# SEDGWICK COUNTY





2026 **EMPLOYEE BENEFITS GUIDE** 

# Sedgwick County Benefits

# Your 2026 Employee Benefits Guide

At Sedgwick County, we know our dedicated employees—YOU—are key to our overall success as an organization. As a way to reward you for your hard work, we provide a benefits package that is designed to help you reach your physical, financial, and mental health goals.



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# 2026 Pay Periods

| Start Date | End Date | Pay Date |
|------------|----------|----------|
| 12/14/25   | 12/27/25 | 1/02     |
| 12/28      | 1/10     | 1/16     |
| 1/11       | 1/24     | 1/30     |
| 1/25       | 2/7      | 2/13     |
| 2/8        | 2/21     | 2/27     |
| 2/22       | 3/7      | 3/13     |
| 3/8        | 3/21     | 3/27     |
| 3/22       | 4/4      | 4/10     |
| 4/5        | 4/18     | 4/24     |
| 4/19       | 5/2      | 5/8      |
| 5/3        | 5/16     | 5/22     |
| 5/17       | 5/30     | 6/5      |
| 5/31       | 6/13     | 6/18     |
| 6/14       | 6/27     | 7/3      |
| 6/28       | 7/11     | 7/17     |
| 7/12       | 7/25     | 7/31     |
| 7/26       | 8/8      | 8/14     |
| 8/9        | 8/22     | 8/28     |
| 8/23       | 9/5      | 9/11     |
| 9/6        | 9/19     | 9/25     |
| 9/20       | 10/3     | 10/9     |
| 10/4       | 10/17    | 10/23    |
| 10/18      | 10/31    | 11/6     |
| 11/1       | 11/14    | 11/20    |
| 11/15      | 11/28    | 12/4     |
| 11/29      | 12/12    | 12/18    |
| 12/13      | 12/26    | 12/31    |

# **Contact Information**

| Plan   | Phone  | Website  |  |
|--|--|--|--|
| Medical United Healthcare and Optum RX Group # 902769                    | 888-364-5089<br>Nurse line: 1-800-846-5089   | www.myuhc.com                                    |  |
| Dental<br>Delta Dental<br>Group #90192                                   | 316-264-4511   | www.deltadentalks.com                            |  |
| Vision<br>Vision Service Plan (VSP)<br>Group #30078063                   | 800-877-7195   | www.vsp.com                                      |  |
| Supplemental Benefits<br>Metlife/Amerilife Benefits<br>Group #238768     | 833-633-1430   | https://mybenefitsportal.com/sedgwickcounty      |  |
| Health Savings Account-HSA Optum Bank Group #902769                      | 800-791-9361   | www.optumbank.com                                |  |
| Flexible Spending Accounts-FSA<br>Surency<br>Group Name: Sedgwick County | 866-818-8805   | www.surency.com                                  |  |
| Deferred Compensation 457<br>Empower Retirement                          | KeyTalk (customer service)<br>800-701-8255<br>John Horning<br>316-268-4551                       | www.sedgwickcounty457.com                        |  |
| KPERS/KP&F   | 888-275-5737   | www.kspers.gov                                   |  |
| Employee Assistance Program EMPAC 12 Sessions                            | Counseling Services Contact: 316-265-9922 24 hr. Emergency Contact Crisis Services: 316-660-7500 | www.empac-eap.com                                |  |
| Division of Human Resources  | 316-660-7050   | benefits@Sedgwick.gov                            |  |
| Sedgwick County Helpdesk   | 316-660-9811   |  |  |
| Sedgwick County Payroll  | 316-660-7060   |  |  |
| Sedgwick County Security   | 316-660-7777   |  |  |
| Legal Notices and Summary of<br>Benefits and Coverage (SBC)              |  | Eline/Human Resources/Benefits/Benefit Documents |  |
| Parking Company of America   | 316-264-0585   |  |  |
| Summary of Benefits and Coverage   | https://eline.Sedgwick.gov/humanro   | esources/benefit/benefits/forms/allitems.aspx    |  |

# **Benefit Eligibility**



Your benefit plans have been designed to provide you with a package that is both comprehensive and responsive to the needs of all our employees. This booklet is designed to help you navigate your benefits choices.

## **Benefit Eligible Employees**

If you are a benefit eligible employee, you are eligible to enroll in Sedgwick County's benefits if you work at least 30 hours per week.

## When coverage begins

You must enroll in benefits within 30 days of your date of hire. Your coverage is effective the first of the month following your enrollment.

## When coverage ends

If your employment with Sedgwick County terminates (voluntarily or otherwise), your benefits will end the last day of the month that you separate.

## **Covering your family members**

Many of the plans offer coverage for your eligible family members, including:

Your legal spouse by marriage contract, your dependent children, including your step-children from present marriage, legally-adopted children, legal guardianship by court decree.

Dependent children are eligible for medical, dental, and vision insurance through the end of the month in which they turn age 26 (regardless of student or marital status). Married dependent children are not eligible to be covered under dependent life insurance.

Unmarried dependent children of any age may remain eligible if they are physically or mentally incapable of self-support. Dependent children over the age of 26 who are mentally or physically disabled may continue to be covered under insurance plans if they meet the following criteria:

- The disability existed before the age of 26
- The child is incapable of self-support due to the disability.
- The child relies on the policyholder for care and support.

Contact <u>benefits@sedgwick.gov</u> for Disabled Dependent Applications which must be received by the insurance companies **before** your dependents 26<sup>th</sup> birthday.

No individual can be insured as both an employee and as a dependent under the Medical, Dental, and/or Vision plan through Sedgwick County.

Dependent verification is required for all dependents added to health plans (medical, dental, and/or vision). Please see policy 4.800 for acceptable documentation to verify your dependent(s) and deadlines for submitting the required documentation.

# **Benefit Enrollment**

## **New employees-Initial Enrollment**

Location: E-line, ESS, Benefits, Benefit Enrollment, Benefits Enrollment, Initial Enrollment

As a new employee, you must enroll in benefits through **E-line** within 30 days of your date of hire. If you do not enroll within 30 days, you will need to wait until the next open enrollment period to enroll. Coverage will begin the first of the month following the enrollment.

## **Current employees-Open Enrollment**

Location: E-line, ESS, Benefits, Benefit Enrollment, Benefits Enrollment, Open Enrollment

Open enrollment is the only time during the year that you can change your benefits unless you experience a qualifying life event. During the open enrollment period, you have the opportunity to newly enroll in coverage or make changes to your current coverage. Open enrollment occurs every year in the Fall and coverage begins on January 1<sup>st.</sup>

## **Anytime Changes**

Location: E-line, ESS, Benefits, Benefit Enrollment, Benefits Enrollment, Anytime Changes

Anytime changes allow changes to Health Savings Account (HSA) contributions and Advance Life and AD&D beneficiaries.

## **Changing Your Benefits During the Year**

As stated above, you cannot change your benefits during the year unless you experience a qualifying life event. The most common qualifying life events are:

- Marriage, legal separation, or divorce.
- Birth of a child (including adoption).
- Loss of other coverage (e.g., child turns 26 and loses coverage through parent's plan).

There are other, less common, life events that allow you to change your benefits. Please contact Human Resources for a complete list of qualifying life events.

If you experience a qualifying life event and wish to change your benefits, you must notify <a href="mailto:benefits@sedgwick.gov">benefits@sedgwick.gov</a> within 31 days of the life event. You will be required to provide proof of your life event, such as a hospital birth confirmation or marriage license. You can only change benefits that were impacted by the life event (e.g., if you get married, you can add your new spouse to the medical plan, but you cannot change medical plans).

## **Dependent Verification Process**

Documentation will be required to verify that the dependent(s) you are enrolling are eligible. Please see policy 4.800 for a list of eligible dependents and acceptable documentation necessary for verification along with deadline to submit the required documentation to benefits@Sedgwick.gov.



### **Online Enrollment**

From a Sedgwick County computer, open Google Chrome, go to E-line, Employee Self Service (ESS), Benefits, Benefit Enrollment, Benefits Enrollment, Initial Enrollment.

