

YOUR BENEFITS GUIDE



June 1, 2021 – May 31, 2022
Douglas County Employees



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Introduction



As an employee of Douglas County, you may be eligible for certain benefits—such as medical, dental, vision and life insurance—at group rates. Douglas County pays for the majority of the monthly cost of the benefits you choose to enroll in, and you pay a portion as well.

Your County-sponsored benefits account for a large portion of the total compensation you receive as an employee of Douglas County. Rest assured that we are working hard to provide the best benefits for you and for your family.

It's important you read through this benefits guide carefully so you understand what each benefit pays for, and how to access coverage when you need it. You may want to share this information with family members as well. We encourage you to read the summary plan description for the plan so that you are also familiar with any limitations and exclusions that may apply.

You have an important responsibility when it comes to accessing your benefits. The plan does not require you to see a pre-selected Primary Care Physician or obtain a referral for specialty, hospital, laboratory services or other provider's care. You choose your providers from the Cigna network whenever or wherever you need care. With this freedom comes an important responsibility; you should make sure that you are receiving care from network providers in order for your expenses to be paid at the higher in-network level. **It is necessary to confirm with your provider that they are in-network before services are rendered.**

Open enrollment starts April 20th and ends on May 7th. It's important you make any necessary changes to your benefits during this time period as you will not have an opportunity to make changes afterwards unless you have a qualifying life event.

PLEASE NOTE: All of your benefit elections (EXCEPT FLEXIBLE SPENDING) will carry over to next plan year. If you do not need to make changes to any of your benefit coverages during this open enrollment NO ACTION IS REQUIRED ON YOUR PART.

You DO have to take action to enroll in Flexible Spending. See page 14 of this guide for instructions on how to enroll in Flexible Spending and all other voluntary benefits.

If you do need to make changes to your healthcare coverage (i.e. adding/deleting dependents), log onto Employee Online (from any county computer) or fill out the Benefits Enrollment/Change Form.



Open Enrollment Webinar



There will be a Zoom Open Enrollment meeting on April 26th at 11:30am. Follow the instructions below to join the webinar:

Join Zoom Meeting by copy and pasting this link to your search bar:

<https://douglascountyks-org.zoom.us/j/93090256006>

Or go to www.zoom.us and click on 'Join a Meeting' (top right of the screen).

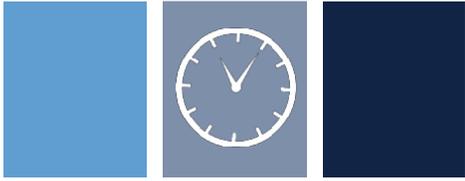
Enter Meeting ID: 930 9025 6006

Dial by your location

- +1 669 900 6833 US (San Jose)
- +1 253 215 8782 US (Tacoma)
- +1 346 248 7799 US (Houston)
- +1 646 876 9923 US (New York)
- +1 301 715 8592 US (Washington DC)
- +1 312 626 6799 US (Chicago)



BENEFIT BASICS



Here at Douglas County, you have access to a variety of benefits to provide financial wellness for you and your family. Please read this guide to learn more about your benefits.

Eligibility

Most employees are eligible for the benefits described in this guide. You are eligible for benefits if you work at least 20 hours per week. Most of your benefits are effective on the first day of the month following your date of hire. Your dependents can also enroll for coverage, including:

- Your legal spouse
- Your children up to age 26.

Douglas County's plan year is June 1st through May 31st each year. Remember that outside of your annual open enrollment, you may only change coverage if you experience a qualifying life event, as described below.

Qualifying Life Events

Generally, you may only make or change your existing benefit elections during the open enrollment window. However, you may change your benefit elections during the year if you experience an event such as:

- Marriage
- Divorce or legal separation
- Birth of your child
- Death of your spouse or dependent child
- Adoption of or placement for adoption of your child
- Change in employment status of employee, spouse or dependent child
- Qualification by the Plan Administrator of a child support order for medical coverage
- New entitlement to Medicare or Medicaid
- Spouse's or dependent's open enrollment

You must notify Human Resources within 31 days of a qualifying life event. If you do not contact Human Resources within 31 days of the qualified event, you will have to wait until the next open enrollment window to make changes (unless you experience another qualifying life event). You may email personnel@douglascountyks.org with your requested change.

