



**2025 BENEFITS**



January 1, 2025 - December 31, 2025

# **BENEFITS**

## **Guide**



# Welcome

Your benefits are an important part of your overall compensation. The City of Ottawa is 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

Regular full-time employees and regular part-time employees who work a minimum of 20 hours per week are eligible for benefits. 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 30 days of employment.  
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, 2025 - December 31, 2025.

## 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
- 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 new-borns).** Be prepared to show documentation of the event such as a marriage license, birth certificate or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

**Required Information**—When you enroll, you will be 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.

# Inside

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# Enrollment

Visit Employee Navigator:

[www.hubenroll.employee.navigators.com](http://www.hubenroll.employee.navigators.com)

You will find detailed information about the plans available to you and instructions for enrolling.

- Returning users: Click [Reset a forgotten password](#)
- First time users: Click on registration link the email sent by your admin or click [Register as a new user](#) to create an account.

Company Identifier: Ottawa



SCAN ME



# Medical Plans

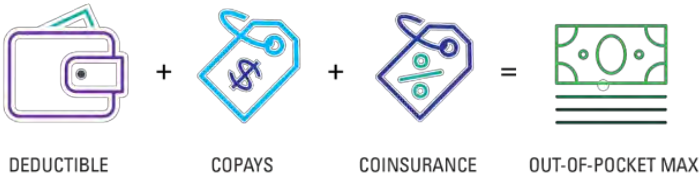
The City of Ottawa offers you a choice of two different medical plans through BCBS of Kansas that provide comprehensive medical and prescription drug coverage. The plans also offer many resources and tools to help you maintain a healthy lifestyle. Following is a brief description of each plan.

## Blue Cross Blue Shield of Kansas Option 1 \$1,500 Deductible PPO

This 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 participates in the PPO network. The calendar-year deductible must be met before certain services are covered.

### Here's how the \$1,500 deductible PPO plan works:

- **Annual Deductible:** You must meet the entire annual deductible (other than copays) before the plan starts to pay for non-preventive medical and prescription drug expenses.
- **Coinsurance:** Once you've met the plan's annual deductible, you are responsible for a percentage of your medical expenses, which is called coinsurance. For example, the plan pays 90 percent and you pay 10 percent.
- **Out-of-Pocket Maximum:** Once your deductible 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.



## Blue Cross Blue Shield of Kansas Option 2 QHDHP PPO \$3,300 Deductible (HSA)

The Qualified High-Deductible Health Plan (HDHP) works similarly to a traditional PPO. 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 PPO network. In addition, the QHDHP comes with a health savings account (HSA).

### The Health Savings Account (HSA)

The HSA lets you set aside pre-tax dollars to help offset your annual deductible and pay for qualified health care expenses.

### Here's how the HSA works:

- You contribute pre-tax funds to the HSA through automatic payroll deductions.
- Your contributions, in addition to the company's contributions, may not exceed the annual IRS limits listed below.
- You can withdraw HSA funds tax-free to pay for current qualified health care 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.

HSA Contribution Limit	City Contribution	2025
Employee Only	\$600.08	\$4,300
Family (employee + 1 or more)	\$1,200.16	\$8,550
Catch-up (age 55+)	N/A	\$1,000



### Important HSA Notes:

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

Your HSA is yours for life. The money is yours to spend or save, regardless of whether you change health plans<sup>2</sup>, retire or leave the City of Ottawa. There is no "use it or lose it" rule. Your account grows tax free over time as you continue to roll over unused dollars from year to year. You decide how or if you want to spend your HSA funds. You can use them to pay for you and your dependents doctor visits, prescriptions, braces, glasses - even laser vision correction surgery.

<sup>1</sup> Tax free under federal tax law; state taxation rules may apply

<sup>2</sup> You must be enrolled in a qualified health plan to contribute to an HSA.

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

Since the HSA is a tax-free bank account and distributes tax-free dollars on certain expenses, the IRS can audit your HSA account. If audited you will need to provide proof (substantiation) of purchases. Save all your itemized receipts, Explanation of Benefits & Invoices!

If you use HSA funds to pay for non-qualified medical expenses, the amount withdrawn is subject to both income tax and subject to a 10% penalty.

