



# Resurrection

A UNITED METHODIST CHURCH

## PURPOSE STATEMENT

To build a Christian community where non-religious and nominally religious people are becoming deeply committed Christians.

2026

## BENEFITS OVERVIEW

### Early Learning Center Teachers



Your Health & Wellness Guide



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**The information in this Enrollment Guide is intended for illustrative and informational purposes only. The information contained herein was taken from various summary plan descriptions, certificates of coverage, and benefit information. While every effort was taken to accurately report your benefits, discrepancies and errors are always possible. It is not intended to alter or expand rights or liabilities set forth in the official plan documents or contracts. It is not an offer to contract nor are there any express or implied guarantees. In case of a discrepancy between this information and the actual plan documents, the actual plan documents will prevail. If you have any questions about this summary, please contact Human Resources. © Copyright 2020 Marsh & McLennan Agency. All rights reserved.**



# IMPORTANT CONTACTS

PLAN	WHOM TO CALL	PHONE NUMBER	EMAIL OR WEBSITE
<b>Resurrection Human Resources</b>	Mary Murray	913-232-4193	<a href="mailto:mary.murray@resurrection.church">mary.murray@resurrection.church</a>
<b>Marsh McLennan Agency</b>	Kristin Grace	913-529-3296	<a href="mailto:kristin.grace@marshmma.com">kristin.grace@marshmma.com</a>
	Renee Hodges	913-529-3245	<a href="mailto:renee.hodges@marshmma.com">renee.hodges@marshmma.com</a>
<b>Medical / Pharmacy</b>	Blue KC	888-989-8842	<a href="http://www.bluekc.com">www.bluekc.com</a> Mobile App: MyBlueKC
<b>Behavioral Health Services for Blue KC Members</b>	Blue KC	833-302-MIND (6463)	<a href="http://www.mindfulbluekc.com">www.mindfulbluekc.com</a>
<b>Diabetes Management for Blue KC Members</b>	Blue KC	800-945-4355	<a href="http://join.livongo.com/BlueKC/register">join.livongo.com/BlueKC/register</a>
<b>Virtual Care for Blue KC Members</b>	Blue KC	Download the MyBlueKC Virtual Care App	<a href="http://www.bluekcvirtualcare.com">www.bluekcvirtualcare.com</a>
<b>Dental</b>	Cigna	800-997-1654	<a href="http://my.cigna.com">my.cigna.com</a>
<b>Vision</b>	Cigna	800-997-1654	<a href="http://my.cigna.com">my.cigna.com</a>
<b>Health Savings Account (HSA)</b>	UMB	800-860-4862	<a href="http://www.umb.com">www.umb.com</a>
<b>Flexible Spending Account (FSA)</b>	UMB	800-860-4862	<a href="http://www.umb.com">www.umb.com</a>
<b>Employee Assistance Plan (EAP)</b>	LifeMatters	800-634-6433	<a href="http://mylifematters.com">mylifematters.com</a> Password: COR1 Mobile App: LifeMatters
<b>Pension Plan</b>	Wespath	800-851-2201	<a href="http://www.wespath.org">www.wespath.org</a>
<b>Life &amp; AD&amp;D, Long Term Disability</b>	Unum	866-679-3054	<a href="http://www.unum.com">www.unum.com</a>



# WELCOME TO YOUR 2026 BENEFITS!

At Resurrection, we know it's easier to be happy at work when you're healthy at home (and everywhere else). That's why we offer a fully customizable benefits package to take the best care of you and yours. Within this guide, you can jump in and get to know more about your options.

Be sure to reach out to Human Resources any time you have a question, and we'll be happy to help!

## ELIGIBILITY:

### Regular Status Employees Scheduled to Work 30 Hours Per Week or More

If you're a regular status employee scheduled to work at least 30 hours per week, Resurrection's benefits has you and your dependents covered! Dependents are individuals like your legal spouse and your children up to age 26 – children are your kids, step kids, adopted kids, or kids that you're a legal guardian for. *Please review each benefit summary for specific eligibility requirements and age limits.*

### New Hires Scheduled to Work 30 Hours Per Week or More

Welcome to the team, we're so glad you're here! If you were hired into a regular status position schedule to work at least 30 hours per week, you have **30 days from your date-of-hire** to choose your benefits. Your coverage begins the first day of the month on or following your hire date. Choosing your benefits through ADP is easy, but this guide and your HR team are here to help!

### Make sure to enroll

If you do not enroll during annual open enrollment or during your initial eligibility period, you will not have another opportunity to enroll for the group benefits coverage until the next open enrollment period unless you have a **Qualifying Life Event**. Additionally, no changes can be made to the group benefits you enrolled in during the year unless you have a Qualifying Life Event.

## Qualifying Life Events

To request an election change due to a Qualifying Life Event, you must notify Human Resources within 30 days of the event to confirm your eligibility for adjusting your coverage. Benefit changes cannot be made after this 30-day window.

For assistance, contact Mary Murray.

## QUALIFYING LIFE EVENTS



\* This is not exclusive. Permitted changes may vary based on the type of event and enrollment change requested.

### Regular Status Employees Scheduled to Work 20 to 29 Hours Per Week

If you are a regular status employee scheduled to work 20–29 hours per week, you are not eligible for health benefits; however, you are eligible for the benefits listed in the **Additional Benefits** section of this overview.



# HOW TO ENROLL

- Open enrollment for the 2026 plan year is **November 18 – December 2, 2025**.
- If you are a new hire, you have **30** days to enroll from your date of hire.
- You must **complete** your enrollment to receive benefit coverage for the plan year.

## 2026 Open Enrollment Reminders

This is a **passive enrollment**, meaning no action is required **unless**:

- **You have a medical, limited purpose or dependent care Flexible Spending Account. A new annual contribution election is required each year**
- You want to change medical plans
- You want to drop, change coverage levels, or add/remove dependents on any plans
- You want to change your health savings account contribution

### Electronic Enrollment

- If you are making enrollment changes for you and/or your dependents, you must complete online enrollment in ADP
- If you are currently enrolled or want to enroll in a Medical, Limited Purpose or Dependent Care FSA account
- Please contact Mary Murray in Human Resources for assistance

### Update Personal Information

- Verify/update your address in ADP
- Verify/update beneficiary information in ADP
- Authorize Premium Only Section 125 Election (Pre-tax premium deductions) in ADP

### ID Cards

- **Medical ID cards** will be mailed to employees to the address provided in ADP during Open Enrollment. You can also access your medical ID cards digitally through the Blue KC app
- **Dental & Vision ID cards** will only be available digitally via [www.my.cigna.com](http://www.my.cigna.com)

**For the January 1, 2026, effective date, employees making changes to their benefits must complete electronic enrollment between November 18, 2025, and midnight December 2, 2025.**



# THE LANGUAGE OF BENEFITS

## Definitions for Common Terms

**Annual Maximum Benefit:** A cap on the benefits your insurance company will pay in a year while you're enrolled in a particular benefit plan. After an annual limit is reached, you must pay all associated health care costs for the rest of the year.

