



YOUR
associate
BENEFITS

BENEFIT PLANS EFFECTIVE
JANUARY 1-DECEMBER 31, 2023



CITIZENS
HEALTH

benefits

BUILT FOR YOU

At Citizens Health, we care about you. That's why we offer benefits that support your physical, emotional, and financial health.

Understanding your benefits and knowing how to use them is just as important as having access to them. Review this guide to learn about the benefits available to you for the 2023 plan year (January 1, 2023, through December 31, 2023). Then, choose the options that are best for you and your family.

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▼ WHO IS ELIGIBLE



Many of the plans allow you to cover your eligible dependents, which include:

- Your legal spouse.
- Your dependent children of any age who are physically or mentally unable to care for themselves.
- Your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian).

▼ ELIGIBILITY REQUIREMENTS

Your eligibility for benefits is determined by the hours you are scheduled to work per pay period. Refer to the table below for details.

| Benefit | Full-Time (60 hours per pay period) | Part-Time (40 hours per pay period) | Less than Part-Time/PRN (not regularly scheduled) |
|---|--|--|--|
| Medical Insurance | X | | |
| On-Site Pharmacy | X | X | X |
| Dental Insurance | X | | |
| Vision Plan | X | X | |
| Health Savings Account | X | | |
| Health Care or Limited Purpose Flexible Spending Accounts | X | | |
| Dependent Care Flexible Spending Account | X | X | |
| Basic Life and AD&D Insurance | X | X | |
| Supplemental Life and AD&D Insurance | X | X | |
| Long-Term Disability Insurance | X | | |
| Whole Life Insurance | X | | |
| Retirement Savings Plan | X | X ¹ | X ¹ |
| Aflac Voluntary Benefits | X | X | |
| Paid Time Off and EIB | X | X | |
| Compassionate Leave | X | X ² | |
| Air Ambulance Service | X | X | X |
| Holiday Pay and Shift Differentials | X | X | X |
| Associate Discounts | X | X | X |
| Employee Assistance Program | X | X | X |

(1) Must work a minimum of 1,000 hours per year for Citizens Health match. (2) Includes regularly scheduled, but less than 40 hours per pay period.

▼ WHEN TO ENROLL

You can only sign up for benefits or change your benefits at the following times.

- **Within 30 days of joining Citizens Health as a new associate:** Enroll online.
- **During the annual benefits open enrollment period:** See page 4.
- **Within 30 days of a qualifying life event:** Contact the Citizens Health Benefit Center.

The choices you make at this time will remain in place through **December 31, 2023**, unless you experience a qualifying life event, as described on page 4. If you do not sign up for benefits during your initial eligibility period, you will not be able to elect coverage until the next open enrollment period.

▼ HOW TO ENROLL

All full-time and part-time associates must either elect or waive coverage as well as designate a beneficiary. To enroll in benefits, call 855-272-0060 from 7 a.m.–10 p.m. CST Monday through Friday or follow these steps to enroll online:



Log into BambooHR. From the home page, scroll down to Company Links and select “Manage My Benefits” on the left side menu.



When you arrive at the PlanSource page, click “Get Started.”



Review your profile and add or remove family members that you want to cover. Once your profile is complete, you can begin shopping for benefits.



Educational videos and links are available at the top of the page for each plan option. You will see an overview of each plan available to you. Click the card for more details.



To select a plan, indicate which family members are covered by clicking “edit family covered” and select the card for each family member you’d like to cover on the plan.

Click “Update Cart” to choose the plan.



To finalize your choices, click “Review and Checkout.”

You must complete the checkout process in order to be enrolled in benefits.

▼ CHANGING YOUR BENEFITS

Due to IRS regulations, once you have made your elections for 2023, you cannot change your benefits until the next annual open enrollment period.

The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

Qualifying life events include, but are not limited to:

- Marriage, divorce, or legal separation.
- Birth or adoption of an eligible child.
- Death of your spouse or covered child.
- Change in your child’s eligibility for benefits.
- Change in your spouse’s work status that affects his or her benefits.
- Qualified Medical Child Support Order.



To request a benefits change, contact The Citizens Health Benefit Center at 855-272-0060 within 30 days of the qualifying life event. Change requests submitted after 30 days cannot be accepted. You may need to provide proof of the event, such as a marriage license or birth certificate.

▼ MEDICAL INSURANCE

Citizens Health offers two medical plan options through National Alliance (BCBS).

If you are a full-time or variable part-time associate working an average of at least 60 hours per pay period, you are eligible for medical benefits on the first of the month following 30 days of employment.

Before you enroll in medical coverage, take some time to fully understand how each plan works. Refer to page 6 for an overview of the medical plans.

BEFORE YOU CHOOSE A PLAN, CONSIDER THIS



Are you able to budget for your deductible by setting aside pre-tax dollars from your paycheck in a health savings account (HSA)?

Consider the Essential Savings Plan.



Do you prefer to pay more for medical insurance out of your paycheck, but less when you need care?

Consider the Signature Plan.



What planned medical services do you expect to need in the upcoming year?



Do you or any of your covered family members take any prescription medications on a regular basis?

Consider the Signature Plan.

MEDICAL COSTS

Listed below are the semi-monthly costs for medical insurance. The amount you pay for coverage is deducted from only the first two paychecks each month on a pre-tax basis.

| Coverage Level | Signature Plan | Essential Savings Plan |
|-----------------------|----------------|------------------------|
| Employee Only | \$112.27 | \$78.30 |
| Employee + Spouse | \$334.23 | \$233.44 |
| Employee + Child(ren) | \$325.17 | \$226.65 |
| Family | \$379.52 | \$265.15 |

Spouse enrollment: If both you and your spouse are employed by CMCI, you may choose to be covered under the same plan or enroll separately.

