



**SUNFLOWER ELECTRIC
POWER CORPORATION**

A Touchstone Energy® Cooperative 



Your 2024 Benefits Guide

Health, Wellness, and Financial Benefits



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This is a brief overview of Sunflower's benefits. For the complete plan and benefit details, including eligibility requirements, see the related plan documents located on [SUN-NET](#), Sunflower's intranet site accessible to Sunflower employees. These benefits are subject to change at any time.

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POTENTIAL APPLICANTS, EMPLOYEES, & YOUR FAMILIES

Sunflower has a reputation for providing significant opportunities to our employees. We are proud to offer a comprehensive set of benefits in exchange for the hard work and dedication put forth by our employees each day.

The health and wellness of you and your family are of utmost importance. Because taking care of ourselves and our families allows us to experience a high quality of life at work and at home, Sunflower promotes many health events and activities. We all play a role in creating a culture of health and wellness, and we invite you on this journey with us. We are proud of our accomplishments, including the small steps everyone takes toward living a healthy lifestyle.



HEALTH AND WELLNESS

The health, dental, and vision insurance benefits at Sunflower are designed to empower you and your family to become healthy and stay healthy. Sunflower provides two health plan options from Blue Cross and Blue Shield of Kansas (BCBSKS) to best accommodate you and your family's needs. There is no waiting period for new employees. Sunflower pays 90% of the premium cost, or 95% if wellness activities are completed, leaving you with a low premium and outstanding coverage. Both plans cover 100% of in-network preventive care costs. That means eligible preventive care—from annual check-ups to certain preventive immunizations—costs you nothing.

HOW THE PLANS WORK

PREFERRED PROVIDER ORGANIZATION (PPO) PLAN

First, you pay a \$25 copay for doctor visits and a set amount for prescriptions until you reach the deductible. Any amount applied to the deductible in the last three months of the previous year will also be applied to the next year if there is no gap in coverage and the same benefits apply. Then, you pay 20% of the charges until you reach the maximum coinsurance amount. Finally, the out-of-pocket maximum is the most you could pay in a year for covered services.

HIGH DEDUCTIBLE HEALTH PLAN (HDHP)

You pay the full cost for care and prescriptions until you meet the deductible. Whether you are filling a prescription at your local pharmacy or visiting your doctor's office, you will pay the full cost prior to meeting your deductible. Once you have spent enough money on healthcare and prescriptions to reach the deductible, the plan covers 100% of costs if you stay in network.

Your Biweekly Premium for Health, Dental, and Vision Coverage

	PPO Plan	HDHP	PPO Plan	HDHP
Employee Only	\$36.82	\$32.57	\$18.41	\$16.28
Employee + Child(ren) Only	\$71.19	\$63.17	\$35.90	\$31.59
Employee + Spouse Only	\$76.10	\$66.97	\$38.05	\$33.48
Family	\$111.08	\$97.58	\$55.54	\$48.79

Full premium
(without a wellness discount)

Reflects 50% discount
for completing wellness
activities

TELEHEALTH

Telehealth virtually connects you with a doctor anytime, anywhere and is a fast, convenient way to see a doctor. With your BCBSKS coverage, you can participate in a live visit with a doctor on your computer or mobile device at a time convenient for you. BCBSKS provides telehealth services through Amwell. With Amwell, the cost per visit will depend on your plan type but is less than an emergency room, urgent care, and even an in-office doctor visit. It's easy-to-use, affordable, private, secure, and used for common conditions such as:

- Cold
- Flu
- Fever
- Rash
- Stomach pain
- Sinus infection
- Pink eye
- Ear infection
- Migraine

Register for a telehealth visit

and connect with a board-certified doctor in your area by downloading the Amwell app on any mobile device. If you prefer to use a computer, sign up at amwell.com, fill in the contact information, and establish a username and password.

For more information, visit amwell.com or email support@amwell.com.



