at 800.711.4555.



Get the Most out of Your Prescription Drug Benefit

Did you know? The same prescription can vary greatly in price depending on where and how it is filled. You can save in a variety of ways, such as switching to another pharmacy with lower out-of-pocket prices, trying a generic equivalent or benefiting from mail order.

- **MAIL ORDER:** You can receive a three-month supply for the cost of two months' prescriptions, saving a month's copay! Mail order is the best for prescriptions requiring long-term, regular and daily use.
- **GENERIC EQUIVALENT:** The best price without giving up quality is with generic (Tier 1) prescriptions. The Food and Drug Administration requires generic drugs to have the same quality, strength, purity and stability as their brand-name versions. Ask your doctor or pharmacist if there are generic substitutions available for you.
- **MULTILEVEL FORMULARY:** Preferred brand drugs are clinically effective drugs that are lower cost than non-preferred brand drugs but more expensive than generic. The intent of formulary management is to provide optimal treatment outcomes with the safest and most cost-effective medications. If you have questions, ask your physician or pharmacist.

You may be eligible for cost savings through KCU's Pharmacy Advocacy Program Tria Health. Learn more on page 11 of this guide.

Medical Employee Contributions Per Pay Period

| | Basic Rate | Non-tobacco rate | Well-being rate* | Combined discount rate |
|-----------------------|------------|------------------|------------------|------------------------|
| PPO | | | | |
| Employee only | \$133 | \$124 | \$115 | \$106 |
| Employee + spouse | \$262 | \$252 | \$243 | \$234 |
| Employee + child(ren) | \$232 | \$222 | \$213 | \$204 |
| Employee + family | \$355 | \$346 | \$337 | \$327 |
| QHDHP | | | | |
| Employee only | \$101 | \$92 | \$83 | \$73 |
| Employee + spouse | \$184 | \$175 | \$166 | \$156 |
| Employee + child(ren) | \$156 | \$147 | \$138 | \$129 |
| Employee + family | \$240 | \$231 | \$222 | \$213 |

*Well-being incentive for employee + spouse and employee + family coverage tiers: \$20 per month when employee completes, plus \$20 per month when spouse completes. Well-being rate shown above in chart assumes employee and spouse have achieved \$40 incentive. See page 13 for more information on KCU's Tobacco Cessation and KCyou well-being programs.



UMR.com

- Find a doctor in the UnitedHealthcare network based on specialty, procedure, location and more. Search for providers or facilities in the UnitedHealthcare Choice Plus Network.
- Manage and track claims as well as your deductible and out-of-pocket maximum balances.
- Estimate medical costs for specific in-network procedures, treatments or facilities.
- Compare hospitals and doctors by cost, result of services performed and more.
- Quality-of-care information and cost-efficiency ratings for doctors appear with every search result, with UnitedHealth Premium Care doctors appearing at the top of your list.

Understanding a Qualified High Deductible Health Plan (QHDHP)

In-Network and Out-of-Network

Under the QHDHP, you are responsible for paying a deductible, for both in- and out-of-network services. If you stay in the network, you pay the negotiated rate on medical expenses. Once you meet the deductible, you will pay no more for the covered expenses for the rest of the year as there is no member coinsurance under KCU's QHDHP.

If you go out-of-network, the plan will cover the reasonable and customary rate. You will be responsible for the deductible, coinsurance, and any amount over the reasonable and customary rate on all out-of-network services.

Preventive Care Services/ Wellness Exams

In-network wellness exams will continue to be paid at 100 percent, with no deductibles or copays, so you are encouraged to have an annual physical and take your children for regular checkups. Out-of-network wellness exams are subject to the annual deductible and coinsurance.



Office Visits (for Nonpreventive Services) and Other Medical Services

Physicians and other Health Care providers are very familiar with QHDHPs. Follow these easy steps when you receive medical services for an office visit or inpatient or outpatient facility:

- Show your UMR member ID card at the physician's office. There is no payment due at the time of service.
- The provider will submit the claim to UMR. UMR will apply the negotiated provider discount.
- You pay the discounted service cost as billed to you by the provider.
- Once your deductible has been satisfied, there is no additional member out-of-pocket costs as long as services are received in-network.

