



Benefits Guide

2024



Enrolling in Your Benefits



Log in to UKG

Menu > Myself >
Open Enrollment



Process for new hires
Menu > Myself > Life Event
> New Hire Enrollment



Begin the benefits
enrollment process



Elect the benefits
you want



Save or submit
your elections



Print a copy of your
elections for your records

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Your CivicPlus Benefits

We understand the important role that benefits play in the lives of you and your family. As a new hire and then annually during open enrollment, you have an opportunity to make changes to your benefits package to ensure you and your family have the right coverage.

This benefits guide can help to familiarize you with the CivicPlus benefit options. It also provides useful tips, tools and resources to help you think through your options and make wise decisions. As you prepare to enroll:

- Consider your benefit coverage needs for the upcoming year. For example, is your family financially protected if you can't work due to an accident or illness?
- Consider other available coverage.
- Gather information you'll need. If you are covering dependents, you will need their dates of birth and Social Security numbers.

Getting the most value from your benefits depends on how well you understand your plans and how you choose to use them. Be sure to read this entire guide for important information about your benefit options.



Benefit Basics

Your benefits are a partnership between you and CivicPlus. The table outlines how you and CivicPlus share costs for benefits. The tax treatment shows whether your contribution is taken from your paycheck before or after taxes.

Benefit	Tax Treatment	Who Pays
Medical and Pharmacy	Pre-tax	CivicPlus & You
Dental	Pre-tax	CivicPlus & You
Vision	Pre-tax	CivicPlus & You
Health Savings Account	Pre-tax	CivicPlus & You
Flexible Spending Accounts	Pre-tax	You
Lifestyle Spending Account (LSA)	Post-tax	CivicPlus
Basic Life and Accidental Death & Dismemberment (AD&D) Insurance	Pre-tax	CivicPlus
Voluntary Life and AD&D Insurance	Post-tax	You
Short-Term Disability	Pre-tax	CivicPlus
Long-Term Disability	Pre-tax	CivicPlus
Accident Insurance	Post-tax	You
Critical Illness Insurance	Post-tax	You
Hospital Indemnity Insurance	Post-tax	You
401(k) Retirement Savings Plan	Pre-tax & Post-tax	CivicPlus & You

Eligibility

Who's eligible?

Employees

Employees who work at least 30 hours per week are eligible for the benefits described in this guide. All benefits are effective first day of the month following your date of hire with the exception of 401(k).

Dependents

- Your legal spouse
- Your domestic partner
- Your children up to age 26

Making changes to your benefits

Generally, you may only make or change your existing benefit elections as a new hire or during the annual open enrollment period. However, you may change your benefit elections during the year if you experience a qualifying life event. These are events such as:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Loss or gain of other coverage by you or your dependent
- Eligibility for Medicare or Medicaid

You have 31 days from the qualified life event to make changes to your coverage.

- Depending on the type of event, you may need to provide proof of the event, such as a marriage license.
- If you do not make the changes within 31 days of the qualified event, you will have to wait until the next open enrollment period to make changes (unless you experience another qualified life event).

Enrolling dependents? Items to have ready

When you add dependents to your coverage, you must provide the following information:

- Legal name
- Date of birth
- Social Security number
- Supporting documentation, such as marriage certificate, birth certificate, adoption papers, and tax documents

If you do not provide the required information, your dependents may be dropped from coverage.

Medical and Pharmacy Plan Overview

We offer the choice of four plans through BlueCross BlueShield of Kansas (BCBSKS). All of the medical options include coverage for prescription drugs. To select the plan that best suits your family, consider the key differences between the plans, the cost of coverage (including payroll deductions) and how the plan covers services throughout the year.

To find your in-network provider, visit www.bcbsks.com and using the top navigation, mouse over “Find a Doctor/Hospital.” From the drop down, select your network. Your network is the one listed in the upper right-hand corner of your membership ID card. Or, when you log into BlueAccess first, then go to Provider Directory, the tool will automatically select the appropriate network.

