

Summary of Benefits

2025 EMPLOYEE BENEFITS SUMMARY

January 1 - December 31, 2025



Benefit	Description of Benefit / Costs		Eligibility												
Paid Time Off (PTO) (Planned & Unplanned)	PTO accrual is based on hours hired to work with a maximum of 40 hours per week. The accrual is pro-rated for employees working fewer than 40 hours per week. i.e., if you work 30 hours per week, you receive 75% of the benefit. Employees working less than 20 hours per week are not eligible for this benefit. Employees may begin using PTO once they have time accrued. Accrual of PTO begins after the completion of one full pay period of employment, according to the following schedule: <table><tr><td>Length of Service</td><td>Non-Exempt (Per Pay Period)</td><td>Exempt (Per Pay Period)</td></tr><tr><td>Upon Hire</td><td>7.08 hours</td><td>9.23 hours</td></tr><tr><td>After four years</td><td>8.00 hours</td><td>9.23 hours</td></tr><tr><td>After nine years</td><td>9.23 hours</td><td>9.23 hours</td></tr></table>			Length of Service	Non-Exempt (Per Pay Period)	Exempt (Per Pay Period)	Upon Hire	7.08 hours	9.23 hours	After four years	8.00 hours	9.23 hours	After nine years	9.23 hours	9.23 hours
Length of Service	Non-Exempt (Per Pay Period)	Exempt (Per Pay Period)													
Upon Hire	7.08 hours	9.23 hours													
After four years	8.00 hours	9.23 hours													
After nine years	9.23 hours	9.23 hours													
	PTO is accrued based on regular hours paid or PTO paid each week. Any pay period with zero regular hours or PTO paid results in a zero accrual for that pay period. Employee may carry over PTO hours to the next benefit year, up to a maximum of 480 hours. Once 480 hours have been accrued no additional PTO may be accrued. When possible, PTO must be requested four (4) weeks in advance. Every effort is made to schedule employee PTO on the dates requested. However, management reserves the right to change hours or PTO due to business necessity. PTO should be scheduled in one-half or full-day increments for Exempt Staff, Hourly Staff may use PTO in 15-minute increments.														
Holidays	Six National Holidays: New Year's Day, Memorial Day, 4th of July, Labor Day, Thanksgiving Day, Christmas Day		Upon hire as the holiday occurs												
Medical - Meritain Health Based on 24 pay periods/year Maximum dependent age is 26	Copay Plan: \$1,250 / \$2,500 Employee \$95.00 Employee + Spouse \$352.00 Employee + Child(ren) \$279.50 Employee + Family \$444.50		First of the Month Following Date of Hire; Requires 30 hours per week												
QHDHP: Qualified High Deductible Health Plan	Copay Plan KC Care: \$1,250 / \$2,500 Employee \$71.50 Employee + Spouse \$301.50 Employee + Child(ren) \$238.00 Employee + Family \$376.00		First of the Month Following Date of Hire; Requires 30 hours per week												
KC Care is on an optimized network that does NOT include St. Luke's hospital or services.	QHDHP: \$4,000 / \$8,000 Employee \$65.50 Employee + Spouse \$288.00 Employee + Child(ren) \$227.00 Employee + Family \$357.50		First of the Month Following Date of Hire; Requires 30 hours per week												
Non-smokers receive \$10 per pay period discount on health insurance; to qualify, you must have stopped smoking for at least six months.	QHDHP KC Care: \$4,000 / \$8,000 Employee \$28.00 Employee + Spouse \$206.00 Employee + Child(ren) \$159.50 Employee + Family \$245.50		First of the Month Following Date of Hire; Requires 30 hours per week												
Benefit	Description		Eligibility												
Dental - Delta Dental of Kansas Based on 24 pay periods/year Maximum dependent age is 26	Employee \$4.20 Family \$24.69		First of the Month Following Date of Hire; Requires 30 hours per week												
Vision - VSP Based on 24 pay periods/year Maximum dependent age is 26	Employee \$4.50 Employee + Spouse \$7.19 Employee + Child(ren) \$7.34 Employee + Family \$11.84		First of the Month Following Date of Hire; Requires 30 hours per week												
Basic Life / AD&D - Guardian	Benefit amount equals annual salary to a maximum of \$50,000		Provided at no cost to you												
Voluntary Life / AD&D - Guardian	Employee Vol Life: Minimum: \$10,000 Increments: \$10,000 Maximum: \$500,000	Guaranteed Issue: Employee: \$150,000 Spouse: \$30,000 Child(ren): \$10,000	100% Employee Paid												
Long Term Disability - Guardian	66.67% of salary; up to \$10,000 per month		Provided at no cost to you												
401(k) - Automatic 6% enrollment	Maximum allowed by law, minimum 1% gross annual	Employer discretionary match - 50% of first 4% contributed													
MetLife - Identity & Fraud Protection	Protection Individual \$3.48 Protection Family \$5.98 <i>Protection Plus Individual</i> \$5.48 <i>Protection Plus Family</i> \$8.48	100% Employee Paid	First of the Month Following Date of Hire; Requires 30 hours per week												
MetLife - Legal Plans	Employee (Covers spouse & dependents)	\$9.00	100% Employee Paid												
Colonial Supplemental Insurance	Voluntary Products: Short-Term Disability, Accident, Cancer, Critical Illness, Hospital Confinement & Life		100% Employee Paid												
Section 125	Insurance premiums are available pre-tax	Dependent & medical pre-tax spending accounts (HSA / FSA)	First of the Month Following Date of Hire; Requires 30 hours per week												