Prescription Coverage

Show your UMR member ID card at your retail pharmacy. Your pharmacist will have access to the discounted cost of your prescription and let you know what you owe right away. You will get the discounted rate and credit against your deductible. You may also fill your prescriptions through the mail-order program. You may be eligible for cost savings through KCU's Pharmacy Advocacy Program Tria Health. Learn more on page 11 of this guide.

Helpful Reminders

You pay first-dollar costs for all nonpreventive physicians' visits, medical services and prescriptions until you meet your annual deductible.



Health Savings Account (HSA)

A Health Savings Account (HSA) lets you use pre-tax dollars for out-of-pocket expenses like office visits or prescriptions. You control how much to contribute and when to use or reimburse the funds. The HSA, managed through Empower, can cover expenses for you, your spouse, and dependents claimed on your tax return, even if they're not on the QHDHP.

Eligible medical expenses are defined by the IRS. These expenses include such things as deductibles, coinsurance, prescription drugs and lab tests. IRS Publication 502 provides a complete list of eligible expenses. Visit [irs.gov](https://www.irs.gov).

You Are Eligible to Open and Fund an HSA If:

- You are covered by the HSA-eligible QHDHP through KCU.
- You are not covered by another health plan (that is not a QHDHP).
- You DO NOT have any funds in your or your spouse's Health Care FSA or Health Reimbursement Account (HRA).
- You are not eligible to be claimed as a dependent on someone else's tax return.
- You are not enrolled in Medicare, TRICARE or TRICARE For Life.
- You have not received Veterans Administration benefits in the past three months.

Triple Tax Savings

- Contributions to an HSA are tax-free (they can be made through payroll deduction on a pre-tax basis when you open an account) effective January 1, 2025.
- The money in this account (including interest) grows tax-free.
- As long as the funds are used to pay for qualified expenses, they are spent tax-free.

KCU distributes HSA seed money at the beginning of each calendar year. New hires will become eligible to receive seed money starting in the 2026 plan year.

HSA Limits

The 2025 IRS maximum contributions for these accounts are:

- \$4,300 Employee Only
- \$8,550 Employee + Dependent Tiers

To contribute to your HSA in 2025, you must actively enroll.

Individuals age 55 or older, including those turning age 55 in 2025, may make an additional \$1,000 annual contribution to their HSA.

Helpful Reminders

- HSAs allow you to save money without a "use it or lose it" restriction.
- HSAs are bank accounts. You must have money in the account before you can spend it, and the money in your account is always yours.
- Check out the QHDHP/HSA booklet on the Enrollment page on the intranet for more information.
- Elect your contribution amount through Workday. Contributions can be changed once a month.



Flexible Spending Account (FSA)

WEX will continue to administer our Flexible Spending Accounts for the 2025 plan year. A Flexible Spending Account (FSA) can save you money by allowing you to set aside pre-tax dollars from your paycheck to cover qualified expenses that you would normally pay out of pocket with after-tax dollars. KCU offers two different FSAs — a Health Care FSA and a Dependent Care FSA.

FSA Overview

| | Health Care FSA | Dependent Care FSA |
|--|--|--|
| How much can I contribute? | Up to \$3,300 per year | Up to \$5,000 per year |
| How can I use the money? | Covers medical, dental, vision expenses, including deductibles, coinsurance, prescriptions, and other eligible costs. | Covers eligible expenses at licensed daycares, nursery schools, day camps, and home care with valid tax IDs. |
| What happens if there is money left at the end of the plan year? | IRS regulations allow you to roll over up to \$660 of prior year's funds into 2026. Remaining funds are forfeited at year-end. | IRS regulations allow you to roll over up to \$660 of prior year's funds into 2026. Any remaining funds will be forfeited. |
| When can I use the money in my account? | Your annual elected amount is available for you to use on January 1, 2025. | You can use only funds that are currently in your account, which increase each pay period. |
| Do I need to keep my receipts? | Yes | Yes |
| What is the deadline for submitting claims for plan year 2025? | You have until March 31, 2026, to submit claims for eligible expenses incurred through December 31, 2025. | You have until March 31, 2026, to submit claims for eligible expenses incurred through December 31, 2025. |
| | Any monies left at the end of the plan year and the "grace period" will be forfeited. | Any monies left at the end of the plan year and the "grace period" will be forfeited. |



Enrolling in the HSA?

