

2026

# BENEFITS Guide



# Welcome

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Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of valuable benefits to protect your health, your family and your way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

## Eligibility

You are eligible for benefits if you work 30 or more hours per week. You may also enroll your eligible family members under certain plans you choose for yourself. Eligible family members include:

- Your legally married spouse
- Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

## When Coverage Begins

- **New Hires:** You must complete the enrollment process within 30 days of your date of hire. If you enroll on time, coverage is effective on the first of the month following your date of hire. If you fail to enroll on time, you will **NOT** have benefits coverage (except for company-paid benefits).
- **Open Enrollment:** Changes made during Open Enrollment are effective January 1, 2026.

## Choose Carefully

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a qualified life event during the year. Following are examples of the most common qualified life events:

- Marriage or divorce
- Birth or adoption of a child
- Child reaching the maximum age limit
- Death of a spouse or child
- You lose coverage under your spouse's plan
- You gain access to state coverage under Medicaid or CHIP

## Making Changes

**To make changes to your benefit elections, you must contact Human Resources within 31 days of the qualified life event (including newborns).** Be prepared to show documentation of the event such as a marriage license, birth certificate or a divorce decree. You may also make changes through Employee Navigator. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

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**Required Information**—When you enroll, you are required to enter a Social Security number (SSN) for all covered dependents. The Affordable Care Act (ACA), otherwise known as health care reform, requires the company to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.

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## Enrollment:

If you are enrolling for the first time or making plan adjustments, please complete enrollment in Employee Navigator.



Unique Company Identifier:

kcortho

# Medical Plans

KCOI and KCOA are offering you a choice between four medical plans through Meritain Health that provide comprehensive medical and prescription coverage.

Following is a high-level overview of the coverage available. For complete coverage details, please refer to the Summary Plan Description (SPD).

Key Medical Benefits	Copay Plan	Copay Plan KC Care	QHDHP	QHDHP KC Care
	Aetna Choice® POS II	KC Care Network	Aetna Choice® POS II	KC Care Network
<b>Deductible</b> (per calendar year)				
Individual / Family	\$1,250 / \$2,500	\$1,250 / \$2,500	\$4,000 / \$8,000	\$4,000 / \$8,000
<b>Out-of-Pocket Maximum</b> (per calendar year)				
Individual / Family	\$3,500 / \$7,000	\$3,500 / \$7,000	\$4,000 / \$8,000	\$4,000 / \$8,000
<b>Co-Insurance</b>				
Member's Responsibility	20%	20%	0%	0%
<b>Covered Services</b>				
Office Visits (physician / specialist)	\$25 / \$50 Copay	\$25 / \$50 Copay	Deductible	Deductible
Routine Preventive Care	No charge	No charge	No charge	No charge
Outpatient Diagnostic (lab / X-ray)	Lab: No charge X-Ray: \$50 Copay	Lab: No charge X-Ray: \$50 Copay	Deductible	Deductible
Complex Imaging (MRI, CT / PET scans)	Deductible, then 20%	Deductible, then 20%	Deductible	Deductible
Ambulance	\$200 Copay, then deductible	\$200 Copay, then deductible	Deductible	Deductible
Emergency Room	\$200 Copay, then deductible	\$200 Copay, then deductible	Deductible	Deductible
Urgent Care Facility	\$50 Copay	\$50 Copay	Deductible	Deductible
Inpatient Hospital Stay	Deductible, then 20%	Deductible, then 20%	Deductible	Deductible
Outpatient Surgery	Deductible, then 20%	Deductible, then 20%	Deductible	Deductible
<b>Prescription Drugs through Payer Matrix &amp; Prime</b> (Tiers 1 / 2 / 3 / 4)				
Retail Pharmacy (30-day supply)	\$3 / \$12 / \$40 / \$65	\$3 / \$12 / \$40 / \$65	Deductible	Deductible
Mail Order (90-day supply)	2.5x Retail	2.5x Retail	Deductible	Deductible
Preferred Specialty / Non-Preferred Specialty	30% up to \$150 / 30% up to \$250	30% up to \$150 / 30% up to \$250	Deductible Deductible	Deductible Deductible

\*Copay amounts may not include all services rendered.

# Domestic Tier

In 2026 we are continuing the Domestic Tier benefit.

KCOI and KCOA employees: Using KCOI or KCOA physicians/services will get \$600 (individual) / \$1,200 (enrollments with dependents) waived from their deductible for the Qualified High Deductible Health Plans and 100% of the deductible waived on Copay Plans.

Key Medical Benefits	Meritain Copay Plan / Copay Plan - KC Care		Meritain QHDHP Broad Network / QHDHP KC Care Network	
	Domestic Tier	In-Network	Domestic Tier	In-Network
<b>Deductible</b> (per calendar year)				
Individual / Family	\$0 / \$0	\$1,250 / \$2,500	\$3,400 / \$6,800	\$4,000 / \$8,000
<b>Out-of-Pocket Maximum</b> (per calendar year)				
Individual / Family	\$3,500 / \$7,000	\$3,500 / \$7,000	\$4,000 / \$8,000	\$4,000 / \$8,000
<b>Co-Insurance</b>				
Member's Responsibility	0%	20%	0%	0%
<b>Covered Services</b>				
Outpatient Specialist	\$0 Copay	\$0 Copay	N/A	N/A

# Medical Plans (cont'd)

KCOI and KCOA are offering you a choice between four medical plans through Meritain Health that provide comprehensive medical and prescription coverage. These plans also offer many resources and tools to help you maintain a healthy lifestyle. Following is a brief description of each plan.

## Meritain Health uses the Aetna network

The POS plans give you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the **Aetna Choice® POS II** or **KC Care networks**. The calendar-year deductible must be met before certain services are covered.