# Medical (Cont'd)

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

Key Medical Benefits	BCBS of Kansas \$1,500 PPO	BCBS of Kansas \$3,300 HDHP (HSA) PPO
	In-Network	In-Network
<b>Deductible</b>		
Individual / Family	\$1,500 / \$3,000	\$3,300 / \$6,600
Coinsurance	90%	100%
<b>Out of Pocket Maximum—includes Deductible, Copays, Coinsurance &amp; Prescriptions</b>		
Individual / Family	\$3,000 / \$6,000	\$3,300 / \$6,600
<b>Covered Services</b>		
Office Visits (physician/convenience care clinic)	\$25 copay	*Deductible
Routine Preventive Care	No charge	No charge
Telemedicine*	\$25 copay	*Deductible
Emergency Room	\$100 co-pay + *Deductible & 10%	*Deductible
Urgent Care Facility	\$25 copay	*Deductible
Inpatient Hospital Stay	*Deductible + 10%	*Deductible
Outpatient Surgery	*Deductible + 10%	*Deductible
<b>Prescription Drugs</b> (Tiers 1 / 2 / 3) Tria Health Pharmacy Advocate **		
Retail Pharmacy	15% / 30% / 40%	*Deductible
Mail Order	15% / 30% / 40%	*Deductible

\*Telemedicine is an alternative to in-person physician visits. It allows health care professionals to evaluate, diagnose and treat patients at a distance via secure video/audio connections on your computer or mobile device.

**Coinurance percentages and copay amounts 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.**

- To be eligible for the HSA, you cannot be covered through Medicare Part A or Part B or TRICARE programs. See the plan documents for full details.
- If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.
- Once you've met your deductible, you start sharing costs with your plan - coinsurance. You continue paying a portion of the expense until you reach your out-of-pocket limit. From there, your plan pays 100% of allowed amounts for the rest of the plan year.
- All individual out-of-pocket maximum amounts will count toward the family out-of-pocket maximum, but an individual will not have to pay more than the individual out-of-pocket maximum amount.

## Tria Health: Pharmacy Advocate Program

Tria is a **FREE** benefit provided by the City Of Ottawa. Healthcare and insurance is confusing and difficult, especially if you take a lot of medications and have chronic conditions. Tria Health is a free and confidential benefit that will support you in managing your health, medications and healthcare budget. Talk to a pharmacist over the phone and receive the personalized care you deserve.

### Why Participate?

Pharmacists are the experts in how medications work and can provide valuable feedback to you and your doctor(s). Your Tria Health pharmacist can help:

- Make sure your medications are working
- You can afford your medications
- Discontinue any unnecessary medications
- Provide recommendations to you and your doctor(s) to improve your overall health

### Who Should Participate?

Tria Health's Pharmacy Advocate Program is available for employees and/or dependents on City of Ottawa's health insurance. Tria Health is recommended for members who have any of the following conditions:

- Diabetes
- Heart Disease
- High Cholesterol
- High Blood Pressure
- Mental Health
- Asthma/COPD
- Osteoporosis
- Migraines

# Dental Plan

**Delta Dental of Kansas PPO:** 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 **Premier Network**.

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

Key Dental Benefits	Delta Dental of Kansas PPO
	In-Network
<b>Deductible</b> (per calendar year)	
Individual / Family	\$50 / \$150 <i>(Applies to Basic &amp; Major only)</i>
<b>Benefit Maximum</b> (per calendar year; Preventive, Basic, and Major Services combined) <b>Right Start 4Kids: Children 12 and under 100% coverage, with no deductible. Excluding orthodontics.<sup>1</sup></b>	
Per Individual	\$2,000
<b>Covered Services:</b>	
<b>Preventive Services</b> (Unlimited cleanings, X Ray)	No charge
<b>Basic Services</b> (Fillings, Simple Extractions)	80%
<b>Major Services</b> (Bridges, Crowns)	50%
<b>Orthodontia</b> (Children up to age 19)	50%; \$3,000 max per child

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.

- Children 12 and under receive their claims paid at 100% for all covered services. Deductibles will not apply, but the annual maximum, frequencies and limitations will apply. Orthodontics services will not change. If a child visits and out-of-network dentist, normal waiting periods, deductibles and coinsurance will apply.
- If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.



# Vision Plan

The **VSP** 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 participates in the **VSP Signature Network**.