Your Health Care FSA balance must be \$0 by December 31, 2025. If you do not use your Health Care FSA funds and would like to contribute to an HSA, you will automatically be enrolled in a Limited FSA. The minimum rollover amount is \$5; anything less will be forfeited.

Health Care Consumerism

Consumerism in Health Care is about behavior change; people taking personal and financial responsibility for their health and wellness. KCU believes all employees should be educated Health Care consumers and play an active role in making decisions related to Health Care, regardless if you are enrolled in the QHDHP or PPO plan. Be sure to ask questions, use the tools provided and be proactive in your Health Care needs. Below are a few additional tips:

- Take advantage of preventive services covered at 100 percent under both of KCU's medical plans.
- Ask questions! Be sure to check with different providers on the costs of their services.
- Visit urgent care and walk-in clinics in your area instead of going to the emergency room, when possible. The cost of non-life-threatening conditions is much higher in an emergency room than at an urgent care center or a physician's office.

Scan this QR code to learn more on how to best utilize medical services at the lowest cost.



Telehealth

UMR provides access to a telehealth service as part of your medical plan — Teladoc.

Telehealth allows you to receive the care you need — including most prescriptions — for a wide range of minor conditions. Connect with a board-certified doctor via secure video chat or phone without leaving your home or office, when, where and how it works best for you. Telehealth visits with Teladoc can be a cost-effective alternative to a convenience care clinic or Urgent Care Center and cost less than going to the Emergency Room.

Telehealth doctors can treat many medical conditions, including:

- Cold and flu symptoms.
- Allergies.
- Bronchitis.
- Urinary tract infection.
- Respiratory infection.
- Sinus problems.

Telehealth visits:

- QHDHP: Deductible
- PPO: \$25 copay

To register for telehealth: Teladoc

teladoc.com

800.TELADOC (835.2362)

Signing up is easy!



Set up and create an account with Teladoc.



Provide your UMR Member ID number to connect with KCU's medical plan.



Download the Teladoc Health app to your smartphone/mobile device.



Tria Health

We have partnered with Tria Health to offer our members clinical guidance through the complexities of prescription drug management in an effort to make sure your and your family’s medications are safe, effective and affordable.

Pharmacy Advocacy Program

What is it?

Members who take multiple medications and/or have one or more chronic condition(s) such as: diabetes, heart disease, respiratory, pain, mental health, osteoporosis, high blood pressure or migraines may be qualified to participate in this free and confidential program.

What can I expect?

- If you are eligible, a Tria Health representative will contact you, or you can call 888.799.8742 to schedule an appointment.
- Members will have a confidential one-on-one telephonic consultation with a pharmacist to review your medications, evaluate how well they work to treat your current condition(s) and make recommendations.
- Receive a summary of the care plan discussed, and the same information will be shared with your physician.

What is my discount if I am engaged in the program?

| | PPO | | QHDHP |
|--|-------------------------------------|---------------------|-----------------------------|
| | <i>Discounted Tria Health Copay</i> | <i>Retail Copay</i> | <i>Tria Health Discount</i> |
| Tier 1: Generic | \$0 copay | \$10 copay | 50% up to \$10* off |
| Tier 2: Formulary Brand Diabetes/Respiratory Only | \$15 copay | \$30 copay | 50% up to \$25 off |
| Tier 3: Non-Formulary Brand Diabetes/Respiratory Only | \$25 copay | \$50 copay | 50% up to \$25 off |

*Discount applies to targeted medications listed on the IRS approved Preventive Drug List.

Other Tria Health programs

If you are eligible for one of the programs below, you will receive an outreach from a Tria Health pharmacist, or if you have questions, reach out to a pharmacist on your own time.

- **Affordable Med Program:** Saves you money by identifying less expensive and equally effective alternatives for your brand medications. You will receive the less expensive alternative free for 6 months.
- **Compliance Alerts:** Forget to take your medications? Do side effects cause you to skip your meds? Compliance Alerts find solutions to help you take your medications as prescribed.
- **Med Safety Alerts:** Prevents the risks associated with taking medications that cause an adverse reaction when taken together.
- **Diabetes Management Program:** Clinical pharmacists are certified diabetes educators and work with members to manage this complex condition by providing personalized education on care guidelines, medication management and lifestyle modifications.