For More Information About Your Benefits

Phone: 785-832-5327

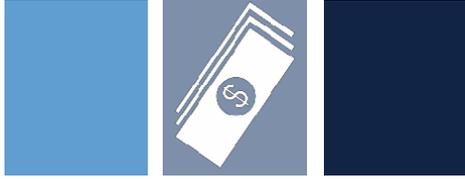
Email: personnel@douglascountyks.org

Voluntary Benefits: Benefits Direct website at

<http://mybenefitsportal.com/douglas/>



BENEFIT COSTS

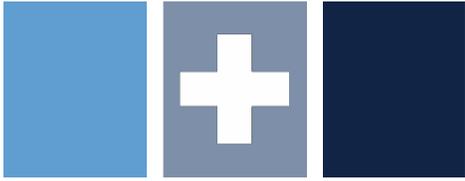


Douglas County pays for some of your benefits and you share the cost for others, as shown below:

BENEFIT	WHO PAYS	TAX TREATMENT
Medical Coverage – Cigna/Trustmark	The County & You	Pretax
First Stop Health Telemedicine	The County	N/A
Dental Coverage – Delta Dental of Kansas	The County & You	Pretax
Vision Coverage – Benefits Direct	You	Pretax
Basic Life Insurance (worth 1.5 times annual salary) - KPERS	The County	N/A
Voluntary Life Insurance – KPERS	You	After-tax
Long Term Disability Coverage - KPERS	The County	N/A
Flexible Spending Accounts – Benefits Direct	You	Pretax
Employee Assistance Plan – New Directions Behavioral Health	The County	N/A
Kansas Public Employee Retirement System (KPERS)	The County & You	Pre federal tax
Deferred Compensation – KPERS/ICMA 457	You	Pretax
Voluntary Benefits – Benefits Direct	You	After-tax



HEALTH CARE COVERAGE



Your health care coverage includes medical, prescription drug and dental. Detailed information about each plan is in this section. If you have questions, please contact Human Resources.

Your Health Care Plan

Douglas County's medical plan is self-insured, using Trustmark to administrator medical claims and Cigna as the plan's preferred Provider Network (PPO). Prescription drug claims are administered by Elixir services. Dental claims are administered by Delta Dental of Kansas.

In/Out-of-Network Coverage

The medical plan features in and out-of-network coverage; individual and family deductibles; copays; coinsurance; and out-of-pocket maximums. If you don't understand some of these terms, please refer to the Glossary.

You may use in- or out-of-network providers. You will always pay less if you see a doctor or receive services within the Cigna provider network because the plan pays more "in-network."

Deductible

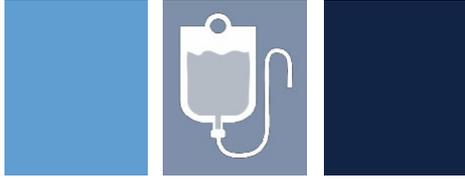
You must meet an annual deductible before the medical plan begins to cover a portion of your costs. Once the deductible is met, the medical plan begins to pay for a percentage of covered expenses (this is called coinsurance).

Out-of-pocket maximums

An Out-of-pocket maximum applies to the plan. This is the maximum amount you will pay for health care costs in a plan year. Once you have reached the out-of-pocket maximum, the plan will fully cover eligible medical and prescription drug expenses for the rest of the plan year. **If you see an out-of network provider, you may be responsible for out-of-pocket costs considered above the "reasonable and customary" fees.**



Medical & Rx



Services provided by the following contracted providers will be paid at the in-network rate: Douglas County Visiting Nurse, Bert Nash Mental Health, Lawrence/Douglas County Ambulance, Qualicare. Services at an in-network facility rendered by an out-of-network provider for Radiology, Pathology or Anesthesia will be paid at the in-network rate.

Plan Provision		In-Network	Out-of-network
Annual Deductible - Medical (Individual/Family)		\$1,000/\$1,500	\$1,300/\$1,950
Out-of-Pocket Maximum – Medical Individual/Family (Includes medical deductible, coinsurance and copays)		\$3,200/\$5,500	\$4,300/\$8,600
Lifetime Maximum		Unlimited	
Preventive Care		100%	100%
Primary Physician/Specialist Office Visit Copay		\$25/\$50	50%*
Chiropractic Care - \$500 plan year maximum benefit		70% up to \$25 max benefit per visit	50% up to \$25 max benefit per visit
X-Ray and Lab		80%*	50%*
Inpatient/outpatient Hospital Services		80%*	50%*
Vision Exam (\$50 maximum for purchase of eyewear)		100% - once per plan year	100% - once per plan year
Urgent Care		\$25 copay then 80%*	50%*
Emergency Room Visit		\$200 copay then 80%	
Hearing Aids		80%* max benefit \$2,000 every 3 years	
Prescription Drug Out-of-Pocket Maximum (Individual/Family)		\$5,350/\$11,600	
Retail Prescription Drugs	30 Day Supply	Retail Prescription Drugs	90 Day Supply
Generic <\$100	\$25 copay	Generic <\$300	\$75 copay
Generic >\$100	\$50 copay	Generic >\$300	\$150 copay
Brand Preferred	\$60 copay	Brand Preferred	\$180 copay
Brand Non-preferred	\$80 copay	Brand Non-preferred	\$240 copay
Specialty Prescription Drugs		20% Copay (\$35 minimum/\$200 maximum per fill)	
*After Deductible has been met			



*Note: This is a summary only of your coverage. In-network services are based on negotiated charges; out-of-network services are based on reasonable and customary (R&C) charges.