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

Key Vision Benefits	Frequency	Benefit
	In-Network	
<b>Exam</b>	Every 12 months	\$10 Copay
<b>Lenses</b>		
Single Vision	Every 12 months	\$25 Copay
Lined Bifocal		
Lined Trifocal		
<b>Frames</b>	Every 12 months	Covered up to \$200 + 20% off balance
<b>Contact Lenses</b>	Every 12 months; in lieu of glasses	\$200 Allowance
<b>LightCare</b>	Allows use of frame allowance, in lieu of prescription glasses, towards your choice of non-prescription sunglasses or blue light filtering glasses.	



# Flexible Spending Accounts

We provide you with an opportunity to participate in a flexible spending account (FSA) administered through P&A Group. An FSA allows you to set aside a portion of your income, before taxes, to pay for qualified health 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 2025, you may contribute up to \$3,200 (Subject to IRS limit update) to cover qualified health care 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> </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).

Please note that the FSA balance must be depleted before you are eligible to open a Health Savings Account (HSA).

## Dependent Care FSA

For 2025, you may contribute up to \$5,000 (per family) (Subject to IRS limit update) to cover eligible dependent care expenses (\$2,500 if you and your spouse file separate tax returns). Some qualified expenses include:

- Care of a dependent child under the age of 13 by babysitters, nursery schools, pre-school or daycare centers
- Care of a household member who is physically or mentally incapable of caring for him/herself and qualifies as your federal tax dependent

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

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

- Health care FSA: Unused funds up to \$640 from one year can carry over to the following year. Carryover funds will not count against or offset the amount that you can contribute annually.
- Funds over \$640 will NOT be returned to you or carried over to the following year.
- Dependent care FSA: Unused funds will NOT be returned to you or carried over to the following year.

# Life/AD&D and Disability

**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 for you and your dependents at **NO COST** to you through Guardian. Includes a built in EAP benefit with up to three face-to-face counselling sessions.

	Benefit Amount
Employee	\$15,000
Spouse	\$2,000
Child(ren)*	\$1,000

\*Dependent Age Limit 14 Days to 26 (26 if full time student)

**Basic Life/AD&D is subject to the following age reduction schedule:**

35% at age 65	60% at age 70
75% at age 70	85% at age 80

**GTLI (Group Term Life Ins)** is what the IRS requires us to tax employees for the life insurance benefit (employer paid premiums) on any life insurance over \$50,000. The City provides \$15,000 from Guardian plus the City pays for the life insurance through KPERs, which is 150% of your annual salary. The IRS sets the rates we charge which are based on age, and they increase as a person gets older.

## Short Term Disability (Employee-paid)

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

Voluntary Short-Term Disability	
Provided at an affordable group rate through Guardian.	
When Benefits Begin	After 7th day of disability
Weekly Benefit Maximum	\$1,000
Benefit Percentage	Flat weekly dollar amount(s), ranging from \$50 to \$1,000 not to exceed 60% of your weekly earnings
Maximum Benefit Duration	26 weeks

### Who is it for?

If you rely on your income to pay for everyday expenses, then you should probably consider disability insurance. It ensures that you'll receive a partial income if you're injured or too sick to work.

### What does it cover?

Most disability insurance pays out a portion or percentage of your income if you're diagnosed with a serious illness or experience an injury that prevents you from doing your job.

### Why should I consider it?

Accidents happen, and you can't always anticipate if or when you'll become sick or injured. That's why it's important to have a disability policy that helps you pay your bills in the event of being unable to collect your normal paycheck. Short disability benefits are 100% paid by the employee.

# Voluntary Benefits

Our benefit plans are here to help you and your family live well—and stay well. But did you know that you can strengthen your coverage even further? It's true! Our voluntary benefits through Guardian are designed to complement your health care coverage and allow you to customize our benefits to you and your family's needs. The best part? Benefits from these plans are paid directly to you! Coverage is also available for your spouse and dependents.

You can Enroll in these plans during Open Enrollment — they're completely voluntary, which means you are responsible for paying for coverage at affordable group rates.

## Critical Illness & Cancer

With critical illness and cancer insurance, you'll receive a lump-sum benefit if you are diagnosed with a covered condition that you can use however you would like, including to help pay for: treatment (e.g. experimental), prescriptions, travel, increased living expenses, and more. Covered illness include: Cancer, Coronary Bypass surgery, Heart attack, or Major organ failure.

### Here is an example of how it works

- ⇒ Sue elects a \$10,000 benefit
- ⇒ Sue receives a thyroid cancer diagnosis. Three years later, she suffers a heart attack.