Additional Tria Health Programs



Choose To Lose

A Comprehensive Approach to Long-Term Weight Loss Success

We understand that weight loss is not just about shedding pounds; it's about identifying and addressing the underlying causes of an employee's weight. This program offers a personalized approach that combines different components, including diet, exercise, behavior and lifestyle modification, to help employees achieve your weight loss goals. By targeting the root causes of your weight, Choose to Lose can help employees lose weight and improve their overall health and well-being.

Scan the QR code to download the Lose it app



Employees Have Access to a Dedicated Support System

Health Coaches

Employees are supported by health coaches with regular check-ins to support behavior change, education, and tools that will help them overcome barriers to success.

Online App & Scale

The Lose It! App provides essential nutrition tracking, enhancing health literacy. Employees are able to conveniently share their nutrition information from Lose It! and weight data from Tria Health's digital scale directly with their health coach.

Qualification Requirements: Employees with a BMI > 30 are eligible to apply, or a BMI of 27-29 with a co-morbidity.

Apply at triahealth.com/ctl-kcu

Pharmacogenomics (PGx)

Pharmacogenomics is a genetic test that studies how a person's genetic makeup influences their response to medications. It combines pharmacology (the science of drugs) and genomics (the study of genes and their functions) to understand how genetic differences between individuals can affect drug efficacy, dosage, and the risk of adverse side effects. Pharmacogenomics aims to tailor medical treatments to each individual's genetic profile, ensuring that the right drug is given at the right dose. This program is not available to all employees, there is very limited eligibility available. Reach out to Human Resources for any questions about PGx.





KCyou Well-Being

KCU's well-being program strives to enhance the physical, financial and emotional health of its employees and spouses by providing information, activities and services to support healthy lifestyle choices, thereby promoting a culture of well-being within the entire KCU community. Employees and spouses who choose to engage in the program are eligible for a discount in medical plan premiums for the upcoming year. The differential and the required activities (health risk assessment, biometric screenings, exercise, wellness exams and more) are determined each year. Visit the KCyou Well-Being page on the intranet for information on how to engage in the program.



S.T.O.P – Stop Tobacco by Optimizing Pharmacist

Quitting tobacco is a marathon, not a sprint. Tria Health can help!

It's no surprise that using tobacco is bad for your health. However, quitting is a real challenge for most people. If you do quit, you can reduce your risk for disease and early death. Tria Health's S.T.O.P. program provides the support you need to stop tobacco use. Tria Health's specially trained pharmacists work one on one to develop a personalized quit plan that will work for you and your lifestyle. Reduce your health risks and STOP using tobacco today!



Employee Assistance Program (EAP)



KCU's employee assistance program (EAP) through Optum is a confidential service that provides employees and their families professional counseling referral services and resources to help balance day-to-day life. This program is fully paid by KCU and is available to you at no cost. The EAP is available 24/7 to provide confidential assistance.

Too often, people are uncomfortable asking for help in seeking or receiving behavioral Health Care. There is a stigma surrounding behavioral health treatment, so many may wait until problems escalate to seek care, or avoid care. Or, they may be confused about the services available to them. Help is available and easy to access.

We encourage employees to access the EAP for a broad range of issues. From breaking bad habits to repairing a relationship, from opening a college savings account to closing on a house, and other life challenges employees or their household face — big or small — Optum's EAP is ready to help when you need it. The EAP can provide support through multiple stages of life experiences and help navigate through life with increased confidence and feelings of empowerment.

The EAP can help you with a variety of issues, including:

- Day-to-day stress.
- Depression and anxiety.
- Difficult life circumstances.
- Problems with coworkers or supervisor.
- Marital and family issues.
- Drug and alcohol issues.
- Eldercare consultation with an eldercare specialist.
- Legal consultation with an attorney.
- Financial consultation with a professional.

Reach out to an EAP resource

- Visit: liveandworkwell.com
- Call: 866.248.4096
- Register for TalkSpace through the Optum EAP to take advantage of Messaging Therapy.

Company code: KCU

Download the Optum Assist mobile app to use your EAP benefits and resources on the go.