### Here's how the plans work:

- **Annual Deductible:** You must meet the annual deductible before the plan starts paying for non-preventive medical and prescription drug expenses.
- **Copay:** You pay a fixed amount for a covered healthcare service, which is typically required before the service is performed.
- **Coinsurance:** Once you have met the plan's annual deductible, you are responsible for a percentage of your medical expenses, known as coinsurance. For example, the plan pays 80 percent and you pay 20 percent.
- **Out-of-Pocket Maximum:** Once your deductible, copays, and coinsurance add up to the plan's annual out-of-pocket maximum, the plan will pay 100 percent of all eligible covered services for the rest of the calendar year.

## Meritain Qualified High Deductible Health Plan (QHDHP) with an optional Health Savings Account (HSA)

Like a PPO plan, a Qualified High-Deductible Health Plan (QHDHP) gives you the freedom to seek care from the provider of your choice. You will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the **Aetna Choice® POS II** or **KC Care networks**. In addition, a QHDHP offers an optional health savings account (HSA) that allows you to save pre-tax dollars to pay for any qualified healthcare expenses as defined by the IRS, including most out-of-pocket medical, prescription drug, dental and vision expenses.



## PayerMatrix

Specialty drugs will be supported outside of the health plan by **PayerMatrix**.

### Who is Payer Matrix?

Payer Matrix is a team of dedicated healthcare professionals who partner with your employer to reduce the cost of your high dollar prescription drugs. We do that by working directly with you in order to obtain alternative funding through the manufacturer, foundations and grants.

### What does Payer Matrix do:

Payer Matrix advocates on your behalf with drug manufacturer. Our Reimbursement Care Coordinators facilitate the process with multiple entities to lower the cost of your specialty prescription drugs. Often times members end up paying nothing out of their own pockets once they are admitted into our programs.

### What this means for you:

If you are prescribed a specialty drug now or in the future, our goal is to obtain alternate funding for your specialty prescriptions. A Reimbursement Care Coordinator will be assigned to work directly with you to obtain the information needed to start the process. There is paperwork that will need to be completed by you with the assistance of your Reimbursement Care Coordinator. Your Care Coordinator will assist you with the process and answer any questions you may have. Their function is to assist and facilitate your paperwork through the patient assistance process. If you are close to a drug fill, your Reimbursement Care Coordinator will be able to acquire that for you as well.

### How do I find Payer Matrix?

You can call us at **877-305-6202** or send an email to [customerservice@payermatrix.com](mailto:customerservice@payermatrix.com).

## Health Savings Account (HSA)

Both QHDHPs offer an optional savings account called a health savings account, or HSA. The HSA lets you set aside pre-tax dollars to help offset your annual deductible and pay for qualified healthcare expenses.

Your HSA is administered by **Wex**.

### Here's how the HSA works:

- You contribute pre-tax funds to the HSA through automatic payroll deductions.
- Once your HSA cash account balance reaches the minimum amount required by the custodian, you can transfer funds to an HSA investment account. You can choose from a selection of mutual funds and setup and allocation model for future transfers like you would for a 401(k) Plan.
- Your contributions may not exceed the annual IRS limits listed below.

HSA Contribution Limits	2026
Employee Only	\$4,400
Family (employee + 1 or more)	\$8,750
Catch-up (age 55+)	\$1,000

- You can withdraw HSA funds tax-free to pay for current qualified healthcare expenses or save them for the future, also tax-free. Unused funds roll over from year to year and are yours to keep, even if you change medical plans or leave your employer.

### Important Notes:

- You must meet certain eligibility requirements to have an HSA:
  - **Be at least 18 years old**
  - **Be covered under a qualified HDHP**
  - **Not enrolled in Medicare**
  - **Cannot be claimed as a dependent on another person's tax return.**
- For more information, please refer to IRS Publication 969.
- For a complete list of qualified healthcare expenses, refer to IRS Publication 502.
- Adult children must be claimed as dependents on your tax return for their medical expenses to qualify for payment or reimbursement from your HSA.

# CONTINUING IN 2026: KC CARE NETWORK

## KC Care Network

- **KC Care network** provides same great coverage, at a more affordable price.
- **KC Care** is on an “optimized” network, meaning your physician and hospital may no longer be considered in-network through this plan.
- **The KC Care network does not include Saint Luke’s Hospital and services.**
- Hospitals within the **KC Care network** include but are not limited to:
  - **Kansas City Orthopaedic Institute**
  - University of Kansas Hospital
  - Children’s Mercy Hospital
  - University Health Truman Medical Center
  - Research Medical Center
  - AdventHealth Shawnee Mission
  - North Kansas City Hospital
  - Olathe Medical Center

## Aetna Provider Search

To find an in-network provider, visit Aetna’s Provider Search Directory at [aetna.com/dsepublic](https://aetna.com/dsepublic) or scan the QR code provided below.

1. **Enter your ZIP Code** and adjust the distance you’d like to search.
2. **Select your plan network** to ensure you’re viewing in-network providers:
  - **Aetna Choice® POS II (Open Access)** – Broad network
  - **KC Care Network Plus (MC)** – Narrow network
    - *(Only these two options apply; ignore any others that appear.)*
3. **Search for care** by category (Primary Care, Specialists, Hospitals, Urgent Care, etc.) or by typing your provider’s **name**, **facility**, or **type of treatment**.
4. If your provider or location **appears in the search results**, they are **in-network**. If they do **not** appear, they are most likely **out-of-network**.

**Tip:** Check your Meritain ID card to confirm your plan. It will list either *Aetna Choice POS II (Open Access)* or *KC Care Network Plus (MC)* on the front.



Select a Plan

Search

Enter plan name to narrow list below, e.g. Managed Choice

ACO/JointVentures

Allina Health Network

Arizona - Special Networks

Broad Medical Networks

- Aetna Choice® POS II (Open Access)
- Open Choice® PPO
- Aetna Select (Open Access)

Select a Plan

Search

Enter plan name to narrow list below, e.g. Managed Choice

Kansas & W. Missouri Special Networks

- I35 Preferred
- Mercy Preferred
- MO Freeman Preferred - Choice POS II
- Wesley Preferred
- SW MO Region Premier - Choice POS II
- KC Care Network Plus (MC)**

# Dental

KCOI and KCOA are offering you a dental plan.