**Total cash benefit to Sue is \$20,000**

	Benefit Maximum	Increments	Guarantee Issue
Employee	\$25,000	\$5,000	\$20,000
Spouse	\$12,500	\$2,500	\$10,000
Children	25% of Employee benefit		

Condition	Benefit Payment
Thyroid cancer	\$10,000
Heart attack	\$10,000

**Accident and Critical Illness coverages both include a Wellness Benefit! Receive a \$50 benefit payment once a year when you or a covered individual complete a routine wellness screening such as:**

- ⇒ Mammogram
- ⇒ Chest x-ray
- ⇒ PSA blood test
- ⇒ Colonoscopy
- ⇒ Fasting blood glucose test
- ⇒ And more...

## Accident

Accident insurance can soften the financial impact of an accidental injury by paying a benefit to you to help cover the unexpected out-of-pocket costs related to treating your injuries.

### Here is an example of how it works

- ⇒ While John was hiking in a local park, he fell and tore the cartilage in his knee.
- ⇒ He went to the hospital ER for treatment.
- ⇒ The doctor gave him a brace and scheduled him for a follow up visit

**Total cash benefit to John is \$1,680**

Benefit	Silver Plan
Accident Coverage Type	Off Job
Accidental Death and Dismemberment (AD&D)	Employee \$10,000; Spouse \$5,000; Child \$5,000
Payment Features	Based on a schedule (see your employee kit)
Child Organized Sport Benefit	25% increase to child benefits
Dependent Age	Children age birth to 26 years

Ambulance	\$150	Knee Brace	\$100
Hospital Admission	\$750	X-ray	\$30
Emergency Room Visit	\$150	Knee Cartilage Tear	\$250
Medical Resonance Imaging <sup>(MRI)</sup>	\$100	6 Follow-up Visits with Dr.	\$150

## Hospital Indemnity

A trip to the hospital can be costly and most people are surprised to learn that they are responsible for a good portion of the bill. Hospital Indemnity insurance provides a direct benefit in the event of a hospitalization, regardless of treatment costs or other insurance coverage. It's an affordable way for employees to protect themselves from rising health care costs.

### Here is an example of how it works

- ⇒ Jane became ill and was admitted to the hospital
- ⇒ She had emergency surgery and was hospitalized for two days while recovering

**Total cash benefit to Jane is \$1,200**

	Benefit Maximum
Hospital / ICU Admission	\$1,000 per admission to a max of 1 admission per year, per-insured, max 3 admissions, per year, per covered family
Hospital / ICU Confinement	\$100 per day to a max of 15 days per year, per insured

	Benefit Payment
Hospital Admission	\$1,000
Hospital Confinement	\$200

# Employee Assistance Program (EAP)

Life is full of challenges, and sometimes balancing it is difficult. We are proud to provide a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The employee assistance program (EAP) is provided at **NO COST** to you through **New Directions Behavioral Health and now Guardian**. Guardian is not meant to replace our EAP through New Directions, only enhances it!

## Both EAP Benefits include:

- Assistance for you and your household members
- Unlimited telephonic consultations with an EAP Counselor
- State-of-the-art website featuring planning tools
- Online Resources 24/7
- Free consultations with financial and legal professional-plus discounts on legal services
- Work/life services for assistance with:
  - Childcare
  - Elder Care
  - Financial Issues
  - Will Prep
  - And More!

## Both EAP services can help with the following issues, among others:

- Mental health
- Relationships or marital conflicts
- Child and eldercare
- Substance abuse
- Grief and loss
- Legal or financial issues

	New Directions EAP	Guardian EAP
Counselling Sessions	6 sessions per issue per year	3 sessions per issue per year
Eligibility	All Employees	All Employees

## Identity Theft

Sontiq has set the standard for full-spectrum identity, privacy and data security services, offering proactive protection, education, and data theft resolution as well as breach preparedness and response. This web-based engagement tool promotes consistent interaction with employers and employees, giving them online access to their identity management benefits.

**Minimize risk** with proactive education and tools that work to reduce exposure.

**Monitor personal information** with access to fraud-focused detection services.

**Manage** identities, privacy and cybersecurity.

## Additional City Benefits

### Vacation Leave Accrual Rates

New Hires 0-5 years accrues at 8 hours per month (Fire staff accrue at 10 hours per month), maximum accrual of 240 hours.

### Sick Leave Accrual Rates

Employees accrue 8 hours per month (Fire staff at 12 hours per month), maximum accrual of 960 hours.