PLAN OVERVIEW

	PPO Plan	HDHP Plan
	A plan offering a network of healthcare providers you can use for care at a certain rate.	A plan with an optional Health Savings Account (HSA). HSAs are a tax-free way to pay for medical expenses.
HSA funds from Sunflower		
Employee only	N/A	\$1,250
Employee +1	N/A	\$2,500
Cost for Care		
Preventive care	Covered at 100%	Covered at 100%
Deductible (in-network)	\$500 per person \$1,000 two-or-more persons	\$3,200 per person \$6,400 two-or-more persons
Deductible specials	Any amount applied to the deductible in the last three months of the previous year will also be applied to the deductible of the current year if there is no gap in coverage and the same benefits are maintained.	N/A
Coinsurance (what you pay after you meet your deductible)	20% up to \$1,000 per person; \$2,000 two-or-more persons	N/A
Out-of-pocket maximum (in-network)	\$5,000 per person \$10,000 two-or-more persons	\$6,350 per person \$12,700 two-or-more persons
Office visits/ telemedicine/ urgent care	\$25 copay (includes chiropractor, doctor, and specialists)	Subject to deductible
Emergency room	\$100 copay (subject to deductible and coinsurance)	Subject to deductible



Blue Cross and Blue Shield of Kansas
1-800-432-3990
bcbsks.com

Cost for Care Continued

	PPO Plan	HDHP Plan
Lab and x-ray	Plan pays the first \$300 per person, and the remainder is subject to deductible and coinsurance.	Subject to deductible
Inpatient hospital & outpatient facility	Subject to deductible and coinsurance	Subject to deductible
Outpatient mental health	\$25 copay	Subject to deductible
Prescriptions	<p>Copay for a 34-day supply or up to 100-unit dosage for maintenance drugs:</p> <p>Generic = \$15</p> <p>Name Brand Formulary = \$25</p> <p>Name Brand Non-Formulary = \$45</p> <p>Mail order (90-day supply) copay:</p> <p>Generic = \$37.50</p> <p>Name Brand Formulary = \$62.50</p> <p>Name Brand Non-Formulary = \$112.50</p>	Subject to deductible

Dental

Both plans are the same. The plan covers:

- 100% of preventive and basic care
- \$50 deductible and then 20% of the cost for major services such as crowns, bridges, or inlays
- 50% up to \$2,000 lifetime benefit for orthodontics

Vision

Both plans are the same. The plan covers:

- One routine eye exam per person per year
- Either a 12-month supply of disposable contact lenses, one pair of permanent contact lenses, or one pair of eyeglass lenses are covered at 100% per year
- \$100 toward eyeglass frames per 24-month period, based on the date of purchase
- Lasik eye surgery is covered at 50%, up to \$1,000 per eye (max of \$2,000 per lifetime)

SAVINGS & SPENDING ACCOUNTS

Health savings and flexible spending accounts can help you save money on taxes, as well as medical, dental, vision, and other qualified medical expenses. While they are alike in some ways, each has unique characteristics to consider and offers different features and benefits.

HEALTH SAVINGS ACCOUNT (HSA)

We partner with HSA Bank to provide an HSA to those who choose our high deductible health plan (HDHP). An HSA is a tax-advantaged savings account for healthcare expenses. In addition to saving money on taxes, HSAs can help prepare you for retirement. Each January, Sunflower contributes to the HSA accounts of actively enrolled employees. New employees who elect the HDHP plan coupled with an HSA receive a prorated contribution amount. You can also elect to make contributions from your paycheck.

2024 IRS Contribution Limits	
HSA contribution limit	\$4,150 = Individual \$8,300 = Family
Catch-up contribution if you or your spouse is age 55+	\$1,000
Sunflower annual contribution	\$1,250 = Individual \$2,500 = Family
Max per paycheck you can contribute	\$111.54 = Individual \$150.00 = Individual (age 55+) \$223.08 = Family \$261.54 = Family (age 55+)

An HSA offers many benefits:

1. The flexibility to shop around for healthcare services and products so you can make more informed healthcare decisions.
2. **Triple tax savings!** There are three ways HSAs save you on taxes:
 - No federal taxes on contributions to your HSA;
 - Earnings from interest and investments are tax-free;
 - Distributions are tax free when used for qualified medical expenses.
3. You own the account. **HSA funds stay with you if you change jobs or retire.**
4. After age 65, HSA funds can be used or withdrawn for any purpose without penalty but may be subject to income tax if not used for IRS-qualified medical expenses. There is also potential to build more savings by using self-directed investments. If you already have an HSA at another institution, you can easily transfer or roll over your funds into this account by contacting HSA Bank.



HSA Bank
1-855-731-5213
hsabank.com





FLEXIBLE SPENDING ACCOUNTS (FSA)

We partner with HealthEquity to provide a health FSA to those who choose our PPO health plan. We also offer a dependent care FSA through HealthEquity to save money on caregiving for a variety of child and elder care services. Both FSAs are optional, and contributions from your paycheck are made on a pre-tax basis, meaning you save money on taxes. These funds are “use it or lose it,” meaning unused funds at the end of the year are forfeited. You must re-enroll in these benefits every year during open enrollment.