Understanding how your plan works



1. Your deductible

- You pay out-of-pocket for most medical and pharmacy expenses, except those with a copay, until you reach the deductible.



2. Your coverage

- Once your deductible is met, you and the plan share the cost of covered medical and pharmacy expenses. The plan will pay a percentage of each eligible expense, and you will pay the rest.



3. Your out-of-pocket maximum

- When you reach your out-of-pocket maximum, the plan pays 100% of covered medical and pharmacy expenses for the rest of the plan year. Your deductible and coinsurance apply toward the out-of-pocket maximum.

Making the most of your plan

Getting the most out of your plan also depends on how well you understand it. Keep these important tips in mind when you use your plan.

- **In-network providers and pharmacies:** You will always pay less if you see a provider within the medical and pharmacy network.
- **Preventive care:** In-network preventive care is covered at 100% (no cost to you). Preventive care is often received during an annual physical exam and includes immunizations, lab tests, screenings and other services intended to prevent illness or detect problems before you notice any symptoms.
- **Pharmacy coverage:** Medications are placed in tiers based on drug cost, safety and effectiveness. These tiers also affect your coverage.
- **Mail order pharmacy:** If you take a maintenance medication on an ongoing basis for a condition like high cholesterol or high blood pressure, you can use the Mail Order Pharmacy to save on a 90-day supply.

Medical and Pharmacy Coverage

Medical Plan Provisions	\$500 PPO		\$1,500 PPO		\$2,500 PPO		\$3,200 CDHP		
	In-Network		In-Network		In-Network		In-Network		
HSA Contribution (Individual/Family)	N/A		N/A		N/A		\$500/\$1,000		
Annual Deductible (Individual/Family)	\$500/\$1,000		\$1,500/\$3,000		\$2,500/\$5,000		\$3,200/\$6,400		
Coinsurance (Member)	20%		20%		30%		20%		
Out-of-Pocket Maximum (Includes Deductible)	\$3,000/\$6,000		\$5,000/\$10,000		\$6,500/\$13,000		\$6,350/\$12,700		
Primary Care Provider Office Visit									
Primary Care Provider Office Visit	\$20 copay		\$35 copay		\$0 copay		Ded, then coins.		
Telehealth									
Telehealth	\$20 copay		\$35 copay		Covered in full		Ded, then coins.		
Chiropractor Office Visit									
Chiropractor Office Visit	\$20 copay		\$35 copay		\$0 copay		Ded, then coins.		
Specialist Office Visit									
Specialist Office Visit	\$40 copay		\$70 copay		\$100 copay		Ded, then coins.		
Inpatient Hospital Services									
Inpatient Hospital Services	Ded, then coins.		Ded, then coins.		Ded, then coins.		Ded, then coins.		
Outpatient Hospital Services									
Outpatient Hospital Services	Ded, then coins.		Ded, then coins.		Ded, then coins.		Ded, then coins.		
Urgent Care									
Urgent Care	\$20 copay		\$35 copay		\$0 copay		Ded, then coins.		
Emergency Room									
Emergency Room	\$250 copay, ded then coins.		\$250 copay, ded then coins.		\$250 copay, ded then coins.		Ded, then coins.		
Retail Pharmacy (up to a 30-day supply)*									
								After deductible is met	
Tier 1	\$15		\$15		\$15		\$15		
Tier 2	\$50		\$50		\$50		\$50		
Tier 3	\$75		\$75		\$75		\$75		
Tier 4*	\$150		\$150		\$150		\$150		
Mail Order Pharmacy (90-day supply)									
Tier 1	\$37.50		\$37.50		\$37.50		\$37.50		
Tier 2	\$125		\$125		\$125		\$125		
Tier 3	\$187.50		\$187.50		\$187.50		\$187.50		