### Personal Leave

Annually, 24 hours of personal leave provided. Leave amount decreases if employment start date is after May. Must be used within the year, it does not accrue.

### Funeral Leave

In the event of the death of an immediate family member, up to five calendar days may be granted.

### Civil Leave

Provided with pay for Jury duty, appearing as a subpoenaed witness, or emergency civilian duty in connection with national defense.

### Educational Leave

Provided with pay if the course of study is required by the City. Unpaid may be granted with approval up to one year to pursue professional education or specialized training.

### Rural Opportunity Zone Student Loan Repayment (ROZ)

If you relocate to Franklin County, the program will provide up to a 5-year 100% Kansas Income tax credit (for those who move from out of state) along with student loan debt forgiveness. The max loan forgiveness per year is \$3,000 once a year equating to \$15,000. The State covers 50% and local sponsors funding 50% of the yearly payment. If this is applicable to you, HR Staff can provide more information related to these programs.

### Holidays

The City provides nine paid holidays per year:

New Year's Day	Day after Thanksgiving Day
Martin Luther King Jr. Day	Christmas Day
Labor Day	Memorial Day
Thanksgiving Day	Independence Day

One City-designated floating holiday determined by the City Manager

### Service Awards

A monetary reward, based on the years of service, will be provided beginning in the 10<sup>th</sup> year and every subsequent 5 year increment up to 40 years:

10 years -- \$100	30 years -- \$200
15 years -- \$125	35 years -- \$225
20 years -- \$150	40 years -- \$250
25 years -- \$175	

### Tuition Reimbursement

The employee must be full-time and have been employed at least twelve consecutive months to be eligible. The employee may attend accredited undergraduate or graduate level courses, appropriate courses at colleges, universities, community colleges, or trade or vocational schools. Those receiving GI Educational Benefits, or similar reimbursement such as grants or scholarships, may only be eligible for reimbursement of expenses not covered by these other types of benefits.



# How to Enroll - Employee Navigator

## Step 1: Log In

Go to <https://hubenroll.employeenavigator.com>

**Returning Users:** Log in with the username and password you selected. Click [Reset a forgotten password](#).

**First Time Users:** Click on your Registration Link in the email sent to you by your admin or [Register as a new user](#). Create an account, and create your own username and password.

**Unique Company Identifier:** [Ottawa](#)

## Step 2: Welcome!

After you login click [Let's Begin](#) to complete your required tasks.

## Step 3: Onboarding (For first time users, if applicable)

Complete any assigned onboarding task before enrolling in you benefits. Once you've completed your tasks click [Start Enrollment](#) to begin your enrollments.

### TIP

If you hit "[Dismiss, complete later](#)" you'll be taken to your Home Page. You'll still be able to start enrollments again by clicking "[Start Enrollments](#)"

## Step 4: Start Enrollments

After clicking [Start Enrollment](#), you'll need to complete some personal and dependent info before moving to your benefit elections.

### TIP

Have dependent details handy. To enroll a dependent in coverage you'll need their date of birth and Social Security number.

## Step 5: Benefit Elections

To enroll dependents in a benefit, click the checkbox next to the dependent's name under [Who am I enrolling?](#)

Below your dependents you can view your available plans and the cost per pay. To elect a benefit, click [Select Plan](#) underneath the plan cost.

Click [Save & Continue](#) at the bottom of each screen to save your elections.

If you do not want a benefit, click [Don't want this benefit?](#) at the bottom of the screen and select a reason from the drop-down menu.