Note: If you earn less than \$16.00/hour, your premiums are discounted. Please refer to the "Manage my Benefits" link under Company links on your BambooHR home page for your specific rates.



MEDICAL INSURANCE

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The plans offer in- and out-of-network benefits. You will pay less out of your pocket when you choose a Citizens Health provider.

The table below summarizes the benefits of each medical plan. The following network tiers determine the amount you pay:

- **Tier 1:** Citizens Health Providers.
- **Tier 2:** Blue PPO network providers.
- **Tier 3:** Providers not in the Blue PPO network, subject to balance billing.

Find a Citizens Health or Blue PPO Network provider by logging into myhealthtoolkitKS.com. To search the network prior to enrolling, use code “KAA” to search the Citizens Health and BCBS provider network. Click the “Find Care” link on the MyHealthToolkit homepage.

| Summary of Covered Benefits | Signature Plan | | | Essential Savings Plan | | |
|--|---------------------------|------------------|-----------------|------------------------------|----------------------------|------------------|
| | Citizens Health Providers | Blue PPO Network | Out of Network | Citizens Health Providers | Blue PPO Network | Out of Network |
| Plan Year Deductible | | | | | | |
| Individual/Family | \$625/\$1,250 | \$1,250/\$2,500 | \$4,000/\$8,000 | \$1,500/\$3,000 ¹ | \$3,000/\$6,000 | \$6,000/\$12,000 |
| Out-of-Pocket Maximum (Includes deductible, copays, and coinsurance) | | | | | | |
| Individual/Family | \$1,625/\$3,250 | \$3,250/\$6,500 | Unlimited | \$1,850/\$3,700 | \$3,700/\$7,400 | Unlimited |
| Preventive Care | Plan pays 100% | Plan pays 100% | Not covered | Plan pays 100% | Plan pays 100% | Not covered |
| Physician Services | | | | | | |
| Primary Care Physician | \$30 copay | \$40 copay | 50% after ded. | 10% after ded. | 30% after ded. | 50% after ded. |
| Specialist | \$30 copay | \$60 copay | 50% after ded. | 10% after ded. | 30% after ded. | 50% after ded. |
| Urgent Care | 20% after ded. | 30% after ded. | 50% after ded. | 10% after ded. | 30% after ded. | 50% after ded. |
| Lab/X-Ray | | | | | | |
| Diagnostic Lab/X-Ray | 20% after ded. | 30% after ded. | 50% after ded. | 10% after ded. | 30% after ded. | 50% after ded. |
| High-Tech Services (MRI, CT, PET) | 20% after ded. | 30% after ded. | 50% after ded. | 10% after ded. | 30% after ded. | 50% after ded. |
| Hospital Services | | | | | | |
| Inpatient | 20% after ded. | 30% after ded. | 50% after ded. | 10% after ded. | 30% after ded. | 50% after ded. |
| Outpatient | 20% after ded. | 30% after ded. | 50% after ded. | 10% after ded. | 30% after ded. | 50% after ded. |
| Emergency Room | 20% after ded. | 30% after ded. | | 10% after ded. | 30% after ded. | |
| Therapies/Chiropractic | 20% after ded. | 30% after ded. | 50% after ded. | 10% after ded. | 30% after ded. | 50% after ded. |
| Prescription Drugs Out-of-Pocket Maximum | | | | | | |
| Individual/Family | Integrated with Medical | | | Integrated with Medical | | |
| Prescription Drugs² | | | | | | |
| Tier 1 | 10% | 30% | | 10% after ded. | 30% after ded. | |
| Tier 2 | 20% | 30% | | 10% after ded. | 30% after ded. | |
| Tier 3 | 20% | 30% | Not covered | 10% after ded. | 30% after ded. | Not covered |
| Tier 4 | 30% up to \$500 | 30% up to \$500 | | 10% after ded. up to \$500 | 30% after ded. up to \$500 | |
| Mail Order (Up to a 90-day supply) | 20% | 30% | | 10% after ded. | 30% after ded. | |
| Refractive Vision Exam (Every 12 months) | | | | | | |
| Under 19 Years | Plan pays 100% | Plan pays 100% | Plan pays 100% | Plan pays 100% | Plan pays 100% | Plan pays 100% |

(1) If you elect dependent coverage, the individual deductible does not apply. The family deductible must be met, either by one individual or by a combination of family members, before the plan begins to pay toward covered services. This applies to the Tier 1 deductible only.

(2) Specific preventive maintenance medications may be available without any cost sharing on both plans.

MEDICAL INSURANCE

HOW THE PLANS WORK

| Key Functions | Signature Plan | Essential Savings Plan |
|---|--|--|
| Pay for care with pre-tax dollars | | |
| Health Savings Account | No. | Yes. |
| Health Care Flexible Spending Account | Yes. | No. |
| Citizens Health contributes money into an account to help you pay for out-of-pocket expenses | No. | Yes. Citizens Health contributes \$750 for individual coverage and \$1,250 for family coverage to an HSA to help you pay for covered health care expenses. |
| Individual deductible applies if you cover your family | Yes, if you cover your family, all individual amounts will count toward meeting the family deductible and out-of-pocket maximum, but an individual will not have to pay more than the individual deductible and out-of-pocket maximum. | Yes, if you cover your family, all individual amounts will count toward meeting the family deductible and out-of-pocket maximum, but an individual will not have to pay more than the individual deductible and out-of-pocket maximum. |
| How you pay for in-network office visits | | |
| Copay | Yes. | No. |
| Coinsurance | No. | Yes. |

KEY TERMS TO KNOW



Copay

A fixed dollar amount that you may pay for certain covered services. Typically, your copay is due up front at the time of service.



