



2026 Benefits Guide

Health | Wellness | Financial Benefits





For Our Potential Applicants, Employees, and Your Families



Sunflower has a reputation for providing significant opportunities to its employees. We are proud to offer a comprehensive set of benefits in exchange for the hard work and dedication put forth by our employees each day. The health and wellness of you and your family are of utmost importance. Because taking care of ourselves and our families allows us to experience a high quality of life at work and at home, Sunflower promotes many health events and activities. We all play a role in creating a culture of health and wellness, and we invite you on this journey with us. We are proud of our accomplishments, including the small steps everyone takes toward living a healthy lifestyle.

Table Of Contents

- 3 Welcome
- 4 Taking Care of Your Health
- 12 Financial Protection During Life's Challenges
- 14 Smart Savings for Today and Tomorrow
- 16 Taking Time Off
- 18 Open Enrollment
- 20 Contact Information
- 22 Understanding Benefit Terms

This guide provides a brief overview of Sunflower's benefits for full-time employees. For complete details and eligibility requirements, refer to the official plan documents on SUN-NET, which is only accessible to Sunflower employees. Benefits may change at any time, and in the event of a conflict, the official policies and plan documents will govern.

A glossary of benefit terms is included at the end of this guide.



Taking Care of Your Health

The benefits at Sunflower are designed to empower you and your family to be healthy and stay healthy.

How the Plans Work

Preferred Provider Organization (PPO)

This is a traditional health plan utilizing a PPO network for your medical care. There is an established copay for every doctor visit and prescription throughout the year. Generally, you pay the costs from providers up to the deductible amount. Once the deductible is met, you only pay 20% of the charges until the maximum coinsurance amount is reached. The out-of-pocket maximum is the most you could pay in a year for covered services. There are additional coverages for emergency room visits, lab and radiology procedures, accidental injuries, and more. In addition, any amount applied to the deductible in the last three months of the previous year will also be applied to the next year if there is no gap in coverage and the same benefits apply.

High Deductible Health Plan (HDHP)

This plan requires you to pay the full cost for care and prescriptions until you meet the deductible, which is higher than a traditional PPO plan. Whether you are filling a prescription at your local pharmacy or visiting your doctor's office, you will pay the full cost prior to meeting your deductible. Once you have spent enough money on healthcare and prescriptions to reach the deductible, the plan covers 100% of costs if you stay in-network. This plan is paired with a Health Savings Account (HSA), which is generously funded by Sunflower, to help you meet the high deductible.

Low Premiums

We keep our focus on supporting employees while offering benefits at competitive, affordable rates. Take a look at how low our rates are in the chart below.

Your Biweekly Premium for Health, Dental, and Vision Coverage

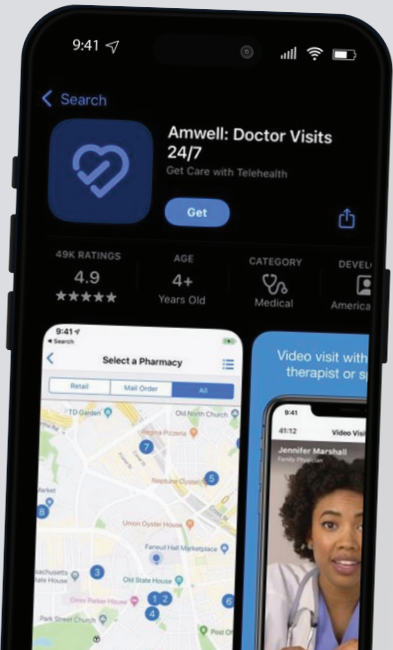
	PPO Plan	*PPO Plan	HDHP	*HDHP
Employee Only	\$38.59	\$19.30	\$33.67	\$16.84
Employee + Children Only	\$75.75	\$37.87	\$65.77	\$32.88
Employee + Spouse Only	\$79.81	\$39.91	\$69.22	\$34.61
Family	\$116.99	\$58.49	\$101.33	\$50.67

**Get a 50% wellness discount by completing wellness activities online with Personify Health.*

Telehealth

Telehealth is an alternative to in-person visits. It allows healthcare professionals to evaluate, diagnose, and treat patients from a smartphone or computer. You can see a doctor from the comfort of your own home, or anywhere else for that matter, at a time most convenient for you. Blue Cross and Blue Shield of Kansas (BCBSKS) provides telehealth services through Amwell. The cost per visit will depend on your insurance plan type and will either be your copay or will be subject to the deductible, just like when you visit the doctor in person. It is easy-to-use, affordable, private, secure, and is used for common conditions such as:

- Cold
 - Flu
 - Fever
 - Rash
 - Stomach pain
 - Sinus infection
 - Pink eye
 - Ear infection
 - Migraine
 - Behavioral health services
- Licensed therapists can provide advice and counseling for depression, anxiety, stress, relationship issues, and more. Private and secure appointments are available seven days a week, 6 a.m. to 10 p.m. CST.