Dental Insurance

KCU offers a comprehensive dental program through Delta Dental of Missouri that provides coverage for preventive services as well as for basic and major services and orthodontia for children.

When you need dental services, you may choose to see a PPO, Premier or out-of-network provider. Dentists who participate in Delta Dental's PPO network will charge you less than those who participate in the Premier network. This means lower out-of-pocket expenses for you and your family. To locate a participating PPO or Premier dentist, visit the Delta Dental website at deltadentalmo.com.

Dental Benefit Summary

| Coverage type | Delta Dental PPO | Delta Dental Premier | Out-of-network |
|---|------------------|----------------------|----------------|
| Calendar year deductible | | | |
| Individual | \$25 | \$25 | \$25 |
| Family | \$75 | \$75 | \$75 |
| Annual maximum benefit | \$1,500 | \$1,500 | \$1,500 |
| Preventive services | 100% | 100% | 100% |
| Basic services | 90% | 80% | 80% |
| Major services | 60% | 50% | 50% |
| Orthodontic services (children up to age 19) | 50% | 50% | 50% |
| Orthodontic lifetime maximum | \$1,500 | \$1,500 | \$1,500 |

Note: Calendar year deductible applies to only basic and major services. Annual maximum benefit cross applies for all network tiers. Orthodontic lifetime maximum cross applies to all network tiers.



Monthly Dental Contribution Rates

| Coverage tier | Cost |
|-----------------------|------|
| Employee only | \$14 |
| Employee + spouse | \$27 |
| Employee + child(ren) | \$29 |
| Employee + family | \$44 |

Delta Dental of Missouri

800.392.1167
deltadentalmo.com

Vision Insurance

The following vision coverage is offered through VSP. There are no insurance cards provided for this benefit.

Vision Benefit Summary

| Coverage type | In-network |
|---|---|
| Eye exam | \$20 copay |
| Materials copay | \$20 copay |
| Lenses (single vision, bifocal, trifocal and standard progressive) | Covered at 100% after materials copay |
| Frames | Materials copay \$130 allowance + 20% off coverage |
| Contact lenses (in lieu of frames) | |
| Elective | \$130 allowance |
| Medically necessary | Covered at 100% |
| Frequency of services | |
| Exam | Every 12 months |
| Lenses | Every 12 months |
| Frames | Every 24 months |
| Contact lenses | Every 12 months |

Monthly Vision Contribution Rates

| Coverage tier | Cost |
|-----------------------|---------|
| Employee only | \$9.50 |
| Employee + spouse | \$15.20 |
| Employee + child(ren) | \$15.51 |
| Employee + family | \$25.01 |

Finding a Provider

To find a provider in the VSP network, visit vsp.com/eye-doctor and search by location, office, or doctor name. Prefer the phone? Call 800.877.7195 and talk with a VSP customer service representative.





Life Insurance

Basic Life and AD&D

KCU provides, at no cost to you, employee basic life and accidental death and dismemberment insurance (AD&D) through Unum. There are two options you can choose from:

| Description | Option 1 | Option 2 |
|-----------------------|---|--|
| Option description | \$700,000 benefit maximum (tax implications apply) | Flat \$50,000 benefit |
| Life and AD&D benefit | 2x basic annual earnings up to \$700,000 Up to 100% of basic life amount | Flat \$50,000 Up to 100% of basic life amount |

Voluntary Life and AD&D

| Description | Employee | Spouse | Child |
|--|--|--|---|
| Life benefit | 7 x Basic annual earnings | Up to 100% of employee amount | Live birth to 14 days: \$1,000 14 days to 6 months: \$2,000 6 months up to age 26: Up to \$10,000 |
| Life benefit maximum | \$500,000 | \$300,000 | \$10,000 |
| Guaranteed issue amount | \$200,000 | \$30,000 | All amounts guaranteed |
| AD&D benefit | Increments of \$10,000 up to the lessor of 7x annual earnings or \$500,000. Must be enrolled in voluntary life to enroll in voluntary AD&D. | Increments of \$5,000 up to \$250,000. Must have employee voluntary AD&D to elect spousal voluntary AD&D. | Increments of \$2,000 up to up to \$10,000. Must have employee voluntary AD&D to elect child voluntary AD&D. |
| Age reduction schedule | At age 65, your benefit reduces to 65%; at age 70, your benefit reduces to 50% of original pre-65 amount. | At age 65, your benefit reduces to 65%; at age 70, your benefit reduces to 50% of original pre-65 amount. | Not applicable |
| Increasing coverage without EOI during annual enrollment | Included: \$10,000 increments to a maximum of \$200,000 | Included: \$5,000 increments to a maximum of \$30,000 | Allowed but EOI not applicable |

