

2023 Benefits Overview



CivicPlus offers a benefits package that provides health and financial security for you and your family. This is a brief summary of the plans available to you.

Eligibility

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

Medical plan

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

- **\$500 PPO:** Deductible of \$500 of individual or \$1,000 for two or more, then coinsurance of 20% up to the annual out-of-pocket maximum of \$3,000 for individual or \$6,000 for two or more.
- **\$1,500 PPO:** Deductible of \$1,500 for individual or \$3,000 for two or more, then coinsurance of 20% up to the annual out-of-pocket maximum of \$5,000 for individual and \$10,000 for two or more.
- **\$2,500 PPO:** Deductible of \$2,500 for individual or \$5,000 for two or more, then coinsurance of 30% for medical services. After the deductible, pharmacy copays apply up to the annual out-of-pocket maximum of \$6,500 for individual and \$13,000 for two or more.
- **\$3,000 CDHP:** Deductible of \$3,000 for individual or \$6,000 for two or more, then coinsurance of 20% for medical services. After the deductible, pharmacy copays apply up to the annual out-of-pocket maximum of \$6,350 for individual and \$12,700 for two or more.

Dental plan

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

Vision plan

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

Health Savings Account (HSA)

An HSA is a savings account that belongs to you that is paired with the HSA Plan. It allows you to make tax-free contributions that you can use to pay for current and Money left in your HSA at the end of the year will roll over to the next year. You'll never lose your HSA dollars. Prorated employer contribution is \$500 for individual coverage and \$1,000 for family coverage, prorated based on the number of months left in the plan year. You can contribute up to the IRS annual maximum of \$3,850 if you enroll yourself, or up to \$7,750 if you enroll in family coverage.



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Flexible Spending Accounts (FSAs)

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

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

You may enroll in one or both accounts, but you may not participate in the health care FSA if you contribute into an HSA. The Healthcare FSA maximum contribution limit is \$3,050 per year. The Dependent Care FSA maximum contribution limit is \$5,000 (\$2,500 if married and filing separate tax returns).

Life and accidental death & dismemberment (AD&D) insurance

CivicPlus provides basic life and AD&D insurance at no cost to you. As a full-time employee, you receive one times your annual salary, subject to a \$50,000 minimum and \$175,000 maximum benefit amount. Coverage is automatic; you do not need to enroll.

Voluntary life and accidental death & dismemberment (AD&D) insurance

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

Disability insurance

CivicPlus provides disability income benefits at no cost as follows:

- **Short-term disability:** 60% of your pre-disability income, up to a maximum of \$1,500 per week.
- **Long-term disability:** 60% of your pre-disability income, up to a maximum of \$10,000 per month.

SupportLinc (EAP)

At some point in our lives, each of us faces a problem or situation that is difficult to resolve. When these instances arise, SupportLinc will be there to help.

The SupportLinc employee assistance program (EAP) is a confidential resource that helps you deal with life's challenges and the demands that come with balancing home and work. SupportLinc provides confidential, professional referrals and up to six (6) face-to-face counseling sessions for a wide variety of concerns.

401(k) retirement savings plan

Increase your retirement savings with contributions into your 401(k). In 2023, you can contribute up to \$22,500, and if you're age 50 or older, you may contribute up to an additional \$7,500 as a "catch-up" contribution. CivicPlus will match 100% of the first 5% of deferrals. You must contribute into your 401(k) to receive the company match.

Additional benefits

- Pet insurance
- Accident, hospital indemnity and critical illness insurance
- Flexible Time Off (FTO) to use as needed
- Sick-leave of 6 days (48 hours) each calendar year
- Maternity leave of up to 6 weeks
- Paternity and adoption leave of up to 10 business days
- Paid holidays
- Company discounts

More information

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