**Coinsurance:** The percentage of costs for a covered health care service that you pay **after** you've paid your deductible.

**Copayment (copay):** A fixed amount that you pay for a covered health care service (for example, a doctor's office visit). Copays can vary for different services within the same plan, such as prescriptions, lab tests, and visits to specialists. Most copays apply before the deductible is met.

**Deductible:** The amount you pay for covered health care services before your insurance plan starts to pay. For example, with a \$2,500 deductible, you pay the first \$2,500 of covered services yourself. For plans with coinsurance, after you pay your deductible, you will pay the coinsurance amount for covered services until your out-of-pocket maximum is met, then your insurance company pays the rest. Your deductible starts over each calendar year.

**Exclusive Provider Organization (EPO):** Requires members to use a specific network of doctors and hospitals. Members do not need a referral to see specialists in network. Care outside this network is generally not covered, except in emergencies. This means you must choose providers within the EPO network for your healthcare needs.

**In-Network:** Providers who contract with your insurance carrier. In-network services typically cost less than out-of-network services.

**Out-of-Network:** Providers who don't contract with your insurance carrier. Out-of-network services typically cost more than in-network services. In addition, you may be responsible for anything above the allowed amount.

**Out-of-Pocket Maximum:** The most you will pay for covered services in a plan year. After you spend this amount on deductibles, copayments, and coinsurance, your plan pays 100% of the costs of covered services. The out-of-pocket limit doesn't include your monthly premiums or anything you may spend for services your plan doesn't cover.

**Preferred Provider Organization (PPO):** Offers a larger network of providers and allows members to see any doctor or specialist without a referral. While you can receive care from out-of-network providers, it will typically cost more than in-network-care.

**Prescription Drug Formulary:** A list of prescription drugs covered by a prescription drug plan. Also called a drug list.

**Premium:** The amount you pay for the insurance plan.

**Prior Authorization:** Approval from a health plan that may be required before you receive a service or fill a prescription in order for the service or prescription to be covered by your plan.

**Preventive Care:** Routine health care that includes screenings, check-ups, and patient counseling to prevent illnesses, disease, or other health problems.



# WHICH MEDICAL PLAN SHOULD I CHOOSE?

## 1. Compare Networks

	HDHP Aggregate Spira Care Preferred Care Blue PPO	HDHP Aggregate Spira Care Blue Select Plus EPO Traditional Embedded Spira Care Blue Select Plus EPO
	Preferred-Care Blue	Blue Select Plus
AdventHealth Shawnee Mission	YES	YES
Belton Regional Medical Center	YES	<b>NO</b>
Cameron Regional Medical Center	YES	YES
Cass Regional Medical Center	YES	<b>NO</b>
Center Point Medical Center	YES	<b>NO</b>
Children's Mercy Hospitals	YES	YES
Lee's Summit Hospital	YES	<b>NO</b>
Liberty Hospital	YES	YES
Menorah Medical Center	YES	<b>NO</b>
North Kansas City Hospital	YES	YES
Olathe Health System	YES	YES
Overland Park Regional Medical Center	YES	<b>NO</b>
Providence Medical Center	YES	YES
Research Medical Center	YES	<b>NO</b>
St. Joseph Medical Center	<b>NO</b>	YES
St. Luke's Health System	YES	<b>NO</b>
St. Mary's Medical Center	<b>NO</b>	YES
University Health (formerly Truman Medical Centers)	YES	YES
University of Kansas Health System	YES	YES
Western Missouri Medical Center	YES	YES