**Delta Dental DPPO:** This plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the **Delta Dental** network.

Following is a high-level overview of the coverage available.

This dental plan offers two exams per calendar year with unlimited cleanings to ensure your best dental health.

Key Dental Benefits	Delta Dental PPO
<b>Deductible</b> (per calendar year)	
Individual / Family	\$25 / \$75
<b>Benefit Maximum</b> (per calendar year; Preventive, Basic, and Major Services combined)	
Per Individual	\$1,500
<b>Covered Services</b>	
Preventive Services	No charge
Basic Services	*20%
Major Services	*50%
Orthodontia (Child only - under age 19)	*50%; \$1,000 lifetime maximum benefit

Coinsurance percentages shown in the above chart represent what the member is responsible for paying.

\*Benefits with an asterisk ( \* ) require that the deductible be met before the Plan begins to pay.



# Vision

KCOI and KCOA are offering you a vision plan.

**VSP:** This vision plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participate in the **VSP network**.

Following is a high-level overview of the coverage available.

Key Vision Benefits	In-Network	Out-of-Network
Exam (once every 12 months)	\$20 Copay	Up to \$45
Materials Copay	\$20 Copay	Variable
<b>Lenses</b> (once every 12 months)		
Single Vision	No charge after materials copay	Up to \$30
Bifocal		Up to \$50
Trifocal		Up to \$65
<b>Frames</b> (once every 24 months)		
Frames	\$130 Allowance (20% off balance over \$130)	Up to \$70
<b>Contact Lenses</b> (once every 12 months; in lieu of glasses)		
Contact Lenses <i>Fitting and Evaluation</i>	Necessary: Covered in Full Elective: \$130 Allowance <i>Maximum \$60 Copay</i>	Necessary: Up to \$210 Elective: Up to \$105



# Disability

Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

## Long-Term Disability

Provided at **NO COST** to you through Guardian.

Benefit Percentage	66.7%
Monthly Benefit Maximum	\$10,000
When Benefits Begin	After 90th day of disability
Maximum Benefit Duration	SSNRA or Max Benefit Period
*Pre-existing Conditions	3 months back / 12 months exclusion

\*Only applies to new hires and new enrollees



# Life and AD&D

## Life/AD&D Insurance

**Life Insurance** provides your named beneficiary(ies) with a benefit in the event of your death.

**Accidental Death and Dismemberment (AD&D) Insurance** provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot, or eye). In the event that your death occurs due to a covered accident, both the Life and the AD&D benefit would be payable.

### Basic Life/AD&D (Employer-paid)

This benefit is provided at **NO COST** to you through Guardian.

Benefit Amount	
Basic Life / AD&D	Annual salary up to maximum \$50,000

\*Benefit reductions: 35% at age 65, 50% at age 70

### Supplemental Life (Employee-paid)

If you determine you need more than the basic coverage, you may purchase additional coverage for yourself and your eligible family members.

Benefit Amounts		Guaranteed Issue*
Employee	\$10,000 Increments; \$10,000 Minimum; \$500,000 Maximum	Under age 65: \$150,000 Age 65-69: \$50,000 Age 70+: \$10,000
Spouse	\$5,000 Increments; \$5,000 Minimum; \$250,000 Maximum (not to exceed 50% of employee benefit)	Under age 65: \$30,000 Age 65-69: \$10,000 Age 70+: \$0
Child(ren)	Birth to < 14 days... \$1,000 Maximum 14 days to < 20 years... \$2,000 Increments; \$2,000 Minimum; \$10,000 Maximum (< 26 years if a full-time student)	\$10,000

\*During your initial eligibility period only, you can receive coverage up to the Guaranteed Issue amounts without having to provide Evidence of Insurability (EOI, or information about your health). Coverage amounts that require EOI will not be effective unless approved by the insurance carrier.

\*\*Benefit reductions: 35% at age 65, 60% at age 70

\*\*\*All voluntary term life enrollments outside of your initial enrollment are subject to EOI.

# Flexible Spending Account

KCOI and KCOA are providing you an opportunity to participate in a flexible spending account (FSA) administered through Wex. FSAs allow you to set aside a portion of your income, before taxes, to pay for qualified healthcare and dependent care expenses. Because that portion of your income is not taxed, you pay less in federal income, Social Security and Medicare taxes.

## Health Care FSA

For 2026, you may contribute up to \$3,400 to cover qualified healthcare expenses incurred by you, your spouse and your children up to age 26. Some qualified expenses include:

- |  |  |  |
|--|--|--|
| <ul style="list-style-type: none"> <li>• Coinsurance</li> <li>• Copayments</li> <li>• Deductibles</li> </ul> | <ul style="list-style-type: none"> <li>• Prescriptions</li> <li>• Dental treatment</li> <li>• Orthodontia</li> </ul> | <ul style="list-style-type: none"> <li>• Eye exams/eyeglasses</li> <li>• Lasik eye surgery</li> <li>• Emergency Health Services</li> </ul> |
|--|--|--|

For a complete list of eligible expenses, visit [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf).

If you are enrolled in an HSA medical plan, you may only participate in a limited-purpose Health Care FSA. This type of FSA allows you to be reimbursed for eligible dental, orthodontia and vision expenses while preserving your HSA funds for eligible medical expenses.

## Dependent Care FSA

For 2026, you may contribute up to \$7,500 (per family) to cover eligible dependent care expenses (\$3,750 if you and your spouse file separate tax returns). A qualified expenses include:

- Care of a dependent child under the age of 13 by babysitters, nursery schools, pre-school or daycare centers

For a complete list of eligible expenses, visit [www.irs.gov/pub/irs-pdf/p503.pdf](http://www.irs.gov/pub/irs-pdf/p503.pdf).

# FSA Rules

## YOU MUST ENROLL EACH YEAR TO PARTICIPATE

The FSA is an ideal companion to the Copay Plans since you cannot contribute to a Health Savings Account.

Because FSAs can give you a significant tax advantage, they must be administered according to specific IRS rules:

**Health Care FSA:** Unused contributions will be forfeited to the Employer at the end of the current Plan Year. Qualifying expenses incurred after the end of the Plan Year for which you claim reimbursement will be paid first before forfeiture.