Deductible

The amount that you must pay each year for certain covered health services before the insurance plan will begin to pay.



Coinsurance

After you meet your deductible, you may pay coinsurance, which is your share of the costs of a covered service.



Out-of-Pocket Maximum

Includes copays, deductibles, and coinsurance. Once you meet this amount, the plan will pay 100% of covered services the rest of the year.

▼ MEDICAL INSURANCE

In-network preventive care is free for medical plan members.

The Citizens Health medical plans pay 100% of the cost of preventive care when received from a Citizens Health or network provider. This means you won't have to pay anything out of your pocket.



WHAT IS PREVENTIVE CARE?

The focus of preventive health care is to **PREVENT** illnesses, disease, and other health problems, and to **DETECT** issues at an early stage when treatment is likely to work best.



WHY IS PREVENTIVE CARE IMPORTANT?

It is important that you have a preventive exam each year—even if you feel healthy and are symptom free—in order to **IDENTIFY FUTURE HEALTH RISKS.**



WHAT'S COVERED?

Covered preventive services **VARY BY AGE AND GENDER.**

Talk with your provider to determine which screenings, tests, and vaccines will be covered, when you should get them, and how often.

SAVE MONEY ON YOUR HEALTH CARE



Choose an in-network provider.

Choose an in-network provider and you'll pay less out of your pocket. Why? Because in-network doctors and facilities contract with the insurance company and agree to charge a lower price for services. Locate a network provider at myhealthtoolkitKS.com or call 855-263-0677.



Request an in-network lab.

When your doctor orders a test, confirm that an in-network lab will be used. If your tests are sent to an out-of-network lab, you may incur **additional** out-of-pocket expenses.



Check your explanation of benefits.

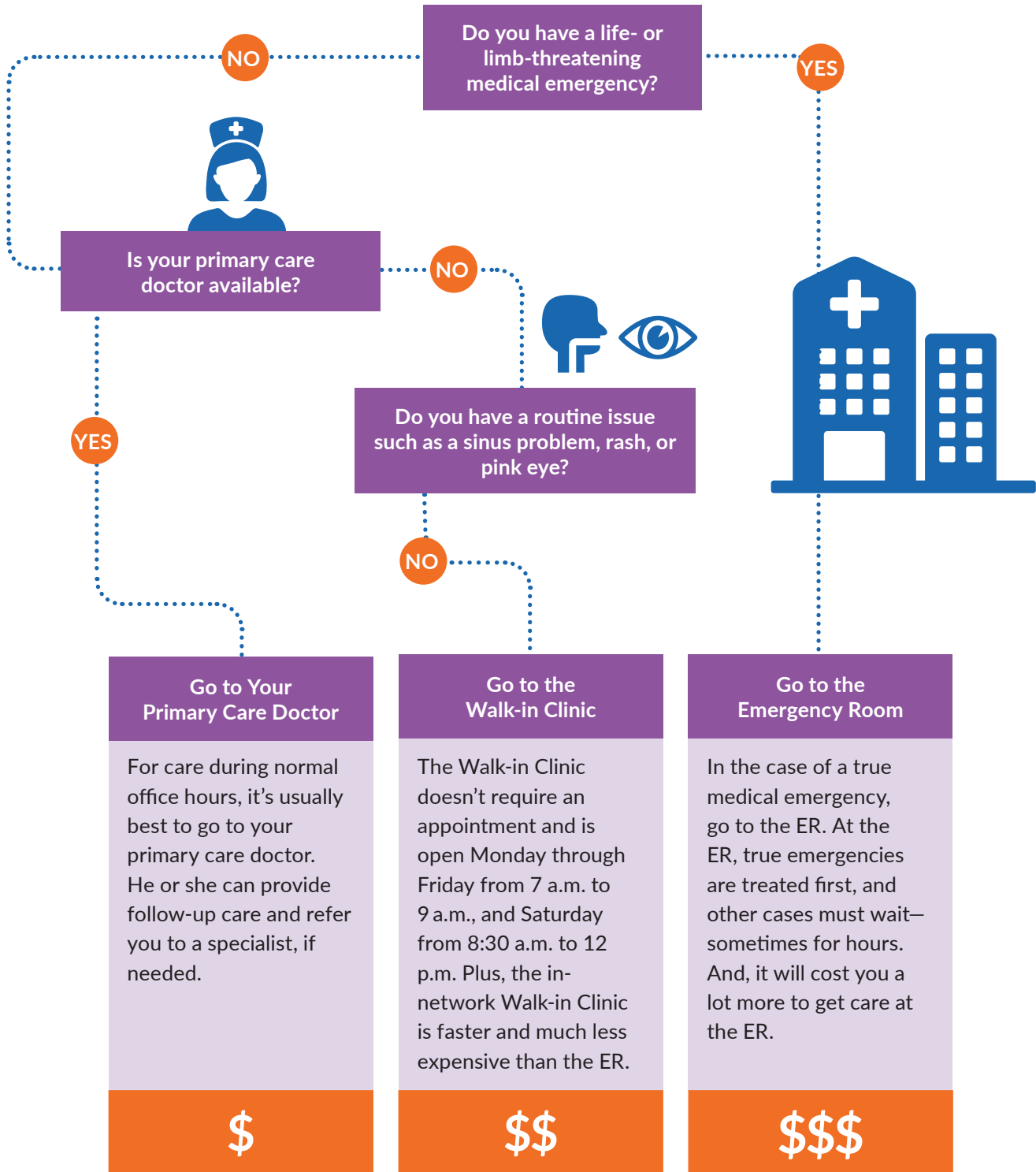
After your appointment, review your explanation of benefits (EOB) and provider bill to confirm you were billed correctly.

