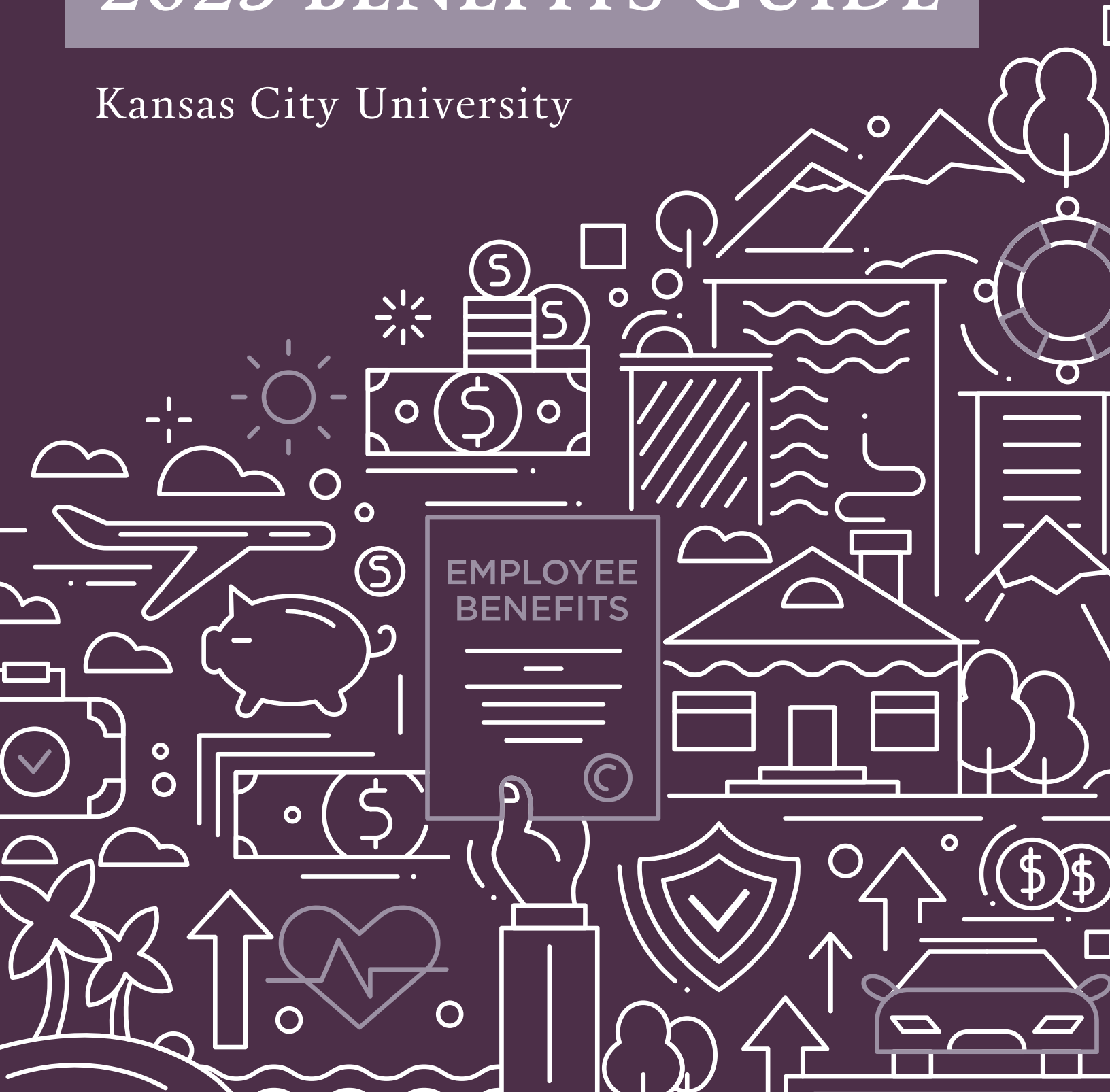


2023 BENEFITS GUIDE

Kansas City University





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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.

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 22, or call Human Resources with general questions. KCU is committed to ensuring you have the support you need to better understand your benefits.

2023 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, 2023.

The next opportunity you have to enroll in benefits will not be until Open Enrollment in the fall of 2023. 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.