Register for a telehealth visit for yourself, a spouse, or children covered in your BCBSKS plan and connect with a board-certified doctor in your area. Simply scan the QR code to download the Amwell app on any mobile device. If you prefer to use a computer, sign up at amwell.com, fill in the contact information, and establish a username and password.



For more information, visit amwell.com or email support@amwell.com. You can also call 844.733.3627.

IMA Pharmacy Advocates



Sunflower partnered with IMA Pharmacy Advocates to save money on the rising costs of specialty prescription medication. This is a free program for you, meaning if you have an eligible specialty prescription and enroll, the medication is no cost to you and will be mailed to your home with free shipping. Participating in the plan will save you and our health plan money, which translates into more stable health insurance premiums over time. If you or a family member have questions about this program, please contact IMA Pharmacy Advocates by phone or email.

IMA Pharmacy Advocates
1.866.530.9989
imarx@imacorp.com

Plan Overview

	PPO Plan	HDHP Plan
Description	A traditional health plan offering a network of healthcare providers with copays, coinsurance, and out-of-pocket limits.	A plan with a higher deductible, offset by an optional Health Savings Account (HSA). HSAs are a tax-free way to pay for medical expenses.
HSA funds from Sunflower		
Employee only	N/A	\$1,250
Employee + 1	N/A	\$2,500
Cost for care		
Preventative care	Covered at 100%	Covered at 100%
Deductible (in-network)	\$500 per person \$1,000 for two-or-more persons	\$3,400 per person \$6,800 for two-or-more persons
Deductible specials	Any amount applied to the deductible in the last three months of the previous year will be applied to the deductible of the current year if there is no gap in coverage and the same benefits are maintained.	N/A
Coinsurance (what you pay after you meet your deductible)	20% up to \$1,000 per person \$2,000 for two-or-more persons	Once the deductible is met, this plan will pay 100% of charges for covered services.
Out-of-pocket maximum (in-network)	\$5,000 per person \$10,000 per family	\$6,350 per person \$12,700 for two-or-more persons
Office visits / urgent care / telemedicine	\$25 copay	Deductible then \$0
Emergency room	\$100 copay (includes chiropractor, doctor, and specialists)	Deductible then \$0
Accidental injury services	Pays 100% up to \$1,000 per person each benefit period, then subject to deductible/coinsurance	Deductible then \$0
Lab and x-ray	Plan pays the first \$300 per person, and the remainder is subject to deductible and coinsurance	Deductible then \$0

	PPO Plan	HDHP Plan
Advanced imaging	N/A	Deductible then \$0
Inpatient hospital and outpatient facility	N/A	Deductible then \$0
Outpatient mental health	Covered at 100%	Deductible then \$0
Prescriptions	Copay for a 34-day supply or up to 100-unit dosage for maintenance drugs: Generic = \$15 Name Brand Formulary = \$25 Name Brand Non-Formulary = \$45 Mail order (90-day supply) copay: Generic = \$37.50 Name Brand Formulary = \$62.50 Name Brand Non-Formulary = \$112.50	Deductible then \$0
Dental	Both plans are the same through BCBSKS. The plan covers: 100% of preventative and basic care \$50 deductible and then 20% of the cost for major services such as crowns, bridges, or inlays 50% up to \$2,000 lifetime benefit for orthodontics	
Vision	Both plans are the same through BCBSKS. The plan covers: - One routine eye exam per person per year - Either a 12-month supply of disposable contact lenses, one pair of permanent contact lenses, or one pair of eyeglass lenses are covered at 100% per year \$100 toward eyeglass frames per 24-month period, based on the date of purchase - Lasik eye surgery is covered at 50%, up to \$1,000 per eye (max of \$2,000 per lifetime)	



Catching up and keeping connected at Holcomb Station.

