



2025



EMPLOYEE BENEFITS GUIDE



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This Benefits Guide is an informational tool regarding the benefits of City of Merriam. It is intended to be as accurate as possible, however it's not intended to be a legal document. In the event of a discrepancy, the plan document will prevail.

THE MERRIAM WAY

Being a part of Team Merriam means taking pride in serving the public and improving our community. Our residents expect the best, and we strive to deliver. We listen to problems, overcome obstacles, and provide solutions. We act with courage and principle and ensure other members of the team do the same. We continually improve ourselves as individuals and as a team. Every team member is a leader in their own right. We play to each person's strengths and celebrate our achievements. We do it day in, and day out, and we do it all with a selfless attitude and a little zeal. That's the Merriam Way.

We are proud to offer exceptional benefit coverage for our eligible employees:

- We pay 100% of your HDHP medical premiums and between \$900-\$1,500 in HSA contributions; or
- 94% of PPO medical premiums on your behalf.
- We pay 85% of the dental & vision premiums for single coverage; or
- 77% of dental & vision premiums for family coverage.

2025 Cost of Living and Merit Adjustment

We hope our employees continue to promote the values that make Merriam an exceptional place to work and thrive. In an effort to reward the excellent performance we expect, the city budgeted a 3% cost of living adjustment as well as up to a 2% performance-based increase for 2025.

Thank you for all you do.

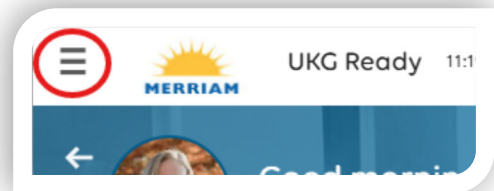
ENROLLMENT INFORMATION

CURRENT EMPLOYEES: Open Enrollment begins now and lasts through November 29th. Please don't wait until the last minute to enroll in case you have questions. The benefits you select now will be effective Jan. 1 through Dec. 31.

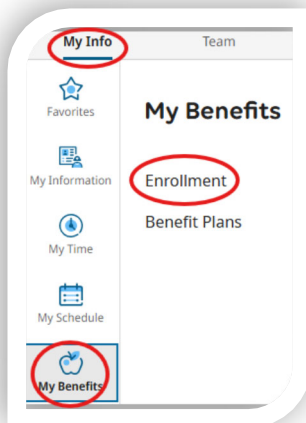
NEW EMPLOYEES: You have 30 days after the date of hire to complete your new hire enrollment. The benefits you select now will be effective on the first of the month following your employment through Dec. 31.

HOW TO ENROLL

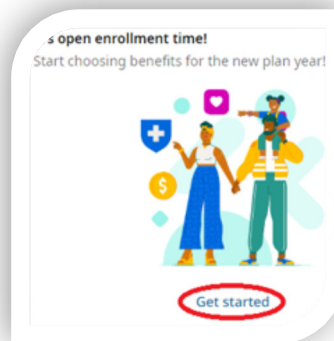
1. Log into UKG > click the hamburger menu (top left)



2. My Info > My Benefits > Enrollment



3. Get Started in the Open Enrollment box



You must select or waive/decline all coverages or you will not be able to proceed with benefit submittal.

COMMON INSURANCE TERMS

Annual maximum- total amount of dollars an insurance company will pay for services in a plan year

Coinsurance- once you've met your deductible, insurance will pay their share of your medical expenses

Copay- this is a fixed amount you pay for specific medical services before your doctor will see you. Copays do not count toward your deductible, but do count toward your out-of-pocket maximum.

Consolidated Omnibus Budget Reconciliation Act (COBRA)- a federal law that gives employees the ability to continue health coverage after leaving employment

Conversion- a life insurance term that gives you the ability to convert your current policy to an individual policy if you leave employment

Deductible- this is what you pay after insurance discounts, before your insurance will begin to pay

Embedded deductible- each single dependent has their own single deductible; insurance will pay after each dependent has met their single deductible.