### HOW TO CHECK WHICH NETWORK YOUR PROVIDER IS IN

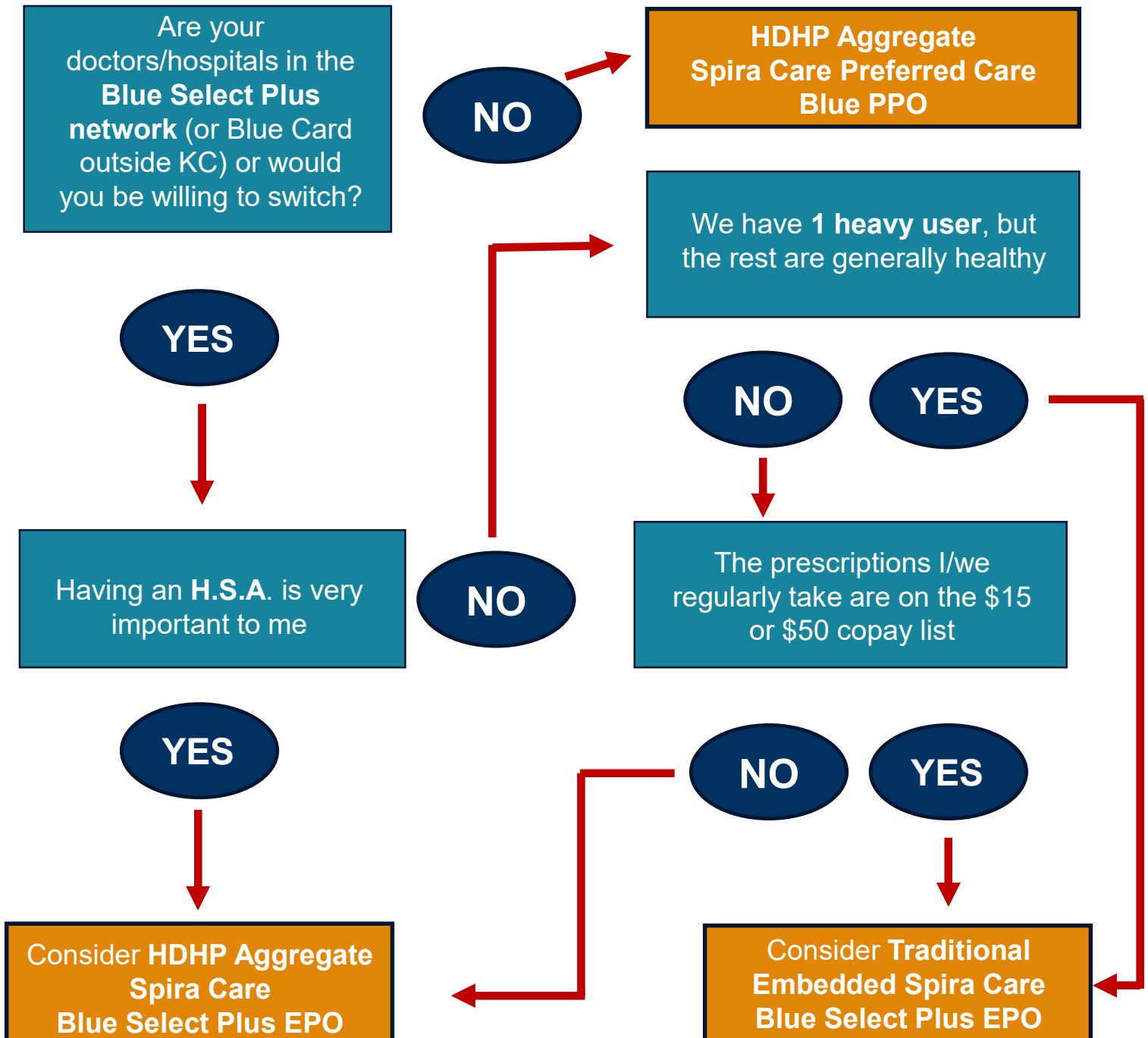
- Go to [BlueKC.com](http://BlueKC.com) and select **Find Care** at the top. Click on **Find Care for Plans through Employers**.
- Click **Doctors and Hospitals** on the top left column
- Scroll down and select **Find Care as a Guest**
- Choose a network. Resurrection's plans offer two networks-
  - **Preferred Care Blue (PCB)**
  - **Blue Select Plus with Spira Care (BSP)**
- Search to find providers, hospitals, etc.

\* **Always confirm network affiliation with your provider!**



# WHICH MEDICAL PLAN SHOULD I CHOOSE?

## 2. Medical Plan Decision Tree: Suggested considerations when choosing your medical plan



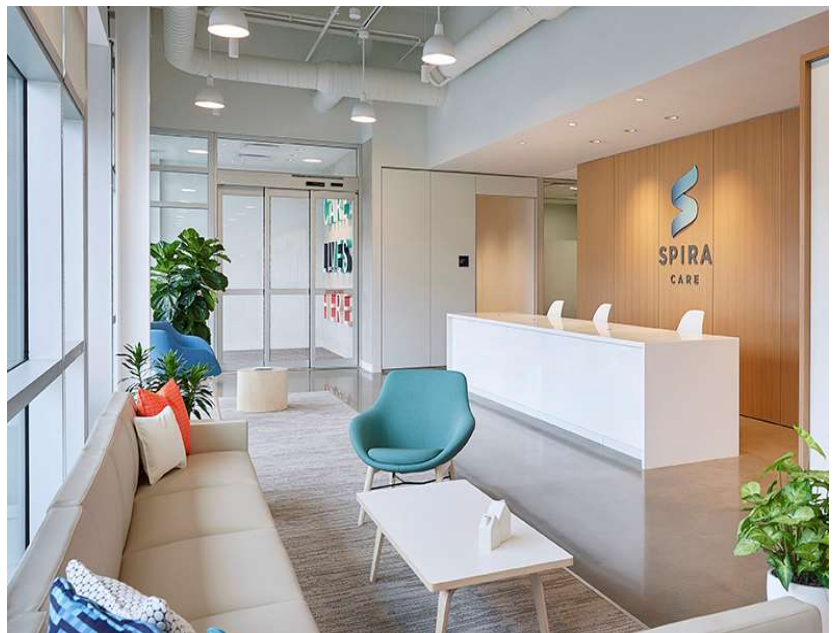


# BLUE KC SPIRA CARE

## Your Advanced Primary Care Team Benefits

9 Spira Care Centers	Doctor-led Care Teams	Advanced Primary Care	Pediatric Care	Convenient Benefits
<ul style="list-style-type: none"> <li>• Crossroads</li> <li>• Independence</li> <li>• Liberty</li> <li>• Lee's Summit</li> <li>• Olathe</li> <li>• Overland Park</li> <li>• Shawnee</li> <li>• Tiffany Springs</li> <li>• Wyandotte</li> </ul>	<ul style="list-style-type: none"> <li>• Physicians</li> <li>• Physician Assistants</li> <li>• Nurse Practitioners</li> <li>• Behavioral Health Consultants</li> <li>• Diabetes Care Specialists</li> <li>• Care Guides</li> <li>• Ambulatory Care Pharmacist</li> <li>• Nurses and Medical Assistants</li> </ul>	<ul style="list-style-type: none"> <li>• Care for the whole family including newborns, infants, children, teens and adults</li> <li>• Routine Preventive Care</li> <li>• Wellness appointments (annual physicals or checkups)</li> <li>• Immunizations</li> <li>• Behavioral Health Support</li> <li>• Diabetes Care Management</li> <li>• Comprehensive Medication Management</li> <li>• Digital X-Rays and Lab Draws</li> <li>• And more!</li> </ul>	<ul style="list-style-type: none"> <li>• Well-Child</li> <li>• Age-appropriate screening, growth and development tracking</li> <li>• Immunizations, including flu shots</li> <li>• Diagnosis and management of childhood illness</li> <li>• Care of chronic conditions</li> <li>• Behavioral health support for children and teens</li> <li>• Healthy habits coaching</li> <li>• Care of the youth athlete</li> </ul>	<ul style="list-style-type: none"> <li>• In-person and virtual care appointments</li> <li>• Same-day, next-day, Saturday, and evening appointments at most Care Centers</li> <li>• Online communications with your Care Team</li> <li>• Help understanding your plan's network</li> <li>• Referrals and scheduling for in-network specialists</li> <li>• Access to Care Guides for benefits and care questions</li> <li>• Triage nurses and an on-call provider available to help when you have health questions or concerns that aren't an emergency</li> </ul>

All services provided at Spira Care Centers are based on your primary care needs only and must be ordered by a member of the Spira Care Team. This includes digital x-rays, routine labs and immunizations. Orders by a specialist or someone outside of the Care Center cannot be completed or fulfilled at Spira Care Centers.