Reimbursements can continue for expenses incurred during the first 2.5 months after the plan year ends until such unused funds are spent. All claims must be made within 90 days of the plan year's conclusion.

**Dependent Care FSA** can continue to receive reimbursement for expenses incurred during the first 2.5 months after the Plan Year ends until such unused funds are expended. All claims must be made within 90 days of the plan year's conclusion.

# Employee Assistance Program (EAP)

## Employee Assistance Program (EAP) Consultative Services

As part of our insurance benefits, Guardian provides you and your immediate family members confidential support, guidance and resources to help you through various work/life issues at **no cost**.

### The EAP can help with the following topics, among others:

- Work/Life services such as family, care giving, health & wellness and daily living
- Childcare
- Adoption
- Relationships or marital conflicts
- Parenting
- Stress
- Grief and loss
- Legal or financial issues



[worklife.uprisehealth.com](http://worklife.uprisehealth.com)

Access code: worklife

### EAP Benefits offered include:

- **Telephonic counseling** - unlimited, 24/7 consultations with master's and doctoral level counselors.
- **Face-to-face counseling** - up to 3 visits per employee/household member per issue per year.
- **EAP website resources** - comprehensive website that includes articles, videos, FAQ's, etc. additionally individuals can chat online with an EAP consultant or email an EAP counselor through the website.
- **Will preparation** - online self-service documents available on EAP website; 30-minute consultation (part of Legal Consultation offering) can be used for estate planning.

# BenefitHub

BenefitHub offers exclusive discounts, rewards, and perks from top brands across every category.

## Save big in these categories:

- Travel
- Auto
- Electronics
- Apparel
- Local
- Entertainment & Tickets
- Dining
- Health & Wellness
- Beauty & Spa
- Sports & outdoors

Click or visit [kcoi.benefitHub.com](http://kcoi.benefitHub.com) to start saving on your favorite brands today!



# Legal & ID Theft

## MetLife | Legal Plans

If you choose to enroll, MetLife's Legal Plans service will cover you, your spouse, and your dependents!

- MetLaw (MetLife) gives you easy access to experienced attorneys.
- How it works: Visit [members.legalplans.com](http://members.legalplans.com) or call (800) 821-6400 to get matched and receive a case number. Then contact your chosen attorney to schedule.
- Cost with network attorneys (covered matters): No copays, no deductibles, no claim forms.
- Coverage: Wide range of personal legal matters with unlimited use of covered services.
  - Money Matters: Bankruptcy, identity theft.
  - Home & Real Estate: Buying or selling a home.
  - Estate Planning: Getting married, starting a family.
  - Family & Personal: Sending kids to college, name changes, everyday life events.
  - Elder-Care Issues: Caring for aging parents.
  - Civil Lawsuits: Disputes and claims.
  - Traffic & Other Matters: Tickets and minor violations.



For some legal matters, MetLaw attorneys can even appear on your behalf in court so that you don't have to take time away from work or your family. Contact MetLaw to see how they can help!

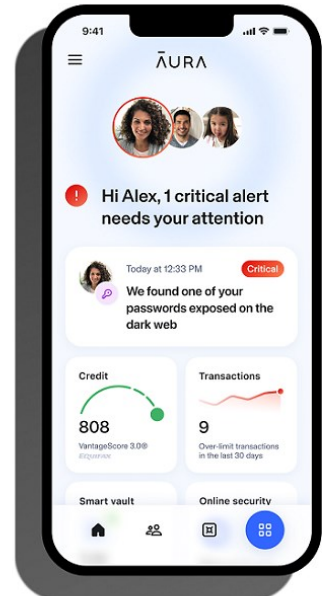
## MetLife | Identity & Fraud Protection powered by: AURA

### Protect Your Identity with MetLife + Aura Identity and Fraud Protection

- All-in-one protection for your identity, finances, privacy, and online presence with proactive monitoring and real-time alerts.
- Family plan covers up to 10 adults and unlimited minors, each with their own account, plus up to \$5M in identity-theft insurance.
- 24/7 support with expert fraud resolution and emergency assistance.
- Mobile app centralizes alerts, tools, and case management.
- Digital privacy suite: VPN, antivirus, and online data-monitoring tools.

To get the most out of this benefit, set up your personalized account by going to [my.aura.com/start](http://my.aura.com/start).

Have questions? Aura's customer support team is available 24/7/365. Call 1 (844) 931-2872.



# Pet Insurance

## ASPCA Pet Health Insurance (Group Discount Available!)

- Use any vet in the U.S. or Canada—no networks.
- What's covered: accidents, illnesses, dental disease, cancer, hereditary conditions, and behavioral issues.
- Simple reimbursement: pay your vet, submit a claim, and get reimbursed.
- Customize your plan: annual limits from \$2,500 to unlimited, reimbursement at 90%/80%/70%, deductibles of \$100/\$250/\$500.
- Add-ons: Preventive Care (vaccines, cleanings, screenings) or choose Accident-Only coverage.
- Helpful app: submit & track claims, find nearby vets, and access a 24/7 vet triage line.
- Important: Pre-existing conditions aren't covered; waiting periods, deductibles, coinsurance, and other limits/exclusions apply.

Enroll & Save: [aspicapetinsurance.com/KansasCityOrthopaedic](http://aspicapetinsurance.com/KansasCityOrthopaedic) • 1 (877) 343-5314 • Priority Code: EB25KC.

# Valuable Extras

## HealthJoy Telemedicine Visits App:

**HealthJoy** is the first stop for all your healthcare and employee benefits needs. The platform brings together medical professionals, advocates, Rx savings, an artificial intelligence-powered virtual assistant in an easy-to-use app. We make everything simple, quick, and painless. Do not try and navigate your healthcare alone! **HealthJoy** will save you time, money, and a ton of aggravation.

### HealthJoy Services

#### Healthcare Concierge

- Confused about your benefits? Do not worry, we are here to help! We can explain deductibles, formularies, out of pocket expenses, co-insurance, preauthorization, copays and more.