Guaranteed issue- the amount of insurance dollars an insurance company will grant its participants without them completing a health questionnaire or evaluation

Health Information and Portability and Accountability Act (HIPAA)- a federal law that protects the privacy of patients' health information

Lookback period- the number of months an insurance company will look back into participants' medical records to ensure a health condition did not exist before the participant was insured

COMMON INSURANCE TERMS

Out-of-pocket maximum- this is the total amount you will pay in a single year before insurance will cover 100% of your costs for the remainder of the year

Pre-existing condition- a medical condition that exists before a participant became insured

Preferred provider organization (PPO)- insurance plan where participants are able to use the services of any provider in the network, as they've negotiated costs with the insurance provider

Preventive care- Routine health care that includes screenings, well-checks, vaccines, and annual evaluations which can help prevent serious illnesses and other major health problems

Qualified high deductible health plan (HDHP)- insurance plan that meets the IRS's annual deductible and out-of-pocket maximum requirements

Wait / elimination period- the amount of time you must be medically unable to work before the plan will begin paying

MEDICAL & PRESCRIPTION DRUG INSURANCE Option #1

City of Merriam offers two Medical/Rx plans through BlueCross & BlueShield of Kansas City. This chart provides a high-level look at the HDHP and amounts you pay when visiting in-network and out-of-network providers. Please refer to the full plan descriptions for a more in-depth look.

| HDHP | | |
|--|----------------------------------|-----------------------------------|
| Plan Feature | In-Network | Out-of-Network |
| Embedded Deductible | \$3,300 single \$6,600 family | \$3,300 single \$6,600 family |
| Coinsurance | BCBS 100% after deductible | BCBS 80% / Member 20% |
| Out-of-Pocket | \$3,300 single \$6,600 family | \$6,600 single \$13,200 family |
| Office Visits | Deductible applies | Deductible, then 20% coinsurance |
| Preventive Care | 100% covered | Deductible, then 20% coinsurance |
| Emergency Room | Deductible applies | |
| Inpatient/Outpatient Services | Deductible applies | Deductible, then 20% coinsurance |
| Urgent Care | Deductible applies | Deductible, then 20% coinsurance |
| Prescription Drug Coverage Mail Order | Deductible applies | Deductible then 50% coinsurance |

| Coverage Tier | Full-time Per Pay Period | Part-time Per Pay Period |
|----------------------|--------------------------|--------------------------|
| Employee | \$0.00 | \$0.00 |
| Employee + Spouse | \$0.00 | \$0.00 |
| Employee +Child(ren) | \$0.00 | \$0.00 |
| Employee +Family | \$0.00 | \$0.00 |

The City of Merriam pays 100% of your premiums for the HDHP coverage

| Coverage Tier | Total Monthly Premium | Amount Merriam Pays on your Behalf |
|----------------------|-----------------------|------------------------------------|
| Employee | \$758.67 | \$758.67 |
| Employee + Spouse | \$1,669.07 | \$1,669.07 |
| Employee +Child(ren) | \$1,479.40 | \$1,479.40 |
| Employee +Family | \$2,124.27 | \$2,124.27 |

MEDICAL AND PRESCRIPTION DRUG INSURANCE

Option #2

City of Merriam offers two Medical/Rx plans through BlueCross & BlueShield of Kansas City. This chart provides a high-level look at the PPO and amounts you pay when visiting in-network and out-of-network providers. Please refer to the full plan descriptions for a more in-depth look.

| PPO (Preferred Provider Organization) | | |
|---------------------------------------|---|-----------------------------------|
| Plan Feature | In-Network | Out-of-Network |
| Embedded Deductible | \$1,000 single \$3,000 family | \$1,000 single \$3,000 family |
| Coinsurance | BCBS 80% / Member 20% | BCBS 50% / Member 50% |
| Out-of-Pocket | \$4,000 single \$8,000 family | \$8,000 single \$16,000 family |
| Office Visits | \$30 copay | Deductible, then coinsurance |
| Preventive Care | 100% covered | Deductible, then coinsurance |
| Emergency Room | \$100 copay, deductible and 20% coinsurance | |
| Inpatient/Outpatient Services | Deductible, then coinsurance | Deductible, then coinsurance |
| Urgent Care | \$30 copay | Deductible, then coinsurance |
| Radiology | Deductible, then coinsurance | Deductible, then coinsurance |
| Prescription Drug Coverage | \$15 / \$70 / \$110 / \$200 | \$15 / \$70 / \$110 / \$200 |
| Mail Order (90-day) | Mail order 2.5x | Prices listed above + coinsurance |

| Coverage Tier | Full-time Per Pay Period | Part-time Per Pay Period |
|----------------------|--------------------------|--------------------------|
| Employee | \$23.71 | \$47.41 |
| Employee + Spouse | \$52.16 | \$104.31 |
| Employee +Child(ren) | \$46.47 | \$92.94 |
| Employee +Family | \$66.38 | \$132.76 |