	HSA	FSA	FSA
Benefit partner	HSA Bank	HealthEquity	HealthEquity
Eligible expenses	Health, dental, vision, and prescription costs	Health, dental, vision, and prescription costs	Care for dependents such as daycare, preschool, or elder care
Pre-tax contributions	Yes	Yes	Yes
Debit card available	Yes	Yes	No
Rollover of unused funds to the next year	Yes	No	No
Which health plan is compatible?	HDHP	PPO	N/A
Contribution limits	Individual = \$4,150 Family = \$8,300 + Catch Up Contribution (55 or older) = \$1,000	\$3,050	\$5,000
Fund availability	Deducted each payroll	Fully funded on January 1	Deducted each payroll
Open enrollment election required	Yes	Yes	Yes
Adjust contributions after open enrollment	Yes	No, unless qualifying event	No, unless qualifying event



HealthEquity
1-866-242-3458
wageworks.com

WELLNESS

BIOMETRIC SCREENINGS

Sunflower provides a complimentary biometric screening annually for you, your spouse, retirees, and retiree spouses. This blood draw and screening will produce results showing glucose, cholesterol levels, and more. We encourage you to proactively address health concerns as soon as they are identifiable, and these tests are key in identifying abnormal conditions. Biometric screenings are conducted onsite at several facilities and off-site options are available as well.

FLU VACCINES

To help keep you and your family protected, Sunflower provides free flu vaccines. We offer these onsite at several facilities and arrange offsite options as well.

GYM MEMBERSHIP DISCOUNTS

Sunflower provides reimbursement for half the cost of a health club membership, up to \$300 per calendar year. You and any dependents must visit the health club a minimum of 12 days per month. We also work with local gyms in our communities to offer discounted memberships.

If you elect our BCBSKS health insurance, you are eligible for their free health and wellness discount program called Blue365. Blue365 offers year-round discounts on gym memberships, fitness gear, healthy eating options, and more. Simply register at blue365deals.com, use your BSBCKS identification card to enter your information, complete your registration, and then search for deals.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

We partner with ComplianceOne, Inc., to provide an Employee Assistance Program (EAP). This program provides confidential services to you and your immediate family members (same household or eligible dependent) to address stress, depression, marital issues, harassment, financial and legal matters, work related issues, alcohol or drug abuse, separation and loss, balancing work and family, and problem gambling.

Our EAP provides you and each of your family members with six annual face-to-face visits. When face-to-face visits are needed, ComplianceOne will schedule an initial appointment with a professional counselor who will provide assistance with addressing and resolving your concerns. The counselors are well-trained professionals, many with specialties in a wide variety of areas to meet your needs. Appointments for any follow-up visits will be scheduled directly between you and the counselor.

All EAP services, including phone calls, visits, and service requests are strictly confidential. This benefit is provided to you at no cost. The toll-free number will be answered 24 hours a day, 7 days a week, and 365 days a year by qualified professional counselors. You and your family members may access phone service as often as needed with no annual restrictions.

When you or a family member call, please:

1. Let them know you are calling as an employee of Sunflower Electric Power Corporation or family member.
2. Explain the problem or issue for which you are seeking assistance so their counselors can best identify your needs.



ComplianceOne
1-888-999-1196
comp-one.com

SMOKING CESSATION PROGRAM

To assist you or your spouse with smoking cessation, Sunflower will reimburse up to three prescriptions or a three month's supply of nicotine patches, nicotine gum, or classes.

VIRGIN PULSE WELLNESS PROGRAM

Sunflower's wellness program, managed by Virgin Pulse, is an online resource providing learning opportunities, activities, challenges, videos, and other resources aimed at empowering and encouraging you to lead a balanced and healthy lifestyle.

If you are enrolled in Sunflower's health insurance plan, you are eligible to receive a discount on your monthly premium by participating in the Virgin Pulse wellness program. Even if you do not elect Sunflower's health insurance, you can still access these resources and invite family and friends to participate. To receive the discount on your health insurance premium, you must complete the health check survey, biometric screening, and additional activities by the program deadline each year. If these items are completed, a health insurance premium reduction will occur the following year.



Virgin Pulse

1-888-671-9395

member.virginpulse.com

HEALTHY PERSPECTIVES NEWSLETTER

Sunflower subscribes to and provides you with a digital copy of the *Healthy Perspectives Digest*, which offers articles, recipes, and tips to help you live a happy and healthy lifestyle.