Note: Some services are generally not considered preventive if you get them as part of a visit to diagnose, monitor, or treat an illness or injury. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam based on your plan design. Learn more about preventive care at uspreventiveservicestaskforce.org.

▼ MEDICAL INSURANCE

Know where to go for your health care.

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. Use the chart below to help you choose where to go for care.





DENTAL INSURANCE

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Citizens Health offers a dental insurance plan through National Alliance (BCBS).

If you are a full-time associate working an average of at least 60 hours per pay period, you are eligible for dental benefits on the first of the month following 30 days of employment.

The dental plan allows you to see any provider. Charges are limited to usual and customary fees, you will be responsible for any amount over the usual and customary fee.

The table below summarizes the key features of the dental plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits

| | Dental Plan |
|---|----------------------|
| Plan Year Deductible Individual/Family | \$25/\$50 |
| Plan Year Benefit Maximum | \$1,800 |
| Preventive Care (Oral exams, cleanings, x-rays) | Plan pays 100% |
| Basic Services (Periodontal services, endodontic services, oral surgery, fillings) | 20% after deductible |
| Major Services (Bridges, crowns [inlays/onlays], dentures [full/partial]) | 50% after deductible |
| Orthodontia Services (To age 21) | Plan pays 100% |
| Orthodontia Plan Year Maximum | \$900 |
| Orthodontia Lifetime Maximum | \$1,800 |



Regular dental visits tell your dentist a lot about your overall health, including whether or not you may be developing a disease like diabetes, heart disease, kidney disease, and some forms of cancer.

DENTAL COSTS

Listed below are the semi-monthly costs for dental insurance. The amount you pay for coverage is deducted from only the first two paychecks each month on a pre-tax basis.

| Coverage Level | Dental Plan |
|-----------------------|-------------|
| Employee Only | \$10.00 |
| Employee + Spouse | \$23.00 |
| Employee + Child(ren) | \$21.00 |
| Employee + Family | \$26.00 |

Citizens Health offers a vision plan through Vision Care Direct.

If you are a full-time or part-time associate working an average of at least 40 hours per pay period, you are eligible for vision benefits on the first of the month following 30 days of employment.

The vision plan is not an insurance plan. The amount you pay for coverage is based on the services you wish to receive—exam only, materials only, or both. You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider. Locate a Vision Care Direct network provider at visioncaredirect.com.

The table below summarizes the key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

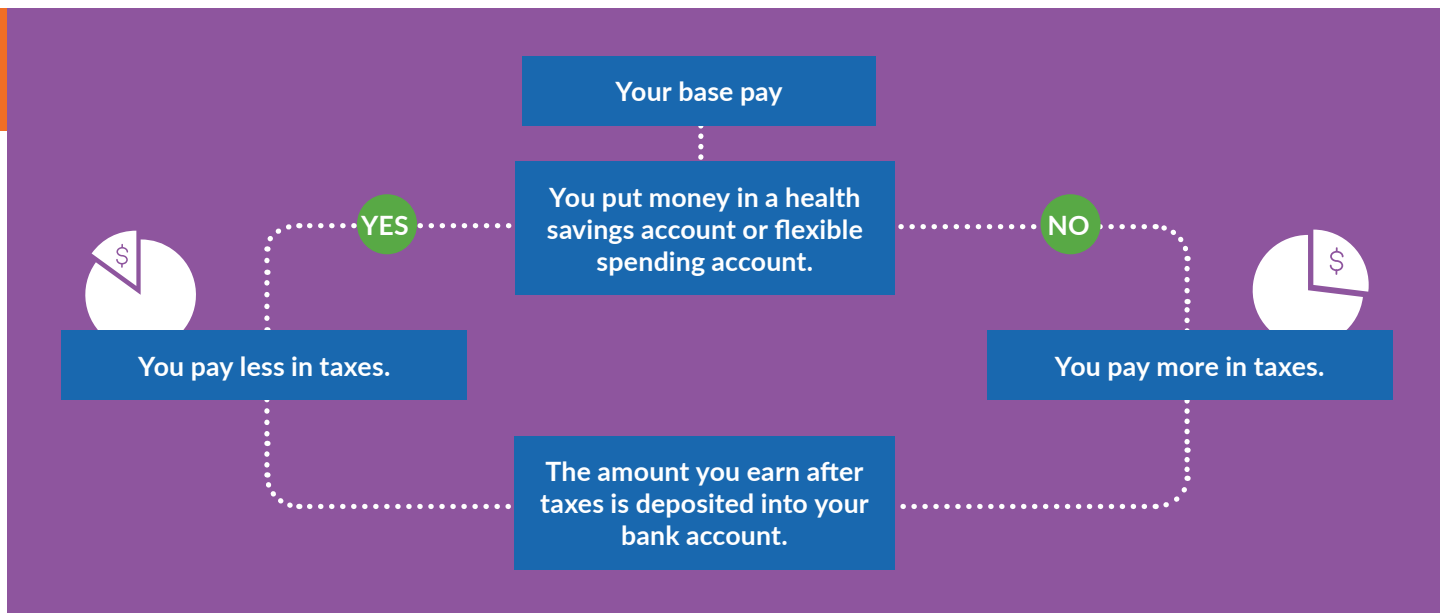
| Summary of Covered Benefits | Vision Care Direct | |
|--|--|----------------|
| | In Network | Out of Network |
| Eye Exam (Excluded from Gold Materials Only Plan) | Once every 12 months | |
| Frequency | | |
| Copay | \$15 copay | Up to \$50 |
| Materials (Excluded from Exam Only Plan) | \$15 copay | Up to \$80 |
| Lenses (Excluded from Exam Only Plan) | Once every 12 months | |
| Frequency | | |
| Single | Plan pays 100% | Up to \$50 |
| Bifocal | Plan pays 100% | Up to \$75 |
| Trifocal | Plan pays 100% | Up to \$100 |
| Progressive | Covered up to standard trifocal retail price | Up to \$100 |
| Frames (Excluded from Exam Only Plan) | Silver Plan: Once every 24 months; Gold Plan: Once every 12 months | |
| Frequency | | |
| Copay | \$130 allowance | Up to \$60 |
| Contact Lenses (Excluded from Exam Only Plan) | Once every 12 months, in lieu of lenses | |
| Frequency | | |
| Fitting and Evaluation | Not covered | Not covered |
| Elective | Up to \$130 allowance | Up to \$80 |
| Medically Necessary | Up to \$250 allowance with prior authorization | Up to \$80 |