TELEMEDICINE



First Stop Health will continue to provide Telemedicine benefits at no cost to you or your family members. Telemedicine can be a convenient way to get medical care for illnesses such as sore throat, cough, sinus infection, skin infections, ear aches and more.

Top Reasons to call First Stop Health	
Sore Throat	Cough
Sinus Infection	Skin Rash
Eye Infection	Ear Ache
Upset Stomach	Muscle/Joint Pain
Medication Refill	Urinary Tract Infection

What to Expect:

- Available 24/7/365
- No registration required, just call!
- Unlimited consultations
- U.S.- based physicians
- No copays or fees to use the service
- Physicians licensed in 49 states (AR excluded)
- 86% of calls to First Stop Health prevent unnecessary trips to doctors' offices and ERs
- Includes immediate family members
- Confidential medical dashboard with record of consultations + tools to upload and share medical records

1-888-691-7867 www.fshealth.com



Pharmacy Advocate Program



Tria Health's pharmacists act as your personal medication experts and work with you and your physician to reduce the risk of medication-related problems.

Tria Health is a FREE pharmacy advocacy program offered by Douglas County:

Confidential phone consultation with a pharmacist to ensure:

- Your medications aren't interacting with one another in a way that is unsafe or ineffective
- Medications control your condition the right way

Active participants in the Pharmacy Advocate Program are eligible to receive discounted copays on select medications that are used to treat the conditions targeted through the Pharmacy Advocate Program.

Who can enroll?

Any employee or family member enrolled in the Douglas County Medical/Rx plan who:

- Takes multiple medications or
- Has at least one chronic condition

Active participants will receive FREE generics and 50% off select brand medications.

Getting Started in the Pharmacy Advocate Program:

Targeted Conditions:

- Asthma/COPD
- Chronic Pain
- Diabetes
- Heart Disease
- High Blood Pressure
- High Cholesterol
- Mental Health
- Migraines
- Osteoporosis
- Specialty Medications

1. Enroll Online

triahealth.com/enroll

You may request a paper enrollment form by calling the Tria Help Desk at 888-799-8742.

After you enroll, Tria will call you to schedule an appointment to speak with a Tria pharmacist.

2. Speak with Your Tria Health Pharmacist

Confidentially speak one-on-one with a Tria pharmacist to review all of your medications (including over-the-counter and herbal supplements).

3. Personalized Resources for You

Receive a summary of recommendations that were made by your Tria pharmacist and a pocket-sized "Tria Med Card" to help you keep track of your medications.



DENTAL PLAN

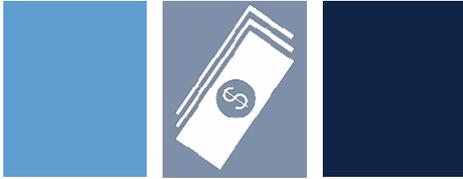


Your dental plan provides coverage for routine exams and cleanings and pays for a portion of other services, as shown in the chart below.

It's important to have regular dental exams and cleanings so problems are detected before they become painful—and expensive. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and periodontal disease, and is an important part of maintaining your medical health. Dependent children are eligible for coverage to the end of the month in which they reach age 26. You have a choice of one dental plan. This chart below outlines plan design:

PROVISION	COVERAGE
Annual deductible Individual/Family	\$50/\$150
Annual Maximum per person	\$1,250
Diagnostic and Preventive, to include cleanings, fluoride treatments, sealants and x-rays	100%, no deductible
Basic Services to include fillings, periodontics, scaling and root planning	80%*
Major Services to include crowns, bridges, full and partial dentures	50%*
Orthodontia (Child only up to age 26)	None
*After annual deductible	

Employee and County Contributions



Douglas County contributes the majority of the total contribution amount to the plan. Employees pay portion of the cost through pre-tax payroll deductions. Contributions are deducted on a semi-monthly basis.

Medical and Dental Per Pay Check Contributions June 1, 2020 – May 31, 2021 *(No change to EE)*

Coverage Tier	Employee Cost	County Cost
Employee Only	\$40	\$366
Employee + 1	\$158	\$636
Family	\$226	\$909



EMPLOYEE ASSISTANCE PROGRAM



If you find yourself in need of some professional support to deal with personal, work, financial or family issues, your Employee Assistance Program (EAP) can help.