*Member responsibility for specialty medications is 20% up to a maximum of \$250

Medical	\$500 PPO		\$1,500 PPO		\$2,500 PPO		\$3,200 CDHP	
	Monthly	Per Paycheck	Monthly	Per Paycheck	Monthly	Per Paycheck	Monthly	Per Paycheck
Employee Only	\$224.64	\$112.32	\$195.55	\$97.78	\$0.00	\$0.00	\$0.00	\$0.00
Employee + Spouse/ Domestic Partner	\$480.89	\$240.45	\$418.47	\$209.24	\$358.15	\$179.08	\$323.87	\$161.94
Employee + Child(ren)	\$451.62	\$225.81	\$392.90	\$196.45	\$311.93	\$155.97	\$303.76	\$151.88
Family	\$707.86	\$353.93	\$615.82	\$307.91	\$572.66	\$286.33	\$476.09	\$238.05



BCBS Services

BlueAccess

Get information about your health benefits, anytime, anywhere through the secure online member portal, BlueAccess for Members (BAM).

With BlueAccess, you can quickly and securely:

- Check claims and view plan usage
- Find in-network doctors and hospitals
- Compare quality ratings for doctors
- Access your virtual ID card
- Contact customer support

Registration is quick and simple

1. Go to bcbsks.com/blueaccess.
2. Click Register for a BlueAccess account.
3. Have your ID card handy and follow the step-by-step instructions.

Once you have registered for a BlueAccess account, download the mobile app to track claims, find doctors and view your plan benefits from anywhere. Scan to download the BlueAccess app or visit bcbsks.com/app.



Blue365 Discount Program

Blue365 is just one more advantage you have by being a BCBS member. With this program, you may save money on health and wellness products and services from top retailers that are not covered by insurance. Exclusive discounts are offered in the following categories:

- Fitness
- Personal care
- Healthy eating
- Financial health

Sing up at blue365deals.com and start saving today!

Gympass

The Gympass wellbeing platform equips you to enhance your physical and mental health through access to valuable resources, including 10,000+ gyms nationwide. Simply register for free at <https://www.blue365deals.com/offers/active-fit-gym-membership-s>, verify eligibility, and create your account with Gympass to check out pricing available to you.

- Month-to-month plans – no contracts or initiation or cancellation fees
- Flexibility to visit multiple gyms within the plan selected
- In-person and online opportunities
- 24/7/365 access to comprehensive wellness tools
- One easy membership, wide variety of options



Amwell Telehealth

Blue Cross members have access to virtual care services through their own network provider or Amwell®. Amwell is convenient, affordable, private and secure.

Virtual care options

Telehealth through Amwell isn't meant to replace your primary care provider (PCP). Amwell is designed to provide care for non-emergency services when your PCP isn't available, after hours or on the weekend.

Ask your doctor about their virtual visit options. Virtual visits are covered the same as in-office visits under your Blue Cross plan.

Patient benefits:

- Available 24/7/365
- Less time away from work
- No travel expenses or time
- Easier if you have a child or elder in your care
- Private and secure
- No exposure to other potentially contagious patients

When can I use it?

Consult a doctor and get prescriptions sent to the pharmacy of your choice for common conditions like

- Cold or flu
- Fever
- Rash
- Sinus infection
- Pink eye
- Ear infection

Behavioral health services

Licensed therapists can provide advice and counseling for depression, anxiety, stress, relationship issues and more. Private and secure appointments are available through Amwell seven days a week, 6:00 a.m. to 10:00 p.m. CST.

Can my family use Amwell?

Yes, if your spouse and/or children are covered under your Blue Cross plan.

Register for Amwell – for free!
bcbsks.com/telehealth





Health Savings Account

A Health Savings Account (HSA) is a savings account that belongs to you that is paired with the \$3,200 CDHP. It allows you to make tax-free contributions that you can use to pay for current and future medical expenses for you and your dependents.



START IT

- Contributions to an HSA are tax-free for you – whether they come from you or the company. CivicPlus contributes \$500 for individual coverage and \$1,000 for family.
- The CDHP costs less than other plans so the money you save on premiums can be put into your HSA. This helps you save money on taxes and gives you more flexibility and control over your health care dollars.