SUPPLEMENTAL INSURANCE

Supplemental insurance policies are especially important to those who depend on you for financial security. Survivor benefits provide financial assistance in your absence. Sunflower partners with Mutual of Omaha to provide you with basic life, basic accidental death and dismemberment, and long-term disability. You are automatically enrolled in these benefits, and Sunflower pays for them. You can also purchase additional life insurance and short-term disability policies from Mutual of Omaha and long-term care and cancer insurance through other providers.

GROUP LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

Sunflower provides life insurance and AD&D insurance benefits to all full-time employees at no cost.

Group Life Insurance includes coverage for you, your spouse, and your dependents, and pays out a sum of money upon death, injury, or terminal diagnosis of the insured.

- Employees: up to 2x annual salary or \$500,000 maximum
- Spouses: \$5,000
- Dependents:
 - Six months of age and older = \$2,000
 - 14 days old to less than six months = \$1,000

AD&D Insurance includes coverage upon your death or loss of a body part in an accident. Your amount of AD&D insurance is equal to your amount of group life insurance (basic life insurance Sunflower pays for) plus \$20,000; however reductions may apply.



Mutual of Omaha
1-800-775-6000
mutualofomaha.com

CANCER INSURANCE

We partner with Aflac to provide this optional benefit, which helps pay for expenses not covered by your health plan if you or a covered dependent is diagnosed with cancer. It provides benefits for costs associated with travel and lodging, treatments, nursing services, hospitalization, and more. If you choose to enroll in this plan, an Aflac representative will help determine which policy level is the best fit for you. The levels have varying reimbursement options and associated costs.



AFLAC
1-785-625-4789
aflac.com

BUSINESS TRAVEL ACCIDENT INSURANCE

Sunflower provides additional accident insurance for you in the event of losses while traveling on company business. Covered losses include tragic accidents such as your loss of life, loss of certain body parts, or permanent loss of sight, speech, or hearing.



Zurich
1-866-841-4771
zurichna.com

DISABILITY

	Short Term Disability	Long Term Disability
Funded by	You	Sunflower
What it provides	60% of your salary	66.6% of your salary
Waiting period	7 calendar days	90 calendar days
Maximum benefit period	12 weeks	Depends upon your age at disability
Pre-existing condition limitation	Yes; Benefits are not provided for pre-existing conditions unless the disability begins six months or more after you are insured by the policy	Yes; Benefits are not provided for pre-existing conditions unless the disability begins 12 months or more after you are insured by the policy

For more peace of mind,

employees can voluntarily purchase additional life insurance for themselves, their spouse, and dependents. This plan is voluntary paid by the employee and pays out a sum of money upon death or terminal diagnosis of the insured.

- **Employees:** Up to 5x annual salary or \$500,000
- **Spouses:** Up to 50% of employee coverage or \$250,000
- **Dependents:** \$10,000

Disability

Short Term Disability is a voluntary benefit that pays if you are unable to work for a brief period due to sickness or injury. Long Term Disability is provided by Sunflower and pays if you become temporarily disabled and are unable to work for a longer term. Sunflower requires supplemental sick and vacation leave to be used for the remainder of your regular weekly wages.

Long Term Care (LTC)

We partner with Werth Wealth Management to provide you with voluntary insurance coverage in case you can no longer perform everyday tasks due to a chronic illness, injury, disability, or the aging process. You can receive long-term care in your home, a nursing home, or another long-term care facility, such as an assisted living facility.

LTC does not include:

- Care you receive in the hospital or doctor's office
- Care you need to recover from a sickness or injury
- Short-term rehabilitation from an accident
- Recuperation from surgery

There are a variety of plan options available based on individual needs. Please contact Werth Wealth Management to discuss your options.



Mutual of Omaha
1-800-775-6000
mutualofomaha.com



Werth Wealth Management
1-785-628-1712
werthfinancial.com

FINANCIAL WELLNESS WEALTH MANAGEMENT

A healthy financial foundation and smart monetary decisions protect you from unforeseen events and financial hardship. Financial wellness and wealth benefits give you the support, knowledge, and resources to manage your own financial obligations, build financial resilience, and plan your own personal finance goals.

RETIREMENT

DEFINED BENEFIT PENSION

Having a pension plan helps you maintain your standard of living in retirement and provides a guaranteed income for life, making financial security in retirement much more achievable. Sunflower funds a defined benefit plan through the National Rural Electric Cooperative Association (NRECA) at no cost to you. That is right—you do not have to contribute a penny. In return for your service, you receive this rich benefit, which according to CNN Money, only 14% of United States employers currently offer.