## Step 6: Forms

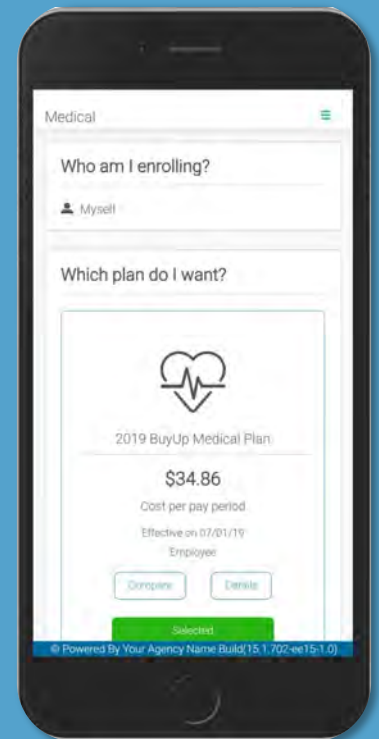
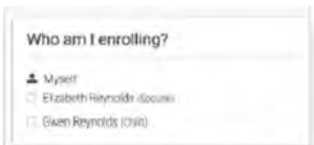
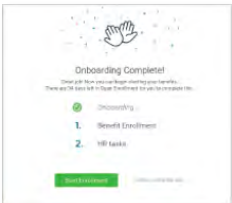
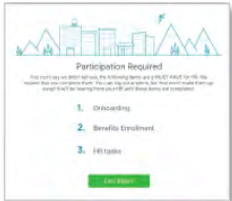
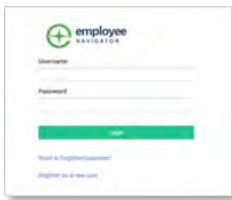
If you have elected benefits that require a beneficiary designation, Primary Care Physician, or completion of an Evidence of Insurability form, you will be prompted to add in those details.

## Step 7: Forms

Review the benefits you selected on the enrollment summary page to make sure that are correct then click [Sign & Agree](#), to complete your enrollment. You can either print a summary of your elections for you records or login at any point during the year to view your summary online.

### TIP

If you miss a step you'll see [Enrollment Not Complete](#) in the progress bar with the incomplete steps highlighted. Click on any incomplete steps to complete them.



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# Mobile App: Benefit Spot

BIG NEWS...

## WE'VE GONE MOBILE!

To help you access your benefits and HR information—even when you're away from work and need it most—we've launched the Benefit Spot app!

### WITH BENEFIT SPOT, YOU'LL BE ABLE TO:



**ACCESS  
OUR BENEFIT  
PLAN  
INFORMATION**



**WATCH  
EDUCATIONAL  
VIDEOS**



**LOOK UP  
CARRIER  
CONTACT  
INFORMATION**



**ESTIMATE  
COSTS FOR  
HEALTH CARE  
PROCEDURES**



**CALL  
THE SERVICE  
CENTER  
DIRECTLY**

...AND MUCH MORE!

### TO GET STARTED

Search "Benefit Spot" on the Apple App Store or Google Play or scan the QR code on the right. Download the app and enter [company code Ottawa](#). That's it—you're ready to go! **NOTE: The company code is case sensitive.**



#### **It's Accessible 24/7**

Whether you are at home, traveling or simply away from your desk



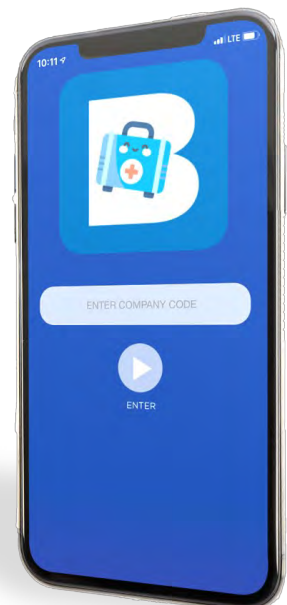
#### **It's Open to All**

Your spouse and other loved ones can look up important benefits information



#### **It's Easy to Use**

No registration is required—simply download and go!



# KPERS and Retirement Information

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## Retirement

KPERS (Kansas Public Employees Retirement System)

401(a) defined benefit plan overseen by a nine-member board of trustees.

Kansas Public Employees Retirement System (KPERS)

KPERS 1

Employees hired before July 1, 2009

KPERS 2

Employees hired on or between July 1, 2009 and December 31, 2014

KPERS 1 and 2 (and KP&F) are a defined benefit plan. Members' retirement, disability and survivor benefits are guaranteed by law. Retirement benefits are not based on the amount the member contributed to KPERS.

They are calculated using a statutory formula based on the member's age, final average salary and years of service.

KPERS 3

Employees hired on or after January 1, 2015

KPERS 3 is a cash balance plan is a type of defined benefit plan that includes some elements of a defined contribution plan and shares risk between employer and employee. A member makes contributions to his or her account. Employer credits and interest are also added to this account. Employer credits represent dollars instead of years of service. At retirement, the account balance is annuitized and funded from the KPERS trust to create a lifetime monthly benefit.

Unlike the defined benefit plan, cash-balance plan benefits are based on the account balance, not a formula.