Benefits Eligibility	
Medical, dental, vision, life & AD&D	First of the month after hire
FSA, HSA	First of the month after hire
Short-term and long-term disability	One year following hire
403(b) retirement plan	Immediately upon hire
Educational assistance	Six months following hire



MEDICAL AND PRESCRIPTION DRUG INSURANCE



KCU offers 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 2023 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
Deductible		
Individual	\$3,000	\$1,000
Family	\$6,000	\$2,000
Out-of-pocket maximum		
Individual	\$3,000	\$3,000
Family	\$6,000	\$6,000
Member coinsurance	0%	20%
Preventive care	Covered at 100%	Covered at 100%
Office visits		
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
Retail pharmacy — up to 30-day supply		
Tier 1: Generic	Deductible	\$10 copay
Tier 2: Preferred brand	Deductible	\$30 copay
Tier 3: Non-preferred brand	Deductible	\$50 copay
Retail and mail order pharmacy — up to 90-day supply		
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.

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.

Certain medications may require utilization programs, such as step therapy or prior authorization, before they can be filled. Your physician or pharmacist may contact Cigna at 800.244.6224.

Need Help Deciding Which Cigna Coverage is Right for You?

The information you're looking for is just a phone call away! Call Cigna today and speak with a knowledgeable enrollment specialist for:

- Information on specific plans.
- Help finding participating doctors and other health care professionals.
- Comparisons of Cigna products and resources available to you.

This service is limited to providing information only. Enrollment cannot be completed through this line.

For questions about Cigna coverage and enrollment, please call Cigna at 800.564.7642, available 24/7.





Monthly Medical Contribution Rates

	Basic Rate	Non-tobacco rate	Well-being rate*	Combined discount rate	Annual HSA Seed
PPO					
Employee only	\$283	\$263	\$243	\$223	Not eligible
Employee + spouse	\$556	\$536	\$516	\$496	Not eligible
Employee + child(ren)	\$492	\$472	\$452	\$432	Not eligible
Employee + family	\$754	\$734	\$714	\$694	Not eligible
QHDHP					
Employee only	\$219	\$199	\$179	\$159	\$500
Employee + spouse	\$399	\$379	\$359	\$339	\$1,000
Employee + child(ren)	\$339	\$319	\$299	\$279	\$1,000
Employee + family	\$521	\$501	\$481	\$461	\$1,000

*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.

MyCigna.com

- Find a doctor in the Cigna network based on specialty, procedure, location and more. Search for providers or facilities in the Open Access 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 Cigna Care-designated 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.

HELPFUL REMINDERS

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

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 Cigna 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 Cigna. Cigna 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 Cigna 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.





HEALTH SAVINGS ACCOUNT (HSA)



A Health Savings Account is a type of savings account that allows participants to pay for out-of-pocket expenses, such as office visits or prescriptions, with pre-tax dollars. You own and administer this health care savings account through Empower. You determine how much you will contribute to your account; when to use your money to pay for eligible medical expenses, now or in the future; and when to reimburse yourself. Your HSA can be used for your expenses and those of your spouse and dependents, even if they are not covered by the QHDHP, as long as they are claimed on your annual tax return.

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.

How Do I Put Money Into My HSA?

If you enroll in the QHDHP, KCU will seed \$500 for employee only coverage and \$1,000 for dependent coverage tiers for 2023. Employees can also contribute up to the IRS allowed maximum (combined with KCU's HSA seed). Elect your contribution amount through Workday. Contributions can be changed once a month.

There Are Three Ways to Maximize Your 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, 2023.
- 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.

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 intranet for more information.

2023 HSA SEED

\$500	Employee Only
\$1,000	Employee + Dependent Tiers

HSA LIMITS*

The 2023 IRS maximum contributions for these accounts are:

\$3,850	Employee Only
\$7,750	Employee + Dependent Tiers

Individuals age 55 or older, including those turning age 55 in 2023, may make an additional \$1,000 annual contribution to their HSA.

*IRS maximum amounts include both employee contribution and employer seed money combined.



FLEXIBLE SPENDING ACCOUNT (FSA)

WEX administers our Flexible Spending Accounts for the 2023 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 \$3,050 per year	Up to \$5,000 per year
How can I use the money?	You can use it to pay for medical, dental and vision expenses, including deductibles, coinsurance, prescriptions and other eligible expenses.	You can use it for eligible expenses at licensed day care centers, nursery schools, day camps and home care with valid tax ID numbers.
What happens if there is money left at the end of the plan year?	Due to IRS regulations, you are able to roll over up to \$610 of the prior plan year's funds into the 2024 plan year. All other funds will be forfeited at the end of the plan year.	Due to IRS regulations, you are able to roll over up to \$610 of prior year's funds into the 2024 plan year. All other funds will be forfeited at the end of the plan year.
When can I use the money in my account?	Your annual elected amount is available for you to use on January 1, 2023.	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 2023?	You have until March 31, 2024, to submit claims for eligible expenses incurred through December 31, 2023. Any monies left at the end of the plan year and the "grace period" will be forfeited.	You have until March 31, 2024, to submit claims for eligible expenses incurred through December 31, 2023. Any monies left at the end of the plan year and the "grace period" 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.
- Utilize telehealth services and Cigna's Health Care Cost Estimator.