Take a Virtual Tour at [SpiraCare.com](https://www.SpiraCare.com)



# BLUE KC VIRTUAL CARE

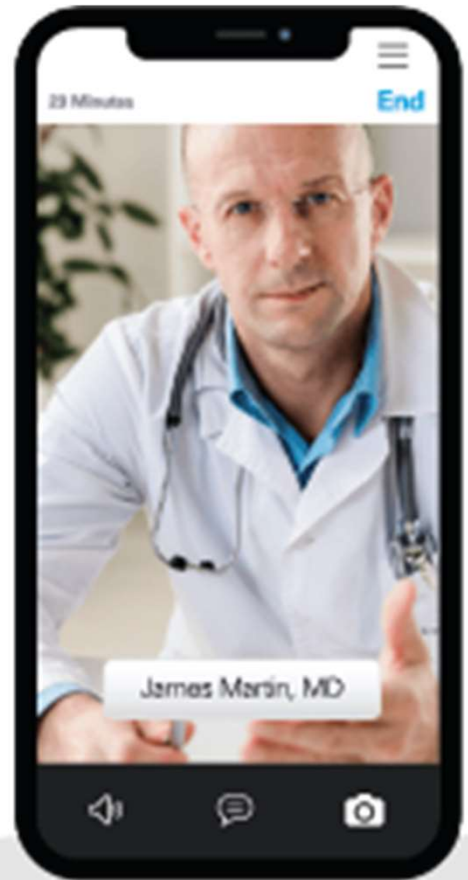
## For Your Urgent Sick and Behavioral Healthcare Needs

- Care you need—including prescriptions
- Board-certified physicians
- Great for traveling when you need care
- Private and secure
- Save on drive time or office wait time
- Pay much less than the emergency room
- Affordable 24/7 access
- No sick care appointment necessary
- Schedule a video visit with a board-certified doctor

### PRIVATE AND SECURE

Scheduled sessions with therapists and psychiatrists are available for various behavioral health needs

[BlueKCVirtualCare.com](https://www.BlueKCVirtualCare.com)





# BLUE KC PRESCRIPTION DRUG COVERAGE

Our medical coverage through Blue Cross Blue Shield of Kansas City includes a Prescription Drug Program. The cost of each prescription is determined by the tier it falls under. You can find in-network pharmacies and a list of covered prescriptions at [www.bluekc.com](http://www.bluekc.com).

GENERIC DRUGS	
<b>Tier 1</b>	To get more out of your health care plan, choose generic drugs when possible. Generic drugs are the chemical equivalent of their more expensive brand name drug counterparts. Even if your doctor prescribes you a brand name drug, you can always ask for the generic equivalent.
PREFERRED DRUGS	
<b>Tier 2</b>	Preferred brand name drugs are prescriptions that your pharmacy benefit plan has selected as the most effective and cost efficient to treat certain conditions or illnesses. These brand name drugs are often more expensive than their generic counterpart.
NON-PREFERRED DRUGS	
<b>Tier 3</b>	Non-preferred brand name drugs treat conditions or illnesses that can also be treated by a preferred brand name or generic prescription. These drugs typically have a higher copayment.
SPECIALTY DRUGS	
<b>Tier 4</b>	Specialty drugs are high-cost prescription medications used to treat complex, chronic conditions like cancer, rheumatoid arthritis, and multiple sclerosis. These drugs sometimes require special handling and administration.

## Blue KC Prescription Drug Copays

Supply / Tier	HDHP Aggregate Spira Care Blue Select Plus EPO	Traditional Embedded Spira Care Blue Select Plus EPO	HDHP Aggregate Preferred Care Blue Spira Care PPO
<b>Retail Rx (30-day supply)</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>
Tier 1 Generic	0% after Ded	\$15 Copay	20% after Ded
Tier 2 Preferred Brand	0% after Ded	\$50 Copay	20% after Ded
Tier 3 Non-Preferred Brand	0% after Ded	0% after Ded	20% after Ded
Tier 4 (Preferred/Non-Preferred Specialty)	0% after Ded	0% after Ded	20% after Ded
<b>Mail Order Rx (90-day supply)</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>
Tier 1 Generic	0% after Ded	\$15 Copay	20% after Ded
Tier 2 Preferred Brand	0% after Ded	\$125 Copay	20% after Ded
Tier 3 Non-Preferred Brand	0% after Ded	0% after Ded	20% after Ded
Tier 4 (Preferred/Non-Preferred Specialty)	0% after Ded	0% after Ded	20% after Ded

*See carrier benefit summary for out-of-network benefits and additional benefit plan details.*

**A selection of preventive prescription medications are available to employees enrolled in a HDHP plan at no cost.**



# PHARMACY BENEFITS

We know how important your pharmacy benefits are to you. Blue KC, together with our pharmacy benefit manager (PBM), provides safe, easy and cost-effective ways for you to get the medication you need. You have several ways to fill prescriptions. Each option offers convenient services to help you make the most of your pharmacy plan.

## Retail Network

You can fill your prescriptions at thousands of retail pharmacies and many national drug stores, supermarkets and large retailers

## Home Delivery

Home Delivery Follow the instructions on the right to enroll in our home delivery program and have a three-month supply of maintenance medication (those you take regularly) delivered directly to your home. Here's what else this program can offer:

- Cost Savings – You may pay less for your medication with a three-month supply through home delivery.
- Convenience – Get free standard shipping on medications delivered to your mailbox.
- 24/7 Access and Reminders – Speak to a pharmacist who can answer your questions any time, any day.