Your Employee Assistance Program

You and your immediate family (spouse or domestic partner, dependent children, parents and parents-in-law) can use the EAP for help with:

- Marriage and family problems
- Job-related issues
- Stress, anxiety and depression
- Parent and child relationships
- Legal and financial counseling
- Identity theft counseling
- Financial planning
- Various other related issues

Provided to you at no cost.

If you need help or guidance, call a New Directions Behavioral Health counselor at **800-624-5544** or visit eap.ndbh.com

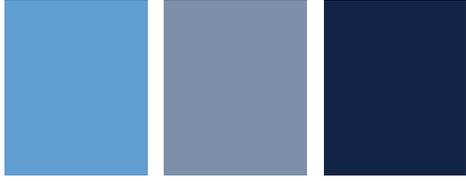
Enter company login code:

douglas-county

Free, Confidential Service



VOLUNTARY BENEFITS



BenefitsDirect

Douglas County offers a variety of voluntary worksite policies; managed by Benefits Direct. The following pages summarize each benefit. For details, including cost and enrollment visit the Benefits Direct enrollment portal below.

The following voluntary benefits are offered though Benefits Direct:

- Vision
- Flexible Spending
- Group Term Life Insurance
- Critical Illness
- Short Term Disability
- Accident Insurance
- Hospital Indemnity
- Limited Benefit Term and Long Term Care Plan
- Identity Protection – **New vendor starting June 1st**
- Cancer Policy
- Legal

PLEASE NOTE: Benefits Direct now offers an online enrollment tool for all of their voluntary benefits (INLCUDING FLEXIBLE SPENDING – WHICH REQUIRES RE-ENROLLMENT EACH YEAR TO PARTICIPATE).

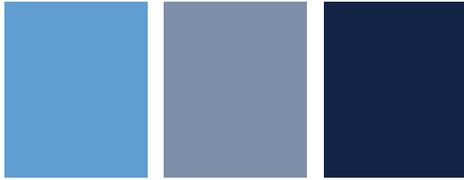
- Go to www.mybenefitsportal.com/douglas
- Click on 'ENROLL NOW' link.
- Enter your Employee ID or SSN, no dashes
- PIN = last for of your SSN + last 2 digits of your birth year, no dashes

To help facilitate the enrollment process, gather dependent and beneficiary information and allow 20 minutes to complete the enrollment process. All enrollment forms can be signed and submitted electronically through this enrollment platform.

For questions about benefits or help with enrollment, please contact Benefits Direct at 833-890-4057.



VOLUNTARY BENEFITS – FLEXIBLE SPENDING



A Flexible Spending Account (FSA) is a program that helps you pay for health care and dependent care costs using tax free dollars. FLEX MADE EASY is the administrator through Benefits Direct. You MUST enroll each year in you want to participate – deductions do NOT carry over from year to year.

Each pay period, you decide how much money you would like to contribute to one or both accounts. Your contribution is deducted from your paycheck on a pretax basis and is put into the Health Care FSA, the Dependent Care FSA, or both. When you incur expenses, you can access the funds in your account to pay for eligible health care or dependent care expenses.

The Health Care FSA elected contributions are available immediately. Dependent Care FSA elected contributions are available as payroll deductions fund the FSA.

	Medical Flexible Spending	Dependent Care Flexible Spending
Tax Savings Program	✓	✓
Qualifying Expense	Medical co-pays, deductibles, Rx, Vision, Orthodontics, Lasik, certain over the counter meds	Daycare expenses to age 13, care for disabled spouse or dependent over 13
Exclusions*	Cosmetic procedures, toothpaste, literature	Summer school, kindergarten tuition, food expenses
Debit Card	✓ (fax receipts)	Manual claim filing
Maximum Election	\$2,750 (per employee)	\$10,500 (per household)**
Funds Available	June 1	As they are deposited
Roll over	✓ Up to \$500	Use it or lose it
	<ul style="list-style-type: none"> • Must incur expenses by May 31st • August 31st is deadline to request reimbursement for expenses incurred in prior year 	

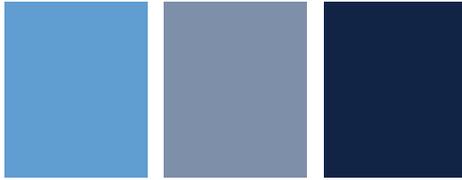
*For a complete list of allowable expenses and exclusions, visit www.flexmadeeasy.com

**Increased limit is for the 2021 year only; see example of pay period deductions on the next page.

To enroll in flexible spending, log onto Benefits Direct web based enrollment site. See instructions on page 14.