After one year of service, you will begin to accrue funds in your pension. If you should pass away while employed, your beneficiary will receive 100% of your vested benefit available on the date of your death. Upon your normal retirement age, which is 62 for nonunion positions and 65 for union positions, you can elect to receive your benefit in a lump sum payment or annuity.

Annuity formula

- **Benefit level (2.0%) X Years of vested service X Average of highest five years of base salary**

NRECA's team of experienced professionals are available to advise you about your pension at no additional cost. After calling in, select "option 6" to be routed to a member of the Personal Investment and Retirement Consulting (PIRC) team.



NRECA
1-866-673-2299
cooperative.com

401(K)

Employees have the opportunity to voluntarily make pre-tax or post-tax contributions to supplement your retirement through our 401(k) plan, administered by Empower Retirement.

You may contribute up to 100% of your pay on a pre-tax basis, subject to the IRS maximum. Those age 50 and older may make a "catch-up" contribution, subject to IRS maximum. Our plan also permits you to deposit distributions from other retirement plans. All you need to do is submit an incoming direct rollover form and choose your investments. You may request up to three loans in a 12-month period with a maximum of two loans taken at one time.

More than 30 investment funds are available, including several target date fund options, which are a mixture of stocks, bonds, and investments that rebalance as you age.

Your contributions or investments can be changed any time online or through a toll-free number. If you need assistance, the financial advisors at Werth Wealth Management are available to assist you.



Werth Wealth Management

1-785-628-1712
werthfinancial.com

Empower Retirement

1-855-756-4738
empower.com



PRERETIREMENT SEMINAR

Sunflower offers a preretirement seminar every other year to those considering retirement within the next two years. The seminar hosts speakers to help with retirement planning in various areas, including pension and 401(k). As you get closer to retirement, we encourage you and your spouse to attend and begin preparing for your next stage of life.

MORE BENEFITS

EDUCATION REIMBURSEMENT

Sunflower encourages you to continually develop and enhance your skills through ongoing education. If approved, Sunflower will reimburse you for expenses associated with educational and skill-building courses offered through approved institutions. You may request 100% reimbursement for the cost of tuition, books, supplies, registration, and similar expenses, up to a lifetime maximum of \$30,000. You must successfully complete the course and obtain a grade of "C" or better for nongraduate level courses and a grade of "B" or better for graduate level courses.

IDENTITY THEFT PROTECTION

We partner with LifeLock to offer their identity theft protection program to keep you cyber safe. Enrollment is voluntary and includes detection of identity threats, alerts of suspicious activity, and restoration assistance should you or your family member's identity be compromised. You can enroll in this benefit at a competitive rate any time throughout the year.



LifeLock
1-800-416-0599
lifelock.norton.com

TECHNOLOGY SAVINGS

Sunflower's infrastructure services department has partnerships with many vendors to provide you with technology savings.

Microsoft: Save 30% on Microsoft 365 subscriptions.

Verizon: Save 18% on a personal Verizon plan (excluding unlimited plans) and 25% off accessories.

Dell: Access deals on Dell computers and electronics.

COOP CONNECTIONS CARD

The Coop Connections Card provides you and your family with hundreds of discounts and cash back options through local and national retailers, encompassing shopping, dining, travel tickets, health and wellness, insurance quotes, and more. To take advantage of these discounts, simply present your card to a participating business, use the mobile app to make purchases, or visit connections.coop for additional options.

New employees will receive a free Coop Connections Card, along with instructions to activate the membership, during the employee onboarding process.



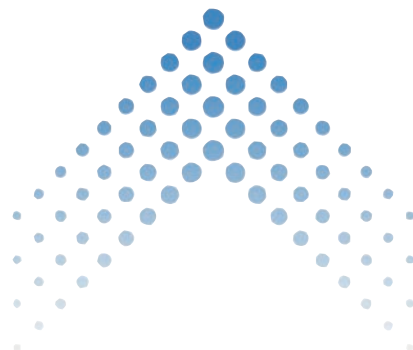
Connections
1-XXXXXX
connections.coop

NATIONAL DISCOUNTS PROGRAM

NRECA offers product and service discounts from more than 100 participating businesses, including savings for vehicles, office and furniture supplies, hotels and more. Discounts for personal vehicles and equipment are available from Fiat Chrysler Automotive, Ford Motor Company, General Motors, International Truck, John Deere, and more.



NRECA
1-866-673-2299
cooperative.com





PAID TIME OFF

Everyone needs time away from work to relax and recharge or for a life event. Paid time off offers you time away from work while still being paid regular wages. This benefit includes company-observed holidays, personal holidays, earned vacation time, sick leave, bereavement leave, military leave, jury duty, and community service leave.