VISION COSTS

Listed below are the semi-monthly costs for vision insurance. The amount you pay for coverage is deducted from only the first two paychecks each month on a pre-tax basis. You may choose a benefit coverage level of materials only, exam only, or exam and materials.

| Coverage Level | Vision Care Direct | | | |
|-----------------------|--------------------|----------------|---------------------------|-------------------------|
| | Exam Only | Materials Only | Materials and Exam Silver | Materials and Exam Gold |
| Employee Only | \$2.05 | \$5.52 | \$6.26 | \$7.57 |
| Employee + 1 | \$3.28 | \$8.83 | \$10.02 | \$12.11 |
| Employee + Child(ren) | \$3.78 | \$10.19 | \$11.56 | \$13.97 |
| Employee + Family | \$6.43 | \$17.33 | \$19.66 | \$23.76 |

BUDGETING FOR YOUR CARE



You can save about 20%* on your care by putting money in a health savings account or flexible spending account. That is because you don't pay taxes on your contributions.

COMPARE YOUR OPTIONS

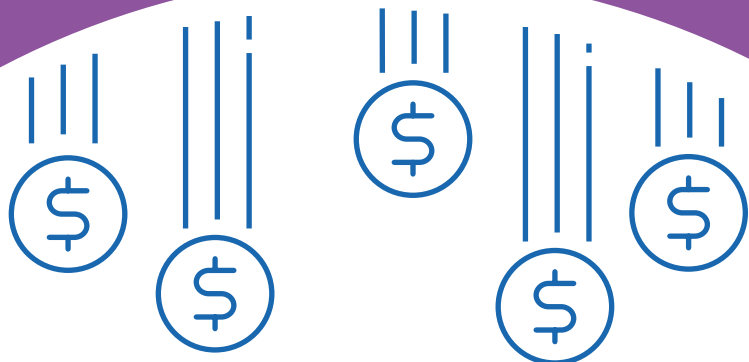
| | Health Savings Account Details on Page 13 | Health Care Flexible Spending Account Details on Page 14 | Limited Purpose Flexible Spending Account Details on Page 14 | Dependent Care Flexible Spending Account Details on Page 14 |
|--|--|---|---|--|
| Eligible expenses | Medical, dental, vision | Medical, dental, vision | Dental and vision | Dependent care |
| Your election is available on January 1, 2023 | No | Yes | Yes | No |
| You can change your election throughout the year | Yes | No | No | No |
| You can take income tax deductions for expenses you pay with your account | No | No | No | No |
| Funds roll over from one year to the next | Yes | No | No | No |
| Citizens Health will contribute money into an account to help you pay for out-of-pocket expenses | Yes, Citizens Health contributes \$750 for individual coverage and \$1,250 for family coverage | No. | No. | No. |

*Percentage varies based on your tax bracket.



HEALTH SAVINGS ACCOUNT

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If you enroll in the Essential Savings Plan, you may be eligible to open and fund a health savings account (HSA) through Avidia.

An HSA is a savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars.

CITIZENS HEALTH CONTRIBUTION

If you enroll in the Essential Savings Plan, Citizens Health will help you save by contributing to your account.

- **Employee-only:** \$750
- **All other coverage levels:** \$1,250

Note: Citizens Health will contribute \$375 for individual coverage and \$625 for family coverage on January 14 and the remaining \$375 for individual coverage and \$625 for family on July 15.

2023 IRS HSA CONTRIBUTION MAXIMUMS

Contributions to an HSA (including the Citizens Health contribution) cannot exceed the IRS allowed annual maximums.

- **Individuals:** \$3,850
- **All other coverage levels:** \$7,750

If you are age 55+ by December 31, 2023, you may contribute an additional \$1,000.

HSA ELIGIBILITY

You are eligible to fund an HSA if you are enrolled in the Essential Savings Plan and meet additional eligibility requirements. Refer to plansource.wealthcareportal.com for eligibility information.

MAXIMIZE YOUR TAX SAVINGS WITH AN HSA



use

Use your HSA dollars today to pay for eligible health care expenses such as: deductibles, doctor's office visits, dental expenses, eye exams, and prescriptions.



save

Use your HSA to prepare for the unexpected. An HSA allows you to save and roll over money from year to year. The money in the account is always yours, even if you change health plans or jobs.



invest

The money in your HSA can be invested and grows tax free—including interest and investment earnings. After you reach age 65, your HSA dollars can be spent without penalty on any expense.



