



2025 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 on the first day of the month following or coinciding with your date of hire. You may enroll your eligible dependents, including your spouse, domestic partner 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 for 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.

- **\$3,300 CDHP:** Deductible of \$3,300 for individual or \$6,600 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 United Healthcare. Both plans pay 100% of the cost for routine checkups and share the cost with you for most dental procedures.

Vision plan

You have one vision plan provided through United Healthcare. This plan 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 CDHP. It allows you to make tax-free contributions that you can use to pay for current and future medical expenses. 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. 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 \$4,300 if you enroll yourself, or up to \$8,550 if you enroll in family coverage. This includes the contribution from your employer.

Flexible Spending Accounts (FSAs)

Health Care and Dependent Care Flexible Spending Accounts allow you to contribute funds on a pre-tax 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 \$3,300 per year. The Dependent Care FSA maximum contribution limit is \$5,000 (\$2,500 if married and filing separate tax returns). The plan allows you to carry over amounts you have allocated to your FSA that are unused at the end of the year. You can carry over the lesser of your FSA balance or \$660. Any money over the amount of \$660 left in your account will be forfeited.

Life and AD&D Insurance

CivicPlus provides basic life and accidental death & dismemberment (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 AD&D Insurance

You may purchase additional 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 \$150,000, and your spouse is guaranteed 50% of your amount. Any amounts over \$150,000 are subject to Evidence of Insurability.

Disability insurance

CivicPlus provides disability income benefits at **no cost** as follows:

- **Short-term disability:** 100% of your pre-disability income after a 7 day elimination period.
- **Long-term disability:** 60% of your pre-disability income, up to a maximum of \$10,000 per month.

SupportLinc (EAP)

The SupportLinc employee assistance program (EAP) is a confidential resource that offers emotional wellbeing and work-life balance resources to help you be your best. You'll receive up to 6 face-to-face counseling sessions for a wide variety of concerns:

- Depression
- Stress and Anxiety
- Financial or Legal Issues
- Relationship Problems
- Grief and Loss

NEW! Tava Health

Tava Health is a comprehensive mental health platform that partners with Blue Cross Blue Shield (BCBS) to provide accessible mental health care in most states. With Tava, members are seamlessly matched with therapists and psychologists who can provide support on a range of issues, such as:

- Addiction
- LGBTQ+
- Depression
- Trauma
- Family Issues
- Grief and Loss

401(k) Retirement Savings Plan

Increase your retirement savings with contributions into your 401(k). In 2025, you can contribute up to \$23,500, and if you are 50 years 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. If you do not enroll in the plan during the designation period, you will automatically be enrolled at 3%.

Additional benefits

- Lifestyle Spending Account
- BenefitHub Discount Marketplace
- 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 12 weeks
- Paternity and adoption leave of up to 6 weeks
- Paid holidays

More information

We hope this information is helpful to you and your family members. For more information, check out the [IKB](#) or contact Human Resources at hr@civicplus.com.

About this summary: This benefit summary provides selected highlights of the CivicPlus employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the company. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. CivicPlus reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.