## Specialty Pharmacy

Specialty medications can be important to maintaining or improving your health and quality of life. If you take a specialty medication, our specialty pharmacy can help by providing resources and personalized, therapy-specific support. Here are just a few of the support services available to you:

- Access to your medications at the lowest cost.
- 24/7 access to personalized patient care from knowledgeable pharmacists and nurses who specialize in your condition.
- Proactive refill reminders with timely delivery and shipping in confidential packaging

## Manage Prescriptions and Track Home Deliveries Online

Log into your pharmacy benefits account by following these easy steps:

**Step 1:** Log into [MyBlueKC.com](https://www.mybluekc.com).

**Step 2:** Click Plan Benefits on the left and then select **Pharmacy**.

**Step 3:** From that screen select **Manage Prescriptions & Track Home Deliveries** to be redirected to our PBM's site.

Once you're redirected to our PBM's homepage, you can:

- Enroll in home delivery
- Find a network pharmacy
- Check medication coverage

Use the same credentials that you use on [MyBlueKC.com](https://www.mybluekc.com) to access the MyBlueKC mobile app. Find Pharmacy Benefits on the app under Plan Benefits & Coverage Information.

## Use Rx Savings Solutions to Save on Prescriptions!

Rx Savings Solutions (RxSS) is an online tool that helps you find ways to save money on your prescription drugs. Blue KC offers RxSS free of charge to you and your dependents enrolled in medical benefits. RxSS' experienced pharmacists can work directly with your doctor or pharmacist to make safe changes that save you money. For assistance, please contact the RxSS Pharmacy Support team at 1-800-268-4476. You will receive notifications when new savings opportunities are available

## TIP GoodRx

Search for medications, compare prices, and find coupons for prescription drugs at more than 70,000 US pharmacies. Save up to 80% instantly! [Goodrx.com](https://www.goodrx.com)



# BLUE KC MEDICAL PLAN SUMMARY

Medical Plan	HDHP Aggregate Spira Care Blue Select Plus EPO	Traditional Embedded Spira Care Blue Select Plus EPO	HDHP Aggregate Spira Care Preferred Care Blue PPO
	<b>Spira Care</b>		
Plan Network	Blue Select Plus (BSP)	Blue Select Plus (BSP)	Preferred Care Blue
<b>Calendar Year Deductible (Employee Pays)</b>	<b>In-Network Benefits Only</b>	<b>In-Network Benefits Only</b>	<b>In-Network Benefits</b>
<ul style="list-style-type: none"> <li>Individual</li> <li>Family</li> </ul>	\$2,500 \$5,000	\$2,500 \$5,000	\$2,500 \$5,000
<b>Coinsurance (Employee Pays)</b>	0% after deductible	0% after deductible	20% after deductible
<b>Out of Pocket Maximum (Employee Pays)</b>	Includes deductible, coinsurance & copays		
<ul style="list-style-type: none"> <li>Individual</li> <li>Family</li> </ul>	\$2,500 \$5,000	\$2,500 \$5,000	\$3,400 \$6,800
<b>Preventive Care</b>	No Cost	No Cost	No Cost
<b>Office Visit Copays</b>	0% after deductible	0% after deductible	20% after deductible
<ul style="list-style-type: none"> <li>Virtual Visits</li> </ul>			
<ul style="list-style-type: none"> <li>Primary Care</li> </ul>	Spira: \$60 charge, \$0 after deductible BSP: Deductible	Spira: No Cost BSP: Deductible	Spira: \$60 charge \$0 after deductible PCB: 20% after deductible
<ul style="list-style-type: none"> <li>Specialist</li> </ul>	0% after deductible	0% after deductible	20% after deductible
<b>Urgent Care</b>	0% after deductible	0% after deductible	20% after deductible
<b>Emergency Room</b>	0% after deductible	0% after deductible	20% after deductible
<b>Hospital Services</b>			
<ul style="list-style-type: none"> <li>Inpatient</li> <li>Outpatient Surgery</li> </ul>	0% after deductible 0% after deductible	0% after deductible 0% after deductible	20% after deductible 20% after deductible
<b>Prescription Drugs</b> (retail: 30-day supply /mail order: 90-day supply)	0% after deductible	\$15/\$50/deductible \$15/\$125/deductible	20% after deductible

*See carrier benefit summary for out-of-network benefits and additional benefit plan details.*

**Aggregate Deductible:** If you have other family members on the plan with you, the overall family deductible must be met before the plan begins to pay for any individual.

**Embedded Deductible:** An individual covered in a family will not pay more than the individual deductible.



# MEDICAL BLUE KC 2026 PREMIUMS

Effective January 1, 2026 – December 31, 2026

HDHP Aggregate Spira Care Blue Select Plus EPO	Total Monthly Cost	Church Monthly Cost	Employee Monthly Cost
Employee Only	\$711.93	\$650.93	\$61
Employee + Spouse	\$1,423.86	\$1,254.86	\$169
Employee + Child(ren)	\$1,352.66	\$1,183.66	\$169
Employee + Family	\$2,278.17	\$1,915.17	\$363

Traditional Embedded Spira Care Blue Select Plus EPO	Total Monthly Cost	Church Monthly Cost	Employee Monthly Cost
Employee Only	\$731.03	\$634.03	\$97
Employee + Spouse	\$1,462.06	\$1,220.06	\$242
Employee + Child(ren)	\$1,388.96	\$1,146.96	\$242
Employee + Family	\$2,339.30	\$1,855.30	\$484

HDHP Aggregate Spira Care Preferred Care Blue PPO	Total Monthly Cost	Church Monthly Cost	Employee Monthly Cost
Employee Only	\$811.78	\$664.78	\$147
Employee + Spouse	\$1,623.55	\$1,278.55	\$345
Employee + Child(ren)	\$1,542.37	\$1,197.37	\$345
Employee + Family	\$2,597.68	\$1,919.68	\$678

## Premium Discounts through A Healthier You

Employees and enrolled spouses who complete Resurrection's required activities through [A Healthier You](#) by October 31, 2026, will receive the premium discounts in the table below beginning January 1, 2027, through December 31, 2027.

Resurrection's required activities to be completed **by October 31, 2026**, include:

1. Complete the Health Risk Assessment in [A Healthier You](#)
2. Complete a biometric screen through [A Healthier You](#)
3. Earn at least 10,000 points in [A Healthier You](#)

	Monthly Premium Discount
Employee	\$50
Employee + Spouse	\$100
Employee + Children	\$50
Family	\$100



# UMB HEALTH SAVINGS ACCOUNT (HSA)

A Health Savings Account (HSA) is a personal savings account that you own that allows you to set aside money on a pre-tax bases to pay for qualified health care expenses, such as doctor visits, prescriptions, braces or even Lasik eye surgery, with tax-free dollars. Your HSA can be used to pay for your health care expenses and those of your spouse and dependents, even if they are not covered by the High-Deductible Health Plan (HDHP).