Be sure to print off your confirmation statement. Changes CANNOT be made after Initial Enrollment unless you have a qualified life event and must be made within 31 days.

#### Remote Access

If you want to access ESS from a non-County computer, your department must submit a system admin. request (SAR). Help desk will then contact you with instructions.

# **Dependent Verification**



Dependent verification is required for all dependents added to health plans (medical, dental, and/or vision). Even though you will be able to complete enrollment, you'll still have to complete the dependent verification process as outlined in policy 4.800 Benefits Offered by Sedgwick County. Any unverified dependents will be removed from your plan in accordance with policy 4.800.



## REQUIRED DOCUMENTATION

| Spousal Relationship  | Documentation Required  |  |  |
|---|---|--|--|
| Legal Spouse  | Standard Document: Marriage certificate (recognized legal jurisdiction) + (1) Joint Document  **Joint documentation is an item addressed to both partiesand dated within the last 90 days.  Examples of Acceptable Joint Documentation: Utility Bill, Mortgage Statement, Auto Insurance Statement or your previous calendar year's tax form (showing married filing status). |  |  |
| Common Law Spouse   | Standard Document: Sedgwick County's Common Law Affidavit+ 1040, showing married filing status.  Must have been establishedin a state that recognizes relationship.  Currently Allowed: CO, IA, KS, MT, RI, TX, DC.  Grandfathered(if est. prior to): SC (7/25/19), AL (17), PA (05), OK (98), GA (97), ID (96), OH (91).   |  |  |
| Divorce/Legal Separation  | Standard Document: Divorce decree.  |  |  |
| Ex-Spouse   | Not Eligible.   |  |  |
| To be eligible for coverage, a  | dependent must reside in the United States.   |  |  |
| Child Relationship(s) - Cov   | verage terminates at the end of the month in which the dependent turns age 26.  |  |  |
| The followingdocuments will be accepted as proofof the right to carry coverage: QMCSO, MCSO, Child Support Order. |   |  |  |
| Biological/Adopted Child  | <b>Standard Document</b> : Birth certificate, birth confirmation letter, proof of paternity, divorce decree or court document substantiating a legal adoption.  |  |  |
| Stepchild   | <b>Standard Document</b> : Birth certificate, birth confirmation letter, court document, proof of paternity or divorce decree and confirm eligibility of the spouse (Marriage Certificate + Joint Document).  |  |  |
| Child Placed for Adoption   | Standard Document: Dated legal documentation substantiating the placement.  |  |  |
| Legal Guardianship  | Standard Document: Court document assigning minor child under permanent legal guardianship.   |  |  |
| <b>Disabled dependent</b> (older than 26)   | <b>Standard Document:</b> Documentation stated above for child relationship(s) <u>PLUS</u> a completed Disabled Dependent Childcare Certification (contact <u>benefits@Sedgwick.gov</u> for form). The child must be unmarried to qualify. Eligibility is determined by the benefits provider.  |  |  |
|   | This relationship is only allowed if the member has local quardianship over the dependent   |  |  |
| Grandchild  | This relationship is only allowed if the member has legal guardianshipover the dependent.   |  |  |
| Grandchild<br>Foster Child  | Not Eligible.   |  |  |

| Other qualitying events    |   |
|----------------------------|---|
| Loss of Insurance Coverage | <b>Standard Document:</b> Documentation stated above for type of dependents <u>PLUS</u> letter on company letterhead stating individuals losing coverage and date coverage ends.    |
| Gain of Insurance Coverage | <b>Standard Document:</b> Documentation stated above for type of dependents <u>PLUS</u> letter on company letterhead stating individuals gaining coverage and date coverage begins. |

Other Email <u>benefits@Sedgwick.gov</u> if you don't see your type of dependent or your qualifying event.

| ONLY if the marriage or birth took | c place outside of the United States. |
|------------------------------------|---------------------------------------|
|------------------------------------|---------------------------------------|

| Marriage Certificate | Documentation stated above <u>PLUS</u> the first page of your most recent Federal Income Tax Form – 1040 to document filing status.  *Social security numbers and financial informationis to be blocked out. |
|----------------------|--|
| Birth Certificate    | Documentation stated above <u>PLUS</u> the first page of your most recent Federal Income Tax Form – 1040 to show claimed dependent.  |

Sedgwick County does not serve as a legal advisor. This information does not constitute legal advice and should not be used as a substitute for consultation with a duly licensed attorney.

# Medical Insurance/Prescription Coverage-UnitedHealthcare (UHC)

www.myuhc.com or 888-364-5089 Group # 902769

#### **Summary of Benefits and Coverage:**

https://eline.Sedgwick.gov/humanresources/benefit/benefits/forms/allitems.aspx

Sedgwick County offers three medical insurance plans through UnitedHealthcare (UHC). Please take the time to understand the features and differences of each plan so that you choose the coverage that is best for you and your family. Sedgwick County's medical plans are self-insured which means claims are paid from your paycheck deductions and the Sedgwick County's contribution to your medical plan.

Optum RX, a subsidiary of UHC, is the administrator for the prescription plans. The prescription drug benefit utilizes the Optum RX formulary, a list of pharmaceutical drugs that are safe, medically effective, and cost effective. Please go to www.myuhc.com to find a pharmacy and prescription drug listing.

Some medications may require prior authorization or step therapy. Step therapy helps you use less expensive, but equally effective medication for certain therapeutic conditions. Most therapeutic classes have multiple medication options. You are required to initially try a Step One prescription before a Step Two prescription will be covered. If you and your provider determine the treatment is ineffective, you may request a coverage review by UHC.

All three medical plans include In- and Out-of-Network benefits, which means you can choose any provider that you would like. However, you will pay less out of your pocket when you choose a UnitedHealthcare network provider. Locate a UnitedHealthcare network provider at <a href="https://www.myuhc.com">www.myuhc.com</a>.

The table on the following page summarizes the key features of the medical plans. Please refer to the official plan documents for additional information on coverage and exclusions.

Transparency of Coverage: www.sedgwickcounty.org/human-resources/employee-benefits/

### New for 2026

- There will be an increase in medical and dental rates for 2026.
- Dependent verification process is now required. Please see Policy 4.800 Benefits Offered by Sedgwick County.
- The medical coverage level for 2 person will be separated into EE+Spouse and EE+Child.
- The Base Plan maximum Out of Pocket increased.
- The HDHP deductibles increased due to IRS Regulations.



# **Medical/Prescription Summary**

This chart *In-Network* benefit coverage. For Out-of-Network coverage visit <u>www.myuhc.com</u>

|  | Base PPO  | Premier PPO   | High Deductible (HDHP)     |
|--|---|---|----------------------------|
| <b>Deductible (Annual)</b> Individual Two person/Family  | \$1,250<br>\$2,500                                      | \$750<br>\$1,500  | \$3,400<br>\$6,800         |
| Out-of-Pocket Maximum<br>Individual<br>Two person/Family   | \$3,000<br>\$5,500                                      | \$1,500<br>\$3,000                                      | \$3,400<br>\$6,800         |
| Co-insurance<br>(Plan Pays after deductible)   | 80%   | 80%   | 100 %                      |
| Copays   |   |   |                            |
| Primary Care Physician Under age 19 Over age 19  | \$10<br>\$20  | \$10<br>\$20  | 100%<br>(after deductible) |
| Specialist Tier 1 Provider Non-Premium Provider  | \$20<br>\$50  | \$20<br>\$50  |                            |
| Urgent Care  | \$50  | \$50  | 100%<br>(after deductible) |
| Emergency Room<br>(co-pay waived if admitted)  | \$350   | \$300   |                            |
| Preventive care  | 100%  | 100%  | 100%                       |
| Hospital-inpatient stay<br>Lab, X-ray, Major Diagnostics   | 80%<br>(after deductible)                               | 80%<br>(after deductible)                               | 100%<br>(after deductible) |
| Mental Health Inpatient Outpatient   | 80%<br>(after deductible)<br>100%<br>(after \$20 copay) | 80%<br>(after deductible)<br>100%<br>(after \$20 copay) | 100%<br>(after deductible) |
| Retail Prescriptions (31-day supply) Generic Brand Non-Preferred Brand                               | \$10<br>\$40<br>\$70                                    | \$10<br>\$40<br>\$70                                    | 100%<br>(after deductible) |
| Mail Order Prescriptions (90-day supply through OptumRx Delivery)) Generic Brand Non-Preferred Brand | \$25<br>\$100<br>\$175                                  | \$25<br>\$100<br>\$175                                  | 100%<br>(after deductible) |

# **Medical Definitions**

#### **Premium:**

The amount you pay out of your paycheck to be covered by the plan.

