



# SUNFLOWER ELECTRIC POWER CORPORATION

A Touchstone Energy® Cooperative



*... energy done right*

## Benefits Summary

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Welcome to the Sunflower family! This guide is a summary of our benefit program. Detailed information is available in the appropriate Summary Plan Description (SPD), Board policies, and plan documents. For forms and documents, go to [www.sunflower.net](http://www.sunflower.net) and click "**Benefits.**"

Medical, Dental, Vision (Blue Cross Blue Shield of Kansas)



|   |   |
|---|---|
| <b>Plan</b>                                       | Comprehensive Major Medical with vision, prescription drug, and dental benefits. Medical plan utilizes preferred provider network (PPO).  |
| <b>Deductible</b>                                 | \$200 employee pay per person (\$400 per family)  |
| <b>Co-Insurance</b>                               | 20% employee pay up to \$200 per person (\$400 per family)  |
| <b>Lab &amp; X-Ray</b>                            | First \$300 per person per year paid by the plan; remainder subject to deductible and co-insurance  |
| <b>Inpatient &amp; Outpatient</b>                 | Subject to deductible and co-insurance  |
| <b>Emergency Room</b>                             | \$50 employee co-pay then paid 100% by the plan; co-pay waived if admitted as inpatient within 24 hours to the same hospital  |
| <b>Office Visit</b>                               | \$10 employee co-pay for routine office visits (including chiropractor, doctor, specialist)   |
| <b>Inpatient/ Outpatient Nervous &amp; Mental</b> | Benefits for inpatient and outpatient mental illness or substance use disorder services that are medically necessary will be provided at the same or equal payment level to those covered under the medical plan, except for no annual dollar limits shall apply. |
| <b>Prescription Drug</b>                          | Employee co-pays of \$10 (generic), \$20 (name brand formulary), and \$40 (name brand non-formulary) for up to 34 day supply (up to 100 unit doses for maintenance drugs). Mail order available with co-pays of \$25, \$50, and \$100 for 90 day supply           |
| <b>Vision</b>                                     | Lasik--BCBS pays 50% up to \$1,000 per eye with a lifetime maximum of \$2,000; 2 free lenses per year per person (tinting and coatings extra); Plan pays up to \$100 for frames every 24 months; Plan pays for 1 routine eye exam per person per year             |
| <b>Dental</b>                                     | 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.  |

Pension--National Rural Electric Cooperative Association



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| <b>Plan</b>                   | Defined benefit plan with annuity or lump sum payments as options. Funded entirely by Sunflower.                                       |
| <b>Normal Retirement Date</b> | Non-bargaining--Age 62; Bargaining--Age 65   |
| <b>Benefit</b>                | Factor (Non-bargaining--2%; Bargaining--1.9%)<br>x Years of vested service<br>x Average highest 5 year salary during the last 10 years |
| <b>Participation</b>          | Eligible employees accrue after 1 year of service  |
| <b>Death Benefit</b>          | If employee dies, spouse receives 100% of vested benefit available to him/her on the date of death                                     |

401(k)—Great-West Retirement Services



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| <b>Plan</b>          | 401(k) defined contribution plan  |
| <b>Funds</b>         | 24 funds, 9 Target Date Funds employees may change investment direction on-line or through a toll free number   |
| <b>Contributions</b> | 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 |
| <b>Loans</b>         | Participants may receive up to 2 loans on their balance at any given time   |

Short-Term & Long-Term Disability—Mutual of Omaha Insurance Company



Mutual of Omaha

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| <b>Plan</b>           | Voluntary short-term disability available for purchase to provide monetary assistance if off work due to disability<br>Long-term disability provided by Sunflower for monetary assistance if off work due to disability |
| <b>Waiting Period</b> | Short-term: 7 day waiting period<br>Long-term: 90 day waiting period  |
| <b>Benefit</b>        | Short-term: Employees may receive up to 60% of their base pay if unable to work due to disability<br>Long-term: Employees may receive up to 66 2/3% of their base pay if unable to work due to disability               |

Life Insurance—Mutual of Omaha Insurance Company



Mutual of Omaha

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| <b>Plan</b>           | Life and accidental death and dismemberment insurance for employees and dependents   |
| <b>Life Insurance</b> | Employee—2x base salary; Spouse--\$5,000; Dependent--\$1,000 to \$2,000 depending on age                                       |
| <b>Voluntary Life</b> | Employees may purchase up to \$500,000 additional insurance for themselves, \$200,000 for spouses, and \$10,000 for dependents |
| <b>AD&amp;D</b>       | Employee—an additional 2x base salary plus \$20,000 if death is due to an accident; additional benefit for dismemberment       |

Business Travel Accident Insurance--National Electric Cooperative Association



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| <b>Plan</b> | Additional life insurance of \$50,000 in event of employee death while traveling on Company business |
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## Section 125 Flexible Spending Accounts—Mangrove



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| <b>Plan</b>           | Pre-tax contributions for payment of unreimbursed medical and dependent care expenses            |
| <b>Medical</b>        | Employee may set aside up to \$5,000 in pre-tax dollars for unreimbursed medical expenses        |
| <b>Dependent Care</b> | Employee may set aside up to \$5,000 in pre-tax dollars for unreimbursed dependent care expenses |
| <b>Claims</b>         | Employee may use either debit card or file manual claims   |

## Voluntary Cancer Insurance--AFLAC



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|-----------------|---|
| <b>Plan</b>     | Sunflower allows employees to participate in AFLAC's cancer insurance plan with pre-tax premiums  |
| <b>Coverage</b> | 3 difference programs representing various levels of reimbursement for screening and treatment; in addition, an optional disease rider is available |

## Voluntary Identity Theft Protection-- LifeLock



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| <b>Plan</b>     | Sunflower provides participation in LifeLock's Identity Theft Protection program through payroll deduction  |
| <b>Coverage</b> | Proactive Identity Theft Protection, request free annual credit report, reduce credit card offers, helps replace contents of a lost or stolen wallet, request fraud alerts, \$1 million service guarantee |



**Vacation**

Accrual for full-time employees (part-time accrual is pro-rated):

- Start date thru 12 months = 2.00 hours/pay period Union only
- Beginning of year 2 thru end of year 4 = 3.75 hours/pay period Union only
- Start date thru end of year 4 = 3.75 hours/pay period Non-Union only
- Beginning of year 5 thru end of year 9 = 4.75 hours/pay period All
- Beginning of year 10 thru end of year 14 = 5.75 hours/pay period All
- Beginning of year 15 thru end of year 19 = 6.50 hours/pay period All
- Beginning of year 20 and thereafter = 7.50 hours/pay period All

\*New employees earn but are not eligible to use vacation during their first 6 months

\*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**

Accrual for full-time employees (part-time accrual is pro-rated):

8 hours per month (12 days per 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**

9 (New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Friday after Thanksgiving, Christmas Day, Extra Day at Christmas, and Personal Day)

**Funeral**

Up to 5 days leave may be granted to attend the funeral of immediate family member

**Jury**

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

Other Benefits--Sunflower Electric



**EAP**

Employees and dependents may receive up to 8 counseling sessions each year through an employee assistance provider

**Education Assistance**

The cost for approved tuition, books, and training courses and seminars is paid by Sunflower

**Health Club**

Sunflower will reimburse 50% up to \$150 per calendar year for health club memberships for the employee and family