Saving for Healthcare Expenses

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

2026 IRS Contribution Limits	
HSA contribution limit	Individual: \$4,400 Family: \$8,750
Catch-up contribution if you or your spouse is age 55+	\$1,000
Sunflower annual contribution	Individual: \$1,250 Family: \$2,500
Max Sunflower employees can contribute per paycheck	Individual: \$121.15 Individual age 55+: \$159.61 Family: \$240.38 Family age 55+: \$278.84

An HSA offers many benefits:

1. The flexibility to shop around for healthcare services and products so you can make more informed healthcare decisions.
2. Triple tax savings! There are three ways HSAs save you on taxes:
 - You do not pay federal taxes on contributions to your HSA;
 - Earnings from interest and investments are tax-free; and
 - Distributions are tax-free when used for qualified medical expenses.
3. You own the account. HSA funds stay with you if you change jobs or retire.
4. After age 65, HSA funds can be used or withdrawn for any purpose without penalty but may be subject to income tax if not used for IRS-qualified medical expenses. There is also potential to build more savings by using self-directed investments. If you already have an HSA at another institution, you can easily transfer or rollover your funds into this account by contacting HSA Bank.

HSA Eligibility

You **cannot** have any other coverage such as:

- A plan that is not HSA-qualified HDHP
 - Spouse's plan that is not a HDHP
 - Medicare or Medicaid
 - Tricare coverage (military health care)
- Health Flexible Spending Account (FSA)
 - Dependent Care FSA is allowed
 - Health Reimbursement Arrangement (HRA)
 - Veteran's Administration health benefits

You qualify if you are not claimed as a dependent on someone else's tax return.

Please ensure you are an eligible individual who qualifies for an HSA before selecting this plan. A complete list of requirements is available on HSA Bank's website.

Health Savings Account (HSA)

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

Flexible Spending Accounts (FSA)

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

HSA vs FSA: Key Differences

	HSA	Healthcare FSA	Dependent Care FSA
Vendor	HSA Bank	HealthEquity	HealthEquity
Eligible expenses	Health, dental, vision, and prescription costs	Health, dental, vision, and prescription costs	Care for dependents such as daycare, preschool, or elders
Pre-tax contributions	Yes	Yes	Yes
Debit card available	Yes	Yes	No
Rollover of unused funds to the next year	Yes	No	No
Which health plan is compatible?	HDHP	PPO, but not required	Either PPO or HDHP, but not required
Contribution limits <i>*subject to change per Internal Revenue Service</i>	Individual: \$4,400 Family: \$8,750 + Catch up contribution (55 or older): \$1,000	\$3,300	\$7,500
Employer contribution	Individual: \$1,250 Family: \$2,500	\$0	\$0
Fund availability	Deducted each payroll	Fully funded on January 1	Deducted each payroll
Open enrollment election required	Yes	Yes	Yes
Adjust contributions after open enrollment	Yes	No	No

HSA Bank
1.855.731.5213
hsabank.com

HealthEquity
1.866.242.3458
wageworks.com

Staying Healthy

Biometric Screenings

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

Fitness Facility Memberships and Discounts

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

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



Flu Vaccines

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

Employee Assistance Program (EAP)

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

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

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

Smoking Cessation Program

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

Personify Health Wellness Program

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

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

Personify Health
1.888.671.9395
member.personifyhealth.com
join.personifyhealth.com/sunflower (first time enrollment login)

Ramp Up Your Health Newsletter

Sunflower subscribes to and provides you with a digital copy of Ramp Health's monthly newsletter, which offers articles, recipes, and tips to help you live a happy and healthy lifestyle.



In celebration of Earth Day, the Hays Employee Activities Committee took a group walk to celebrate the planet we call home, and take time to appreciate the sunshine, fresh air, and the simple joy of nature.



Financial Protection During Life's Challenges

Life and disability insurance policies are important to those who depend on you for financial security. Sunflower partners with Mutual of Omaha to provide you with basic life, basic accidental death and dismemberment, voluntary life insurance, and short and long-term disability.

Group Life and Accidental Death and Dismemberment (AD&D) Insurance

Sunflower provides life insurance and AD&D insurance benefits to you at no cost.

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

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

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

Voluntary Life Insurance

For more peace of mind, you may purchase additional voluntary life insurance for yourself, a spouse, or dependent children. This plan provides funds to a beneficiary upon death or terminal diagnosis of the person who is insured.