HOLIDAYS

Sunflower observes the following 10 paid holidays for union employees and 11 paid holidays for nonunion employees.

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Veterans Day (nonunion only)
- Thanksgiving Day and the following day
- Two days at Christmas

In addition, all employees receive two personal holidays to be used on days important to you. If you are new to Sunflower, you can use these days right away as there is no waiting period. Personal holidays must be used by December 31; otherwise they are forfeited.

VACATION

Full-time employees accrue between 52 and 195 vacation hours annually based on the accrual schedule below.

The vacation waiting period for a new employee in a union position is six months. **There is no waiting period for nonunion positions.** Upon hire, nonunion employees are credited with half of your annual accrual, and you begin accruing vacation at the regular accrual rate.

The maximum accrual is two times the total accrued vacation hours earned for the year. On your anniversary date, any additional hours exceeding two times your annual accrued vacation hours will be liquidated and you will receive a cash payment of your current hourly pay rate multiplied by those hours.

Union Vacation Accrual	Biweekly	Annually	Nonunion Vacation Accrual	Biweekly	Annually
Start thru 12 Months	2 hrs	52 hrs			
Year 2 thru end of year 4	3.75 hrs	97.5 hrs	Start thru end of year 4	3.75 hrs	97.5 hrs
Year 5 thru end of year 9	4.75 hrs	123.5 hrs	Year 5 thru end of year 9	4.75 hrs	123.5 hrs
Year 10 thru end of year 14	5.75 hrs	149.5 hrs	Year 10 thru end of year 14	5.75 hrs	149.5 hrs
Year 15 thru end of year 19	6.5 hrs	169 hrs	Year 15 thru end of year 19	6.5 hrs	169 hrs
Year 20 and thereafter	7.5 hrs	195 hrs	Year 20 and thereafter	7.5 hrs	195 hrs

Senior Management Years of Employment	Hours Accrued/Pay Period
New hire through completion of 14 years	5.75
Beginning of 15th year through completion of 19th year	6.50
Beginning of 20th year and after	7.50

Executive Management	Hours Accrued/Pay Period
President & CEO and all vice president's	7.75

SICK LEAVE

You earn eight hours of sick leave per month to use for your own sickness or non-job-related injury or for the sickness or injury of an immediate family member. Union positions require a waiting period of six months before sick leave may be used.

The maximum accrual is 720 hours. At the end of each calendar year, if you have more than 720 hours of accrued sick leave, those hours will be liquidated and paid to you as a cash payment of 25% of your hourly pay rate.

MILITARY

If you are required or elect to be absent for military purposes, you will be granted military leave. Sunflower will compensate you for the difference between monies received from the weekly military base pay and your regular Sunflower weekly base rate of pay. Compensation for military leave should not exceed 80 hours (two weeks).

Should your military leave result in an extension of the two-week period, you would be afforded the protection and benefits set forth under the Uniformed Services Employment and Re-employment Rights Act (USERRA).

JURY DUTY

You will be granted the necessary time off with full pay if you are called to serve as a juror, interpreter, or witness. Nonunion positions keep any monies earned in addition to their regular salaries.

BEREAVEMENT

In the event of the death of an immediate family member, you may be granted up to five days of paid leave with management approval. Sunflower considers immediate family members to include spouse, child, mother, father, brother, sister, grandchild, grandparent, aunt, uncle, niece, nephew, foster children, and the same for in-law, domestic partner, guardian, and step-relations.

COMMUNITY SERVICE

Sunflower encourages you to practice servant leadership and be active in the communities where we live and work. Community service leave allows you to use up to 24 hours of paid leave per calendar year to provide service to charitable organizations whose mission fits in a category such as services for older adults, children, families, or those with disabilities, disaster relief or response, education, crime prevention, and many other services benefiting the general public.

Community service leave is only available to nonunion, permanent positions. This benefit applies to volunteer opportunities during your regularly scheduled work hours and must be used in one-hour increments.



OPEN ENROLLMENT

Open enrollment is the annual event when you can sign up for or change your health, life, dental, vision, or other insurance coverage. Many people think open enrollment is only for those who are either starting their coverage or know they want to make a change to their plans, but open enrollment is important for everyone.