#### Provider Recommendations

- Need a doctor or facility that takes your insurance? Our concierge will extensively research every recommendation and call to confirm in-network participation and availability.

#### Medical Bill Review

- Got a medical bill that is confusing? Our team of experts can answer questions, explain how billing works, and negotiate with providers to save you money. Just email us your bill at [groups@healthjoy.com](mailto:groups@healthjoy.com).

#### Online Medical Consultations

- Not feeling well? Connect with a doctor anytime, anywhere. We can even write prescriptions. Give us a call at **(877) 500-3212!**

#### Rx Savings Review

- Want to save money on your prescriptions? We will review your medications and identify lower cost alternatives. Let our team help reduce your medication spend.

#### Health Spending Accounts

- Trying to understand your HSA? We can explain what a qualified expense is including medical, dental, vision and prescription spending.



## eHealth-Biometric Screening

### Kansas City Orthopedic Alliance



All employees and spouses on the health plan have access to a comprehensive venipuncture panel. This includes tests for the Chem 30 panel, CBC, HbA1c, TSH for females, PSA for males 50 and older, and blood pressure, height, weight, waist, and BMI.

### Get rewarded

Employees and spouses on the health plan who complete a biometric screening and additional wellness activities will earn an insurance premium discount in 2026 to be applied to their 2026 health insurance premium. All lab forms must be requested by October 24, 2026 and submitted by October 31, 2026. If you have completed a comprehensive blood draw with your physician since December 1, 2025, you can submit your results through the physician screening option. You will need to follow the same steps to register and then choose physician screening.

Points	Employee Potential	With Spouse Participation
1,000	\$5 per pay period	Additional \$5 per pay period
2,000	\$10 per pay period	Additional \$10 per pay period
3,000	\$15 per pay period	Additional \$15 per pay period

### Spouse registration

After you have registered, your spouse can enter their information and register. **Please note:** the primary member's email is required and is equal to the email address used to register with by the employee.

## How to register for your Healthy Merits Portal

To get registered for the biometric screening create an account on the Healthy Merits portal or log in.

Click on or copy and paste the below website:

**KCOA:** <https://kcoa.healthymerits.com/>

**KCOI:** <https://kansascityortho.healthymerits.com/>

- Click on *Register*. Then enter your company identifier as indicated below:  
**KCOA Company Code:** KCOA  
**KCOI Company Code:** Kansascityortho
- Select *I am the Member*
- Enter your information as it appears on your Meritain Health® ID card. Your unique ID is your member ID found on your ID card.
- Verify your address via the email you receive.  
**Please note:** Be sure to check your spam/junk folder for this email. Your registration is not complete until you verify your address through this email.
- Once you have logged in to your wellness portal, click on the MeasureUp card and click *Schedule*. You will need to input your registration information one more time. From there, choose if you would like to participate at a local lab or complete the screening with your primary physician.

# Financial protection that fits your needs

## With most Colonial Life plans:

- Coverage is available for your spouse and eligible dependent children.
- Benefits are paid directly to you, unless you specify otherwise.
- You can continue coverage when you retire or change jobs, with no increase in premiums.
- You may receive benefits regardless of any insurance you may have with other companies.



Everyone's benefit needs are different. That's why it's important to choose the benefits that are right for your personal situation. Complete this page and bring it to your personal, 1-to-1 benefits counseling session. At the session, you'll learn how these products fit into your overall benefits package and how they can help protect what you've worked so hard to build.

- Disability insurance** — Helps replace a portion of your income to help make ends meet if you become disabled from a covered accident or covered sickness.
- Accident insurance** — Helps offset unexpected medical expenses, such as emergency room fees, deductibles and co-payments that can result from a fracture, dislocation or other covered accidental injury.
- Life insurance** — Enables you to tailor coverage for your individual needs and helps provide financial security for your family members.
- Cancer insurance** — Helps offset the out-of-pocket medical and indirect, non-medical expenses related to cancer that most medical plans don't cover. This coverage also provides a benefit for specified cancer-screening tests.
- Critical illness insurance** — Supplements your major medical coverage by providing a lump-sum benefit you can use to pay the direct and indirect costs related to a covered critical illness.
- Hospital confinement indemnity insurance** — Provides a lump-sum benefit for a covered hospital confinement or outpatient surgery to help with co-payments and deductibles that are not covered by most major medical plans.

## Fill in the following information and bring with you to your Colonial Life benefits counseling session.

Name \_\_\_\_\_

Date \_\_\_\_\_

Department/Location \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

These coverages may not be available in all states; product benefits vary by state. Policies have exclusions and limitations that may affect benefits payable. For cost and complete details, please see your Colonial Life benefits counselor.

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You never know when a disability could impact your way of life. Fortunately, there's a way to help protect your income. If a covered accident or sickness prevents you from earning a paycheck, disability insurance can provide a monthly benefit to help you cover your ongoing expenses.

## Can you afford to not protect your income?

You don't have the same lifestyle expenses as the next person. That's why you need disability coverage that can be customized to fit your specific needs.

After calculating your monthly expenses, your benefits counselor can help you complete the benefits worksheet.

		MONTHLY EXPENSES
		Round to the nearest hundred.
1	Rent or mortgage	\$
2	Transportation	\$
3	Utilities (phone, internet, electricity/gas, water, etc.)	\$
4	Food and necessities	\$
5	Other expenses	\$
<b>Total monthly expenses (add lines 1-5 together)</b>		<b>\$</b>

## Benefits worksheet

### How much coverage do I need?

Monthly benefit amount for off-job accident and off-job sickness: \_\_\_\_\_  
 Choose a monthly benefit amount between \$400 and \$6,500.\*

*If your plan includes on-job accident/sickness benefits, the benefit is 50% of the off-job amount.*

### What is the benefit period?

Benefit period: \_\_\_\_\_ months  
 The partial disability benefit period is three months.