## How a Health Savings Account (HSA) Works

	<p><b>Eligibility</b> Anyone who is:</p> <ul style="list-style-type: none"> <li>• Enrolled in a High-Deductible Health Plan (HDHP)</li> <li>• Not enrolled in another medical plan, unless it is a High Deducible Health Plan (HDHP)</li> <li>• Not enrolled in Medicare benefits</li> <li>• Not eligible to be claimed on another person's tax return</li> </ul>
	<p><b>Your Contributions</b> You choose how much to contribute from each paycheck on a pretax basis You can contribute up to the 2026 IRS maximum of <b>\$4,400/individual or \$8,750/family</b> You can make an additional "catch-up" contribution of up to \$1,000 per year if you are age 55 or older</p>
	<p><b>Eligible Expenses</b> You can use your HSA to pay for medical, dental, vision and prescription drug expenses incurred by you and your eligible family members. <i>Please note: Funds available for reimbursement are limited to the balance in your HSA.</i></p>
	<p><b>Using Your Account</b> Use the debit card linked to your HSA to cover eligible expenses — or pay for expenses out of your own pocket and save your HSA dollars for future health care expenses.</p>
	<p><b>Your HSA is always yours – no matter what</b> One of the best features of an HSA is that money left over at the end of the year remains in the account so you can use it the following year or at any time in the future. If you leave the Resurrection or retire; your HSA goes with you!</p>
	<p><b>Triple Tax Advantage</b></p> <ul style="list-style-type: none"> <li>• You can use your HSA funds to cover qualified medical expenses, including dental and vision expenses — tax-free.</li> <li>• Unused funds grow and can earn interest over time — tax-free.</li> <li>• You can save your HSA dollars to use for your health care when you leave or retire — tax-free.</li> </ul>

To help offset the deductible on the HDHP plans, Resurrection will contribute the following amounts per pay period to the employee's HSA in 2026.

<p><b>Employee Only</b> <b>Employee + Spouse</b></p>	<p><b>\$29.25</b></p>
<p><b>Employee + Child(ren)</b> <b>Employee + Family</b></p>	<p><b>\$41.75</b></p>

*See Plan Document and Summary Plan Description for Plan details.*



# UMB Flexible Spending Accounts (FSA)

An FSA is an employer-sponsored account that allows you to pay for medical and dependent care expenses with pre-tax dollars. You can choose from a Medical FSA, Limited Purpose FSA, or Dependent Care FSA. Be sure to check the IRS website for eligible expenses.

**You must choose to enroll in a Medical, Limited Purpose or Dependent Care FSA each year – your participation WILL NOT automatically carry over from year to year**

## IRS Rules Govern Substantiation Requirements

The IRS has established specific guidelines that require all Benefit Spending Accounts, including Flexible Spending Account and Dependent Care Account transactions — even those made using a debit card — to be substantiated (verified that the purchase was an eligible expense).

The substantiation process is performed by UMB. They are very diligent in the execution of the substantiation process to avoid adverse tax consequences to employees.

	Substantiation REQUIRED	No Follow-Up REQUIRED
Matched Co-Pays		X
Transactions at merchants who can electronically validate the expense at the point of sale		X
Recurring Expenses	One time only (annually)	No further substantiation needed if the subsequent transaction exactly matches the provider and dollar amount as the transaction previously approved
Medical Care	X	
Dental Care	X	
Vision Care	X	

**UMB makes it easy to submit required receipts, just follow the SWIPE and SNAP rules!**

**Simply swipe your card, collect your itemized receipt or Explanation of Benefits (EOB), and snap a picture to upload it to your online account.**

*See Plan Document and Summary Plan Description for Plan details.*



FAQs	Health Savings Account (HSA)	Full Purpose Healthcare (FSA)	Limited Purpose Healthcare (FSA)	Dependent Care (FSA)
<p><b>Who's eligible?</b></p> <p>If you are enrolled in</p>	<p><b>Eligible if enrolled in HDHP</b></p> <p><b>You are <u>not</u> eligible if:</b></p> <ul style="list-style-type: none"> <li>• You or your spouse have an FSA or HRA</li> <li>• You have medical coverage other than HDHP</li> <li>• You can be claimed as a dependent on some else's tax return</li> <li>• You are enrolled in Medicare, Medicaid, or Tricare, or received care from the VA in the past three months.</li> </ul>	<p>Employees enrolled in the \$2,500 Traditional EPO plan</p> <p>Employees enrolled in Medicare</p> <p><b>If you or your spouse is enrolled in an HSA, you cannot enroll in a Medical FSA</b></p>	<p>Employees enrolled in an HSA plan</p>	<p>Employees that have childcare expenses, an/or adult/elder daycare of a parent incapable of caring for themselves.</p>
<p><b>Who owns the account?</b></p>	<p>Employee</p>	<p>Resurrection, A United Methodist Church</p>		
<p><b>Do funds rollover?</b></p>	<p><b>Yes.</b> Funds rollover year to year.</p>	<p><b>No.</b> FSAs are "use it or lose it" accounts. However, you carry over a maximum of \$680 to the next year.</p>	<p>You cannot carry over Dependent FSA</p>	
<p><b>Can I take it with me?</b></p>	<p><b>Yes.</b> This is <u>your</u> bank account, so you can take it with you if you ever leave Resurrection.</p>	<p><b>No.</b> You cannot take the account/funds with you if you leave Resurrection.</p>		
<p><b>Where's the money?</b></p>	<p>HSA Accounts are set up with UMB.</p>	<p>The amount you choose is sent to UMB and is available right away. The amount is then deducted pre-tax across 24 pay periods.</p>	<p>The amount you choose comes out of your paycheck pre-tax across 24 pay periods.</p>	
<p><b>When are the funds available?</b></p>	<p>Funds are available once they are credited to your account. Deposits are made with each pay roll deduction.</p>	<p>The full amount is available immediately.</p>		<p>Funds are available as they are credited to your account.</p>
<p><b>What is the 2026 maximum contribution?</b></p>	<p><b>\$4,400 for Employee Only</b>  <b>\$8,750 for Employee + Dependents</b> (Including Resurrection and Employee contributions) *Employees who are age 55 or over can make an additional \$1,000 catch-up contribution.</p>	<p>\$3,400</p>	<p>\$3,400</p>	<p>\$7,500 or \$3,750 if married, filing separately</p>
<p><b>Does Resurrection contribute to my account?</b></p>	<p><b>Yes,</b> in 2026 Resurrection will contribute a per pay period amount of:  <b>\$29.25</b> - Employee Only and Employee + Spouse coverage  <b>\$41.75</b> - Employee + Child(ren) and Employee + Family</p>	<p><b>No,</b> Resurrection does not make any contributions to an FSA.</p>		



# CIGNA DENTAL

Taking care of your oral health is not a luxury; it is necessary for optimal long-term health. With a focus on prevention, early diagnosis and treatment, dental coverage can greatly reduce the cost of restorative and emergency procedures. Preventive services at in-network providers are generally covered at no cost to you and include routine exams and cleanings. You pay a small deductible and coinsurance for basic and major services.