#### **Deductible:**

- The annual deductible is the amount of eligible expenses, or the recognized amount when applicable, you must pay each calendar year for covered health services before you are eligible to begin receiving benefits. There are separate In-Network and Out-of-Network annual deductibles for these plans.
- Embedded deductible: If your spouse and/or children are covered by the plan, the individual deductible applies to each covered family member (capped at family amount).

#### **Out-of-Pocket maximum:**

The most you will be required to pay out of your pocket for covered health care services in any one calendar year. The Out-of-Pocket maximum does not include premium payments taken from your paycheck. Plan deductibles and Out-of-Pocket maximums reset on January 1 each year.

#### Co-pay (PPO plans):

Co-pay is a flat dollar amount and is paid at the time of service or when billed by the provider. Co-pays count toward the Out-of-Pocket maximum. Co-pays do not count toward the annual deductible.

#### **Co-insurance:**

A set percentage of the total cost for a covered health care service that you pay after you have paid your deductible. For example, after your deductible is paid, PPO members pay 20% of covered services and the plan pays the remaining 80%.

## **In-Network providers:**

In-Network providers have contracted with UnitedHealthcare and have agreed to provide a discount to UnitedHealthcare plan members. You will pay less out of your pocket when you choose a UnitedHealthcare network provider.

### **Out-of-Network providers:**

Out-of-Network providers, facilities, and pharmacies can charge you the full price for services, which is typically much higher than the In-Network discounted rate. You will pay more out of your pocket when you choose an Out-of-Network provider.

#### Preventive care:

Health care services that help keep you healthy by preventing diseases and other health conditions. The UnitedHealthcare medical plans pay 100% of the cost of preventive care when it is provided by a UnitedHealthcare provider. Some preventive care services that may be covered include: exams, screenings, and vaccinations. Please be aware that you may be billed for non- preventive care services that you receive at a preventive care exam. Learn more about preventive care at <a href="https://www.myuhc.com">www.myuhc.com</a>.

## **Telemedicine**

Care 24/7 from your home, office, or anywhere! When you are feeling sick, the last thing you want to do is leave the house. With telemedicine, you never have to.

Doctors can treat many common health issues, including:

•Sinus infection •Skin rash •Cold and flu •Ear issues

•Urinary tract infection •Pink eye •Strep throat •And many more!

Telehealth is easy to use!

- Book an appointment from anywhere, anytime at www.myuhc.comor the UnitedHealthcare app.
- Video chat with a board-certified doctor from your phone, tablet, or computer.
- A prescription can be sent to the pharmacy nearest you.
- Most consultations are completed in less than 20 minutes.

All three of the UnitedHealthcare medical plans include telemedicine benefits.

Get started

Sign in at myuhc.com/virtualvisits | Call 1-855-615-8335 Download the UnitedHealthcare app

United Healthcare

# **UHC Real Appeal**

# Get healthier, at no additional cost to you

Real Appeal on Rally Coach™ is a proven weight management program designed to help you get healthier and stay healthier. It's available to you and eligible family members at no additional cost as part of your benefits.

#### Take small steps toward healthier habits

Set achievable nutrition, exercise and weight management goals that keep you motivated to create lasting change. Track your progress from your daily dashboard, too.

#### Support and community along the way

Feel supported with personalized messages, online group sessions led by coaches and a caring community of members.



# Join today at enroll.realappeal.com or scan this code







# **UHC Calm Health**

Mind. Body. You.

Make the connection with Calm Health.

Health Management | Calm Health



Start With Navig

Take your next step today

The Calm Health app provides programs and tools to help support your mental health and well-being —all at your own pace. As a UnitedHealthcare member, Calm Health is included in your health plan and available at no additional cost.

## Resources to help support your mental health

To help tailor your Calm Health experience, you'll begin with a short mental health screening. Then, Calm Health will suggest certain programs for you to consider based on where you are in your well-being journey.

## Tap into tools and support

The Calm Health app brings you a library of support —including mindfulness content and programs created by psychologists —for a variety of health experiences and life stages. This information is designed to help you:

- Learn techniques to improve well-being Find tools, music and sounds to help you
  meditate, improve focus, move mindfully and feel calm
- Work toward goals Join self-guided self-care programs, and track your progress along the way
- Support your mind and body Access mental health information and support to help you strengthen the mind-body connection



## Scan this code to get started

You'll first need to sign in to your account on **myuhc.com**® or the UnitedHealthcare® app. If you don't have an account, select Register to create one.





# **Maven Maternity**

## XX MAVEN

Meet Maven. Free virtual support for those sleepless nights, first smiles, and everything in between. You & your partner have free access to Maven for 24/7 pregnancy and postpartum support and guidance-all in one app.



# **Child & Family Behavioral Health Coaching**

Sometimes, being a parent can feel joyful. Other times, it can feel like a constant struggle. Maybe getting your kids to talk feels impossible. Perhaps you're worried about their behavior. Or maybe you know they need help, but you're not sure where to look. Child and Family Behavioral Health Coaching from Bend Health can help.

Available at no additional cost to families with children ages 1-17, it offers:

- Support from an experienced coach Coaches are certified or have a master's degree, and they're supervised by licensed practitioners
- Online coaching sessions Get up to four 45-minute confidential sessions per month at no additional cost to you
- Unlimited messaging Talk with your coach between sessions with secure in-app messaging
- More resources Look at educational content anytime, designed to help you better understand what you talk about with your coach
- Referrals If your family needs more support, your coach can offer referrals to therapists and child/adolescent psychiatrists



## You, supported

Connect with a coach at bendhealth.com/coaching.



# Register in under 10 minutes

- Complete a short medical history
- Help your child answer a few questions about their thoughts, feelings and behaviors

You'll have an appointment in less than 48 hours.





## Where Should I Go For CARE?

Seeking care at an appropriate place of treatment can help you save money and time. Use the chart to help guide you to the most time and cost-effective place of treatment.





#### Virtual Care - Minor Medical Conditions

Access virtual care to treat minor medical conditions. Connect with a board-certified doctor via video or phone when, where and how it works best for you. Visit myuhc.com/virtualvisits or call 1-855-615-8335.

- · Colds and flu
- Rashes
- · Sore throats
- Headaches
- Stomachaches
- Fever
- Allergies
- Acne
- Urinary tract infections and more
- > Costs the same or less than a visit with your primary care provider (PCP)
- > Appointments typically in an hour or less
- No need to leave home or work



#### **Convenience Care Clinic**

Treats minor medical concerns. Staffed by nurse practitioners and physician assistants. Located in retail stores and pharmacies. Often open nights and weekends.

- · Colds and flu
- · Rashes or skin conditions
- Sore throats. earaches, sinus pain
- Minor cuts or burns
- · Pregnancy testing
- Vaccines

- > Same or lower than provider's office
- > No appointment needed



#### **Health Care Provider's Office**

The best place to go for routine or preventive care, or to keep track of medications. Many primary care physicians offer virtual care. Contact your PCP to schedule an in-person or virtual care visit.

- General health issues
- Preventive care
- Routine check-ups
- · Immunizations and Screenings
- May charge copay / coinsurance and / or deductible
- > Usually need appointment
- Short wait times



#### **Urgent Care**

For conditions that aren't life threatening. Staffed by nurses and doctors and usually have extended hours.