BUILD IT

- All of the money in your HSA is yours (including any contributions deposited by the company) even if you leave your job, change plans or retire.
- In 2024, the total of your contributions and the company's can be up to \$4,150 for individual coverage and \$8,300 for family coverage. If you are age 55 or older, you can contribute an additional \$1,000 per year.



USE IT

- You can withdraw your money tax-free at any time, as long as you use it for qualified expenses (a list can be found on www.irs.gov).
- You can also save this money and hold onto it for future eligible health care expenses.



GROW IT

- Unused money in your HSA will roll over, earn interest and grow tax-free over time.
- You decide how to use the HSA money, including whether to save it or spend it for eligible expenses. When your balance is large enough, you can invest it – tax-free.

Eligibility details

- You are not allowed to be enrolled in any other health coverage, and cannot have an HSA if you are enrolled in any other health coverage or Medicare, or claimed as a dependent on someone else's tax return.
- You cannot participate in the Health Care Flexible Spending Account (FSA) if you have an HSA. Your spouse also cannot have a Health Care FSA.

Flexible Spending Accounts

A Flexible Spending Account (FSA) helps you pay for health care or dependent care costs using tax-free dollars. Your contribution is deducted from your paycheck on a pre-tax basis and put into the FSA. When you incur expenses, you can access the funds in your account to pay for *eligible* expenses.

This chart shows the eligible expenses for each FSA and how much you can contribute each year. Each of these options reduces your taxable income.

Account type	Eligible expenses	Annual contribution limits
Health Care FSA	Most medical, dental and vision care expenses that are not covered by your health plan, such as copays, coinsurance, deductibles, eyeglasses, orthodontia and prescriptions.	Maximum contribution is \$3,200 per year. Funds are deducted throughout the year, but all funds are available on January 1.
Dependent Care FSA	Dependent care expenses including day care, after school programs for children under age 13 or elder care programs so you can work or attend school full-time.	Maximum contribution is \$5,000 per year (\$2,500 if married and filing separate tax returns).

Important information about FSAs

- Your FSA elections are effective from January 1 through December 31.
- Claims for reimbursement must be submitted by March 31 of the following year.
- Please plan your contributions carefully. Any unused money remaining in your account(s) will be forfeited. This is known as the “use it or lose it” rule and it is governed by Internal Revenue Service regulations.
- FSA elections do not automatically continue from year to year; you must actively enroll each year.
- You can only change your FSA contribution amount if you experience a qualified status change.
- The FSA plans are not interchangeable. You must enroll in each separately and funds are non-transferrable.

Dental Plan

It's important to have regular dental exams and cleanings so problems are detected before they become painful – and expensive. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and is an important part of maintaining your overall health. We offer two dental plans through United Healthcare.

Plan Provisions	Low Plan		High Plan	
	Monthly	Per Paycheck	Monthly	Per Paycheck
Annual Deductible for Primary and Major Services (Individual/Family)	\$50/\$150		\$25/\$75	
Individual Annual Maximum	\$750		\$1,500	
Diagnostic and Preventive Services (e.g., X-rays, cleanings, exams)	Covered at 100%		Covered at 100%	
Amount you pay after deductible				
Basic Services (e.g., fillings)	30%		20%	
Major Services (e.g., dentures, crowns, bridges)	50%		50%	
Orthodontia (children up to age 19)	Not covered		20%	
Orthodontia Lifetime Maximum	N/A		\$1,500	
Out-of-Network Reimbursements*	UCR 90th		UCR 95th	

*After deductible

Important Out-of-Network Information

CivicPlus is proud to partner with United Healthcare and offer their National Options PPO 30 network, providing you with access to the largest provider network that includes more than 1.3 million physicians and care professionals nationwide.

While dental benefits are available out-of-network, they are paid at a lower reimbursement rate, and you may be balance billed for the difference. Log in at myuhc.com to find a contracted provider near you!