You may enroll yourself and your eligible dependents — or you may waive dental coverage. You do not have to be enrolled in medical coverage to elect a dental plan.

Resurrection offers dental coverage through Cigna. For information on finding a dental provider, visit [www.cigna.com](http://www.cigna.com).

Benefits	CIGNA Dental Plan
	<b>In-Network Benefits</b>
<b>Type I – Preventive / Diagnostic Services</b>	100% (No Deductible)
<b>Calendar Year Deductible for Type II, III &amp; IV Services</b> Single / Family	\$50 / \$150
<b>Type II – Basic Services</b>	80%
<b>Type III – Major Services</b>	50%
<b>Calendar Year Maximum Benefit (Type I, II, &amp; III)</b>	\$1,000
<b>Type IV – Orthodontia</b>	Not Covered
<b>Type V – Implants</b>	50%
<b>Dependent Age Limit for Children</b>	To Age 26 End of Month

	January 1- December 31, 2026		
CIGNA Dental Employee Cost	Total Monthly Cost	Church Monthly Cost	Employee Monthly Cost
Employee	\$29.87	\$17.87	\$12.00
Employee + Spouse	\$59.77	\$35.77	\$24.00
Employee + Child(ren)	\$76.19	\$46.19	\$30.00
Employee + Family	\$106.06	\$62.06	\$44.00



# CIGNA VISION

Eyesight is critical to your overall health. Resurrection offers you vision insurance through **Cigna Vision Services by EyeMed**.

To find in-network providers, visit [www.cigna.com](http://www.cigna.com) or call the toll free # listed on the back of your ID card for assistance.

Make sure to stay in-network. When you schedule your appointment, verify your provider is in **Cigna Vision Services by EyeMed** network. If you have a contact lens exam, this is not covered at 100% and you are responsible for this additional cost.

CIGNA Benefit Summary	CIGNA Vision Plan
	<b>In-Network Benefits</b>
Exam Copay	\$10
Materials (Lenses & Frames) Copay	\$15
Benefit Highlights	
Single Spectacle Lens Allowance	100%
Bifocal Spectacle Lens Allowance / Includes Progressive Lens	100%
Trifocal Spectacle Lens Allowance / Includes Progressive Lens	100%
Frames Allowance	Up to \$200 allowance
Contact Lenses (in lieu of eyeglasses)	Elective: Up to \$200 allowance
Frequency	
Exams	Once every 12 months
Standard Corrective Lenses	Once every 12 months
Contact Lenses	Once every 12 months
Frames	Once every 24 months

CIGNA Vision Employee Cost	Total Monthly Cost	Church Monthly Cost	Employee Monthly Cost
Employee	\$7.98	\$0.00	\$7.98
Employee + Spouse	\$15.96	\$0.00	\$15.96
Employee + Child(ren)	\$17.10	\$0.00	\$17.10
Employee + Family	\$25.78	\$0.00	\$25.78



# UNUM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

When the unthinkable happens, you want to know your family is covered. Resurrection provides regular status full-time employees working at least 30 hours per week with Life and Accidental Death and Dismemberment (AD&D) insurance and pays the full cost of this benefit.

- **Life insurance**, provided by **Unum**, pays a lump-sum benefit to your beneficiaries to help meet expenses in the event you pass away.
- **Accidental death and dismemberment (AD&D)** insurance pays a benefit if you die or suffer certain serious injuries as the result of a covered accident. In the case of a covered accidental injury (such as loss of sight or the loss of a limb), the benefit you receive is a percentage of the total AD&D coverage based on the severity of the accidental injury.

Life / AD&D Insurance - For You	
Benefit Highlights	No Employee Cost. 100% paid by Resurrection.
Employee Life Benefit Amount <b>(Paid by Employer)</b>	2x annual earnings to a maximum of \$200,000 rounded to the next higher \$1,000. Benefit reduction at age 70 to 50%.
Employee AD&D Amount	Equal to Basic Life Insurance amount

*See carrier benefit summary for additional benefit plan details.*

## Value Added Services Included with your Life Insurance at no cost to you.

- **Travel Assistance**: Helps you obtain the care and attention you need in case of an emergency while traveling. When you travel 100 miles or more away from home on trips of 90 days or less, you have access to travel, medical and personal assistance services.

If an individual should terminate their employment, they may have the option to port or convert life insurance coverage to an individual life policy without evidence of insurability. Eligible individuals must exercise their portability or conversion option and pay the first month premium within 31 days from the date coverage terminates. Contact Human Resources if you have questions regarding the portability or conversion option.



# UNUM LONG TERM DISABILITY

Disability insurance can help you remain financially stable by providing a portion of your income if you become disabled from a non-work-related injury or sickness and are unable to work. These benefits are provided through Unum.

Long Term Disability (LTD) insurance provides you with a percentage of your pre-disability income for conditions that last a longer period of time, such as a catastrophic illness or injury.

Resurrection provides regular status employees working at least 30 hours per week with Long Term Disability insurance and pays the full cost of this benefit.

Benefits Highlights	No Employee Cost. 100% paid by Resurrection.
Elimination Period	90 calendar days
Duration of Benefit	Social Security Normal Retirement Age
Percentage of Income Replacement	60%
Maximum Benefit	Up to \$5,000 per month

*See carrier benefit summary for additional benefit plan details.*



# ADDITIONAL BENEFITS

## Employee Assistance Program (EAP)

### LifeMatters Employee Assistance Program (EAP)

Resurrection cares about you and your family's total well-being. That's why we provide an Employee Assistance Program (EAP) at no cost to you. Administered by LifeMatters, the EAP is a confidential service designed to help employees and members of their household with personal or work/life balance issues.