- Fever and flu symptoms
- Minor cuts, sprains, burns rashes
- Headaches
- Lower back pain
- joint pain
- Minor respiratory symptoms
- UTIs

- > Cost lower than emergency room (ER)
- No appointment needed
- > Wait times vary



#### **Emergency Room**

For immediate treatment of critical injuries or illness. Open 24/7. If a situation seems life threatening, call 911 or go to the nearest ER. "Freestanding" ER locations are becoming more common in many areas. Because these ERs are not inside hospitals, they may look like urgent care centers. When you receive care at an ER, you're billed at a much higher cost than at other health care facilities.

- Sudden numbness, weakness
- Uncontrolled bleeding
- · Seizures or loss of consciousness
- Shortness of breath

- Head injury/major trauma
- Blurry or loss of vision
- Severe cuts or burns
- Overdose

- > Highest cost
- > No appointment needed
- > Wait times may be long

# **Paying for your Healthcare**

Sedgwick County offers accounts that allow you to save on your out-of-pocket health care costs on pre-tax basis.

Health SAVINGS account versus Flexible SPENDING account: Which is right for you?

|                                 | HSA   | FSA                                      | Dependent Care FSA  |
|---------------------------------|---|--|---|
| Eligible plan members           | HDHP members only   | Non HDHP members only                    | All Benefit Eligible<br>Employees                               |
| Money is available              | Deposited each pay period   | 1st day of plan's effective date         | Deposited each pay period                                       |
| Annual 2026 contribution limits | Single medical coverage: 2026 - \$4,400  2-person/Family medical coverage: 2026 - \$8,750  Over 55 - \$1,000 catch up | \$3,300 (subject to IRS<br>announcement) | \$7,500 (subject to IRS<br>announcement and IRS<br>regulations) |
| Spending deadline               | None  | March 15, 2027                           | March 15, 2027  |
| Rollover                        | Full amounts rollover every year  | No rollover                              | No rollover   |
| Option to invest and grow money | Yes   | No                                       | No  |
| Eligible expenses               | Medical/RX, Dental &<br>Vision  | Medical/RX, Dental &<br>Vision           | Daycare Expenses  |
| Must keep receipts              | Yes, keep receipts for IRS audits   | Yes, keep for substantiation             | Yes, keep for substantiation                                    |
| Must re-enroll each<br>year     | No, but can make anytime changes  | Yes, must enroll during open enrollment  | Yes, must enroll during open enrollment                         |
| Monthly Fee                     | \$2.00  | No                                       | No  |

# Flexible Spending Account (FSA)-Surency

www.surency.com or 866-818-8805

Sedgwick County offers two flexible spending account (FSA) options through Surency. The money that you put into an FSA is collected from your paycheck before taxes are withheld, which means you don't pay taxes on those dollars. FSAs are an annual contribution amount that cannot be changed. Contributions are prorated (i.e. annual contribution amount is divided by remaining deductions for that year). You must re-enroll in FSA every open enrollment; it does not renew automatically. A few very important rules apply to FSAs. Please read this page carefully before you make your FSA elections!

- Incur expenses through March 15, 2027.
- File claims or submit receipts by May 14, 2027.
- Any funds left in the account as of May 15, 2027 are forfeited.
- You are required to submit itemized receipts to substantiate your qualified expenses to Surency regardless if using the debit card or submitting reimbursement. If you do not supply substantiation, you will be required to reimburse the plan or be subject to taxation per IRS regulations.
- If you receive employer contributions, they are subject to the same substantiation and taxation as employee contributions (see previous bullet).
- A full list of eligible expenses is available at www.irs.gov.publications/p502.

#### **Health Care FSA**

- You can contribute to the Health Care FSA if you are:
  - -enrolled in Sedgwick County's Base Plan or Premier Plan (both are PPO plans) OR
  - -not enrolled on the County's medical insurance AND not covered under another High Deductible Health Plan.
- Health care FSA funds can be used to pay for eligible Out-of-Pocket expenses such as deductibles, co-pays, and other health related expenses that are not reimbursed by the medical, dental, or vision plans.
- You may contribute \$50 \$3,300 (subject to the 2026 IRS announcement) to your health care FSA for the 2026 calendar year. The entire amount you elect is available to you on January 1 or your benefits effective date.
- You can also make FSA purchases at the FSAStore at www.fsastore.com.

#### **Dependent Day Care FSA**

- You can contribute to the Dependent Day Care FSA regardless of the plan you are enrolled in OR even if not enrolled on the County's medical insurance.
- Dependent day care FSA funds can be used to pay for eligible dependent care expenses that allow you and your spouse to work or attend school full time.
- Eligible expenses include day care, preschool, summer camp, before and after school care, and elder care.
- Funds can be used for care for your: Children under 13 years of age; children over 13, spouse, and/or elderly parent who lives with you and is unable to care for themselves.
- You may contribute \$50-\$7,500 (subject to the 2026 IRS announcement) to the dependent day care FSA for the 2026 calendar year if you are married and file a joint return OR if you file a single OR head of household return.
- Funds are only available in the amount you have accrued in your account balance.
- Incur expenses through March 15, 2027.
- File claims or submit receipts by May 14, 2027.
- Any funds left in the account as of May 15, 2027 are forfeited.

# **Health Savings Account (HSA)-Optum Bank**

<u>www.optumbank.com</u> or 800-791-9361 Group #902769

A health savings account (HSA) is a bank account that allows you to save, spend, and invest your money on a pre-tax basis. You must enroll in the UnitedHealthcare High Deductible Health Plan (HDHP) in order to contribute to an HSA. HSA contributions can be changed anytime throughout the year by going to E-line, ESS, Benefits, Benefit Enrollment, Benefits Enrollment, Anytime Changes. You can use your HSA for qualifying medical, dental, and vision expenses.

#### You don't pay taxes on the money you contribute to your HSA from your paycheck.

Use the HSA contribution calculator at <a href="https://www.optumbank.com">www.optumbank.com</a> and check out the Optum Store for additional information and HSA eligible products.

- If you enroll in the UnitedHealthcare High Deductible Health Plan (HDHP), you agree to have a Health Savings Account (HSA) established in your name with Optum Bank regardless if you make a contribution to the account or not at the time of enrollment. If you decide not to make a contribution, you must enroll with a \$0.00 contribution.
- A \$2.00 monthly fee will be deducted from your balance.
- When you set up an HSA, it is important you select a beneficiary. This will ensure that your HSA money is immediately available to your beneficiary upon your death. If you don't select a beneficiary, the money will go to your estate and may be subject to taxation.
- You do not have to send in receipts to Optum Bank to verify eligible expenses. If you are audited by the IRS, you'll need to
  provide documentation showing you have had eligible health care expenses to cover any withdrawal from your HSA.
   Keep all health care receipts.

### Contribute up to the IRS limits

Contributions to an HSA, including your exam attestation incentive and/or your sold vacation to your HSA, cannot exceed the annual IRS contribution limits. IRS rules state that contribution limits must be prorated by the number of months you are eligible to contribute to an HSA. If you don't have an HDHP/HSA for a full year, use the chart to determine your prorated contribution limit for the time you had an HDHP/HSA. Calculate how many months you'll have a HDHP/HSA for the plan year and find that number in the number of months column; that is how much you can contribute without getting a possible IRS tax penalty. For more information on prorated contribution limits, go to E-line, Human Resources, Benefits, Benefit Documents, HSA Prorated Contribution.

The 2026 IRS maximum contributions are: Single coverage: \$4,400.
Two person/Family: \$8,750.

Employees age 55+ by December 31 may contribute an additional \$1,000 catch-up contribution to their HSA.

| Number of<br>Months | Single  | Family  | Catch-Up<br>(Age 55+ only) |
|---------------------|---------|---------|----------------------------|
| 12 months           | \$4,400 | \$8,750 | \$1,000                    |
| 11 months           | \$4,033 | \$8,020 | \$916                      |
| 10 months           | \$3,666 | \$7,291 | \$833                      |
| 9 months            | \$3,300 | \$6,562 | \$750                      |
| 8 months            | \$2,933 | \$5,833 | \$666                      |
| 7 months            | \$2,566 | \$5,104 | \$583                      |
| 6 months            | \$2,200 | \$4,375 | \$500                      |
| 5 months            | \$1,833 | \$3,645 | \$416                      |
| 4 months            | \$1,466 | \$2,916 | \$333                      |
| 3 months            | \$1,100 | \$2,187 | \$250                      |
| 2 months            | \$733   | \$1,458 | \$166                      |
| 1 month             | \$366   | \$729   | \$83                       |

### **HSA Eligibility Rules**

You cannot be covered by another non-HSA-eligible medical plan. You cannot be claimed as a dependent on someone else's tax return. You cannot be enrolled in Medicare, TRICARE, or TRICARE for Life.

