

# Summary of Benefits

## 2026 EMPLOYEE BENEFITS SUMMARY

January 1 - December 31, 2026



Benefit	Description of Benefit / Costs	Eligibility												
<b>Paid Time Off (PTO)</b> (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 border="1"> <thead> <tr> <th>Length of Service</th> <th>Non-Exempt (Per Pay Period)</th> <th>Exempt (Per Pay Period)</th> </tr> </thead> <tbody> <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> </tbody> </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	
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	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.													
<b>Holidays</b>	Six National Holidays: New Year's Day, Memorial Day, 4th of July, Labor Day, Thanksgiving Day, Christmas Day	Upon hire as the holiday occurs												
<b>Medical - Meritain Health</b> Based on 24 pay periods/year Maximum dependent age is 26	<table border="1"> <thead> <tr> <th colspan="2">Copay Plan: \$1,250 / \$2,500</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>\$99.75</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$369.60</td> </tr> <tr> <td>Employee + Child(ren)</td> <td>\$293.48</td> </tr> <tr> <td>Employee + Family</td> <td>\$466.73</td> </tr> </tbody> </table>	Copay Plan: \$1,250 / \$2,500		Employee	\$99.75	Employee + Spouse	\$369.60	Employee + Child(ren)	\$293.48	Employee + Family	\$466.73	First of the Month Following Date of Hire; Requires 30 hours per week		
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<b>KC Care is on an optimized network that does NOT include Saint Luke's hospital or services.</b>	<table border="1"> <thead> <tr> <th colspan="2">QHDHP: \$4,000 / \$8,000</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>\$68.78</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$302.40</td> </tr> <tr> <td>Employee + Child(ren)</td> <td>\$238.35</td> </tr> <tr> <td>Employee + Family</td> <td>\$375.38</td> </tr> </tbody> </table>	QHDHP: \$4,000 / \$8,000		Employee	\$68.78	Employee + Spouse	\$302.40	Employee + Child(ren)	\$238.35	Employee + Family	\$375.38	FOMF DOH; Requires 30+ hours per wk		
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***Non-smokers receive \$10 per pay period discount on health insurance; to qualify, you must have stopped smoking for at least six months.***	<table border="1"> <thead> <tr> <th colspan="2">QHDHP KC Care: \$4,000 / \$8,000</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>\$29.40</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$216.30</td> </tr> <tr> <td>Employee + Child(ren)</td> <td>\$167.48</td> </tr> <tr> <td>Employee + Family</td> <td>\$257.78</td> </tr> </tbody> </table>	QHDHP KC Care: \$4,000 / \$8,000		Employee	\$29.40	Employee + Spouse	\$216.30	Employee + Child(ren)	\$167.48	Employee + Family	\$257.78	FOMF DOH; Requires 30+ hours per wk		
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Benefit	Description	Eligibility												
<b>Dental - Delta Dental of Kansas</b> Based on 24 pay periods/year Maximum dependent age is 26	<table border="1"> <tbody> <tr> <td>Employee</td> <td>\$4.68</td> </tr> <tr> <td>Family</td> <td>\$26.07</td> </tr> </tbody> </table>	Employee	\$4.68	Family	\$26.07	First of the Month Following Date of Hire; Requires 30 hours per week								
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<b>Vision - VSP</b> Based on 24 pay periods/year Maximum dependent age is 26	<table border="1"> <tbody> <tr> <td>Employee</td> <td>\$4.50</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$7.19</td> </tr> <tr> <td>Employee + Child(ren)</td> <td>\$7.34</td> </tr> <tr> <td>Employee + Family</td> <td>\$11.84</td> </tr> </tbody> </table>	Employee	\$4.50	Employee + Spouse	\$7.19	Employee + Child(ren)	\$7.34	Employee + Family	\$11.84	FOMF DOH; Requires 30+ hours per wk				
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<b>Basic Life / AD&amp;D - Guardian</b>	Benefit amount equals annual salary to a maximum of \$50,000	100% Employer Paid												
<b>Voluntary Life / AD&amp;D - Guardian</b>	<table border="1"> <tbody> <tr> <td>Employee Vol Life:</td> <td>Guaranteed Issue:</td> </tr> <tr> <td>Minimum: \$10,000</td> <td>Employee: \$150,000</td> </tr> <tr> <td>Increments: \$10,000</td> <td>Spouse: \$30,000</td> </tr> <tr> <td>Maximum: \$500,000</td> <td>Child(ren): \$10,000</td> </tr> </tbody> </table>	Employee Vol Life:	Guaranteed Issue:	Minimum: \$10,000	Employee: \$150,000	Increments: \$10,000	Spouse: \$30,000	Maximum: \$500,000	Child(ren): \$10,000	100% Employee Paid				
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<b>Long Term Disability - Guardian</b>	66.67% of salary; up to \$10,000 per month	100% Employer Paid												
<b>401(k) - Automatic 6% enrollment</b>	<table border="1"> <tbody> <tr> <td>Maximum allowed by law, minimum 1% gross annual</td> <td>Employer discretionary match - 50% of first 4% contributed</td> </tr> </tbody> </table>	Maximum allowed by law, minimum 1% gross annual	Employer discretionary match - 50% of first 4% contributed	Eligible at age 21, following 30 days of employment										
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<b>MetLife - Identity &amp; Fraud Protection</b>	<table border="1"> <tbody> <tr> <td>Protection Individual</td> <td>\$3.48</td> </tr> <tr> <td>Protection Family</td> <td>\$5.98</td> </tr> <tr> <td>Protection Plus Individual</td> <td>\$5.48</td> </tr> <tr> <td>Protection Plus Family</td> <td>\$8.48</td> </tr> <tr> <td>Employee (Includes sp &amp; depts)</td> <td>\$9.00</td> </tr> </tbody> </table>	Protection Individual	\$3.48	Protection Family	\$5.98	Protection Plus Individual	\$5.48	Protection Plus Family	\$8.48	Employee (Includes sp & depts)	\$9.00	100% Employee Paid		
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<b>MetLife - Legal Plans</b>														
<b>ASPCA Pet Insurance</b>	Get a personalized quote at time of enrollment.	100% Employee Paid												
<b>Colonial Supplemental Insurance</b>	Voluntary Products: Short-Term Disability, Accident, Cancer, Critical Illness, Hospital Confinement & Life	100% Employee Paid												
<b>Section 125</b>	<table border="1"> <tbody> <tr> <td>Insurance premiums are available pre-tax</td> <td>Dependent &amp; medical pre-tax spending accounts (HSA / FSA)</td> </tr> </tbody> </table>	Insurance premiums are available pre-tax	Dependent & medical pre-tax spending accounts (HSA / FSA)	FOMF DOH; Requires 30+ hours per wk										
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