Dental	Low Plan		High Plan	
	Monthly	Per Paycheck	Monthly	Per Paycheck
Employee Only	\$0.00	\$0.00	\$12.21	\$6.11
Employee + Spouse/Domestic Partner	\$6.79	\$3.40	\$33.06	\$16.53
Employee + Child(ren)	\$6.66	\$3.33	\$32.85	\$16.43
Family	\$6.20	\$3.10	\$46.16	\$23.08



Vision Plan

The vision plan provides coverage for routine eye exams and pays for all or a portion of the cost of glasses or contact lenses. You can choose any provider; however, you always save money if you see in-network providers. We offer a vision plan through United Healthcare utilizing the Spectera network.

Plan Provisions	In-Network
Exam – Every 12 months	\$10 copay
Frames – Every 24 months	\$20 copay, then covered up to the allowance \$140 allowance + 30% off balance
Lenses – Every 12 months <ul style="list-style-type: none"> • Single vision • Bifocal • Trifocal 	Covered after \$20 copay Covered after \$20 copay Covered after \$20 copay
Contact Lenses (in lieu of glasses) <ul style="list-style-type: none"> • Elective • Medically Necessary • Fitting and Evaluation 	\$140 allowance Covered after \$20 copay Not to exceed \$60

Vision	Monthly	Per Paycheck
Employee Only	\$0.00	\$0.00
Employee + Spouse/Domestic Partner	\$4.04	\$2.02
Employee + Child(ren)	\$4.29	\$2.15
Family	\$4.82	\$2.41

Pay for vision expenses tax-free

Use your FSA or HSA to pay for your exam copay and eyeglasses or contacts.

Life Insurance and Disability

Life and AD&D insurance

CivicPlus provides basic life and AD&D insurance for employees and offers voluntary insurance options for employees and their dependents through Unum.

Basic life and AD&D insurance

Life insurance is an important part of your financial wellbeing, especially if others depend on you for support. CivicPlus automatically provides basic life and accidental death and dismemberment insurance through UNUM to all eligible associates at **no cost**.

Basic Life & AD&D Coverage

1x's Annual Salary up to:	Minimum	\$50,000
	Maximum	\$175,000

Voluntary life and AD&D insurance

You may choose to purchase additional life and AD&D coverage through UNUM for yourself and your dependents at affordable group rates. If you enroll during your initial eligibility period, you can receive up to the guarantee issue with no questions asked. However, if you choose to enroll outside of your original eligibility period then you will be subject to EOI and UNUM will then decide if you can purchase coverage.

Voluntary Life & AD&D Coverage

	Employee	Spouse	Child(ren)
Increments	\$10,000	\$5,000	\$2,500, \$5,000, \$7,500 or \$10,000 one premium covers all children
Minimum Amount	\$10,000	\$5,000	
Maximum Amount	\$500,000 not to exceed 5x's annual earnings	\$500,000 not to exceed 100% of EE amount	
Guarantee Issue	\$150,000	\$50,000	\$10,000

Protect your loved ones

- **Affordable supplemental coverage** – Take advantage of the group rates offered to get the best deal on your coverage. Investing in insurance give you peace of mind and the financial protection for yourself and your loved ones.
- **Be sure to designate your beneficiary** – You must choose a beneficiary for life and AD&D insurance. Keep your beneficiaries up-to-date in UKG.

Disability insurance

Disability insurance through Unum provides income replacement should you become disabled and unable to work due to a non-work-related illness or injury. CivicPlus provides eligible associates with disability coverage at **no cost** as shown below. Coverage is automatic; you do not need to enroll.

Coverage	Benefit
Short-Term Disability	<ul style="list-style-type: none"> • 100% of your bi-weekly pay through Salary Continuation for up to 12 weeks of a disability after the seven-day waiting period. Eligibility and approval requirements must be met.
Long-Term Disability	<ul style="list-style-type: none"> • 60% of your base salary, to a maximum of \$10,000 per month if you are disabled and are unable to work for more than 90 days. • Benefits are offset with other sources of income, such as Social Security and Workers' Compensation.



Voluntary Plans – Unum

Round out your coverage with benefits that offer financial protection and assistance with all areas of your life.

Accident insurance

Provides benefits to help cover the costs associated with unexpected bills due to covered accidents, regardless of any other insurance you have.