FLEXIBLE SPENDING ACCOUNTS

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Citizens Health offers three flexible spending account (FSA) options, which are administered by PlanSource.

Log into your account at plansource.wealthcareportal.com to: view your account balance(s), calculate tax savings, view eligible expenses, download forms, view transaction history, and more. You cannot stop or change your FSA contribution(s) during the plan year unless you experience a qualifying life event.



HEALTH CARE FSA (NOT ALLOWED IF YOU FUND AN HSA)

Pay for eligible out-of-pocket medical, dental, and vision expenses with pre-tax dollars.

The health care FSA maximum contribution is \$2,850 or the current IRS stated maximum for the 2023 calendar year.

Please note, for the health care FSA, you can roll over \$570 to use in future years at the end of the plan year. Any amount in excess of \$570 will be forfeited.



LIMITED PURPOSE HEALTH CARE FSA (IF YOU FUND AN HSA)

If you fund an HSA, you are not eligible to fund a health care FSA. However, you can fund a limited purpose health care FSA, which can only be used to reimburse dental and vision expenses.

The limited purpose health care FSA maximum contribution is \$2,850 or the current IRS stated maximum for the 2023 calendar year.

Please note, for the limited purpose FSA, you can roll over \$570 to use in future years at the end of the plan year. Any amount in excess of \$570 will be forfeited.



DEPENDENT CARE FSA (AVAILABLE TO PART-TIME EMPLOYEES)

The dependent care FSA allows you to pay for eligible dependent day care expenses with pre-tax dollars. Eligible dependents are children under 13 years of age, or a child over 13, spouse, or elderly parent residing in your house who is physically or mentally unable to care for himself or herself. Full- and part-time associates working at least 40 hours a pay period are eligible for this benefit.

You may contribute up to \$5,000 to the dependent care FSA for the 2023 plan year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you can each elect \$2,500 for the 2023 plan year. Please note, dependent care FSA dollars are use it or lose it (no rollover allowed).



When you fund a dependent care FSA to the maximum amount (\$5,000), you will save \$1,000 per year.* That is because you don't pay taxes on your FSA contributions.

*Amount varies based on your tax bracket.



LIFE AND AD&D INSURANCE

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Citizens Health provides basic life and AD&D insurance at no cost to all full- and part-time associates averaging at least 40 hours per pay period. You have the option to purchase supplemental coverage.



BASIC LIFE AND AD&D INSURANCE

Citizens Health automatically provides basic life and AD&D insurance through The Hartford to all benefits-eligible associates **AT NO COST**. If you are a full-time or part-time associate working an average of at least 40 hours per pay period, you are eligible for both basic and supplemental life benefits on the first of the month following 30 days of employment. If you die as a result of an accident, your beneficiary would receive both the life benefit and the AD&D benefit. **Please be sure to keep your beneficiary designations up to date.**

- **Full-time associate life and AD&D benefit:** 2x annual earnings up to a maximum of \$300,000
- **Part-time associate life and AD&D benefit:** 1x annual earnings up to a maximum of \$300,000

Depending on your personal situation, basic life and AD&D insurance might not be enough coverage for your needs. To protect those who depend on you for financial security, you may want to purchase supplemental coverage.



SUPPLEMENTAL LIFE AND AD&D INSURANCE

Citizens Health provides you the option to purchase supplemental life and AD&D insurance for yourself, your spouse, and your dependent children through The Hartford.

You must purchase supplemental coverage for yourself in order to purchase coverage for your spouse and/or dependents. Supplemental life rates are age-banded. Benefits will reduce to 65% at age 70 and to 50% at age 75.

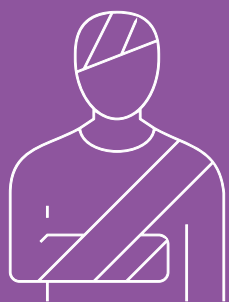
- **Employee:** \$10,000 increments up to \$300,000 or 5x annual salary, whichever is less; guarantee issue: \$130,000 or 3x annual salary, whichever is less
- **Spouse:** \$5,000 increments up to \$150,000 or 50% of the associate's election, whichever is less; guarantee issue: \$25,000
- **Dependent children:** \$10,000; guarantee issue: \$10,000



If you elect supplemental coverage when you're first eligible to enroll, you may purchase up to the guarantee issue amount(s) without completing a statement of health (evidence of insurability). Each open enrollment period, employees currently enrolled in supplemental or dependent life insurance are allowed to increase the coverage by two levels without evidence of insurability, provided the increase does not exceed the guarantee issue amount. Those previously denied require medical underwriting. Coverage will not take effect until approved by The Hartford.



LONG-TERM DISABILITY INSURANCE



INJURY



DISABILITY INSURANCE



FINANCIAL PROTECTION

Disability insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury.

Citizens Health automatically provides long-term disability (LTD) insurance through The Hartford to all full-time associates working an average of at least 60 hours per pay period **AT NO COST**. You are eligible for the benefit on the first of the month following 6 months of employment. LTD insurance is designed to help you meet your financial needs if your disability extends beyond 90 days. If you enroll in the LTD plan, you are eligible for an additional employee assistance program through the Hartford.