The City of Merriam pays 94% of the premiums for your PPO coverage

| Coverage Tier | Total Monthly Premium | Amount Merriam Pays on your Behalf |
|----------------------|-----------------------|------------------------------------|
| Employee | \$806.08 | \$758.67 |
| Employee + Spouse | \$1,773.38 | \$1,669.07 |
| Employee +Child(ren) | \$1,572.34 | \$1,479.40 |
| Employee +Family | \$2,257.03 | \$2,124.27 |

COST COMPARISON EXAMPLES

The below tables are examples of costs for common care over the course of a year for employees who **do not** utilize their plan benefits heavily. They are meant to be examples only.

| Low Utilizer - Employee Only Coverage | | |
|---------------------------------------|--|---|
| Care Type | \$1,000 PPO Plan | \$3,300 QHDHP |
| Annual employee contributions | \$265 | \$0 |
| Wellness exam | \$0 | \$0 |
| 2 primary care office visits | \$60 | \$240 |
| 1 specialist visits | \$30 | \$170 |
| 1 urgent care visits | \$30 | \$300 |
| 2 generic prescriptions | \$30 | \$30 |
| Less: Merriam's contribution to HSA | N/A | (\$900) |
| Total Annual Cost | \$415 | (\$160) |
| | | HSA balance carries to next year |
| Plan to Pick | \$3,300 QHDHP is \$575 better in this example | |

| Low Utilizer of Health Benefits- Family Coverage | | |
|--|---|---|
| Care Type | PPO Plan | HDHP Plan |
| Annual employee contributions | \$1,593 | \$0 |
| Wellness exam | \$0 | \$0 |
| 5 primary care office visits | \$150 | \$600 |
| 3 specialist visits | \$90 | \$510 |
| 2 urgent care visits | \$60 | \$600 |
| 8 generic prescriptions | \$120 | \$120 |
| Less: Merriam's contribution to HSA | n/a | (\$1,500) |
| Total annual cost | \$2,013 | \$330 |
| | | HSA balance carries to next year |
| Plan to Pick | HDHP is \$1,683 better in this example | |

COST COMPARISON EXAMPLES

The below tables are examples of costs for common care over the course of a year for employees who utilize their plan benefits heavily. They are meant to be examples only.

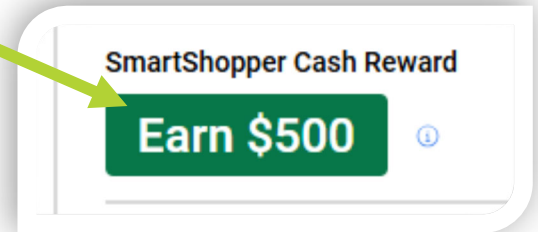
| High Utilizer of Health Benefits- Employee Only Coverage | | |
|--|---|-------------------------------|
| Care Type | PPO Plan | HDHP Plan |
| Annual employee contributions | \$265 | \$0 |
| Wellness exam | \$0 | \$0 |
| 12 primary care office visits | \$360 | \$1,440 |
| 5 specialist visits | \$150 | \$850 |
| 2 urgent care visits | \$60 | \$600 |
| 1 ER visit | \$1,000 | \$410 |
| | | Max out-of-pocket \$3,300 met |
| 12 generic prescriptions | \$180 | \$0 |
| 1 surgery (\$5,000 outpatient) | \$800 | \$0 |
| Less: Merriam's contribution to HSA | n/a | (\$900) |
| Total annual cost | \$2,815 | \$2,400 |
| Plan to Pick | HDHP is \$415 better in this example | |

| High Utilizer of Health Benefits- Employee Only Coverage | | |
|--|---|-------------------------------|
| Care Type | PPO Plan | HDHP Plan |
| Annual employee contributions | \$1,593 | \$0 |
| Wellness exam | \$0 | \$0 |
| 20 primary care office visits | \$600 | \$2,400 |
| 8 specialist visits | \$240 | \$1,360 |
| 4 urgent care visits | \$120 | \$1,200 |
| 1 ER visit | \$1,000 | \$1,000 |
| 20 generic prescriptions | \$300 | \$300 |
| 1 surgery (\$5,000 outpatient) | \$1,800 | \$340 |
| | | Max out-of-pocket \$3,300 met |
| Less: Merriam's contribution to HSA | n/a | (\$1,500) |
| Total annual cost | \$5,653 | \$5,100 |
| Plan to Pick | HDHP is \$3,300 better in this example | |

BLUE-KC MEMBER PERKS

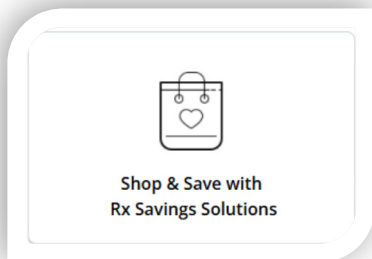
SMART SHOPPER TOOL

- Members can shop and compare routine to advanced services that may be eligible for cash rewards
 - Enter your procedure > click the “earn \$\$” button > schedule appointment and go
 - Receive a check in the mail!
- Any amounts over \$600 is subject to income tax



RX SAVINGS SOLUTIONS

- Members can shop prescriptions around and save money > click Pharmacy and Prescriptions on your bluekc.com benefits dashboard > Shop & Save
 - Enter your prescription name and save money!