If you purchase coverage and are hurt in a covered accident, you will receive a cash benefit for covered injuries that you may spend as you like.

Examples of covered injuries:

- Broken bones
- Burns
- Concussions
- Cuts repaired by stitches
- Eye injuries
- Ruptured discs
- Torn ligaments

*Please refer to the benefit summary for rates and full details of this coverage.

Hospital indemnity insurance

Provides cash for the unexpected costs of an unplanned hospital stay. It works alongside your major medical coverage to help pay for out-of-pocket expenses, such as:

- Medical deductibles
- Copays
- Treatment
- Mortgage or rent payments
- Groceries
- Car payments

*Please refer to the benefit summary for rates and full details of this coverage.

Critical illness insurance

Provides cash to help pay for both medical expenses not covered by your medical plan as well as day-to-day expenses that may start to add up – like rent, mortgage, car payments, etc. – while you are ill.

If you are diagnosed with a covered illness, you get a lump-sum cash benefit, even if you receive other insurance benefits.

Examples of covered illnesses:

- Cancer
- Coronary artery bypass graft surgery
- End-stage renal (kidney) failure
- Heart attack
- Major organ failure
- Stroke

*Please refer to the benefit summary for rates and full details of this coverage.

Additional Benefits

Employee Assistance Program

Life can be a juggling act. It takes time, and lots of it, to balance work, family and personal challenges. To help you, CivicPlus is pleased to announce that we have implemented the SupportLinc Employee Assistance Program (EAP), administered by CuraLinc Healthcare. This valuable benefit offers confidential, professional assistance for problems of concern to you and your immediate family members at no cost. Your benefits through the SupportLinc EAP include (but are not limited to) the following:

- **Short-Term Counseling:** Through SupportLinc, you and your eligible family members may receive in-person or virtual counseling sessions with a licensed clinician to address issues such as marriage and family problems, substance abuse, stress, anxiety, or other behavioral health concerns. Each member receives up to 6 free sessions per issue per calendar year.
- **Legal Services:** The SupportLinc EAP provides free telephonic or face-to-face consultation with a local attorney.
- **Dependent Care Referral Services:** SupportLinc's knowledgeable specialists provide referrals to resources that help address a wide range of issues such as child or elder care, adoption, pet care, home repair, education and housing needs.
- **Financial Services:** SupportLinc provides expert financial planning and consultation through a network of licensed financial counselors.

In addition, a wide array of resources are available to you online at www.supportlinc.com. Through this site, you and your family will have access to thousands of articles, tip sheets and videos covering a variety of behavioral health and work-life topics. You'll also have access to child and elder care search engines, reference libraries, legal and financial resources, self-improvement programs and educational training modules.

You can contact SupportLinc any time 24 hours a day, 7 days a week by calling 888-881-LINC (5462).

To download the SupportLinc eConnect mobile app, scan the QR code on this page or visit the Apple/iTunes or Google Play app store.



Paid Leave: Flexible Time Off (FTO)

- FTO should be by regular full-time employees for vacation, rest and relaxation, personal business, emergencies, religious observances, schooling, inclement weather, personal reasons and additional extenuating circumstances. No set amount of time is given, employee's may use FTO as needed.
- Non-exempt (hourly) employees may take FTO in full hour increments up to their scheduled hours per week. Total FTO hours taken in a pay period cannot exceed the employee's total standard hours per week as indicated on the employee's personnel record.
- Exempt (salaried) employees may take FTO hours in whole day increments only, and up to the employees scheduled hours per week.
- Time off lasting more than one week should be pre-approved by your manager at least one month in advance whenever possible.