### When may my total disability benefits start?

After an accident: \_\_\_\_\_ days      After a sickness: \_\_\_\_\_ days

\*Subject to income requirements



## Accident Insurance Premier Plan

You never expect an accident to happen. But if it does, your focus should be on recovery — not medical bills. Colonial Life accident insurance can help cover medical costs. Whether the accident is as simple as a cut hand from a fall or as complex as a car accident, you can count on us to support you.

### OUR COVERAGE INCLUDES:

- Benefits payable directly to you
- No medical questions to qualify for coverage
- Coverage for simple and complex injuries
- Benefits payable, regardless of other insurance
- Worldwide coverage
- Keep coverage no matter where you go
- Works alongside your health savings account (HSA)

All of this can help you get back on your feet.



Milo was running on the playground when he tripped and injured his hand.



#### URGENT CARE CENTER VISIT

Milo went to an urgent care center and received immediate care.



#### DIAGNOSTIC PROCEDURE

The doctor ordered an X-ray and discovered Milo had fractured his hand.



#### LACERATION

The doctor also found that Milo had a cut on his hand.



#### MEDICAL EQUIPMENT

Milo was discharged with a splint.



#### DOCTOR'S OFFICE VISIT

Over the next several weeks, he had three follow-up appointments with his doctor.

#### MILO'S BENEFITS

With Colonial Life accident benefits, Milo's parents were able to pay the annual deductible and co-payments.

Accident emergency treatment	\$150
X-ray	\$50
Laceration (no stitches)	\$30
Fracture (hand)	\$525
Medical equipment (splint)	\$40
Accident follow-up treatment (3 visits)	\$195

**Total: \$990**

*For illustrative purposes only.*

Benefit amounts may vary and may not cover all expenses. The policy has exclusions and limitations.



## Term Life Insurance

### Peace of mind for you and your loved ones

You want what's best for your family, and that includes making sure they're prepared for the future. With term life insurance from Colonial Life & Accident Insurance Company, you can provide financial security to help them cover their ongoing living expenses.

#### Advantages of term life insurance

- Lower cost when compared to cash value life insurance
- Same benefit payout throughout the duration of the policy
- Several term period options for flexibility during high-need years
- Benefit for the beneficiary that is typically tax-free

#### Benefits and features

- Stand-alone spouse policy available whether or not you buy a policy for yourself
- Guaranteed premiums that do not increase during the selected term
- Ability to convert all or a portion of the benefit amount into cash value life insurance
- Flexibility to keep the policy if you change jobs or retire
- Built-in terminal illness accelerated death benefit that provides up to 75% of the policy's death benefit (up to \$150,000) if you're diagnosed with a terminal illness<sup>1</sup>
- Premium savings for face amounts over \$250,000 based on your health

[ 1-in-3 ]

married/partnered consumers wish their spouse or partner would purchase more life insurance.

LIMRA, 2018 Insurance Barometer Study.



54% of Americans would have trouble paying living expenses immediately or within several months if the primary wage-earner died.

LIMRA, 2017 Insurance Barometer Study.

# Cancer Insurance

## Level 2 Benefits

Our cancer insurance helps provide financial protection through a variety of benefits. These benefits are not only for you but also for your covered family members.



For more information, talk with your benefits counselor.

BENEFIT DESCRIPTION	BENEFIT AMOUNT
<b>Air Ambulance</b> ..... Transportation to or from a hospital or medical facility <i>[max. of two trips per confinement]</i>	\$2,000 per trip
<b>Ambulance</b> ..... Transportation to or from a hospital or medical facility <i>[max. of two trips per confinement]</i>	\$250 per trip
<b>Anesthesia</b> Administered during a surgical procedure for cancer treatment	
■ General Anesthesia ..... ■ Local Anesthesia.....	25% of Surgical Procedures Benefit \$30 per procedure
<b>Anti-nausea Medication</b> ..... Doctor-prescribed medication for radiation or chemotherapy <i>[\$160 monthly max.]</i>	\$40 per day administered or per prescription filled
<b>Blood/Plasma/Platelets/Immunoglobulins</b> ..... A transfusion required during cancer treatment <i>[\$10,000 calendar year max.]</i>	\$150 per day
<b>Bone Marrow Donor Screening</b> ..... Testing in connection with being a potential donor <i>[once per lifetime]</i>	\$50
<b>Bone Marrow or Peripheral Stem Cell Donation</b> ..... Receiving another person's bone marrow or stem cells for a transplant <i>[once per lifetime]</i>	\$500
<b>Bone Marrow or Peripheral Stem Cell Transplant</b> ..... Transplant you receive in connection with cancer treatment <i>[max. of two bone marrow transplant benefits per lifetime]</i>	\$4,000 per transplant
<b>Cancer Vaccine</b> ..... An FDA-approved vaccine for the prevention of cancer <i>[once per lifetime]</i>	\$50
<b>Companion Transportation</b> ..... Companion travels by plane, train or bus to accompany a covered cancer patient more than 50 miles one way for treatment <i>[up to \$1,000 per round trip]</i>	\$0.50 per mile
<b>Egg(s) Extraction or Harvesting/Sperm Collection and Storage</b> Extracted/harvested or collected before chemotherapy or radiation <i>[once per lifetime]</i>	
■ Egg(s) Extraction or Harvesting/Sperm Collection ..... ■ Egg(s) or Sperm Storage (Cryopreservation) .....	\$700 \$200
<b>Experimental Treatment</b> ..... Hospital, medical or surgical care for cancer <i>[\$12,500 lifetime max.]</i>	\$250 per day
<b>Family Care</b> ..... Inpatient or outpatient treatment for a covered dependent child <i>[\$2,000 calendar year max.]</i>	\$40 per day
<b>Hair/External Breast/Voice Box Prosthesis</b> ..... Prosthesis needed as a direct result of cancer	\$200 per calendar year
<b>Home Health Care Services</b> ..... Examples include physical therapy, occupational therapy, speech therapy and audiology; prosthesis and orthopedic appliances; rental or purchase of durable medical equipment <i>[up to 30 days per calendar year or twice the number of days hospital confined, whichever is greater]</i>	\$75 per day
<b>Hospice (Initial or Daily Care)</b> An initial, one-time benefit and a daily benefit for treatment <i>[\$15,000 lifetime max. for both]</i>	
■ Initial hospice care <i>[once per lifetime]</i> ..... ■ Daily hospice care .....	\$1,000 \$50 per day



# Specified Critical Illness Insurance



If you're diagnosed with a covered critical illness, specified critical illness insurance from Colonial Life can help with your expenses, so you can concentrate on what's most important – your treatment, care and recovery.