All KPERS employees contribute 6% of gross earnings

City contributes 9.71% through 12/31/2025

## Kansas Police and Firemen's System (KP&F)

KP&F Tier I

Employees hired before July 1, 1989

KP&F Tier II

Employees hired on or after July 1, 1989 & Tier I who elected Tier II

Employee contributes 7.15% of gross earnings

City contributes 24.67% through 12/31/2025

## KPERS Basic Group Life

Basic Group Life Insurance provides insured death benefits for active KPERS members. 150% of current annual rate of compensation or previous 12 month salary whichever is higher. The City pays the premiums for this benefit on your behalf. The Standard Insurance administers KPERS life insurance benefits.

## KPERS Optional Group Life Insurance (OGLI)

OGLI provides additional protection for employees beyond the basic life insurance. The entire cost of OGLI coverage is paid by the employee through payroll deduction. An employee can apply for as little as \$5,000 and as much as \$400,000.

Within 30 days of the employee's hire date, he/she may choose up to \$250,000 of coverage without answering any health questions. If the employee would like over \$250,000 of coverage, he/ she will need to provide proof of good health. Additionally, OGLI is available to cover spouse and/or children.

## Mission Square (formerly ICMA-RC)

A 457 deferred compensation retirement plan that makes available a variety of investment options. If an employee contributes at least \$10.00 per pay period, the City will make a contribution of \$10.00 per pay period on their behalf.



# Rates - Employee Contributions

Your contributions toward the cost of benefits are automatically deducted from your pay check. The amount will depend upon the plan you select and if you choose to cover eligible family members.

**January 1, 2025 - December 31, 2025**



**Payroll runs bi-weekly with 26 pay periods per year. Benefit deduction frequency is indicated in parenthesis as it varies per benefit.**

## Medical: BCBS of Kansas (24)

Medical: Option 1 \$1,500 PPO Plan		
	Wellness Rate	Non-Wellness Rate
Employee Only	\$30.96	\$50.96
Employee + Spouse	\$156.42	\$196.42
Employee + Child(ren)	\$147.90	\$187.90
Family	\$226.92	\$266.92

Medical: Option 2 \$3,300 HDHP Plan		
	Wellness Rate	Non-Wellness Rate
Employee Only	\$30.54	\$50.54
Employee + Spouse	\$153.20	\$193.20
Employee + Child(ren)	\$132.53	\$172.53
Family	\$215.90	\$255.90

## Dental: Delta Dental of Kansas (24)

Per Pay Period Rate (Semi-Monthly 24)	
	Dental Plan
Employee Only	\$3.42
Employee + Spouse	\$18.84
Employee + Child(ren)	\$29.35
Family	\$53.88

## Vision: VSP (12)

Employee Monthly Rate (12)	
	Vision Plan
Employee Only	\$1.00
Employee + Spouse	\$2.00
Employee + Child(ren)	\$2.00
Family	\$4.00

## Supplemental Life/AD&D: Guardian

Deductions for supplemental Life/AD&D are taken from your paycheck after taxes.

# Rates - Employee Contributions

Your contributions toward the cost of benefits are automatically deducted from your pay check. The amount will depend upon the plan you select and if you choose to cover eligible family members.

January 1, 2025 - December 31, 2025



## Health Savings Account: Bank Midwest (24)

	Employer Bi-Weekly Contribution	Employer Annual Contribution	2025 Annual Contribution Max
Employee Only	\$23.08	\$600.08	\$4,300
Employee + Spouse	\$46.16	\$1,200.16	\$8,550
Employee + Child(ren)	\$46.16	\$1,200.16	\$8,550
Family	\$46.16	\$1,200.16	\$8,550
Over 55+ Catch-Up		\$1,000	

## Voluntary Short-Term Disability: Guardian (24)

Age	Employee Weekly Rate Per \$10	Age	Employee Weekly Rate Per \$10
<25	\$0.810	45 - 49	\$0.870
25 - 29	\$0.970	50 - 54	\$1.130
30 - 34	\$1.550	55 - 59	\$1.390
35 - 39	\$1.360	60+	\$1.650
40 - 44	\$0.940		

## Hospital Indemnity: Guardian (24)

Per Pay Period Rate	
	Hospital Indemnity Plan
Employee Only	\$7.68
Employee + Spouse	\$16.03
Employee + Child(ren)	\$12.70
Family	\$21.05

## Accident: Guardian (24)

Per Pay Period Rate	
	Accident Plan
Employee Only	\$4.54
Employee + Spouse	\$7.67
Employee + Child(ren)	\$8.25
Family	\$11.38

# Rates - Employee Contributions

Your contributions toward the cost of benefits are automatically deducted from your pay check. The amount will depend upon the plan you select and if you choose to cover eligible family members.