Additional rules apply. Please see IRS Publication 969 for more information www.irs.gov/publications/p969

# **Dental Insurance- Delta Dental**

<u>www.deltadentalks.com</u> or 316-264-4511 Group #90192

#### **Summary of Benefits and Coverage:**

https://eline.Sedgwick.gov/humanresources/benefit/benefits/forms/allitems.aspx

There are no deductibles under the Delta Dental Plan for any eligible expenses. You can choose any dentist that you would like, however you will pay less out of your pocket when you choose an In-Network dentist. Locate a Delta Dental In-Network dentist at <a href="https://www.deltadentalks.com">www.deltadentalks.com</a>.

The table below summarizes the key features of the dental plans. The co-insurance amounts listed reflect the amount you pay for services. Please refer to the official plan document for additional information on coverage and exclusions.

|   | In-Network |
|---|------------|
| Annual Benefit Maximum (per covered individual)   | \$1,000    |
| Diagnostic/Preventive Services (will not count towards the \$1,000 annual maximum) (i.e. cleanings, sealants) | 100%       |
| Basic Services<br>(i.e. fillings, root canals)  | 80%*       |
| Major Services (i.e bridges, crowns)  | 50%        |
| Orthodontics<br>(\$1,500 lifetime maximum per covered individual)   | 50%        |

Two cleanings are covered each year per covered individual and there is no requirement to wait exactly six months between visits.

\*If you do not have at least one cleaning in the past 12 months, basic services reduce to 50 percent.

Only your covered basic & major services will count towards the \$1,000 annual maximum. Your diagnostic & preventive services will not count towards the \$1,000 maximum. This means that even if you reach your annual maximum throughout the plan year from basic and major services, you will still have coverage for your diagnostic and preventive services.



# **Vision Insurance-Vision Service Plan (VSP)**

www.vsp.com or 833-633-1430 Group #30078063

### **Summary of Benefits and Coverage**

https://eline.Sedgwick.gov/humanresources/benefit/benefits/forms/allitems.aspx

Sedgwick County offers a vision insurance plan through Vision Service Plan (VSP). This plan allows you to choose any eye care provider. However, you will maximize the plan benefits when you choose an In-Network provider. Locate a VSP network provider at www.vsp.com.

|  | Max Plan Pays | Co-pay | Frequency                 |
|--|---------------|--------|---------------------------|
| Eye Exam                               |               | \$10   | Every calendar year       |
| Frames                                 | \$180         | \$0    | Every other calendar year |
| Eye Glass Lenses                       | \$160         | \$0    | Every calendar year       |
| Contacts (in lieu of eye glass lenses) | \$160         | \$0    | Every calendar year       |
| Contact lens exam                      |               | \$40   |                           |
| Diabetic Eye Care<br>Plus Program*     | \$20          | \$0    | As needed                 |

<sup>\*</sup>Services related to diabetic eye disease, glaucoma, and age related macular degeneration. Retinal screening for eligible members with diabetes.

Limitations and coordination with medical coverage may apply.

### **KidsCare Program**

This benefit is included in your vision plan. Enrolled dependent children under the age of 18 can receive two comprehensive eye exams and one new pair of frames and lenses every calendar year.



# 2026 Premiums

## Medical - (First two paychecks of each month)

#### **Base PPO**

|                      | Total Cost | Employer Cost* | Employee Cost |
|----------------------|------------|----------------|---------------|
| <b>Employee Only</b> | \$378.53   | \$348.47       | \$30.06       |
| Employee + Spouse    | \$832.19   | \$766.07       | \$66.12       |
| Employee + Children  | \$681.92   | \$627.82       | \$54.10       |
| Family               | \$1,135.30 | \$1,045.13     | \$90.17       |

#### **Premier PPO**

|                      | Total Cost | Employer Cost* | Employee Cost |
|----------------------|------------|----------------|---------------|
| <b>Employee Only</b> | \$397.35   | \$338.17       | \$59.18       |
| Employee + Spouse    | \$873.59   | \$743.40       | \$130.19      |
| Employee + Children  | \$715.79   | \$609.27       | \$106.52      |
| Family               | \$1,191.75 | \$1,014.21     | \$177.53      |

## **High-Deductible Health Plan (HDHP)**

|                     | Total Cost | Employer Cost* | Employee Cost |
|---------------------|------------|----------------|---------------|
| Employee Only       | \$348.70   | \$338.32       | \$10.38       |
| Employee + Spouse   | \$766.56   | \$743.73       | \$22.83       |
| Employee + Children | \$628.22   | \$609.54       | \$18.68       |
| Family              | \$1,045.79 | \$1,014.66     | \$31.13       |

<sup>\*</sup>Includes employer surcharge.

Single \$2.84, Employee + Spouse & Employee + Children \$5.68, Family \$8.24

## Dental - (First two paychecks of each month)

|                      | Total Cost | Employer Cost | Employee Cost |
|----------------------|------------|---------------|---------------|
| <b>Employee Only</b> | \$17.25    | \$13.80       | \$3.45        |
| 2-Person             | \$34.49    | \$27.59       | \$6.90        |
| Family               | \$50.11    | \$40.02       | \$10.09       |

# Vision - (First two paychecks of each month)

|                      | Total Cost | Employer Cost | Employee Cost |
|----------------------|------------|---------------|---------------|
| <b>Employee Only</b> | \$3.86     | \$0.00        | \$3.86        |
| 2-Person             | \$7.72     | \$0.00        | \$7.72        |
| Family               | \$12.43    | \$0.00        | \$12.43       |

Please note the changes in rates effective 1/1/2026 for medical and dental.

# Advance Life, Accidental Death and Dismemberment (AD&D), and Dependent Life Insurance

Advance Life and Accidental Death and Dismemberment (AD&D) insurance provides financial protection for those who depend on you for financial support. Upon your death, your designated beneficiary(ies) will receive the life benefit. If you die as the result of an accident, your beneficiary(ies) will receive both the Life and AD&D benefits.

#### Sedgwick County provides you with \$50,000 Life and AD&D at no cost to you.

You can purchase optional voluntary Life and AD&D. Deductions will come out of the first two paychecks of each month. \*The amounts below include the \$50,000 provided by Sedgwick County.

| Advance Life and AD&D |        |  |
|-----------------------|--------|--|
| \$75,000              | \$2.25 |  |
| \$100,000             | \$4.50 |  |
| \$125,000             | \$6.75 |  |
| \$150,000             | \$9.00 |  |

**Dependent Life:** Dependent life insurance is for a legal spouse and/or unmarried children under the age of 26. Dependent life insurance coverage ends when the employee reaches age 75. Deductions will come out of the first two paychecks of each month.

| Dependent Life                 |        |  |
|--------------------------------|--------|--|
| \$5,000 Spouse and Child(ren)  | \$0.82 |  |
| \$10,000 Spouse only           | \$0.65 |  |
| \$10,000 Child(ren) only       | \$1.00 |  |
| \$10,000 Spouse and Child(ren) | \$1.65 |  |

Rates are subject to change due to Advance underwriting.

Keeping your beneficiary designations up to date is vital for ensuring your life insurance benefits go the right people. Naming a minor child as a beneficiary can slow down payments because a court will need to appoint a guardian to manage the funds.

Reviewing your beneficiary designations during open enrollment every year will help keep them accurate.