- Employees: Up to 5x annual salary or \$500,000. Guarantee issue of 5x your annual salary or \$240,000, whichever is less. The cost is based on your age and amount of insurance selected, per the chart on this page.
- Spouses: Up to \$250,000, not to exceed 50% of your coverage. Guarantee issue of 100% of the employee's elected life insurance or \$50,000, whichever is less. The cost is based on the employee's age and amount of insurance selected, per the chart.
- Dependents: \$10,000. The cost to cover all dependent children is \$2 per month regardless of the number of children insured.

Mutual of Omaha
1.800.775.6000
mutualofomaha.com

Employee's Age	Monthly Fee per \$1,000 in Coverage
<29	\$0.06
30-34	\$0.07
35-39	\$0.10
40-44	\$0.17
45-49	\$0.30
50-54	\$0.46
55-59	\$0.76
60-64	\$1.15
65-69	\$2.11
70-100	\$3.53

Disability

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

	Short Term Disability	Long Term Disability
Paid by Sunflower	No	Yes
What it provides	60% of base salary	66.6% of base salary
Waiting period	7 calendar days	90 calendar days
Maximum benefit period	12 weeks	Depends upon your age at disability
Pre-existing condition limitation	Yes; benefits are not provided for pre-existing conditions unless the disability begins six months or more after you are insured by the policy	Yes; benefits are not provided for pre-existing conditions unless the disability begins 12 months or more after you are insured by the policy

Additional Benefits for Your Financial Security

Additional supplemental insurance policies are available for your financial security.

Long Term Care

Sunflower partners with Werth Wealth Management to provide optional employee-paid, long-term care plans, which provide a benefit if you can no longer perform everyday tasks due to a chronic illness, injury, disability, or due to the natural aging process. Long-term care insurance can help cover the costs of nursing home care, home health care, and personal or adult day care, which are not usually covered by Medicare or regular health insurance. There are a variety of plan options available based on individual needs. Please contact Werth Wealth Management to discuss plan options.

Werth Wealth Management
1.785.628.1712
werthfinancial.com

Cancer Insurance

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

Aflac
1.785.625.4789
Aflac.com

Business Travel Accident Insurance

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

Zurich
1.866.841.4771
Zurichna.com



Smart Savings for Today and Tomorrow

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

Retirement

Defined Benefit Pension

Having a pension plan helps you maintain your standard of living in retirement and provides a guaranteed income for life, making financial security in retirement much more achievable. Throughout your career at Sunflower, the company funds a defined benefit plan through the National Rural Electric Cooperative Association (NRECA) at no cost to you. You do not have to contribute a penny. In return for your service, you will receive this valuable pension benefit when you retire, something few employers in the United States provide. The longer you work for Sunflower, the larger your retirement benefit becomes.

After one year and 1,000 hours of service, you will begin to accrue funds in your pension. If you should pass away while employed, your beneficiary will receive 100% of your vested benefit available on the date of your death. Upon your normal retirement age, which is 62 for non-union positions and 65 for union positions, you can elect to receive your benefit in a lump sum payment or receive a monthly annuity payment for the rest of your life—and the life of your loved one, or a combination of the two. If you want to work after your normal retirement age, you may also utilize a feature called quasi-retirement which enables you to use the benefit you’ve already earned and accumulate new benefits.

Annuity formula

Benefit level (2.0%) * years of vested service * average of highest five years of base salary
* annuity factor (varies based on annuity chosen)

Lump sum formula

Benefit level (2.0%) * years of vested service * average of highest five years of base salary
* lump sum factor (varies based on interest rates and mortality assumptions)

The team of experienced professionals at NRECA are available to advise you about your pension at no additional cost. After calling in, select “option 6” to be routed to a member of the Personal Investment and Retirement Consulting team.

NRECA
1.866.673.2299
cooperative.com

Pre-Retirement Seminar

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

401(k)

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

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

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

Your contributions or investments can be changed any time online or through a toll-free number. If you need assistance in choosing investments, rolling over funds from another 401(k), or have other financial planning needs, Sunflower partners with the financial advisors at Werth Wealth Management to assist you free of charge.

Werth Wealth Management	Empower Retirement
1.785.628.1712	1.855.756.4738
werthfinancial.com	empower.com

More Benefits

Education Reimbursement

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



Grow your knowledge and advance your career with Sunflower.

Technology Savings

Sunflower’s infrastructure services (IS) department partners with vendors to provide you with technology savings. Visit the IS SUN-NET page for more details.