- **Benefit:** 60% up to \$5,000 per month
- **Elimination period:** 90 days
- **Benefit duration:** Social security normal retirement age



WHOLE LIFE INSURANCE

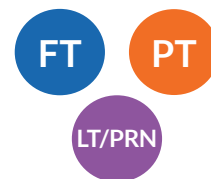


Citizens Health provides you the option to purchase whole life insurance through New York Life.

If you are working an average of at least 60 hours per pay period and have been employed for at least 6 months, you are eligible for coverage on the first day of the calendar year. This benefit is only offered during open enrollment each year.

The coverage is guaranteed issue for yourself and your family if you are newly eligible. If you have previously waived coverage, you can still enroll in coverage, but it will be subject to health questions and approval by New York Life.

▼ RETIREMENT SAVINGS PLANS



Citizens Health offers 401(k) and Roth retirement savings plans, which are administered by Principal.

Citizens Health provides a 401(k) retirement plan for its eligible employees. Both tax deferred and Roth contributions are available. Associates will be automatically enrolled with 6% deferral starting on your date of hire. You may register online at principal.com to access your account, edit account information as well as add beneficiaries. Eligible associates must be 21 years old to participate.

Citizens Health begins regular and matching contributions after one year and 1,000 hours worked. Employer matching is a base of 2% with an additional 3% for a total of 5% when an associate contributes 6% to their retirement. For more information please reach out to Human Resources.

▼ AFLAC VOLUNTARY BENEFITS



Citizens Health provides you the option to purchase voluntary benefits through Aflac.

If you are a full-time or part-time associate working an average of at least 40 hours per pay period, you are eligible for the Aflac voluntary benefits on the first of the month following 30 days of employment.

ACCIDENT INSURANCE

Accident insurance helps protect against the financial burden that accident-related costs can create. This means that you will have added financial resources to help with expenses incurred due to an injury, to help with ongoing living expenses, or to help with any purpose you choose. Claims payments are made in flat amounts based on services incurred during an accident. If you elect coverage for yourself, you can also elect coverage for your dependents. This is a pre-tax benefit.

CRITICAL ILLNESS WITH CANCER INSURANCE

Critical illness insurance provides a financial, lump-sum benefit upon diagnosis of a covered illness. These covered illnesses are typically very severe and likely to render the affected person incapable of working. Because of the financial strain these illnesses can place on individuals and families, critical illness insurance is designed to help you pay your mortgage, seek experimental treatment, or handle unexpected medical expenses. Cancer insurance helps offset the out-of-pocket medical and non-medical expenses related to cancer that most medical plans may not cover. This coverage also provides benefits for specified cancer-screening tests. If you elect coverage for yourself, you may also elect coverage for your dependents. This is a post-tax benefit.

HOSPITAL INDEMNITY INSURANCE

This plan provides a lump-sum benefit due to a hospitalization. If you elect coverage for yourself, you can elect coverage for your dependents. The voluntary group hospital indemnity plan includes:

- Hospital confinement benefit
- Hospital admission benefit
- Hospital intensive care benefit

You have the option to enroll in either the low or mid-level benefit plan. If you elect hospital indemnity insurance and are enrolled in the Essential Savings Plan, it is strongly encouraged that you consult your tax advisor to determine if you are eligible or not to contribute to an HSA. This is a pre-tax benefit.

SHORT-TERM DISABILITY INSURANCE

Short-term disability (STD) insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury. Benefits will be reduced by other income, including state-mandated STD plans. Pre-existing condition limitations apply. Refer to official plan documents for limitations and exclusions. This is a post-tax benefit.

- **Benefit:** You select the monthly benefit between \$400 to \$3,000 up to 60% of your monthly pay.
- **Elimination period:** 7 days or 14 days
- **Benefit duration:** Up to 3 months



ADDITIONAL BENEFITS



PAID TIME OFF (PTO)

If you are a full- or part-time associate, you are eligible for PTO according to the following accrual schedule:

- **0-5 years:** Accrual of 8% on hours worked up to a max of 240 hours
- **5-10 years:** Accrual of 10% on hours worked up to a max of 300 hours
- **10+ years:** Accrual of 12% on hours worked up to a max of 360 hours

EXTENDED ILLNESS BANK (EIB)

If you are a full- or part-time associate, you are eligible to accrue 3.8% on hours worked up to a max of 360 hours.

DEPENDENT EIB

If you are a full- or part-time associate and have worked five or more years, you can use 24 hours of your EIB to take care of a spouse, child, or parent. Hours must be used in eight hour increments.

COMPASSIONATE LEAVE

Citizens Health offers a compassionate leave benefit to full- and part-time associates on their date of hire.

If you regularly work 8 hour shifts you are eligible for:

- Up to 80 hours for your spouse, child, or stepchild.
- Up to 40 hours for your other loved ones.*

If you regularly work 12 hour shifts you are eligible for:

- Up to 72 hours for your spouse, child, or stepchild.
- Up to 36 hours for your parent or stepparent.*

*Loved ones include: Parent or stepparent, parent-in law, grandparent, grandchild, brother or sister (including step), son or daughter-in-law, brother or sister-in-law, or any relative living in your household.

AIR AMBULANCE MEMBERSHIP

Air ambulance memberships are available at a discounted rate through EagleMed to all employees. The air ambulance is designed to provide safe, reliable transportation for medical emergencies. A membership covers the remaining cost of air transport not paid by primary insurance.

SCHOLARSHIPS

All associates are eligible to apply for up to five health care scholarships, given away in May of each year.

HOLIDAYS

If you are scheduled to work during the following holidays, you will receive time-and-a-half pay:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving
- Christmas

EXTRA SPECIAL DAY

Each full-time associate is granted one Extra Special Day (8 paid hours) to celebrate special days such as anniversaries and birthdays each calendar year. Extra Special Days are available after the first 90 days of work and are "use or lose" (they do not roll over year to year).