LIVONGO FOR DIABETES

- This program provides a simple advanced blood glucose meter
- Strips and lancets delivered to your door
- 24/7 real-time support for out-of-range readings
- Personalized action plans, coaching, and support

Three ways to sign up:



Visit join.livongo.com/BlueKC/register and use code **BlueKC**



Call (800) 945-4355



Download the app
Check out the [Blue KC Care Management App page](#) to learn more.

HEALTH SAVINGS ACCOUNT

The City of Merriam **pays you** to enroll in the HDHP by making contributions to your HSA offered through Lively.

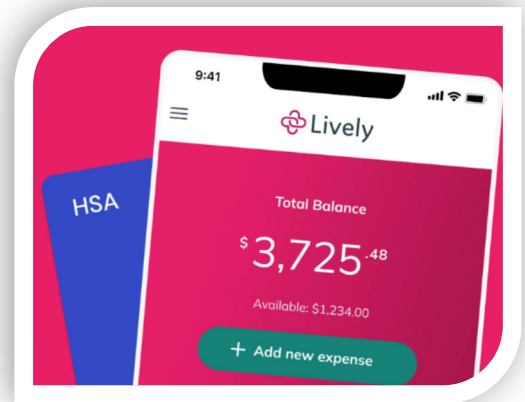
| Coverage Tier | Annual Max. | Merriam Annual Contribution | Remainder to Max. | Employee Bi-weekly Cost to Max. |
|----------------------|-------------|-----------------------------|-------------------|---------------------------------|
| Employee | \$4,300 | \$900 | \$3,400 | \$141.66 |
| Employee + Spouse | \$8,550 | \$1,200 | \$7,350 | \$306.25 |
| Employee +Child(ren) | \$8,550 | \$1,200 | \$7,350 | \$306.25 |
| Employee +Family | \$8,550 | \$1,500 | \$7,050 | \$293.75 |

ELIGIBILITY REQUIREMENTS:

- You must be enrolled in the HDHP plan
- You cannot be enrolled in Medicare, TriCare, or a spouse's HMO, PPO, or medical FSA plan
- You cannot be claimed as a dependent on a parent's tax return

CONTRIBUTING TO AN HSA HAS MANY ADVANTAGES:

- Your contributions are pre-tax, which reduces your tax liability
- HSA funds are yours to keep until they're spent
- Age 55+ can contribute and additional \$1,000 each year
- HSA funds are **TRIPLE tax advantaged**
 - Contributions aren't taxed
 - Withdrawals for medical expenses aren't taxed
 - You can invest your funds and they can be grown tax-free



DID YOU KNOW YOU CAN USE YOUR HSA AS AN ADDITIONAL RETIREMENT PLAN?

Ask Stephanie Thompson for more information



Need help deciding how you can spend your HSA funds?
[Hsastore.com](https://hsastore.com) can help with that!

FLEXIBLE SPENDING ACCOUNTS

The City offers two flexible spending account (FSA) options which are voluntary. Both account options are offered by Benefits by WEX. Below is a high-level look at both types of FSA options. Please review the eligibility requirements carefully.

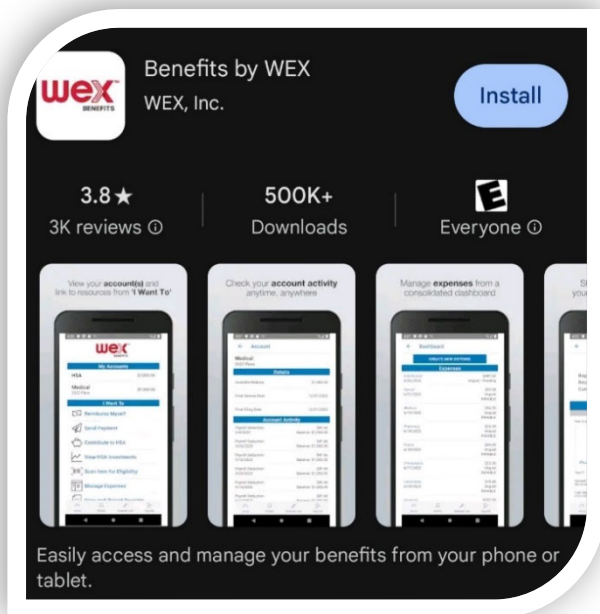
ELIGIBILITY REQUIREMENTS

DEPENDENT CARE FSA

- You may be enrolled in our PPO or HDHP plan, or not enrolled in either
- You must have a child(ren) under the age of 13; or
- Must have a child, spouse, or other dependent who is incapable of self-care