Employee and Spouse Life Monthly Rates

| Age bracket | Rates per \$1,000 coverage |
|-------------|----------------------------|
| <34 | \$0.051 |
| 35-39 | \$0.072 |
| 40-44 | \$0.118 |
| 45-49 | \$0.196 |
| 50-54 | \$0.324 |
| 55-59 | \$0.536 |
| 60-64 | \$0.688 |
| 65-69 | \$1.037 |
| 70 + | \$2.069 |

| Child life rates | Rates per \$1,000 coverage |
|----------------------------|----------------------------|
| 14 days to 26 years | \$0.30 |
| AD&D rates | Rates per \$1,000 coverage |
| Employee, spouse and child | \$0.03 |

Evidence of Insurability (EOI)

Elections exceeding the guaranteed issue amount will require evidence of insurability, which must be submitted within 30 days. Please check your Workday inbox for further instructions.

Disability Insurance

Short-Term Disability (STD)

KCU ensures you have financial protection in the event of a short-term disability. Should you become disabled due to an injury or sickness, disability income benefits are provided. Those eligible receive a benefit equal to 100 percent of their weekly earnings and are eligible to receive this benefit for up to 26 weeks. There is a 10 business days waiting period that applies to this coverage. The cost of this coverage is paid entirely by KCU. Eligible employees are enrolled in this benefit 12 months following their date of hire.

Long-Term Disability (LTD)

A disability lasting longer than 26 weeks may be considered long-term, often meaning greater financial stress and hardship for your family. KCU offers a company-paid long-term disability policy to ensure your financial protection for a longer period of time in the event that you cannot work due to a covered injury or illness. This coverage provides 60 percent of your basic annual earnings after 180 days of disability. The cost of this coverage is paid entirely by KCU. Once enrolled in long-term disability, you are no longer considered an active employee.





Voluntary Benefits

Accident Insurance

Pays you a set cash benefit amount based on the type of injury you have and the type of treatment you need. Provides coverage for a range of incidents, from common injuries to more serious events. For example, if you have a dislocation, the plan will pay you \$300-\$3,375 — you can spend the money on whatever you wish!

| Enrollment tier | You pay per pay period |
|-----------------------|------------------------|
| Employee only | \$5.04 |
| Employee + spouse | \$9.36 |
| Employee + child(ren) | \$10.66 |
| Employee + family | \$14.99 |

Hospital Indemnity

Helps you and your covered family cope with the financial impacts of a hospitalization. You receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth. The money is paid directly to you — not to a hospital or care provider. The money can help you pay the out-of-pocket expenses your medical plan may not cover, such as coinsurance, copays, and deductibles.

- \$500 or \$1,000 for covered hospital admission — once per year
- \$100 for each day of your covered hospital stay, up to 365 days

| Enrollment tier | You pay per pay period |
|-----------------------|------------------------|
| Employee only | \$10.27 |
| Employee + spouse | \$19.21 |
| Employee + child(ren) | \$13.56 |
| Employee + family | \$22.50 |

Critical Illness

If you are diagnosed with a covered illness, you receive a lump sum benefit payment. You can use the money however you want. The money can help you pay for out-of-pocket medical expenses or you can use the money to take care of personal expenses/needs. You pick the benefit amount you would like to receive. **Unum Accident Insurance and Critical Illness offer a \$75 wellness benefit each year to any covered person on the plan after providing proof of an eligible health screening.**

| | |
|-------------------|------------------------------|
| Employee coverage | \$10,000; \$20,000; \$30,000 |
| Spouse | 100% of employee coverage |
| Child(ren) | 50% of employee coverage |

Unum
 866.679.3054
unum.com
askunum@unum.com

Visit the benefits section on [myKCU](#) to learn more about this benefit.