5 REASONS TO PAY ATTENTION DURING OPEN ENROLLMENT

1. Determine if you want to change health insurance plans

Changes to our two health plans may affect you and your family. Open enrollment gives you the opportunity to learn about any upcoming changes and make certain your current plan is still the best choice. As you move through various stages of life, your needs may change. The health plan you selected last year may have been the best fit, but you and your family could experience a life-changing event, and your current health plan may no longer remain the best fit. Be sure you are enrolled in the plan that best fits your needs during each stage of your life.

2. Re-enroll in your savings and spending accounts

Health and dependent care FSAs and HSAs require re-enrollment every year. Make sure your elections and contributions to these accounts accurately reflect your needs.

3. Make sure your dependents (including spouses) are also eligible

Continuing coverage for an ineligible dependent is considered fraud. Eligible dependents are lawful spouses, dependent children under age 26; stepchildren under age 26 if you are legally married to the stepchild's legal guardian; and pending approval, disabled dependents, grandchildren, and adopted children. Review your dependent information in Oracle to ensure only eligible dependents are included.

4. Update your beneficiaries

Designating beneficiaries ensures funds are appropriately distributed and not defaulted to an estate. Once designated, it is recommended you review beneficiary designations each year to ensure no changes are needed. Review phone numbers, addresses, and emails as part of your regular beneficiary review. If we are unable to contact your beneficiaries, it could delay the payment of a death benefit.

5. Explore new programs and opportunities

Sunflower identifies new benefits and opportunities to better serve you, your family, and our retirees. Various programs are offered throughout the year and are included in the open enrollment materials.

OPEN ENROLLMENT BEGINS

at 8 a.m. CT, Monday, October 16, 2023

AND ENDS

at 12 p.m. CT, Friday, October 27, 2023

You need to make any changes online in Oracle during this time.



Remember, you can make changes to your elections during open enrollment as many times as you want. However, once open enrollment ends, a qualifying event, which is an event resulting in a gain or loss of eligibility for coverage, is required to make election changes to your benefits.



HOW TO MAKE CHANGES IN ORACLE

1. Navigate to Oracle from **SUN-NET** and sign in.
2. Select the **Benefits** icon in the **Me** tab.
3. Select the **Make Changes** box under your name and photo.
4. In the **People to Cover** section, verify your beneficiaries and dependents are listed and select their name to be sure their information is correct.
5. In the **Beneficiary Organizations** section, ensure any trust information is correct.
6. Your benefits are separated into two programs:

All Other Benefits Program

- a. Select **All Other Benefits Programs**, review and accept the authorization, and review and/or make changes to the benefits listed. Carefully make your election options, use the pencil icon to edit and make changes, and select **Continue** to proceed through all the benefits. Select **Submit** once you are finished and attend to any errors.

Retirement Benefits Program

- b. Select **Retirement Benefits Program**, review and accept the authorization, select the **Edit** icon for retirement, and make any necessary changes to beneficiaries. If you are married, your spouse must be the only primary beneficiary unless appropriate paperwork is submitted. Select **Submit** once you are finished and attend to any errors.
7. After reviewing your benefits, you are ready to confirm your choices and selections. Select **Print Benefits Confirmation Statement** on the confirmation page. Review this statement carefully and make any changes, as necessary. **Save a copy** for your records.

TIPS FOR A SUCCESSFUL OPEN ENROLLMENT

1. Avoid the phone rush. Ask questions early and make changes when it is convenient for you.
2. Review your personalized benefits statement carefully. The benefits statement shows your current selections and options for the next plan year, including the costs. Be sure all changes are correct. Confirm you enrolled your eligible dependents and removed any who are ineligible.
3. Make as many changes as you like during open enrollment. Elections become final at 12 p.m. CT on the last day of the open enrollment period.
4. If you do not make changes during open enrollment, all your elections will continue into the new plan year, except deductions towards your Healthcare FSA, Dependent Care FSA, and/or HSA.



UNDERSTANDING BENEFIT TERMS

Annuity

An arrangement that pays you income in retirement. The income is paid on a schedule, giving you the peace of mind of having a steady income stream to rely upon in retirement.

Claim

A request for a benefit (including reimbursement of a healthcare expense) made by you or your healthcare provider to your health insurer or plan for items or services you believe are covered.

Coinsurance

The portion of the medical costs you pay after your deductible has been met.

Copay

A flat fee on the PPO plan that you pay each time you go to your doctor or fill a prescription.

Deductible

The amount you pay each year for medical services/medications before your health plan begins to share in or cover the cost of covered services.

Dependent

As defined by the plan, a dependent is someone eligible to be covered under the plan.