WEEKEND AND SHIFT DIFFERENTIALS

Associates regularly scheduled to work eligible shifts will receive the following pay differential.

- **Weekends:** \$1.00/hour
- **Acute and PS RN/LPN licensed weekend shift:** \$2.50/hour
- **Evening shift:** \$0.75/hour
- **Night shift:** \$2.00/hour
- **Acute and PS RN/LPN licensed night shift:** \$4.00/hour

ON-SITE PHARMACY

All associates may purchase prescriptions from the Citizens Health on-site pharmacy for facility cost. Payroll deduction is also available. Associates may use their health savings account or flexible spending account funds at the on-site pharmacy. Contact the on-site pharmacy with any questions.

DISCOUNTS

Citizens Health offers up to a 60% discount on a variety of entertainment, events, and shopping opportunities by using your work email address. Visit vizient.abenity.com/login.

- Verizon
- AT&T
- Nextech
- Sprint
- H&R Block
- Allied Van Lines
- Atlas moving company
- United moving company
- Orkin
- Sherwin Williams

Additional benefits/perks are occasionally offered throughout the year.



EMPLOYEE ASSISTANCE PROGRAM

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LT/PRN

Employee assistance program (EAP) services are provided to you and your household members AT NO COST through SupportLinc.

This is a confidential program available 24 hours a day, seven days a week, to help you and your family members handle the stresses involved with everyday issues and/or crisis situations.

- The services are accessible through toll-free phone calls and online access.
- Each member can receive up to five (5) free face-to-face counseling sessions, per incident, per year.
- No personal information is ever shared with Citizens Health.

SupportLinc offers expert referrals and consultation:

- **Legal Assist:** Free telephonic or face-to-face legal consultation
- **Financial Assist:** Expert financial planning and consultation
- **Family Assist:** Consultation and referrals for everyday issues such as dependent care, auto repair, pet care, and home improvement.
- **Virtual Support Connect:** Moderated digital group therapy hosted by licensed counselors and subject matter experts.



The free EAP can support you. Call the EAP 24/7 at 888-881-5462, visit supportlinc.com (username: citizenshealth), or download the Supportlinc mobile app (scan the QR code to the right).



STUDENT LOAN EMPLOYER MATCH

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With the Employer Match program administered by BenefitEd, you can contribute toward your student loan through payroll deduction and receive matching funds from your employer.

Citizens Health will match dollar for dollar up to \$100 per month towards your student loan reimbursement. If you are a full-time associate, you are eligible after the first 90 days of work.

Enrollment is easy:

1. BenefitEd will send you an enrollment email. Use the link within the email to elect your contribution and register your student loan.
2. Your employer executes payroll deductions then sends those funds and their match to BenefitEd.
3. BenefitEd sends the funds directly to your student loan servicer.

For more information, contact BenefitEd Customer Service at 844-358-5707 or support@youbenefited.com.



CONTACT INFORMATION

If you have any questions regarding your benefits or the material contained in this guide, please contact Human Resources.

Citizens Health Benefit Center, PlanSource
855-272-0060 from 7 a.m.–10 p.m. CST Monday–Friday
[BambooHR home page](#) > [Company Links](#) > [Manage my Benefits](#)

| Provider/Plan | Policy Number | Contact Number | Website |
|---|---------------|---|--|
| Medical and Dental—National Alliance (BCBS) | KAA-71-6001K | 855-263-0677 | myhealthtoolkitKS.com |
| Pharmacy—OptumRx | KAA-71-6001K | 855-263-0677 | myhealthtoolkitKS.com |
| Dental—National Alliance (BCBS) | KAA-71-6001K | 800-222-7156 | myhealthtoolkitKS.com |
| Vision—Vision Care Direct | 5657 | 877-488-8900 8 a.m.–5 p.m. CST Monday–Friday | visioncaredirect.com |
| Health Savings Account—PlanSource | N/A | 888-266-1732 | plansource.wealthcareportal.com |
| Flexible Spending Accounts—PlanSource | N/A | 888-266-1732 | plansource.wealthcareportal.com |
| Life and AD&D Insurance—The Hartford | 803928 | 800-563-1124 | abilityadvantage.thehartford.com |
| Disability Insurance—The Hartford | 803928 | 888-301-5615 | abilityadvantage.thehartford.com |
| EOI Status—The Hartford | 803928 | 800-331-7234 | abilityadvantage.thehartford.com; medical.uw@thehartford.com (for paper forms) |
| Whole Life Insurance—New York Life | N/A | 316-261-8721 | newyorklife.com |
| 401(k) Retirement Savings Plan—Principal | N/A | 800-986-3343 or 800-547-7754 | principal.com |
| Voluntary Benefits—Aflac | N/A | 800-433-3036 | aflacgroupinsurance.com |
| Air Ambulance—EagleMed/AirMedCare Network | N/A | 785-216-9087 | amcnrep.com/nate-brown |
| Employee Assistance Program—SupportLinc | N/A | 888-881-5462 | supportlinc.com (username: citizenshealth) |
| Student Loan Employer Match—BenefitEd | N/A | 844-358-5707 | support@youbenefited.com |

This summary of benefits is not intended to be a complete description of the terms and Citizens Health insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Citizens Health maintains its benefit plans on an ongoing basis, Citizens Health reserves the right to terminate or amend each plan, in its entirety or in any part at any time. Images © 2022 Getty Images. All rights reserved.