<sup>\*</sup>Federal laws state that life insurance amounts in excess of \$50,000 are taxable and is added to your W-2. These amounts are called imputed income.

https://mybenefitsportal.com/sedgwickcounty/ or 833-633-1430 Group #238768

## **OUR BENEFITS PARTNER**





Headquartered in Kansas City, Amerilife Benefits has a long history of partnering with our clients to create and manage innovative employee benefit programs that maximize their investment in human capital. Our organization has been in the employee benefit administration business for more than 50 years, and the depth of our team's experience lends itself to seamless new client on-boarding and ongoing administration.

Amerilife Benefits is proud to partner with Sedgwick County Government and MetLife to help communicate and educate employees on the MetLife Supplemental plans made available to all benefit eligible employees.

Our mission is to provide you the employee with useful tools and help educate you about your employee benefits. Keep in mind when you speak to a benefits representative on our team, they are non-commissioned. We are here to educate you on your options, not sell you something.

Contact us today if we may help you in any way with your employee benefit needs at Sedgwick County!

For help or assistance, we are always just a phone call or email away!

**Telephone:** 833-633-1430

**Email:** <u>customersupport@amerilifebenefits.com</u>

Website: https://mybenefitsportal.com/sedgwickcounty/

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact HR.

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## **DISABILITY INCOME BENEFITS**



**Provider:** MetLife

Eligibility: All active, full-time employees

At Sedgwick County, we want to do everything we can to protect you and your family. Sedgwick County provides employees with voluntary short-term disability income benefit plan options. Without disability coverage, you and your family may struggle to get by if you miss work due to an injury or illness.

In the event that you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. Please note, though, that you are not eligible to receive disability benefits if you are receiving workers' compensation benefits.

|                           | Plan Option 1   |
|---------------------------|---|
| Benefits Begin            | For injury & sickness: 15 <sup>th</sup> day   |
| Benefit Amounts Available | You may elect a monthly benefit in increments of \$25 from a minimum of \$50, up to a maximum benefit of \$1,000  |
| Maximum Benefit           | Your elected monthly benefit amount may not exceed 60% of your covered salary and will pay a maximum of 24 weeks. |

Your monthly employee rates are outlined below:

| Issue Age                               | Less than 50 | 50 – 59 | 60+    |
|---|--------------|---------|--------|
| Rate per \$10 of weekly covered benefit | \$1.24       | \$2.22  | \$3.01 |

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## **ACCIDENT INSURANCE**



**Provider:** MetLife

Accidents can happen to anyone, anywhere, at any time! Paying for out-of-pocket medical costs or other indirect costs after an accidental injury can be stressful. That's why Sedgwick County offers a voluntary accident insurance plan that you may elect coverage for either you or the entire family.

Accident insurance helps pay for the unexpected costs of an accidental injury by providing you cash benefits for things such as initial care, specific injuries, treatment, facility care, and follow-up care visits. Any of the benefits you receive from the policy are paid directly to you and can help you cover deductibles, co-insurance, or whatever expenses you may choose to spend it on.

|  | Low Plan Benefits   | High Plan Benefits   |
|--|---|--|
| Fracture                                   | \$100 - \$8,000   | \$200 - \$10,000   |
| Dislocation                                | \$100 - \$8,000   | \$200 - \$10,000   |
| Second- or Third-Degree Burns              | \$75 - \$10,000   | \$100 - \$15,000   |
| Concussion                                 | \$250   | \$500  |
| Coma                                       | \$7,500   | \$10,000   |
| Laceration                                 | \$50 - \$400  | \$75 - \$700   |
| Ambulance                                  | Ground: \$300/ Air: \$1,000   | Ground: \$400/ Air: \$1,250  |
| ER care                                    | \$75 - \$150  | \$100 - \$1,000  |
| Non-Emergency Initial Care                 | \$75  | \$100  |
| Physician Follow-Up                        | \$75  | \$100  |
| Therapy Services                           | \$35  | \$50   |
| Medical Testing                            | \$150   | \$200  |
| Transportation                             | \$300   | \$400  |
| Medical Applicances                        | \$75 - \$750  | \$150 - \$1,000  |
| Transportation                             | \$300   | \$400  |
| Accidental Death Benefits                  | Basic Accidental<br>Employee \$25,000<br>Spouse \$12,500<br>Child \$5,000 | Basic Accidental<br>Employee \$50,000<br>Spouse \$25,000<br>Child \$10,000 |
| Accidental Dismemberment, Loss & Paralysis | Between \$750 - \$20,000  | Between \$1,000 - \$40,000   |

<sup>\*</sup>Not full list of coverage. For full list, go to E-line, ESS, Benefits, MetLife, Benefit Details, Accident Coverage.

Your monthly employee rates are outlined below:

|                              | Low Plan Cost | High Plan Cost |
|------------------------------|---------------|----------------|
| Employee                     | \$11.80       | \$15.84        |
| Employee & Spouse            | \$23.39       | \$31.26        |
| Employee & Child(ren)        | \$28.05       | \$37.43        |
| Employee & Spouse/Child(ren) | \$33.19       | \$44.28        |

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## **CANCER INSURANCE**



**Provider:** MetLife

Most of us are not financially prepared for a medical crisis caused by a cancer diagnosis within our family. Out of pocket expenses can deplete our savings, home equity and retirement funds. Major medical insurance does not cover many non-medical expenses.

No one wants to experience a cancer diagnosis, but the fact is that the risk of getting cancer is great. In the United States, men have slightly less than a one in two lifetime risk of developing cancer; for women, the risk is a little more than one in three (Cancer Facts and Figures 2012, American Cancer Society). Your plan pays a lump-sum Initial Benefit upon the first verified diagnosis of a covered cancer. Your plan also pays a lump-sum Recurrence Benefit for a subsequent verified diagnosis of the same cancer as shown in the table below. A Recurrence Benefit is only available if an Initial Benefit has been paid for the same cancer.

|                      | Benefit Amount                    | Initial Benefit                               | Recurrence Benefit                                   |
|----------------------|-----------------------------------|---|--|
| Employee             | \$15,000 - \$30,000               | Invasive Cancer: 100% of benefit amount       | Invasive Cancer: 100% of initial benefit amount Non- |
| Spouse               | 50% of employee's initial benefit | Non-Invasive Cancer: 25% of<br>Benefit Amount | Invasive Cancer: 100% of initial benefit             |
| Dependent Child(ren) | 50% of employee's initial benefit | Skin Cancer: 5% of benefit amount             | amount<br>Skin Cancer: None                          |

Your monthly employee rates per \$1,000 of Coverage are outlined below:

| Issue Age | EO     | ES     | EC     | Family |
|-----------|--------|--------|--------|--------|
| <25       | \$0.32 | \$0.53 | \$0.46 | \$0.66 |
| 25 – 29   | \$0.39 | \$0.63 | \$0.52 | \$0.76 |
| 30 – 34   | \$0.48 | \$0.77 | \$0.62 | \$0.90 |
| 35 – 39   | \$0.62 | \$0.97 | \$0.75 | \$1.11 |
| 40 – 44   | \$0.88 | \$1.36 | \$1.01 | \$1.49 |
| 45 – 49   | \$1.16 | \$1.78 | \$1.29 | \$1.92 |
| 50 – 54   | \$1.51 | \$2.32 | \$1.64 | \$2.45 |
| 55 – 59   | \$1.88 | \$2.88 | \$2.01 | \$3.01 |
| 60 – 64   | \$2.22 | \$3.39 | \$2.35 | \$3.52 |
| 65 – 69   | \$2.28 | \$3.49 | \$2.42 | \$3.63 |
| 70 – 74   | \$2.00 | \$3.06 | \$2.13 | \$3.20 |
| 75+       | \$2.17 | \$3.33 | \$2.31 | \$3.47 |

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## **CRITICAL ILLNESS INSURANCE**



**Provider:** MetLife

Most of us are not financially prepared for a medical crisis caused by a critical illness diagnosis within our family. Out of pocket expenses can deplete our savings, home equity and retirement funds. Major medical insurance does not cover many non-medical expenses.