MEDICAL FSA

- Enrolled in our PPO plan; or
- Not enrolled in our PPO plan; but
- You may not be enrolled in a HDHP through us or spouse's/parent's insurance



DEPENDENT CARE ACCOUNT

This account allows you to put pre-tax funds into an account to pay for eligible daycare, before/after school care, sitters, nannies, etc.

- Maximum contribution \$5,000

MEDICAL FLEXIBLE SPENDING ACCOUNT

This account allows you to put pre-tax funds into an account to pay for eligible medical expenses, including copays, dental services, glasses/contacts, orthodontia, out-of-pocket medical expenses, etc.

- Maximum contribution: \$3,300

Note: all claims for 2024 benefit year must be incurred by 12/31/2024. You must submit all claims for reimbursement consideration by 03/31/2025.




Need help deciding how you can spend your medical FSA funds? [Fsastore.com](https://fsastore.com) can help with that!


TELEHEALTH


The City offers free telehealth through First Stop Health. This option is free to you and your family whether you're enrolled in the HDHP or the PPO plan.

Download the First Stop Health app today or access via website at fshealth.com




24/7 Access
Virtual doctor visits
nationwide.


**Under 6
minutes**
Connect to doctors
quickly.


**Feel better,
faster**
No stress, travel or
paperwork to get care.

DENTAL INSURANCE

City of Merriam offers dental insurance through the Guardian network. This chart provides a high-level look at the amounts you pay when visiting in-network and out-of-network dental providers.

| Dental PDP Plus | | |
|---------------------|--|-----------------------------|
| Plan Feature | In-Network | Out-of-Network |
| Annual Maximum | \$1,500 per covered member | \$1,500 per covered member |
| Deductible | \$50 single \$150 family | \$50 single \$150 family |
| Type 1 Services | In-Network 100% | Out-of-Network 100% |
| Preventive Services | <ul style="list-style-type: none"> Dental cleanings (twice in a 12 months) Fluoride treatment (children to age 14) Sealants (children to age 16) X-rays | |
| Type 2 Services | In-Network 90% | Out-of-Network 80% |
| Basic Services | <ul style="list-style-type: none"> Fillings Endodontics (root canal) General anesthesia Periodontal services, maintenance, and gum disease | |
| Type 3 Services | In-Network 60% | Out-of-Network 50% |
| Major Services | <ul style="list-style-type: none"> Dentures, bridges, crowns Inlays and onlays Surgical extractions of erupted teeth impacted teeth or exposed root Complex oral surgery | |
| Type 4 Services | In-Network 50% | Out-of-Network 50% |
| Ortho Services | <ul style="list-style-type: none"> Maximum of \$1,000 for ortho services Ortho services are for children under age 26 | |

| Coverage Tier | Full time Per Pay Period | Part-Time Pay Period |
|-------------------|--------------------------|----------------------|
| Employee | \$2.14 | \$4.28 |
| Employee + Family | \$9.71 | \$19.42 |

The City of Merriam pays 77% or 85% of your premiums for dental coverage

| Coverage Tier | Total Monthly Premium | Amount Merriam Pays on your Behalf |
|-------------------|-----------------------|------------------------------------|
| Employee | \$28.54 | \$24.26 |
| Employee + Family | \$84.44 | \$65.02 |

VISION INSURANCE

City of Merriam offers vision insurance through Guardian in partnership with VSP. This chart provides a high-level look at the amounts you pay when visiting in-network and out-of-network vision providers.