VOLUNTARY BENEFITS – FLEXIBLE SPENDING



A Flexible Spending Account (FSA) is a program that helps you pay for health care and dependent care costs using tax free dollars. FLEX MADE EASY is the administrator through Benefits Direct. You MUST enroll each year in you want to participate – deductions do NOT carry over from year to year.

The IRS has TEMPORARILY increased the contribution limit to the DEPENDENT CARE flexible spending plan. This limit is good for the 2021 calendar year only. If you elect the full \$10,500 for our plan year starting June 1, 2021, the higher deduction will only go through December 2021.

Because our plan year is not a calendar year, you'll have to calculate how much you contributed from Jan – May 2021. Deduct that amount from the \$10,500.

Example:

2020-2021 Plan Year Election \$5,000

Per Pay Period = \$208.33

Contribution from Jan – May 2021 (10 pay periods) \$2,083.33

2021-2022 Plan Year Election \$10,500

$\$10,500 - \$2,083.33 = \$8,415.67$

14 pay periods June – Dec 2021

$\$8,415.67 / 14 = \601.19 per pay

Per pay period deduction would then go to \$208.33 for Jan – May 2022 (end of the plan year) for 10 pay periods for a total contribution of \$2,083.33.

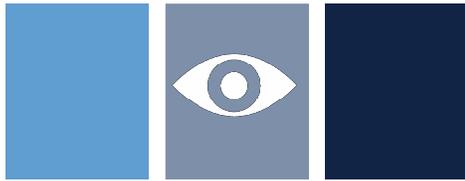
If the IRS extends the increased contribution limit past Dec 2021, participants will be notified accordingly.

To enroll in flexible spending, log onto Benefits Direct web based enrollment site. See instructions on page 14.





VOLUNTARY BENEFITS - VISION



Your vision plan pays for all or a portion of the cost of an eye exam and materials, to include, glasses or contact lenses.

Coverage for eye exams is provided under the medical plan.

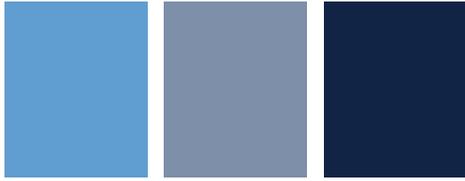
Your vision plan is provided through VSP. It provides coverage of an eye exam once a year, materials for the cost of glasses or contact lenses. You can see in- or out-of-network providers; however, you always save money if you see in-network providers.

BENEFIT	IN-NETWORK
Exam	\$10 copay
Prescription Glasses	\$25 copay
Frequency Exam Lenses Frames	Every plan year Every plan year Every other plan year
Frames	<ul style="list-style-type: none"> • \$130 allowance for a wide selection of frames • \$150 allowance for featured frame brands • 2% savings on the amount over your allowance • \$70 Walmart frame allowance
Lenses Single vision lenses bifocal lenses trifocal lenses	Covered 100% Covered 100% Covered 100%
Lens Enhancements Standard progressive lenses Premium progressive lenses Custom progressive lenses	<ul style="list-style-type: none"> • \$55 • \$95-\$105 • \$150-\$175
Elective contact lenses in lieu of glasses	Up to \$130 allowance (copay doesn't apply)

Voluntary Vision Monthly Premium	
Employee	\$7.78
Employee +1	\$13.84
Employee & Children	\$14.13
Family	\$22.79



ADDITIONAL VOLUNTARY BENEFITS



VOLUNTARY GROUP TERM LIFE INSURANCE

Life Insurance is an important part of your financial security, especially if you have a family.

During this year's open enrollment if you are under age 60 you can increase your life insurance up to the original guaranteed issue amount of \$100,000 with no health questions. If you are over 60 you can increase up to the original GI amount of \$10,000. If your spouse is under 60 you can increase their coverage up to the original GI amount of \$30,000.

COVERAGE AND BENEFITS

Employee and Spouse	Choose from a minimum of \$10,000 to a maximum of \$150,000 for yourself and/or your spouse
Children Age 14 days to 6 months	\$1,000
Children 6 months to 20 years of age (26, if full time student)	\$10,000

VOLUNTARY ACCIDENT INSURANCE

Group Voluntary Accident Insurance can help with out of pocket expenses for unexpected accidents.

Coverage is guarantee issue during open enrollment.

COVERAGE AND BENEFITS

Provides benefit based on the injury you sustain and the various treatment and services received due to a covered accident.

Benefit will increase covered benefits by 20% for a child who has an accident while playing an organized sport. The plan also includes accidental death and dismemberment benefit.