Your plan pays a lump-sum Initial Benefit upon the first verified diagnosis of a covered critical illness. Covered critical illnesses include cancer, heart attack, stroke, Alzheimer's, ALS & Parkinson's. Your plan also pays a lump-sum Recurrence Benefit for certain covered illness shown below.

|   | Employee               | Spouse & Dependent Children       |
|---|------------------------|-----------------------------------|
| Benefit Amounts   | \$15,000 - \$30,000    | 50% of employee's initial benefit |
| Covered Diseases  | Initial Benefit        | Recurrence Benefit                |
| Benign Brain Tumor  | 100% of Benefit Amount | 100% of Initial Benefit Amount    |
| Invasive  | 100% of Benefit Amount | 100% of Initial Benefit Amount    |
| Non-Invasive Cancer   | 25% of Benefit Amount  | 100% of Initial Benefit Amount    |
| Skin Cancer   | 5% of Benefit Amount   | None                              |
| Coronary Artery Bypass  | 50% of Benefit Amount  | 100% of Initial Benefit Amount    |
| Childhood Disease (Cerebral Palsy, Cystic<br>Fibrosis, Diabetes, Down Syndrome, Sickle<br>Cell Anemia & Spina Bifida) | 100% of Benefit Amount | None                              |
| Coma  | 100% of Benefit Amount | 100% of Initial Benefit Amount    |
| Functional Loss Category Loss of speech, hearing, sight, paralysis of 2 or more limbs)                                | 100% of Benefit Amount | None                              |
| Heart Attack  | 100% of Benefit Amount | 100% of Initial Benefit Amount    |
| Sudden Cardiac Arrest   | 100% of Benefit Amount | None                              |
| Infectious Disease Category (Bacterial Cerebrospinal Meningitis, Diphtheria, etc.)                                    |                        | None                              |
| Kidney Failure  | 100% of Benefit Amount | None                              |
| Major Organ Transplant Category (Heart, Lung, Marrow, etc.)   | 100% of Benefit Amount | None                              |
| Progressive Disease Category (ALS, Alzheimer's, Parkinson's, etc.)  | 100% of Benefit Amount | None                              |
| Severe Burn   | 100% of Benefit Amount | 100% of Initial Benefit Amount    |
| Stroke  | 100% of Benefit Amount | 100% of Initial Benefit Amount    |

Your monthly employee rates per \$1,000 of Coverage are outlined below:

| Issu | e Age | <25    | 25-29  | 30-34  | 35-39  | 40-44            | 45-49  | 50-54  | 55-59  | 60-64  | 65-69  | 70-74  | 75+    |
|------|-------|--------|--------|--------|--------|------------------|--------|--------|--------|--------|--------|--------|--------|
| d)   | EO    | \$0.50 | \$0.63 | \$0.81 | \$1.07 | \$1.56           | \$2.10 | \$2.78 | \$3.52 | \$4.30 | \$4.64 | \$4.53 | \$5.78 |
| Τ̈́  | ES    | \$0.79 | \$0.98 | \$1.26 | \$1.65 | \$2.39           | \$3.20 | \$4.23 | \$5.36 | \$6.54 | \$7.05 | \$6.88 | \$8.75 |
| an   | EC    | \$0.67 | \$0.80 | \$0.98 | \$1.24 | \$1.73<br>\$2.56 | \$2.27 | \$2.95 | \$3.69 | \$4.47 | \$4.81 | \$4.70 | \$5.95 |
| _    | FAM   | \$0.96 | \$1.15 | \$1.43 | \$1.82 | \$2.56           | \$3.37 | \$4.40 | \$5.53 | \$6.71 | \$7.22 | \$7.05 | \$8.92 |

https://mybenefitsportal.com/sedgwickcounty/ or 833-633-1430 Group #238768

## **HOSPITAL INDEMNITY**



**Provider:** MetLife

Focus on recovery during a hospital stay – not your out-of-pocket costs. A hospital confinement due to an illness or injury can happen to anyone. Chances are when it occurs you will have unplanned expenses to pay. Will you be prepared? Hospital Indemnity insurance benefit payments are made directly to you, no matter what other coverage you may have, and can be used however you choose.

These benefit payments can help pay for out-of-pocked healthcare costs or other household expenses which can pile up during a hospital stay. Hospital Indemnity insurance helps provide financial peace of mind.

|   | Low Plan       | High Plan          |
|---|----------------|--------------------|
| Admission (4 times a year) ICU Supplemental Admission               | \$500<br>\$500 | \$1,000<br>\$1,000 |
| Confinement Benefit (15 days per year) ICU Supplemental Confinement | \$100<br>\$100 | \$200<br>\$200     |
| Newborn confinement (2 days per confinement)                        | \$25           | \$50               |

Your monthly employee rates are outlined below:

|                              | Low Plan Cost | High Plan Cost |
|------------------------------|---------------|----------------|
| Employee                     | \$10.47       | \$20.72        |
| Employee & Spouse            | \$21.93       | \$43.43        |
| Employee & Child(ren)        | \$16.67       | \$33.02        |
| Employee & Spouse/Child(ren) | \$28.14       | \$55.72        |

https://mybenefitsportal.com/sedgwickcounty/ or 833-633-1430 Group #238768

## **PET INSURANCE**



**Provider:** MetLife

Pets are a critical part of many employees' and their families' lives. They can provide much needed comfort and even make sure we get our daily exercise. But, if they get sick or have an accident and need veterinary care, the cost of potential life-savings procedures can be significant.

Sedgwick County provides a voluntary pet protection insurance option to help cover the cost of care and get you and your pet back on track.

Contact MetLife for a no obligation quote, and reference Sedgwick County for our discounted rates with savings up to This coverage can be purchased at any time through direct billing — no payroll deduction is available.

Phone Number: 1-800-GET-MET8

Website for a quote: <a href="https://www.metlife.com/getpetquote">https://www.metlife.com/getpetquote</a>



## **MetLife Enrollment**



# **HOW TO ENROLL**

Open Enrollment: 10/13 - 10/31

# ATTENTION Sedgwick County Employees:

Your Open Enrollment is coming up and this year it will be a passive enrollment! All MetLife benefit elections will roll forward to the 2026 Plan Year unless you make a change.

To make a change, you can complete your enrollment by self-enrolling online OR setting a call center appointment with a Benefit Counselor.

# **Enrollment Options:**

## Self-Enroll

Will be live on your portal 10/13!

Self-enrolling allows you to login at your convenience during Open Enrollment and make your elections for 2026 online.

## **Call Center**

Set an appointment on the portal!

If you have any questions about your benefits or need assistance enrolling, please sign up for an appointment with a Benefit Counselor **ASAP!** 



# Visit your Portal Today!

You will need to access your portal at https://account.mybenefitsportal.com/sedgwickcounty/to use the self-enrollment tool, or schedule a call center meeting to get enrolled.

Have Questions?
Call us at (833)633-1430
Mon-Fri 8am-5pm CST







- Accident
- Critical Illness
- Hospital Indemnity
- Short Term Disability
- Cancer
- Pet Insurance

# **NEW HIRE**

Learn more at your Benefit Portal



Click or Scan the QR Code to Schedule an Appointment!

# New Hire Enrollment





# Congratulations! You are eligible for benefits as a New Hire with Sedgwick County.

You are invited to select from a comprehensive set of employee benefits offerings.

\*To get benefits, You MUST Enroll within 30 days of your Date of Hire!

- Benefit Portal: https://mybenefitsportal.com/sedgwickcounty/
- Your benefits will be effective first of the month after date of hire.
- Our benefits partner, AmeriLife Benefits, is available to answer any questions you may have: M – F from 8:00 AM – 5:00 PM.
- Visit your benefits portal to review your options and discuss decisions with any family members
- Scan the QR code to set your appointment
- Do not hesitate to ask any questions you may have during your appointment. Our Benefit Counselors will provide you with a summary of your options and assist you in enrolling.

# **Employee Assistance Program**

### **EMPAC**



# A guide to empac services. Sedgwick County

When you or a household member need trusted, professional help, *empac* is just a phone call away. For more than 40 years, *empac* has been helping employees thrive in their personal and professional lives by providing caring and compassionate support.