| Guardian Vision (VSP) | |
|---|---|
| Comprehensive vision exam | Once per 12 months |
| Glasses/contact lenses | Once per 12 months |
| Frames | Once per 24 months |
| Material copays | |
| Eye Exams | \$10 |
| Material Copay for glasses, lenses, and/or contacts | \$10 |
| Frame Benefit | Contact Lenses Benefit |
| \$130 allowance plus 20% discount after allowance | Elective lenses \$130 allowance Medically necessary: covered in full after copay |
| \$70 allowance at Costco/Walmart/Sam's Club | Elective fitting and evaluation included in the contact lens allowance. 15% discount the fee. |
| Out-of-Network Plan Features (you pay claim then get reimbursed) | |
| Exam(s) up to \$39 Frames up to \$46 Single Vision Lenses up to \$23 Lines Bifocal Lenses up to \$37 Lined Trifocal Lenses up to \$49 Elective Contacts up to \$100 Necessary Contacts up to \$210 | |

| Coverage Tier | Full time Per Pay Period | Part-Time Pay Period |
|---------------------|--------------------------|----------------------|
| Employee | \$0.44 | \$0.88 |
| Employee + Spouse | \$1.29 | \$2.58 |
| Employee + Children | \$1.36 | \$2.72 |
| Employee + Family | \$1.99 | \$3.98 |

The City of Merriam pays 77% or 85% of your premiums for vision coverage

| Coverage Tier | Total Monthly Premium | Amount Merriam Pays on your Behalf |
|-----------------------|-----------------------|------------------------------------|
| Employee | \$5.90 | \$5.05 |
| Employee + Spouse | \$11.20 | \$8.62 |
| Employee + Child(ren) | \$11.79 | \$9.07 |
| Employee + Family | \$17.34 | \$13.36 |

BASIC LIFE AND AD&D INSURANCE

The City of Merriam pays 100% of your premiums for \$20,000 in basic life insurance and accidental death and dismemberment insurance through Guardian.

VOLUNTARY LIFE INSURANCE

City of Merriam offers an opportunity for you to purchase additional life insurance through Guardian, if you choose*.

You can purchase coverage for yourself in \$10,000 increments to a maximum of \$500,000 or 5 times your annual salary.

NEW EMPLOYEES

- Guaranteed issue (GI) for new employees is any amount up to \$150,000**.

CURRENT EMPLOYEES:

- Employees who opted into voluntary life last year can increase coverage amount by \$50,000 each year***
- Current employees who declined previously and/or were denied will require evidence of insurability

VOLUNTARY SPOUSE LIFE INSURANCE

The City offers an opportunity for you to purchase life insurance for your spouse through Guardian, if you choose*.

- You must purchase life insurance for yourself in order to purchase spouse coverage.
- You can purchase coverage for your spouse in \$5,000 increments
- GI for spouses is any amount up to \$25,000**
- Your spouse's coverage may not exceed 50% of your coverage and cannot exceed \$100,000

VOLUNTARY CHILD LIFE INSURANCE

The City offers an opportunity for you to purchase life insurance for your child(ren) through Guardian, if you choose.

- You must purchase life insurance for yourself in order to purchase child(ren) coverage.
- Employees who declined previously, or would like to increase coverage will require evidence of insurability.
- GI for child(ren) is \$10,000**

* Subject to age reductions outlined in table below

** Any amount over the GI will require evidence of insurability

*** If you opt for a coverage increase greater than \$50,000, evidence of insurability will be required

| Age | Reduction in coverage |
|-----|-----------------------|
| 65 | 35% |
| 70 | 60% |
| 75 | 75% |
| 80 | 85% |

SHORT TERM DISABILITY—VOLUNTARY

The City provides a short-term disability benefit to any **non-sworn** employee, if you choose. This benefit will begin paying in the event you become unable to work due to a non-work-related injury or illness. This is a good way to protect your income while you're building a sick-time bank.

| Short Term Disability Benefit | |
|-----------------------------------|------------------|
| Elimination period | 7 days |
| Percent of income replaced | 60% |
| Minimum benefit | \$20 per week |
| Maximum benefit | \$1,000 per week |
| Pre-existing condition limit | 3/12 |
| Maximum length of payable benefit | 12 weeks |

LONG TERM DISABILITY—CITY-PAID

The City provides employees with long-term disability benefit. This benefit will begin paying in the event you become unable to work due to a non-work-related injury or illness. This will protect your income, while you are not able to work.

| Long Term Disability Benefit | |
|--|--------------------------------|
| Elimination period | 90 days |
| Percent of income replaced | 60% |
| Maximum benefit | \$5,000 per month |
| Pre-Existing Condition Limit | 3/12 |
| Maximum length of payable benefit for a mental illness | 24 months |
| Maximum length of payable benefit | Social Security retirement age |

Please note: Both short-and long-term-disability benefits will be offset if you are receiving any other income.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

City of Merriam partners with Guardian to offer the employee assistance program (EAP) through ComPsych. You and your covered dependents have free access to confidential over-the-phone counseling any time, day or night, to help you with a variety of personal issues. The EAP will provide a referral to see a local counselor at no cost, up to 3 free counseling sessions per issue for both you and your covered dependents.