Family and Medical Leave Act Benefits



The Family and Medical Leave Act (FMLA) provides job protection should the need arise for you to take a leave of absence. As an employee, you may be entitled to a medical leave of absence under the FMLA. Your eligibility for FMLA leave is based upon certain guidelines and must be certified by your doctor. KCU has chosen to offer certain types of FMLA leave on a partially-paid basis. Please check the University handbook for details.

Employees are required to notify their employer of the need for FMLA due to:

- Your own serious health condition that prevents you from being able to perform your job.
- Your spouse, child or parent's serious health condition preventing you from being able to perform your job.
- The birth or adoption of your child.
- Care of a spouse, child, parent or next of kin with a serious injury or illness incurred or exacerbated within five years of active duty in the armed forces.
- Qualifying exigency arising out of the fact that a spouse, child or parent is on active duty in the armed forces or deployed to a foreign country.

If the need for medical leave is foreseeable — for example, if you know you'll miss work due to scheduled surgery — please notify Unum 30 days in advance. If the need is unforeseeable, please notify Unum within two days of the date you become aware of the need for leave.

Who Qualifies for FMLA?

- Employees who have been employed with KCU for 12 months or more AND
- Have worked 1,250 hours preceding the date of requested leave AND
- Have available FMLA hours AND
- Have a qualifying condition/reason certified by a Health Care provider.

What if I Am Not Sure if I Have a Qualifying Condition?

If you are not certain your situation would qualify, here are some general guidelines on when you should contact Unum regarding FMLA:

- Having an absence of more than three days for medical reasons and/or family care.
- Continued absences for the same reason and/or condition.
- Continued absences for a qualifying family member.
- Multiple doctor visits and/or treatment.

Unum

866.679.3054

unum.com

askunum@unum.com

Scan this QR code to visit the UNUM Total Leave portal





Retirement Plan

KCU cares about your long-term financial well-being. In line with other generous benefits, KCU offers a 403(b) retirement plan through Empower.

Employee Deferral

You are eligible to enroll and begin deferring to the plan on the first pay date following enrollment or as soon as administratively feasible after hire. You may defer up to the maximum allowed by the IRS in any given calendar year. You may also make changes to your deferral at any time by contacting Empower directly.

- Eligible participants can defer up to a combined total of \$22,500* in traditional and Roth contributions.
- Eligible participants over age 50 are eligible to defer a “catch-up” contribution totaling an additional \$7,500* in either traditional or Roth contributions.

Employer Contribution and Vesting

- You will be autoenrolled for a 1 percent deferral. You can change, increase or delete this at any time by contacting Empower directly.

- KCU will begin matching immediately upon enrollment regardless of whether you are deferring to the plan. See the table below for the matching schedule.
- Your employer contributions will be subject to the following vesting schedule:
 - You will earn 25 percent vesting for each year you work.
 - Once you have reached four years of service at a minimum of 1,000 hours each, you will be 100 percent vested.
- All employee deferrals and employer contributions will be in KCU’s retirement plan with Empower.

403(b) Roth

You can defer all or some of your contributions to a Roth account. These contributions are made after taxes, so they won’t lower your taxable income, but they won’t be taxable when you make a qualified withdrawal in retirement. Visit Empower’s website to determine if a Roth account is right for you.

**Current IRS contribution limits; pending release of 2025 IRS limits.*

KCU Matching Schedule

| Employee deferral contribution | KCU non-elective contribution | Employer match contribution | Total KCU contribution | Total KCU/employee contribution |
|--------------------------------|-------------------------------|-----------------------------|------------------------|---------------------------------|
| 0% | 4% | 0% | 4% | 4% |
| 1% | 4% | 2% | 6% | 7% |
| 2% | 4% | 3% | 7% | 9% |
| 3% | 4% | 4% | 8% | 11% |
| 4% | 4% | 5% | 9% | 13% |
| 5%+ | 4% | 6% | 10% | 15% |

Empower
866.467.7756
empowermyretirement.com

Galleri — Early Cancer Detection

The Galleri test by GRAIL is a groundbreaking blood test that detects signals for over 50 types of cancer, including those without standard screenings, from a single blood draw, enabling earlier detection and better treatment outcomes. Stay tuned for more information about this benefit coming in 2025!