#### Free, confidential, empac services include:

12 phone, video, or in-person sessions per household per year for personal and professional needs such as:

- Stress, depression, anxiety
- Family and parenting concerns
- Marital and relationship challenges
- Workplace conflicts
- Alcohol or drug dependency
- Grief and loss

#### WorkLife Services

- Financial consultation and resources for debt management and consolidation, identity theft, budgeting, and credit report information.
- Legal consultation with an attorney for issues relating to family law, estate planning, traffic citations, landlord conflicts, and many others. Discounted legal fees.
- Dependent care resources and referrals.
- Elder care resources and referrals.
- Self-help resources on a variety of topics via a member only website.
- Monthly newsletters for employees and supervisors.

Get started. Make your free appointment.

**☎** 316.265.9922 | **☎** 800.234.0630 | txt 316.710.7374 | empac-eap.com

316.265.9922 <u>www.empac-eap.com</u> 200 W. Douglas, Suite 250 Wichita, KS 67202

# **Deferred Compensation Plan 457-Empower**

Jon Horning Retirement Plan Advisor: 316-350-6957 or jon.horning@empower.com https://jon horning.empowermytime.com/ Participant Services: 1-800-701-8255



Sedgwick County provides a 457 plan to benefit eligible employees who may contribute portions of their salary into the plan. Employees can choose to make contributions on either a pre-tax or an post-tax basis. If they choose the latter, the account compounds tax-free, essentially the same as a Roth IRA. If they opt for the pre-tax contributions, the plan money is not taxed until the employee withdraws the money.

Your Retirement Plan Advisor is available to provide you one-on-one counseling with personalized account services at no cost to you, such as:

- Enrollment
- Contributions
- · Retirement readiness
- Investment choices
- Account review
- Comparison of retirement plans
- Rollovers Consider all your options and their features and fees before moving money between accounts.

## **New Employees**

### **Sedgwick County 457 Deferred Compensation Plan Automatic Enrollment Notice**

All newly hired benefit eligible employees will be automatically enrolled in the Sedgwick County 457 Plan. 1% of your gross pay will be deducted from your paycheck automatically each pay period and contributed to the Plan. Automatic deduction will increase by 1% automatically each year until a total of 6% is reached.

If you wish to contribute more than the 1%, you may elect to do so. If you do not want the automatic deduction, you must opt out within 30 days of the date of the PIN letter you receive from Empower. If you do not opt out prior to this date, your first automatic deduction will be made.



## **KPERS**

# Online Account Access

# **Enroll Now At kspers.gov**

Sign up to track your membership and plan for retirement with your KPERS online account. Look for the green "Member Login" button at the top of any **kspers.gov** web page, then click the "New User" button.



#### **Basic Info**

Enter your name, date of birth, Social Security number, mailing address, and phone number.



### **Email Address**

Please use a **personal** email address. It'll be your **login ID**.



#### **Password**

12+ characters using uppercase & lowercase letters, numbers, and special characters.



#### Image & Phrase

Select an image and enter a phrase. The image and phrase you've selected will display each time you login.



## **Security Questions**

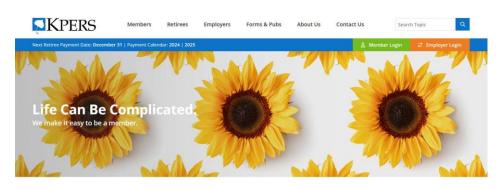
You'll pick 4 security questions in case you forget your password.

#### What You Can Do Online

- View your contributions & interest
- Service credit
- Membership date
- Final average salary
- Beneficiary designation
- Annual Statements

#### Personalized Benefit Estimator

- Preloads your account info
- Earliest retirement date
- Calculate benefit estimates
- Saves estimates for future use



#### Member Resources

Working today for your t

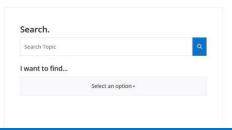
New To KPERS

Career Stage & Finances

Save With KPERS 457

Leaving Retire Ready

Name a Beneficiary



# Vacation Leave, Sick Leave, Parental Leave, Holidays, Attestation, and Gym Membership

As a benefit eligible employee, you are eligible for paid leave in accordance to Sedgwick County policies.

#### **Vacation Leave**

Sedgwick County provides vacation leave accumulation per pay period based on how long you have been employed. For more information on procedures for usage, refer to policy 4.700, Vacation Leave.

#### 40 Hour employees:

- 0 to 5 years: 3.69 hours per paycheck
- 6 to 10 years: 4.61 hours per paycheck
- 11 to 15 years: 5.53 hours per paycheck
- 16 to 20 years: 6.46 hours per paycheck
- 21+ years: 7.38 hours per paycheck

#### **Sheriff 42.5 hour employees**

- 0 to 5 years: 3.92 hours per paycheck
- 6 to 10 years: 4.90 hours per paycheck
- 11 to 15 years: 5.88 hours per paycheck
- 16 to 20 years: 6.86 hours per paycheck
- 21+ years: 7.84 hours per paycheck

#### Fire District 40 hour employees

- 0 to 5 years: 3.69 hours per paycheck
- 6 to 10 years: 4.61 hours per paycheck
- 11 to 15 years: 5.53 hours per paycheck
- 16 to 20 years: 6.76 hours per paycheck
- 21+ years: 7.69 hours per paycheck

#### Fire District 56 hour employees

- 0 to 4 years: 4.61 hours per paycheck
- 5 to 9 years: 5.53 hours per paycheck
- 10 to 14 years: 6.46 hours per paycheck
- 15 to 19 years: 8.30 hours per paycheck
- 20 to 23 years: 9.23 hours per paycheck
- 24+ years: 10.15 hours per paycheck

#### **Emergency Medical 42 hour employees**

- 0 to 5 years: 3.87 hours per paycheck
- 6 to 10 years: 4.84 hours per paycheck
- 11 to 15 years: 5.81 hours per paycheck
- 16 to 20 years: 6.78 hours per paycheck
- 21+ years: 7.75 hours per paycheck

#### **Sick Leave**

Sedgwick County provides you with sick leave accumulation per pay period. Refer to policy 4.701, Sick Leave.

40 hour week: 3.69 hours42 hour week: 3.87 hours

42.5 hour week: 3.92 hours

• 56 hour week: 5.53 hours

#### **Paid Parental Leave**

Sedgwick County provides you with the ability to bond with a child following birth, adoption, or foster care placement. Refer to policy 4.704, Paid Parental Leave.

#### **Paid Holidays Off**

- New Year's Day
- Martin Luther King Day
- President's Day
- Memorial Day
- Juneteenth
- 4th of July

- Labor Day
- Veteran's Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day

# **Sedgwick County's Contribution to Healthcare** FSA or HSA - Exam Attestation

As an incentive for getting your FREE preventative physical, Sedgwick County will contribute to a Healthcare FSA or HSA on January 1, 2027. If you:

- Are enrolled in one of Sedgwick County's UnitedHealthcare Plans AND
- Have an annual physical exam from October 1, 2025 through September 30, 2026 AND
- Complete the preventative exam attestation on Eline, Employee Self Service (ESS), Benefits, Benefits Attestation Form no later than September 30, 2026.

If your spouse is enrolled in Sedgwick County's medical insurance and you wish to receive the maximum contribution, you both must have an annual physical exam, and you must complete the online attestation on their behalf. Children exam dates are not required. The one-time annual amount that will be deposited into your account the following January 1 is based off your medical coverage and what you submit on your exam attestation.

Single \$75 | Two-Person \$150 | Family \$220

#### **Gym Membership**

Gym membership reimbursement is an incentive program to benefit eligible employees. **You can only apply for this during open enrollment.** For more information and instructions, go to E-line, Human Resources, Benefits, Benefit Documents, Gym Membership Information.





# **Benefits Enrollment Guide**

This Enrollment Guide is for general educational purposes and is based on information provided by the employer, summary plan descriptions, and other sources. In case of discrepancy, plan documents will prevail over information presented in this Guide. Please treat this information as confidential and only share it with your dependents. Contact Human Resources with questions.