VOLUNTARY CRITICAL ILLNESS – New vendor June 1st

Group Voluntary Critical Illness can pay benefits for non-medical, critical illness-related expenses your medical plan might not cover. The Critical Illness benefit is in the form of a lump sum payment, which is paid to the employee after a diagnosis is made.

Guaranteed Issue subject to 12 month pre-existing condition limitation. If you were previously covered by Loyal American you will be given credit towards satisfying the pre-existing limitation.

COVERAGE AND BENEFITS

Provides a lump sum benefit should covered participant experience a critical illness such as a heart attack, stroke, organ transplant, paralysis, severe burn, coma, renal failure.

May elect a coverage amount from \$5,000 up to a \$50,000 of coverage. This plan also includes a \$50 annual health screening benefits after being on the plan for 60 days.

SHORT TERM DISABILITY

Disability income protection insurance provides a benefit for "short term" disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to a maximum benefit period

COVERAGE AND BENEFITS

SHORT-TERM DISABILITY

Elect a weekly benefit in increments of \$25, from a minimum of \$100 up to a maximum benefit of \$1,250 per week, not to exceed 60% of your covered earnings (rounded to the next lower increment)

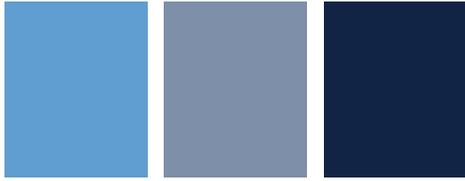
Choose your Maximum Benefit Duration:

Option 1: Maximum Benefit Period 24 weeks

Option 2: Maximum Benefit Period 22 weeks

Option 3: Maximum Benefit Period 17 weeks

ADDITIONAL VOLUNTARY BENEFITS



HOSPITAL INDEMNITY

Hospital Indemnity can help with out of pocket expenses due to hospital confinement due to an illness or an injury.

Guarantee issue during open enrollment.

COVERAGE AND BENEFITS

Provides benefit payments directly to the insured to help pay for out of pocket expenses like co-pays and deductibles when admitted to the hospital for any sickness or injury.

Hospital/ICU Admission:

\$500 per admission, limited to 1 admission per insured and 2 admission per covered family per benefit year. Hospital/ICU Confinement:

\$100/\$200 per day, limited to 30 days per insured per benefit year.

LIMITED BENEFIT TERM AND LONG TERM CARE PLAN

Limited benefit term and Long Term Care Plan provides a combination of life insurance with the option to utilize a portion of the life insurance should you be confined to a long term care facility.

IDENTITY PROTECTION

Identity Protection provides comprehensive identity theft defense includes credit monitoring and restoration from identity fraud.

CANCER POLICY

Cancer Policy can help with out of pocket expenses due to the diagnosis and treatment of cancer.

Guaranteed Issue subject to 12 month pre-existing condition limitation. If you were previously covered by Loyal American you will be given credit towards satisfying the pre-existing limitation.

COVERAGE AND BENEFITS

Provides benefit payments directly to the insured to help pay for out of pocket expenses like co-pays and deductibles when diagnosed or receiving cancer treatments.

Provides a lump sum benefit for annual cancer screenings, hospital confinement, radiation, chemotherapy, surgical.

LEGAL

MetLaw provides telephone and office consultations for an unlimited number of personal legal matters with an attorney of your choice. Services include Estate Planning Documents, Real Estate Matters, Financial Matters, Document Review, Personal Property Protection and more.





RETIREMENT



Active Members

KPERS members contribute 6% of gross, federal income.

KPERS 1 – membership date on or before 6/30/2009

KPERS 2 – membership date between 7/1/2009 and 12/30/2014

KPERS 3 – membership date on or after 1/1/2015

KP&F members contribute 7.15% of gross, federal income

KPF Tier 1 – employed before 7/1/89 and did not choose Tier II

KPF Tier 2 – all NEW members are Tier II. You are a Tier II member if you were employed on or after 7/1/89 or before 7/1/89 and chose Tier II coverage.

Service Credits

Service credits represent how long a member has worked. Employees automatically earn “participating” credit for the years they work in a KPERS-covered position. Purchasing additional service credit could help you vest your benefit faster, get more at retirement and possibly retire sooner.

Types of service that KPERS/KPF members can purchase include:

- Withdrawn service – KPERS and KPF members
- Military service – KPERS and KPF members
- Year of service (those hired before 7/1/2009 had a one year waiting period before participating) – KPERS members only
- Out-of-state non-federal public service – KPERS members only
- In-state non-federal public service – KPERS members only

Contact KPERS at 888-275-5737 to see if your past service is eligible. Don't wait. Purchase costs are based on salary and age.

Thinking about retiring?