Full and Part-Time Employees

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

Parental Leave

- Maternity Leave: Up to 12 paid weeks
- Paternity Leave: Up to 6 paid weeks
- Adoption Leave: Up to 6 paid weeks

Additional Benefits (continued)

Lifestyle Spending Account (LSA)

A Lifestyle Spending Account is a fully employer funded benefit that can be used for a range of wellness and personal enrichment goods and services. Our mission is to empower you and your family by offering benefits and perks in line with your personal values. It's designed to help you choose the life benefits that matter most in the ways that meets your needs. LSA features:



- A personal account



- One card, for all your benefits



- Direct ACH reimbursement



- Real-time transaction history



- 24/7 customer service support

Your LSA information will be available to you on demand in the Benepass iOS and Android apps, as well as online at app.getbenepass.com.

CivicPlus will contribute \$150 annually toward your LSA! Contributions are accrued monthly.

Smart Dollar Program

SmartDollar is our FREE employee financial wellness program that can help you relieve money stress! Once you have reached your last \$1,000 of debt, excluding your mortgage, CivicPlus will pay off the last \$1,000.

SmartDollar has the tools to help you win with money! Keep up with your progress and get access to a large library of video, audio, and article content when you create your account. Stay on track with a detailed budget when you sync your bank account to the free and secure budgeting app, EveryDollar.

You have the chance to take control of your money and change your family tree with SmartDollar. So, why wouldn't you? Join now by visiting smartdollar.com/enroll/enrollmentlink.

Following the program, you'll learn:

- How to budget
- How to get out of debt
- How to save for the future
- Plus, you can access it anytime, anywhere, and from any device.



401(k) Retirement Savings Plan

Whether retirement is way down the road or just around the corner, it's important to have savings goals and specific investment objectives. To help you meet your goals and objectives, we offer a 401(k) Retirement Savings Plan, administered by BPAS, with multiple investment options and a company match.

Employee contributions

- You can contribute up to \$22,500 in 2024 (subject to change by the IRS), and if you are age 50 or older, you may contribute up to an additional \$7,500 as a “catch-up” contribution.
- Contributions may be made on a pre-tax or Roth after-tax basis.
- To make it easier for you to save, you will be automatically enrolled in the plan after two months of continuous service with an auto-deferral of 3% pre-tax dollars. Contributions will then automatically increase to a maximum of 5% unless otherwise specified.

Employer contributions

- CivicPlus will contribute a matching contribution to your Safe Harbor Matching Contribution Account in an amount equal to 100% of the Matched Employee Contributions that are not in excess of 5% of your Plan Compensation.

More information

- You can enroll in the plan and make changes to your contributions at any time.
- BPAS has many different investment options for you to choose from, along with tools and resources you can use to determine which options best meet your investment objectives.

For additional details about the 401(k) Retirement Savings Plan or to enroll or change your contribution rates or investment elections, visit www.bpas.com or call 866-401-5272.

The Manhattan Trust Company

The Trust Company is an independent, wealth management and investment company that has the expertise and systems in place to help you get the most out of your money. They offer tailor-made services to meet your particular situation. They can help you with Financial Planning, Investment Management, Retirement Plans. For more information visit thetrustco.com or call 800-285-7878.

Contact Information

Coverage	Carrier	Phone	Website
Medical and Pharmacy	Blue Cross Blue Shield of Kansas	800-432-3990	www.bcbsks.com
Dental	UnitedHealthcare	888-679-8925	www.myuhc.com
Vision	UnitedHealthcare	800-638-3120	www.myuhcvision.com
Health Savings Account	Benepass	www.app.getbenepass.com	
Flexible Spending Accounts	Benepass	www.app.getbenepass.com	
Lifestyle Spending Account	Benepass	www.app.getbenepass.com	
Life and AD&D Insurance	UNUM	800-445-0402	www.unum.com/claims
Disability Insurance	UNUM	866-868-6737	https://portal.unum.com
Voluntary Accident, Critical Illness and Hospital Indemnity Insurance	UNUM	800-635-5597	www.unum.com/claims
SupportLinc EAP	CuraLinc	888-881-5462	www.supportlinc.com username: civicplus
401(k) Retirement Savings Plan	BPAS	866-401-5272	www.bpas.com
Investment Planning	The Manhattan Trust Company	800-285-7878	thetrustco.com

Notes



About this Guide

This benefit summary provides selected highlights of the CivicPlus 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.