Services:

Confidential Emotional Support

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts

Work and Lifestyle Support

- Child, elder and pet care
- Moving and relocation
- Shelter and government assistance

Legal Guidance

- Divorce, adoption and family law
- Wills, trusts and estate planning
- Free consultation and discounted local representation

Financial Resources

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more

Digital Support

- Connect to counseling, work-life support or other services
- Tap into an array of articles, podcasts, videos, slideshows
- Improve your skills with On-Demand trainings

Online Will Preparation

- Quickly and easily complete a will on your computer with EstateGuidance®
- Specify guardians, trustees and property division
- Provide funeral and burial instructions

Wellness Support

- Make positive lifestyle changes with health coaching
- Improve your nutrition, exercise habits, weight loss efforts
- Get help with smoking cessation, back care, resiliency and more



24/7 Live Assistance:
Call: (855) 239.0743
TRS: Dial 711



Online: guidanceresources.com
App: GuidanceNowSM
Web ID: Guardian

OPTIONAL RETIREMENT ACCOUNTS

The City offers optional retirement accounts through MissionSquare in addition to your mandated KPERS or KP&F (KPERS) accounts. You can easily save by automatically deducting contributions from your paychecks. Below are several of your options. Retirement Plan Specialist: Kansas City, MO

457(B) CONTRIBUTIONS

These contributions are made on a pre-tax basis which lowers your overall tax bill. You will be taxed on your funds when you begin retirement withdrawals.

2025 contribution limits are \$23,500

If you're 50+, you can contribute up to \$31,000. Beginning 2025, any catch-up contributions must be made on a ROTH basis.

ROTH 457(B) CONTRIBUTIONS

These contributions are made on a post-tax basis which does not lower your overall tax bill. Your retirement withdrawals are not taxed.

2025 contribution limits are \$23,500 and if you are 50+, you can contribute up to \$31,000.

ROTH IRA CONTRIBUTIONS

These contributions are made on a post-tax basis which does not lower your overall tax bill. Your retirement withdrawals are not taxed.

2025 contribution limits are \$7,000 and if you are 50+, you can contribute up to \$8,000.



Jake Hoffman | Retirement Plan Specialist:
Kansas City, MO | (202) 759-7053 |
jahoffman@missionsq.org

2025 Payroll Calendar

| Pay Period | Period Begin | Period End | Pay Date |
|------------|--------------|------------|----------|
| 1 | 12/23/24 | 01/05/25 | 01/10/25 |
| 2 | 01/06/25 | 01/19/25 | 01/24/25 |
| 3 | 01/20/25 | 02/02/25 | 02/07/25 |
| 4 | 02/03/25 | 02/16/25 | 02/21/25 |
| 5 | 02/17/25 | 03/02/25 | 03/07/25 |
| 6 | 03/03/25 | 03/16/25 | 03/21/25 |
| 7 | 03/17/25 | 03/30/25 | 04/04/25 |
| 8 | 03/31/25 | 04/13/25 | 04/18/25 |
| 9 | 04/14/25 | 04/27/25 | 05/02/25 |
| 10 | 04/28/25 | 5/11/25 | 05/16/25 |
| 11 | 05/12/25 | 05/25/25 | 05/30/25 |
| 12 | 05/26/25 | 06/08/25 | 06/13/25 |
| 13 | 06/06/25 | 06/22/25 | 06/27/25 |
| 14 | 06/23/25 | 07/06/25 | 07/11/25 |
| 15 | 07/07/25 | 07/20/25 | 07/25/25 |
| 16 | 07/21/25 | 08/03/25 | 08/08/25 |
| 17 | 08/04/25 | 08/17/25 | 08/22/25 |
| 18 | 08/18/25 | 08/31/25 | 09/05/25 |
| 19 | 09/01/25 | 09/14/25 | 09/19/25 |
| 20 | 09/15/25 | 09/28/25 | 10/03/25 |
| 21 | 09/29/25 | 10/12/25 | 10/17/25 |
| 22 | 10/13/25 | 10/26/25 | 10/31/25 |
| 23 | 10/27/25 | 11/09/25 | 11/14/25 |
| 24 | 11/10/25 | 11/23/25 | 11/28/25 |
| 25 | 11/23/25 | 12/07/25 | 12/12/25 |
| 26 | 12/07/25 | 12/21/25 | 12/26/25 |

no benefit deductions

2025 Observed Holidays

| | | |
|------------------------------|---|-----------|
| New Year's Day | 1/1/2025 | Wednesday |
| Martin Luther King Jr. Day | 1/20/2025 | Monday |
| Memorial Day | 5/26/2025 | Monday |
| Juneteenth | 6/19/2025 | Thursday |
| Independence Day | 7/4/2025 | Friday |
| Labor Day | 9/1/2025 | Monday |
| Thanksgiving | 11/27/2025 | Thursday |
| Day after Thanksgiving | 11/28/2025 | Friday |
| Christmas Day | 12/25/2025 | Thursday |
| Day after Christmas | 12/26/2025 | Friday |
| 3 personal days: your choice | Subject to manager's approval- must be used by 12/21/2025 | |