- Attend a pre-retirement seminar – hosted by KPERS each spring, these free seminars are designed to help you navigate the steps to retirement. Watch for emails/printed materials.
- Find out when you are eligible – know when you'll meet the age and service requirements to help you decide on the best retirement date. Contact KPERS at 888-275-5737 or Michelle Spreer at mspreer@douglascountyks.org / 785-832-5149 to discuss your eligibility.
- Calculate a retirement benefit estimate – you can calculate your own estimate online by logging into your personal account at www.kpers.org/mykpers. You can also complete a Benefit Estimate Request Form (KPERS-15E) and fax directly to KPERS. Contact Michelle Spreer with questions on how to complete the form.





RETIREMENT – 457

ENROLL

BENEFITS OF ENROLLING IN YOUR KPERS 457 PLAN

You have retirement needs, and your KPERS 457 Plan has solutions



Saving through the optional KPERS 457 (deferred compensation) Plan is a simple way to help supplement your KPERS and Social Security benefits. It can help you bridge the gap between your financial goals and your destination in retirement.

It's important to plan for your future — but you don't have to do it alone. Take advantage of all the help available to you. After all, even superheroes have a sidekick. So let KPERS 457 be yours!

Potentially lower costs

There are more than 25,000 participating employees, so costs might be less here than with other investing opportunities. In other words, buying items in bulk usually means a better deal — that's what your KPERS 457 Plan gives you.

Pretax contributions

You won't pay taxes on your contributions or on any earnings until you take a distribution, which is usually in retirement.

Roth after-tax contributions

After-tax means you pay taxes now. So when it's time to retire, you can withdraw your contribution and any of your earnings on a tax-free basis if you've owned your account for five years and you're age 59½ or older. The Roth may make the most sense if you think you'll be in a higher tax bracket when you retire.

Local employees

You may have a Roth option, giving you the flexibility to designate all or part of your deferrals as after-tax contributions. Check with your employer to see if the Roth option is available.

State employees

You have the flexibility to designate all or part of your deferrals as Roth after-tax contributions.

Calculating your future

Take advantage of several innovative resources, tools and calculators on kpers457.org that can help you see how much you may need in retirement and how to get there.¹

1-800-232-0024
kpers457.org





RETIREMENT – 457

Investment options

Your KPERS 457 offers professionally screened investment options, from a stable value fund to various mutual funds to target-date funds. If you're seeking an even wider array of investments, you may consider adding the optional self-directed brokerage account, which is intended only for knowledgeable investors who understand the risks and costs of those non-screened investments.

Automatic deductions

Your contributions automatically are deducted from your paycheck, making it easier to plan, save and budget.

Online Advice

If you would like help managing your account, KPERS 457 offers Online Advice, provided by Advised Assets Group, LLC, a registered investment adviser. This service is designed to help you choose specific investments based on your personal goals and financial situation — at no additional cost to you. There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

No early withdrawal penalty

Distributions taken before age 59½ are not subject to the 10% early withdrawal federal tax penalty, whether contributions were made pretax or Roth-after tax, except for distributions attributable to funds rolled into the KPERS 457 Plan from another type of retirement plan or IRA. Roth distributions must also satisfy the five-year ownership requirement for tax-free withdrawals.

A chance for an early start

The sooner you start saving and investing, the better. With the power of compounding, waiting even one year can make a big difference in the amount you might have in your account when you retire.

A chance to catch up

If you're at least age 50 or three years from normal retirement age, you may be able to make extra contributions.

Trust

KPERS oversees KPERS 457 and has your best interest in mind. As part of our fiduciary commitment, KPERS is here to serve you and to help you protect your long-term financial interest.

KPERS is legally required to run the Plan in your best interest. Because of its fiduciary responsibility, the group that oversees KPERS 457 is always looking for ways to make this Plan the best it can be, with the most appropriate and reasonably priced funds out there.

Real people, real help

Local Retirement Plan Counselors are ready to help you. Our counselors care about your future and have special training to help you. We also have retirement specialists who specialize in helping retirees and those about to retire. All of our counselors and retirement specialists are salaried professionals whose only goals in working with you are to get you ready for retirement and help you after you get there!

Enroll

To access your account online for the first time

- Visit kpers457.org and select the REGISTER button.
- Select the ***I have a Plan Enrollment Code*** and follow the prompts using the information provided.
- The website will guide you through the enrollment process.

Group Id / Plan Number: **130112-01**

Plan Enrollment Code: **eJc8ZxyU**

Plan Enrollment Code expires: **June 1, 2021**

ADDITIONAL BENEFITS



Douglas County offers you and your family additional benefits to enhance your benefits package.

