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BENEFITS PACKAGE SUMMARY

Welcome to the Sunflower family!

This booklet is your guide to our benefits program. Sunflower Electric Power Corporation offers a competitive benefits package that has earned us the reputation of providing significant opportunities for our employees.

In order to ensure you are receiving exemplary coverage, Sunflower funds many benefit programs. Those not covered by Sunflower are completely voluntary.

VOLUNTARY LONG TERM CARE INSURANCE

Provider: Unspecified—Reviewed Each Year

Voluntary Enrollment by Employee

Plan Sunflower employees can choose to participate in a long-term care insurance plan. Enrollment in this benefit is also open to family members of Sunflower employees.

There are different levels of plans available to participants based on their individual needs.

The contents of this benefits summary are only intended to provide a basic overview of the benefits. For additional information and a further explanation, please reference the particular contracts and summary plan descriptions.

Life Insurance



Provider: Mutual of Omaha

AD&D Funded by Employer

Life Insurance Funded by Employee

Plan Life and accidental death and dismemberment insurance for employees and dependents.

Group Life Insurance Employees have 2x base salary; Spouse \$5,000; Dependent \$1,000 to \$2,000 depending on age.

Voluntary Life Insurance Employees have the option to purchase up to \$500,000 additional insurance for themselves, \$200,000 for spouses, and \$10,000 for dependents.

Accidental Death & Dismemberment Employee have an additional 2x base salary plus \$20,000 if death is due to an accident; additional benefit for dismemberment.

Section 125 Flexible Spending Account

Provider: Wage Works



Voluntary Enrollment by Employee

Plan Pre-tax contributions for payment of unreimbursed medical and dependent care expenses.

Employee may set aside up to \$2,550 in pre-tax dollars for unreimbursed medical expenses.

Employee may set aside up to \$5,000 in pre-tax dollars for unreimbursed dependent care expenses.

Employee may use either debit card issued or manually file claims.

Voluntary Cancer Insurance



Provider: AFLAC

Voluntary Enrollment by Employee

Plan Sunflower employees can choose to participate in AFLAC's cancer insurance plan with Employee paid pretax premiums. 3 different programs represent various levels of reimbursement for screening and treatment. An optional disease rider is available.

Revised December 2015

Take a quick look at the benefits offered:

BENEFITS PROVIDED BY SUNFLOWER

Time-Off
Medical, Dental, Vision (two plan options)
Employee Assistance Program
Education Assistance
Business Travel Accident Insurance
Pension
Long-Term Disability
Accidental Death and Dismemberment
Health Savings Account

VOLUNTARY BENEFITS FOR EMPLOYEES

401(k)
Short-Term Disability
Life Insurance
Section 125 Flexible Spending Accounts
Cancer Insurance
Identity Theft Protection
Health Savings Account

Have questions?
Don't hesitate to call us.

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Healthcare: Medical, Vision, Dental

HDHP



Provider: Blue Cross and Blue Shield of Kansas

Premium is 94% Funded by the Employer 6% Funded by the Employee

Plan HDHP Comprehensive Major Medical with vision, prescription drug, and dental benefits. Medical plan utilizes preferred provider network.

Deductible \$2,600 employee pay per person; \$5,200 per family.

Lab & X-Ray Subject to deductible.

Input & Outpatient Subject to deductible; must be deemed medically necessary. Preventative care covered at 100%

Emergency Room Subject to deductible.

Office Visit Subject to deductible.

Prescriptions Subject to deductible.

Vision 1 routine eye exam per person per year. Lasik-BCBS covers 50% up to \$1,000 per eye (\$2000 lifetime maximum). 2 lenses per year per person (tinting and coatings are out-of-pocket) or a 12 month supply of contacts . Pays up to \$100 for frames every 24 months.

Dental Plan pays 100% for preventive and basic care; Employee pays \$50 deductible and then 20% of costs for major services (i.e. crowns, bridges, inlays); orthodontics pays 50% up to \$2,000 lifetime benefit.