January 1, 2025 - December 31, 2025



## Critical Illness: Guardian (24)

Employee Rate Per Pay Period						
Benefit Amounts	<30	30-39	40-49	50-59	60-69	70+
\$5,000	\$2.15	\$3.03	\$5.73	\$10.50	\$16.20	\$31.33
\$10,000	\$4.30	\$6.05	\$11.45	\$21.00	\$32.40	\$62.65
\$15,000	\$6.45	\$9.08	\$17.18	\$31.50	\$48.60	\$93.98
\$20,000	\$8.60	\$12.10	\$22.90	\$42.00	\$64.80	\$125.30
\$25,000	\$10.75	\$15.13	\$28.63	\$52.50	\$81.00	\$156.63
Spouse Rate Per Pay Period						
Benefit Amounts	<30	30-39	40-49	50-59	60-69	70+
\$2,500	\$1.08	\$1.52	\$2.87	\$5.25	\$8.10	\$15.67
\$5,000	\$2.15	\$3.03	\$5.73	\$10.50	\$16.20	\$31.33
\$7,500	\$3.23	\$4.54	\$8.59	\$15.75	\$24.30	\$46.99
\$10,000	\$4.30	\$6.05	\$11.45	\$21.00	\$32.40	\$62.65
\$12,500	\$5.38	\$7.57	\$14.32	\$26.25	\$40.50	\$78.32
Child(ren) rate is included with employee selection						





# Contact Information

Coverage	Carrier	Phone #	Website/Email
Medical	Blue Cross Blue Shield of Kansas	(800) 432-3990	<a href="http://www.bcbsks.com">www.bcbsks.com</a>
Dental	Delta Dental	(800) 733-5823	<a href="http://www.deltadentalks.com">www.deltadentalks.com</a>
Vision	Vision Service Plan (VSP)	(800) 877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
Flexible Spending Accounts (FSA)	P&A Group	(800) 688-2611	<a href="http://www.padmin.com">www.padmin.com</a>
Health Savings Account (HSA)	Bank Midwest	(785) 242-2900	<a href="mailto:Sandy.Howard@bankmw.com">Sandy.Howard@bankmw.com</a> <a href="mailto:Margie.Hinderliter@bankmw.com">Margie.Hinderliter@bankmw.com</a>
Life/AD&D	Guardian	(800) 600-1600	<a href="http://www.myguardian.com">www.myguardian.com</a>
Pharmacy Advocate	Tria Health	(888) 799-8742	<a href="http://www.triahealth.com/patients.aspx">www.triahealth.com/patients.aspx</a>
Telemedicine	Blue Cross Blue Shield of Kansas and Amwell	Amwell—1-844-SEE DOCS	Amwell—1-844-SEE-DOCS or <a href="http://bcbsks.com/telemed">bcbsks.com/telemed</a>
Employee Assistance Program (EAP)	New Directions	(800) 624-5544	<a href="http://www.eap.ndbh.com">www.eap.ndbh.com</a> Code: Ottawa
	Guardian	(800) 386-7055	<a href="http://www.ibhworklife.com">www.ibhworklife.com</a> User ID: Matters Password: wlm70101
Supplemental Benefits	Guardian	(800) 600-1600	<a href="http://www.myguardian.com">www.myguardian.com</a>
Privacy & Identity Services	Sontiq	(888) 6-SONTIQ	<a href="http://www.sontiq.com">www.sontiq.com</a>
Retirement, Life & Optional Group Term Life, LTD	KPERS / KP&F	(877) 215-1476	<a href="http://www.kpers.org">www.kpers.org</a>
Mission Square	Retirement	(888) 883-8650	<a href="http://www.icmarc.org">http://www.icmarc.org</a> Denise Crawford <a href="mailto:dcrawford@missionsq.org">dcrawford@missionsq.org</a>

## Questions?

If you have additional questions, you may contact:

### City of Ottawa HR:

Michelle Stegman  
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or  
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Claims Advocacy  
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[HUB-KC.EBClaims@hubinternational.com](mailto:HUB-KC.EBClaims@hubinternational.com)



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