PAIDLEAVE

VACATION

New employees earn vacation leave at the rate of 4.50 hours per pay period. (Part-time employees earn a pro-rata share of this full-time rate). Accumulated leave figures carry forward from year to year until a maximum of 320 hours is reached. Part-time employees have different maximum hour limits. Increases in vacation accrual rates occur in accordance with the following schedule:

If your time of service is...	Hours Accrued Per Pay Period
0 – 4 Years	4.5
5 – 9 years	5.0
10 – 14 years	6.0
15+ years	7.0

HOLIDAYS

Eight (9) days in 2020 are recognized as paid holidays:

- New Year's Day
- Martin Luther King Day
- Memorial Day
- 4th of July
- Labor Day
- Veterans Day
- Thanksgiving
- Thanksgiving
- Friday Christmas

CREDIT UNION

Douglas County is affiliated with Midwest Regional Credit Union and MidAmerican Credit Union. Employees may use payroll deduction for their accounts at the credit union.

SICK

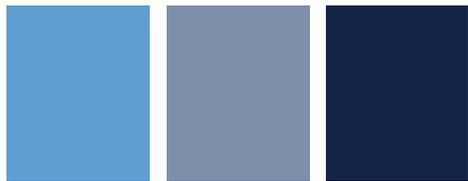
Employees receive sick leave at the rate of 4.75 hours per pay period. (Part-time employees earn a pro-rata share of this full-time rate.) Sick leave is used for personal illness and may be used to be with immediate family members who are ill. There is no waiting period. Accumulated leave figures carry forward from year to year until a maximum of 1040 hours is reached. An employee who has worked for Douglas County for a minimum of two years is eligible for compensation of 1/3 of accumulated sick leave, up to 720 hours, upon separation.

ATHLETIC CLUB MEMBERSHIP

Douglas County has contracted with several local athletic clubs to offer memberships at reduced rates. Employees sign membership enrollment forms which commit them through the end of the plan year. Membership fees are collected through payroll deduction.



GLOSSARY



Understand the medical terms that are used in your plan.

Brand Name Drugs: Drugs that have trade names and are protected by patents. Brand name drugs are generally the most costly choice.

Coinsurance: The percentage of a covered charge paid by the plan.

Copayment (Copay): A flat dollar amount you pay for medical or prescription drug services regardless of the actual amount charged by your doctor or health care provider.

Deductible: The annual amount you and your family must pay each year before the plan pays benefits.

Generic Drugs: Generic drugs are less expensive versions of brand name drugs that have the same intended use, dosage, effects, risks, safety and strength. The strength and purity of generic medications are strictly regulated by the Federal Food and Drug Administration.

In-Network: Use of a health care provider that participates in the plan's network. When you use providers in the network, you lower your out-of-pocket expenses because the plan pays a higher percentage of covered expenses.

Out-of-Network: Use of a health care provider that does not participate in a plan's network.

Inpatient: Services provided to an individual during an overnight hospital stay.

Outpatient: Services provided to an individual at a hospital facility without an overnight hospital stay.

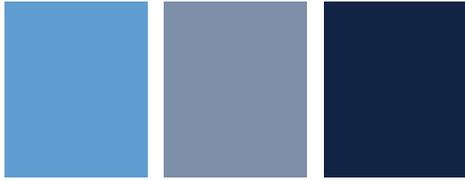
Out-of-Pocket Maximum: The maximum amount you and your family must pay for eligible expenses each plan year. Once your expenses reach the out-of-pocket maximum, the plan pays benefits at 100% of eligible expenses for the remainder of the year.

Primary Care Physician (PCP): Physician (generally a family practitioner, internist or pediatrician) who provides ongoing medical care. A primary care physician treats a wide variety of health-related conditions and refers patients to specialists as necessary.

Specialist: A physician who has specialized training in a particular branch of medicine (e.g., a surgeon, OB-GYN, gastroenterologist or neurologist).



CONTACTS



PLAN	PROVIDER	PHONE NUMBER	WEBSITE
Medical – Claims Processing/Explanation of Benefits (EOB's)	Trustmark	800-990-9058	www.myTrustmarkBenefits.com
PPO Network/Cigna	Cigna Choice Fund	800-832-3332	www.mycigna.com
Prescription Coverage	Elixir (formerly MedTrak)	800-771-4648	www.medtrakrx.com
First Stop Health Telemedicine	First Stop Health	888-691-7867	www.firststophealth.com
Dental Coverage	Delta Dental Of Kansas	800-234-3375	www.deltadentalks.com
Employee Assistance Program	New Directions Behavioral Health	800-624-5544	Eap.ndbh.com password: douglas-county
Voluntary Vision Coverage	VSP	800-877-7195	www.vsp.com
Flexible Spending	FlexMadeEasy	855-615-36796	www.flexmadeeasy.com