Enrollment in the HDHP Health plan qualifies you for Sunflower's contribution to your HSA

Health Savings Account



Provider: HSA Bank

Partially Funded by the Employer Optional Funded by the Employee

Plan Pre-tax contributions for payment of unreimbursed medical and dependent care expenses.

Employee may set aside up to IRS limit in pre-tax dollars for unreimbursed medical expenses.

	IRS Max	1st Year Contribution	2nd+ Year Contribution	Wellness
Single	\$3,350	\$1,600	\$1,100	\$500
Employee/Ch.	\$6,750	\$3,200	\$2,200	\$500
Employee/Sp.	\$6,750	\$3,200	\$2,200	\$1,000
Family Plan	\$6,750	\$3,200	\$2,200	\$1,000

Pension



Provider: National Rural Electric Cooperative Association (NRECA)

Benefits Funded by the Employer

Plan Defined benefit plan with annuity or lump sum payments as options.

Non-Union: Age 62; Union: Age 65

= Factor X Years of Vested Service X Average Highest 5 Year Salary

Current Factor: Non-Union – 2%; Union – 1.9%

Eligible employees accrue pension after 1 year of service.

If employee dies, spouse receives 100% of vested benefit available to him/her on the date of death.

401(k)



Provider: Empower Retirement

Voluntary Enrollment by Employee

Plan 401(k) defined contribution plan

24 fund options with 9 Target Date Funds employees may change investment direction online or through a toll free number.

Employees may contribute up to 100% of their pay on a pre-tax basis (subject to IRS maximum); employees 50 and older may make a "catch up" contribution subject to IRS maximum; employees may change their contribution at any time on-line on through a toll-free number.

Participants may request three (3) loans in a twelve month period with a maximum of two (2) loans at one time.

Short-Term Disability



Provider: Mutual of Omaha

Voluntary Enrollment by Employee

Plan Voluntary short-term disability available for purchase to provide monetary assistance if off work due to disability.

7 calendar-day waiting period.

Employees may receive up to 60% of their base pay if unable to work due to disability.

Identity Theft Protection



Provider: LifeLock

Voluntary Enrollment by Employee

Plan Sunflower provides participation in LifeLock's Identity Theft Protection program through employee-paid payroll deduction.

LifeLock Identity Alert System, Lost Wallet Protection, Address Change Verification, Black Market Website Surveillance, Reduced Pre-Approved Credit Card Offers, Award-Winning Member Service 24/7/365, \$1 Million Total Service Guarantee.

Other Benefits



Provider: Sunflower

Benefits Funded by the Employer

Employee Assistance Program Employees and dependents may receive up to 6 counseling sessions each year through an employee assistance provider.

Education Assistance The cost for approved tuition, books, and training courses and seminars is paid for by Sunflower. Employee must complete a 6-month employment period before applying for approval by a supervisor.

Health Club Reimbursement Sunflower will reimburse 50%, up to \$200 per calendar year, for health club memberships for the employee and family. Must visit 12 times per month minimum.

Business Travel Accident Insurance



ZURICH

Provider: Zurich

Benefits Funded by the Employer

Plan Additional life insurance of \$100,000 in event of employee death while traveling on Company business.

Long-Term Disability



Provider: Mutual of Omaha

Benefits Funded by the Employer

Plan Long-term disability provided by Sunflower for monetary assistance if off work due to disability.
90 calendar-day waiting period.
Employees may receive up to $66\frac{2}{3}\%$ of their base pay if unable to work due to disability.

Healthcare: Medical, Vision, Dental

PPO



Provider: Blue Cross and Blue Shield of Kansas

Premium is 93% Funded by the Employer 7% Funded by the Employee

Plan Comprehensive Major Medical with vision, prescription drug, and dental benefits. Medical plan utilizes preferred provider network (PPO).

Deductible \$500 employee pay per person; \$1,000 per family.

Coinsurance 20% employee pay up to \$1,000 per person; \$2,000 per family.

Lab & X-Ray First \$300 per person paid by the plan; remainder subject to deductible and co-insurance.