#### EAP Services

- Stress, depression, and personal problems
- Balancing work and personal needs
- Family and relationship concerns
- Alcohol or drug dependency
- Workplace conflicts
- Any other issue of concern in your life

#### EAP Benefits

- Short-term counseling, up to eight (8) visits per person per person, per situation
- 24/7 call center
- Unlimited financial consultation and resources to set up a budget, obtain and review credit report information, or assist with debt management and consolidation.
- Legal consultation with an attorney either over the phone or face-to-face for consumer law, traffic citations and fender benders, family law, or estate planning.

#### EAP Contact Information

**Toll Free Number:** 1-800-634-6433  
**Website:** mylifematters.com  
**Password:** COR1  
**Mobile App:** LifeMatters

- Child and elder care resources and guidance
- Adoption assistance
- Educational resources
- Home improvement resources
- Veterinarians, pet sitting, and obedience training resources
- And much more!
- **COMPLETELY CONFIDENTIAL!**



# ADDITIONAL BENEFITS

## Early Learning Center Teachers

### RETIREMENT WESPATH 403b PENSION

The United Methodist Personal Investment Plan (UMPIP) is a 403(b)-retirement savings plan administered by Wespath to help you save money for retirement. UMPIP is an individual account plan allowing you to make contributions as a percentage of your compensation through payroll deduction or in flat dollar amounts up to Internal Revenue Code limits. You may choose to make before-tax, Roth and/or after-tax contributions.

After one year of service, eligible staff contributing 2.5% or more of their annual salary to their Wespath 403b will receive a 5% contribution from Resurrection.

Contact Human Resources for more information on this benefit.

### EARLY LEARNING CENTER TUTION DISCOUNT

Eligible staff whose children attend a Resurrection Early Learning Center are eligible to receive a 50% tuition discount.

This discount applies only to children of employees and enrollment is subject to available openings.

Contact the Learning Centers Lead Director for additional information regarding this benefit.

### EDUCATIONAL ASSISTANCE

Eligible staff seeking a degree or certification related to their current job duties or a foreseeable future position in the organization may be eligible for reimbursement for educational expenses.

#### Maximum Allowances

**30+ hours** \$2,000 reimbursement per calendar year up to a maximum of \$8,000

**20-29 hours** \$1,000 reimbursement per calendar year up to a maximum of \$4,000

Resurrection has the sole discretion to determine whether the education relates to an employee's current job duties or a foreseeable future position.

Contact Human Resources for additional information regarding this benefit.

### THE SPRING CAFÉ & THE WELL BOOKSTORE DISCOUNT

Eligible staff receive a 10% discount at the Spring Café and Well Bookstore at the Leawood location.



# ADDITIONAL BENEFITS

## Early Learning Center Teachers

### EMPLOYER PAID HOLIDAYS

The Early Learning Centers recognize the following holidays:

New Year's Day  
\*Martin Luther King Day  
Monday after Easter  
Memorial Day  
Juneteenth  
Independence Day  
Labor Day  
Thanksgiving Day  
Day after Thanksgiving  
Christmas Day  
Day after Christmas

*\* Employees are strongly encouraged to participate in service opportunities in their community on Martin Luther King Day.*

### PAID TIME OFF (PTO)

Eligible Early Learning Center teachers working 20 hours or more a week in a year-round center, accrue two weeks of PTO based on regularly scheduled weekly hours, each September 1.

Eligible Early Learning Center teachers may carry up to two weeks of unused PTO each September 1 with a maximum PTO balance of four weeks.

Eligible Early Learning Center teachers working 40 hours or more a week in a year-round center, receive three weeks of PTO on September 1<sup>st</sup> following their 5th employment anniversary or adjusted service date.

### PAID TRAINING DAYS

Eligible Early Learning Center teachers are paid for the hours worked on required training days.

Refer to Early Learning Center Staff Handbook for calendar year training days.

### PAID INCLEMENT WEATHER CLOSING

If the Early Learning Center closes due to inclement weather, eligible Early Learning Center teachers are paid for the hours they were scheduled to work on the day the center is closed.



# ADDITIONAL BENEFITS

## Early Learning Center Teachers

### PARENTAL LEAVE

Eligible staff, including birth mothers, spouses or partners and adoptive parents, receive eight weeks of paid parental leave, based on regularly scheduled weekly hours, following the birth of a child or, in the case of legal adoption, the arrival of a child who was not previously a stepchild into the home for purposes of adoption.

Parental leave may begin on the date of birth or adoption placement or be taken any time within six months of the birth/arrival. Parental leave must be used within a twelve-week window within this six-month time frame.

Please refer to the Parental Leave Guidelines on the All Staff Hub. Employees must contact Human Resources to coordinate parental leave.

### VOTING TIME

Eligible staff may take up to three hours of paid time to vote on election day for each local, state, and national election if the polls are not open three consecutive hours before or after the employee is scheduled to work on the day of the election.

### BEREAVEMENT LEAVE

Bereavement leave provides eligible staff with paid time away from work to mourn the loss of a loved one, make funeral arrangements, and begin the healing process.

Bereavement pay is calculated based on your base pay rate and one-fifth of your regularly scheduled weekly hours for each day taken. The amount of paid bereavement leave you receive depends on your relationship to the deceased and includes biological, adoptive, and step relatives.

Please refer to the Bereavement Leave Guidelines on the All Staff Hub or contact Human Resources to confirm the amount of leave you are eligible for.

### JURY DUTY

We encourage you to fulfill your civic responsibilities by serving jury duty when required. You must give a copy of your jury duty summons to your supervisor, the Human Resources and Payroll Departments as soon as possible so arrangements may be made to accommodate and pay you for your absence. You are expected to report for work whenever the court schedule permits

# ANNUAL NOTICE REMINDERS

The 2026 Medical Summary of Benefits & Coverage (SBC) and the following Annual Notices are provided to you by Resurrection when you log into the All Staff Hub.

Please review each notice to assure you understand benefits available to you and your covered family members. You may request an additional copy from Resurrection at no cost to you.

- Summary of Benefits & Coverage (SBC)
- Medicaid & Children's Health Insurance Program (CHIP)
- Women's Health & Cancer Rights Act Notice
- Special Enrollment Notice
- Medicare Part D
- COBRA Notice
- Marketplace Notice
- Notice of Privacy Policy Practices