Face amount: \$ \_\_\_\_\_

## Critical illness benefit

For the diagnosis of this covered critical illness condition: <sup>1</sup>	This percentage of the face amount is payable:
Heart attack (myocardial infarction)	100%
Stroke	100%
End-stage renal (kidney) failure	100%
Major organ failure	100%
Permanent paralysis due to a covered accident	100%
Coma	100%
Blindness	100%
Occupational infectious HIV or occupational infectious hepatitis B, C or D	100%
Coronary artery bypass graft surgery/disease <sup>2</sup>	25%

For more information, talk with your benefits counselor.

The maximum benefit amount for this policy is 3x the face amount for the named insured for all covered persons combined. The policy will terminate when the maximum benefit amount for specified critical illness has been paid.

### Subsequent diagnosis of a different critical illness<sup>3</sup>

If you receive a benefit for a specified critical illness, and later you are diagnosed with a different specified critical illness, the original percentage of the face amount is payable for that particular specified critical illness.

### Subsequent diagnosis of the same critical illness<sup>3</sup>

If you receive a benefit for a specified critical illness, and later you are diagnosed with the same specified critical illness, 25% of the original face amount is payable. Critical illness conditions that do not qualify are: coronary artery bypass graft surgery/disease<sup>2</sup> and occupational infectious HIV or occupational infectious hepatitis B, C or D.

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# Hospital Confinement Indemnity Insurance Plan 1



Our Individual Medical Bridge<sup>SM</sup> insurance can help with medical costs that your health insurance may not cover. These benefits are available for you, your spouse and eligible dependent children.

**Hospital confinement** ..... \$ \_\_\_\_\_

Maximum of one benefit per covered person per calendar year

**Observation room** ..... \$100 per visit

Maximum of two visits per covered person per calendar year

**Rehabilitation unit confinement** ..... \$100 per day

Maximum of 15 days per confinement with a 30-day maximum per covered person per calendar year

### Waiver of premium

Available after 30 continuous days of a covered hospital confinement of the named insured

### Health savings account (HSA) compatible

This plan is compatible with HSA guidelines. This plan may also be offered to employees who do not have HSAs.

Colonial Life & Accident Insurance Company's Individual Medical Bridge offers an HSA-compatible plan in most states.

For more information,  
talk with your  
benefits counselor.

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### THIS POLICY PROVIDES LIMITED BENEFITS.

#### EXCLUSIONS

We will not pay benefits for injuries received in accidents or for sicknesses which are caused by: (a) alcoholism or drug addiction, (b) dental procedures, (c) elective procedures and cosmetic surgery, (d) felonies or illegal occupations, (e) pregnancy of a dependent child, (f) psychiatric or psychological conditions, (g) suicide or injuries which any covered person intentionally does to himself or herself, or (h) war. We will not pay benefits for hospital confinement (i) due to giving birth within the first nine months after the effective date of the policy or (j) for a newborn who is neither injured nor sick. (k) The policy may have additional exclusions and limitations which may affect any benefits payable.

#### PRE-EXISTING CONDITION LIMITATION

(l) We will not pay benefits for loss during the first 12 months after the effective date due to a pre-existing condition. (m) A pre-existing condition is a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within the 12 months before the effective date of the policy. (n) This limitation applies to the following benefits, if applicable: Hospital Confinement, Daily Hospital Confinement, Enhanced Intensive Care Unit Confinement and Rehabilitation Unit Confinement.

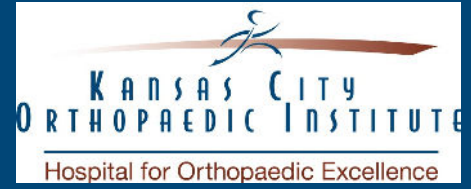
This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form IMB7000 (including state abbreviations where used, for example: IMB7000-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

**This form is not complete without form #562973.**

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# RATES



## 2026 EMPLOYEE CONTRIBUTIONS

January 1 - December 31, 2026

Your contributions toward the cost of benefits are automatically deducted from your paycheck before or after taxes, depending on the plan. The amount will depend upon the plan you select and if you choose to cover eligible family members.

2026 Employee Contributions	Copay Plan	Copay Plan	QHDHP	QHDHP
	Aetna Choice® POS II	KC Care Network	Aetna Choice® POS II	KC Care Network
<b>Employee Contributions Per Pay Period</b>				
Employee	\$99.75	\$75.08	\$68.78	\$29.40
Employee + Spouse	\$369.60	\$316.58	\$302.40	\$216.30
Employee + Child(ren)	\$293.48	\$249.90	\$238.35	\$167.48
Employee + Family	\$466.73	\$394.80	\$375.38	\$257.78

If you are non-tobacco user you will receive a **\$10 discount per pay period** on your employee health premiums.

### Get Rewarded

Employees and spouses on the health plan who complete a biometric screening and additional wellness activities will earn an insurance premium discount in 2026 to be applied to their 2027 health insurance premium. All lab forms must be requested by October 24, 2026 and submitted by October 31, 2026. If you have completed a comprehensive blood draw with your physician since December 1, 2025, you can submit your results through the physician screening option. You will need to follow the same steps to register and then choose physician screening.