FREQUENTLY ASKED QUESTIONS

Q: Do annual appointments have to be scheduled 1 year + 1 day out?

A: Yes, you are only allowed 1 visit per 365 days.

Q: Do we have a say in what our HSA pays for?

A: Yes, there is a wide-variety of items that are HSA-eligible. There's an easy button for that on your Lively account homepage! Or you can visit HSAstore.com.



What's eligible?



Q: Where can I find my paid time off balances?

A: Log into UKG > hamburger menu > my time > time off > balances

Q: Where can I find paid time off transactions?

A: Log into UKG > hamburger menu > my time > time off > history > filter "period" to past 365 days

Q: How do I change my direct deposit account?

A: Log into UKG > hamburger menu > my pay > direct deposits > edit pencil on the account you want deactivated > change "active to" date to yesterday > save > click + Add > add new direct deposit information > make "active from" date today's date.

Q: Can I contribute more than 3% to my 401(a) account?

A: No, the IRS will not allow you to contribute in excess of 3% to your 401(a), **but** there are other options available to you today. We offer both 457(b) and ROTH IRA options. Ask Stephanie Thompson for more information.



Q: How can I start an investment account?

A: The City offers several options for all employees. Talk to Stephanie Thompson about getting started at any time during the year.

Q: Can I take a loan from my retirement account?

A: Yes, you can loan from your retirement account(s) in certain circumstances, but never from KPERS/KPF. You will need to discuss your situation with MissionSquare. Please note these loans are between you and MissionSquare. If you leave employment for any reason while under terms of a loan, there may be tax or other consequences. Please loan to yourself only after careful consideration.

ANNUAL NOTICES

The City, as required by law, provides access to the full 2025 annual notices, which can be found by visiting Merriam.org/employees > expanding the Benefits header and clicking the Annual Notices link. The following are notices available to you. Below is a general overview of each.

CREDITABLE COVERAGE NOTICE

This notice is to advise you that the prescription drug coverage is expected to pay out, on average, at least as much as the standard Medicare prescription drug coverage will pay in 2025.

HEALTH INSURANCE MARKETPLACE COVERAGE

This is to help you evaluate options for you and your family with regard to the healthcare Marketplace which took effect in 2014.

WOMEN'S HEALTH AND CANCER RIGHTS ACT NOTICE-

Women are entitled to mastectomy services via insurance, including breast reconstruction following a breast cancer diagnosis

NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT NOTICE

Mothers and their newborn child cannot be required to discharge from the hospital 48 hours or 96 hours following a vaginal or cesarean delivery, respectively.

MEDICAID AND CHILDREN'S HEALTH INSURANCE (CHIP)

If you or your child(ren) are eligible for Medicaid or CHIP, and you're eligible for employer coverage, KS/MO may have premium assistance that can help you pay for coverage.

COBRA

If you leave employment with the City, for any reason, you have the option to continue your coverage, in most cases for a period of up to 18 months.

HIPAA SPECIAL ENROLLMENTS NOTICE (QUALIFYING LIFE EVENT- QLE)

If you have declined benefit coverage for you and/or your dependents, you may have an opportunity to enroll in some coverages in this plan due to a qualifying life event: marriage, birth, adoption, death, loss of coverage. You must notify us within 31 days of the QLE, if you plan to make changes.

HIPAA PRIVACY RIGHTS NOTICE REMINDER

Privacy rules under the HIPAA require the City to explain your rights and the plan's legal duties with respect to your protected health information. Stephanie Thompson is the plan's privacy official

BCBS PRIVACY NOTICE

Describes how personal and medical information about you may be used and disclosed and how you can get access to this information

SUMMARIES OF BENEFITS AND COVERAGE (SBCS)

The government-required SBCs, which summarize important information about the City of Merriam's medical plan coverage is available at Merriam.org/employees > expanding the Benefits header and clicking SBCs for each corresponding plan.



MERRIAM

just right