Emergency room care/emergency services

Services to check for an emergency medical condition and treat you to keep an emergency medical condition from getting worse. These services may be provided in a licensed hospital's emergency room or other places that provide care for emergency medical conditions.

Excluded services

Healthcare services your plan does not pay for or cover.

High Deductible Health Plan (HDHP)

A plan with a higher deductible than a traditional health insurance plan. The monthly premium is usually lower, but you will pay more in costs before the insurance company begins to pay its share. This type of plan can be combined with a Health Savings Account (HSA) so you can pay for certain medical expenses with funds you set aside in your tax-free HSA.

Lump sum payment

A single payment made to you at a particular time, as opposed to several smaller payments.

Network provider

A provider contracted with our health plan who provides services to members of a plan. You will pay less if you see a provider in the network. This is also called a preferred provider or participating provider.

Out-of-network provider

A provider not contracted with our health plan to provide services.

Out-of-pocket maximum

The most you could pay during a coverage period for your share of the costs of covered services. This limit never includes your premium or items your health plan does not cover.

Preferred Provider Organization (PPO)

A type of medical plan in which coverage is provided through a network of selected health care providers. You will pay a higher premium, but your out-of-pocket costs may be less.

Premium

The price you pay for having insurance coverage that is automatically deducted from your paycheck.

Preventive care

Routine healthcare, including screenings, check-ups, select vaccinations, and patient counseling to prevent or discover illness, disease, or other health problems.

Provider

An individual or facility providing healthcare services, such as a doctor, nurse, chiropractor, physician assistant, hospital, surgical center, skilled nursing facility, and rehabilitation center.

Qualifying event

An event resulting in a change in your situation such as getting married, having a baby, or losing health coverage, that allows you or family members to enroll in certain benefits at that time.

Urgent care

Care for an illness, injury, or condition serious enough that a reasonable person would seek care right away but not so severe as to require emergency room care.

Vested

When you are vested in a retirement plan, it means you own some or all the money in your account. If you are 100% vested, you own 100% of your retirement funds. But if you are 20% vested, you own just 20% of Sunflower's contributions.



BENEFITS PARTNERS

For more information, contact a benefits partner.

Plan	Partner	Phone	Website
Cancer Insurance	AFLAC	1-785-625-4789	aflac.com
Health Insurance	Blue Cross and Blue Shield of Kansas	1-800-432-3990	bcbsks.com
Employee Assistance Program	ComplianceOne	1-800-999-1196	comp-one.com
401(k)	Empower Retirement	1-855-756-4738	empower.com
Flexible Savings Accounts	HealthEquity	1-866-242-3458	wageworks.com
Health Savings Account	HSA Bank	1-855-731-5213	hsabank.com
Identity Theft Protection	LifeLock	1-800-416-0599	lifelock.norton.com
Life Insurance and Disability	Mutual of Omaha	1-800-775-6000	mutualofomaha.com
Pension	NRECA	1-866-673-2299	cooperative.com
Wellness Program	Virgin Pulse	1-888-671-9395	member.virginpulse.com
Long Term Care	Werth Wealth Management	1-785-628-1712	werthfinancial.com
Business Travel Accident	Zurich	1-866-841-4771	





SUNFLOWER CONTACTS

For more information, please contact any member of Sunflower's human resources department.

Contact	Phone # and email
Lana Bustamante, HR Benefits Administrator (Garden City)	620.277.4516 lane.bustamante@sunflower.net
Marlene Arnhold, HR Administrative Assistant (Hays)	785.623.3372 marlene.arnhold@sunflower.net
Kim Stejskal, HR Administrative Assistant (Great Bend)	620.793.1219 kim.stejskal@sunflower.net
Lynette Thomas, HR Administrative Assistant (Holcomb)	620.277.4520 lynette.thomas@sunflower.net
Lisa Baker, HR Administrator (Great Bend)	620.793.1237 lisa.baker@sunflower.net
Rachel Karlin, HR Administrator (Holcomb)	620.277.2769 rachel.karlin@sunflower.net
Michelle Bland, Talent Acquisition Administrator (Hays)	785.623.6660 michelle.bland@sunflower.net
Kelsi Pfannenstiel, Talent Acquisition Specialist (Hays)	785.623.3383 kelsi.pfannenstiel@sunflower.net
Katelyn Dickinson, HR Supervisor (Hays)	785-623-3319 katelyn.dickinson@sunflower.net







A Touchstone Energy® Cooperative 

301 W. 13th St. ▪ PO Box 1020 ▪ Hays, KS 67601 ▪ (785) 628-2845

 _HR@sunflower.net  sunflower.net   