Points Earned	Employee Potential Premium Reduction	With Spouse Participation
1,000	\$5 per pay period	Additional \$5 per pay period
2,000	\$10 per pay period	Additional \$10 per pay period
3,000	\$15 per pay period	Additional \$15 per pay period

### Dental Plan

Enrollment Tier	Employee Rate Per Pay Period
Employee Only	\$4.68
Family	\$26.07

### MetLife Legal Plans

Enrollment Tier	Employee Rate Per Pay Period
Employee (covers spouse & dependents)	\$9.00

### Vision Plan

Enrollment Tier	Employee Rate Per Pay Period
Employee Only	\$4.50
Employee & Spouse	\$7.19
Employee & Child(ren)	\$7.34
Family	\$11.84

### MetLife Identity & Fraud Protection

Enrollment Tier	Employee Rate Per Pay Period
Protection Individual	\$3.48
Protection Family	\$5.98
Protection PLUS Individual	\$5.48
Protection PLUS Family	\$8.48

### 401(k)

- You are eligible for the 401(k) if you are at least 21 years old and have been employed for 30 or more days.
- You are automatically enrolled at 6% contributions with a 1% increase annually on January first, up to a maximum of 10%.
- You may contribute a minimum of 1% to a maximum amount determined by IRS.
- Employer discretionary match: 50% of employees first 4% contributed.

### Pension/Profit Sharing

- Pension and Profit Sharing will be determined annually. Pension and Profit Sharing is provided as a benefit by this organization.
- After one year of service and 1,000 hours. Entry the first full pay period in the next month after completing 12 months of service.

# Contact Information

Coverage	Carrier	Phone	Website
Medical	Meritain	(800) 925-2272	<a href="http://www.meritain.com">www.meritain.com</a>
Prescription Benefits Manager	Prime Therapeutics	1 (855) 457-0007	<a href="http://www.primetherapeutics.com">www.primetherapeutics.com</a>
Dental	Delta Dental of Kansas	(800) 733-5823	<a href="http://www.deltadentalks.com">www.deltadentalks.com</a>
Vision	VSP	(800) 877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
Health Savings Account (HSA)	WEX	1 (877) 765-8810	<a href="http://www.wexinc.com">www.wexinc.com</a>
Flexible Spending Account (FSA)			
Life / AD&D / Long-Term Disability	Guardian	1 (800) 541-7846	<a href="http://GuardianAnytime.com">GuardianAnytime.com</a>
Employee Assistance Program (EAP)	Guardian	1 (800) 386-7055	<a href="http://worklife.uprisehealth.com">worklife.uprisehealth.com</a>
Voluntary Benefits	Colonial Life	(913) 909-4979	<a href="http://www.coloniallife.com">www.coloniallife.com</a>
Identity Theft	MetLife	1 (844) 931-2872	<a href="http://www.metlife.com/insurance/identity-and-fraud-protection/">www.metlife.com/insurance/identity-and-fraud-protection/</a>
Legal Plans	MetLife	(800) 821-6400	<a href="http://members.legalplans.com">members.legalplans.com</a>
Pet Health Insurance	ASPCA	1 (877) 343-5314	<a href="http://aspcapetinsurance.com/KansasCityOrthopaedic">aspcapetinsurance.com/KansasCityOrthopaedic</a>

## Questions?

Contact KCOI & KCOA Human Resources:

[HR@KCOI.com](mailto:HR@KCOI.com)

If you have additional questions, you may also contact:

### HUB Benefits Champions:

Spencer Granger, Senior Account Administrator

[Spencer.Granger@hubinternational.com](mailto:Spencer.Granger@hubinternational.com)

(816) 708-4687

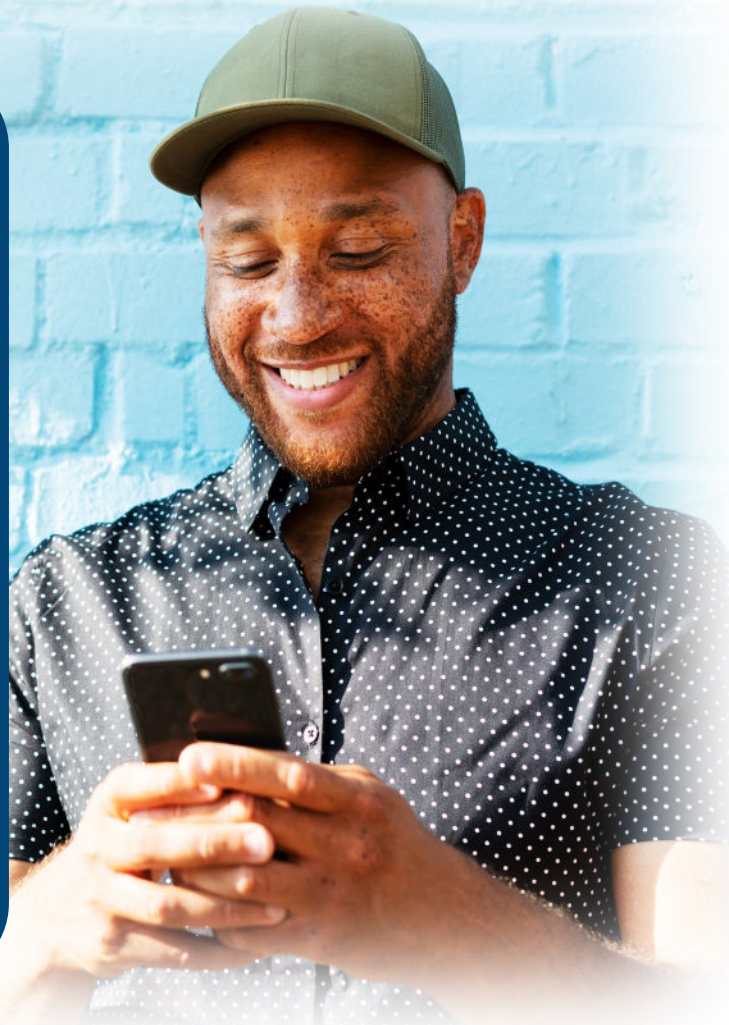
Aaron Wedel, Account Manager

[Aaron.Wedel@hubinternational.com](mailto:Aaron.Wedel@hubinternational.com)

(816) 708-4686

Claims Advocacy

[HUBMid-America.EBCclaims@hubinternational.com](mailto:HUBMid-America.EBCclaims@hubinternational.com)



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