Telehealth

Cigna provides access to a telehealth service as part of your medical plan — MDLIVE.

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 MDLIVE 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: **MDLIVE**

mdliveforcigna.com
888.726.3171

MDLIVE®

Signing up is easy!



Set up and create an account with MDLIVE.



Complete a medical history using their "virtual clipboard."



Download vendor apps to your smartphone/mobile device.



TRIA HEALTH

KCU partners 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
	Discounted Tria Health Copay	Retail Copay	Tria Health Discount
Tier 1: Generic	\$0 copay	\$10 copay	50% up to \$10*
Tier 2: Formulary Brand Diabetes/Respiratory Only	\$15 copay	\$30 copay	50% up to \$25
Tier 3: Non-Formulary Brand Diabetes/Respiratory Only	\$25 copay	\$50 copay	50% up to \$25

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

OTHER TRIA HEALTH PROGRAMS

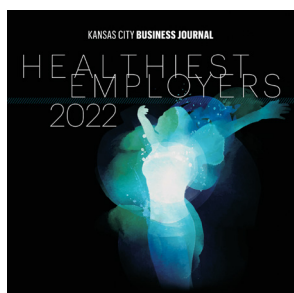
If you are eligible for one of the programs below, you will receive an outreach from a Tria Health pharmacist, or if you have questions, reach out to a pharmacist on your own time.

- **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.



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.



Tobacco and Nicotine

KCU encourages employees and their families to be tobacco- and nicotine-free. Employees enrolled in the medical plan have the opportunity to receive a discount to medical plan premiums by acknowledging they are tobacco- and nicotine-free. Employees who complete a tobacco cessation program within the required deadline will be eligible for the premium differential.



EMPLOYEE ASSISTANCE PROGRAM (EAP)



KCU's employee assistance program (EAP) through Cigna 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 — Cigna'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: mycigna.com
- Call: 877.622.4327
- Click to chat: mycigna.com
(available Monday-Friday from 9 a.m. to 8 p.m. ET)

Passcode: KCU



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 overage
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



Did you know if you enroll in vision coverage, there are hearing aid benefits and discounts? Members, dependents and even extended family members can save up to \$2,400 on a pair of digital hearing aids. Additional discounts included. Visit vsp.truhearing.com, or call 877.396.7194.

VSP

Check out vsp.com for additional extra savings and discounts, or call 800.877.7195 for more information. Watch for this in your Workday inbox.



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 lesser 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 evidence of insurability (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

Elections over the guaranteed issue amount will require evidence of insurability. Watch for this in your Workday inbox.



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 14-day 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, up to a maximum of \$15,000 per month after 180 days of disability. The cost of this coverage is paid entirely by KCU. Once you begin to receive a long-term disability benefit, you are no longer considered an active employee. Eligible employees are enrolled in this benefit 12 months following their date of hire.





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.

Unum

866.679.3054

unum.com

askunum@unum.com

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.

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 \$19,500 in traditional and Roth contributions.
- Eligible participants over age 50 are eligible to defer a “catch-up” contribution totaling an additional \$6,500 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:
 - 25 percent vesting each year for four years until 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.

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 Retirement

866.467.7756

empowermyretirement.com



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 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	\$5,000





CONTACTS

Cigna — Medical/Rx Plan

Benefits questions: 800.564.7642

Customer service: 800.997.1654

Website: mycigna.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 Contact

Laura Burton, HR Specialist

417.208.0675

lburton@kansascity.edu

Cigna — Employee Assistance Program

Customer service: 877.622.4327

Website: mycigna.com

Passcode: 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

Empower — HSA

Customer service: 800.338.4015

Website: empowermyretirement.com

WEX — FSA

Customer service: 866.451.3399

Website: wexinc.com

Delta Dental of Missouri — Dental

Customer service: 800.392.1167

Website: deltadentalmo.com

MDLIVE — Telemedicine

Customer service: 888.726.3171

Website: mdliveforcigna.com

NOTES

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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.