Input & Outpatient Subject to deductible and co-insurance; must be deemed medically necessary, nervous and mental included. Preventative care covered at 100%

Emergency Room \$100 employee co-pay; subject to deductible and coinsurance.

Office Visit \$25 employee co-pay for routine office visits; includes chiropractor, doctor, and specialist.

Prescriptions 34 Day Supply* Employee Prescription Drug Employee Co-pays:

Generic Formulary Prescription	\$15
Name Brand Formulary Prescription	\$25
Name Brand Non-Formulary Prescription	\$45

*or up to 100 unit doses for maintenance drugs

Mail Order (90 Day Supply) Employee Prescription Drug Co-pays:

Generic Formulary Prescription	\$37.50
Name Brand Formulary Prescription	\$62.50
Name Brand Non-Formulary Prescription	\$112.50

Vision 1 routine eye exam per person per year.
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Pays up to \$100 for frames every 24 months.

Dental Plan pays 100% for preventive and basic care; Employee pays \$50 deductible and then 20% of costs for major services (i.e. crowns, bridges, inlays); orthodontics pays 50% up to \$2,000 lifetime benefit.

Healthcare: Medical, Vision, Dental

HDHP



Provider: Blue Cross and Blue Shield of Kansas

Premium is 94% Funded by the Employer 6% Funded by the Employee

Monthly Premiums

Single
Employee/Ch.
Employee/Sp.
Family Plan

Total Premium	Sunflower Portion	Employee Portion
\$528.92	\$496.20	\$32.73
\$1,119.35	\$1,050.09	\$69.26
\$1,134.17	\$1,063.99	\$70.18
\$1,719.38	\$1,612.99	\$106.39

Healthcare: Medical, Vision, Dental

PPO



Provider: Blue Cross and Blue Shield of Kansas

Premium is 93% Funded by the Employer 7% Funded by the Employee

Monthly Premiums

Single
Employee/Ch.
Employee/Sp.
Family Plan

Total Premium	Sunflower Portion	Employee Portion
\$591.88	\$546.56	\$45.32
\$1,247.83	\$1,152.28	\$95.55
\$1,271.65	\$1,174.28	\$97.37
\$1,923.68	\$1,776.38	\$147.30

Time Off



Provider: Sunflower

Benefits Funded by the Employer

Vacation Time-off accrual for full-time employees:

Start thru 12 months <i>Union Only</i>	2.00 HRS/PAY PERIOD
Start thru end of year 4 <i>Non-Union Only</i>	3.75 HRS/PAY PERIOD
Year 2 thru end of year 4 <i>Union Only</i>	
Year 5 thru end of year 9 <i>All</i>	4.75 HRS/PAY PERIOD
Year 10 thru end of year 14 <i>All</i>	5.75 HRS/PAY PERIOD
Year 15 thru end of year 19 <i>All</i>	6.50 HRS/PAY PERIOD
Year 20 and thereafter <i>All</i>	7.50 HRS/PAY PERIOD

6 month waiting period for new employees.

Earned vacation may accumulate up to 2x the annual vacation eligibility on anniversary date.

Employees may also receive a cash payment of vacation hours provided that the employee's remaining vacation balance is equal to or more than 100 hours after the cash payment. Employees may not sell less than 40 hours at a time, and hours sold must be in whole hour units.

Sick Leave Time-off accrual for full-time employees:

8 hours per month (12 days a year)

May be used for sickness or non job-related injury resulting in temporary disability of the employee or immediate family member.

Maximum accrual is 720 hours. At the end of each calendar year, a cash payment equal to 25% of the straight time value for excess hours over 720 is made to the employee; the excess hours are then liquidated.

Holidays 10 Holidays are observed:

New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Friday after Thanksgiving, Christmas Day, extra day at Christmas, and two personal days

Funeral Leave 3 days of leave may be granted to attend the funeral of an immediate family member. Additional days may be approved given the circumstance.

Jury Duty Paid time is available for employees who serve on jury duty when it coincides with scheduled work days.