GRAIL's Galleri test is available for all KCU employees and spouses over the age of 50 for \$949.

Pet Insurance — ASPCA

ASPCA Pet Health Insurance plans can help you follow your vet's recommendations and worry less about cost. There is no network, so you can visit any licensed vet, specialist, or emergency clinic you trust.

You may be able to use pre-tax dollars in your FSA or HSA to pay for this test. Check with your provider!

Customizable Options

- Annual limit — from \$3,000 to unlimited
- Reimbursement percentage — 90%, 80%, or 70% of your vet bill.
- Deductible — select \$100, \$250, or \$500 deductibles. You'll only need to satisfy it once per 12-month policy period.
- Select accident only coverage — if you're just looking to have some cushion when your pet gets hurt, you can choose coverage that only includes care for accidents.

Simple to Use

Just pay your vet bill, submit claims, and get reimbursed! You're free to visit any licensed vet, specialist, or emergency clinic you want, and you can choose to receive reimbursement by direct deposit or mail.

Save With Your Discount



Priority code: EB24KCU

877-343-5314



Time Off Benefits

Paid Time Off (PTO)

PTO accrues at a rate determined by position classification and years of services. Maximum annual carryover of PTO per fiscal year is 120 hours (3 weeks).

| Years of service | Accrual rate per fiscal year |
|-------------------|------------------------------|
| Staff: 1-10 years | 25 days |
| Staff: 10+ | 30 days |
| Faculty & VP | 30 days |

Community Service Days

Employees are eligible to take four days per year to volunteer at a nonprofit 501(c)(3) organization of their choice.

Holiday Schedule

The University observes eight holidays:

- New Year's Day.
- Martin Luther King Day.
- Memorial Day.
- Independence Day.
- Labor Day.
- Thanksgiving Day.
- Friday after Thanksgiving.
- Christmas Day.

Winter Break

The University typically closes for winter break between Christmas and New Year's Day.

Some departments may be required to work all or part of the winter break. Christmas and New Year's Day are the only days that are considered actual holidays.



Educational Assistance

Educational assistance is offered and available to all full-time employees who have completed six months of continuous service and to part-time employees who have completed 12 months of continuous service prior to the date on which an approved course begins. To receive reimbursement, courses must focus on professional development of the employee, and completion of the course will be beneficial to both the University and the employee in terms of increased abilities, skills and transfer of knowledge. Educational assistance maximums are based on a calendar year.

| Degree | Grade | Rate of reimbursement |
|---------------------------|---------------|-----------------------|
| Certificate | Pass | \$5,000 |
| Undergraduate | “C” or higher | \$5,000 |
| Graduate and Postgraduate | “B” or higher | \$10,000 |



Contacts

UMR — Medical/Rx Plan

Customer service: 800.826.9781
Website: umr.com

Tria Health — Medication Therapy Management

Help desk: 888.799.8742
Website: triahealth.com

Unum — Family Medical Leave

Customer service: 866.679.3054
Website: unum.com

Empower — Retirement

Customer service: 866.467.7756
Website: empowermyretirement.com

Mylo® — General Insurance Questions (Medical, Health Exchanges and More)

Customer service: 844.863.5950
Website: choosemylo.com

KCU Contacts

Laura Burton, HR Operations Specialist II
417.208.0675
lburton@kansascity.edu

Shannon Lindsey, Senior Manager of Human Resources
816.654.7013
slindsey@kansascity.edu

Optum — Employee Assistance Program

Confidential assistance: 866.248.4096
Website: liveandworkwell.com
Company code: KCU

VSP — Vision

Customer service: 800.877.7195
Website: vsp.com

Unum — STD, LTD, Basic Life and AD&D, Voluntary Life and AD&D

Customer service: 866.679.3054
Website: unum.com

Optum Bank — HSA

Customer service: 866.234.8913
hsagroup@optumbank.com

WEX — FSA

Customer service: 800.492.0669
Website: wexinc.com

Delta Dental of Missouri — Dental

Customer service: 800.392.1167
Website: deltadentalmo.com

Teladoc — Telemedicine

Customer service: 800.835.2362
Website: teladoc.com



Notes

Notes

The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern.