- Microsoft: Save 30% on Microsoft 365 subscriptions.
- Verizon: Save 18% on a personal Verizon plan (excluding unlimited plans) and 25% off accessories.
- Dell: Access deals on Dell computers and electronics.

Co-op Connections Card

The Co-op Connections card provides you and your family with hundreds of discounts and cash back options through local and national retailers, encompassing shopping, dining, travel tickets, health and wellness, insurance quotes, and more. To take advantage of these discounts, simply present your card to a participating business, use the mobile app to make purchases, or visit connections.coop for additional options. New employees will receive a free Co-op Connections card during the employee onboarding process with instructions to activate the membership.

Identity Theft Protection

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

LifeLock
1.800.416.0599
lifelock.norton.com

National Discounts Program

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

NRECA
1.866.673.2299
cooperative.com



Taking Time Off

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

Holidays

Sunflower observes 11 paid holidays annually. Those holidays are:

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

Personal holidays are to be used on days important to you. If you are new to Sunflower, you can use these days right away as there is no waiting period. Personal holidays must be used by December 31 each year, otherwise they are forfeited.

Bereavement

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

Military

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

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

Vacation

Full-time employees accrue between 52 and 195 vacation hours annually based on the accrual schedule shown. The vacation waiting period for a new employee in a union position is six months. There is no waiting period for non-union positions. Upon hire, non-union employees are credited with half of your annual accrual (48.75 hours for non-management positions), and you begin accruing vacation at the regular accrual rate.

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

Sick Leave

You earn eight hours of sick leave per month to use for your own sickness or non-job-related injury or for the sickness or injury of an immediate family member, which can be a spouse, child, mother, father, brother, sister, foster children, and similar in-law, domestic partner, guardian, and step-family relationships. Union positions require a waiting period of six months before sick leave may be used.

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

Jury Duty

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

Union Vacation Accrual

	Biweekly Accrual	Annual Accrual	Biweekly Accrual	Annual Accrual
Start thru 12 months	2.0 hrs	52.0 hrs	3.75 hrs +48.75 hrs upon hire	97.5 hrs
Year 2 thru end of year 4	3.75 hrs	97.5 hrs	3.75 hrs	97.5 hrs
Year 5 thru end of year 9	4.75 hrs	123.5 hrs	4.75 hrs	123.5 hrs
Year 10 thru end of year 14	5.75 hrs	149.5 hrs	5.75 hrs	149.5 hrs
Year 15 thru end of year 19	6.5 hrs	169.0 hrs	6.5 hrs	169.0 hrs
Year 20 and thereafter	7.5 hrs	195.0 hrs	7.5 hrs	195.0 hrs

Non-Union Vacation Accrual

Senior Management Accrual

Senior Managers and Executive Managers

	Biweekly Accrual	Annual Accrual	Biweekly Accrual	Annual Accrual
Start thru year 14	5.75 hrs +74.75 hrs upon hire	149.5 hrs	7.75 hrs +100.75 hrs upon hire	201.5 hrs
Year 15 thru end of year 19	6.5 hrs	169.0 hrs		
Year 20 and thereafter	7.5 hrs	195.0 hrs		

Executive Management Accrual

Vice Presidents, Senior Vice Presidents, and CEO

Community Service

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

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



A Sunflower team member used her community service hours to live the cooperative spirit and mentor students at a leadership camp.



Open Enrollment

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

Five Reasons to Pay Attention During Open Enrollment

1. Determine if you want to change health insurance plans

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

2. Re-enroll in your savings and spending accounts

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

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

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

4. Update your beneficiaries

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

5. Explore new programs and opportunities

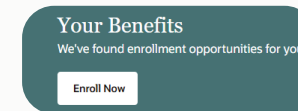
Sunflower identifies new benefits and opportunities to better serve you, your family, and our retirees. Various programs are offered throughout the year and are included in the open enrollment materials.

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



How to Make Changes in Oracle

1. Navigate to Oracle from SUN-NET and sign in.
2. Select the "Benefits" icon in the "Me" tab.
3. Select "Enroll Now" to begin the enrollment process.



4. Go through each item listed and select "Continue" to proceed.
 - a. **Get to know your benefits**
Links to benefit videos, plan documents, and the benefits guide are available for quick access.
 - b. **Choose how you want to enroll**
Discovery path is the preferred method to initiate review of all your benefits.
 - c. **Verify people you'd like to cover**
Ensure your benefit dependents and beneficiaries are listed and accurate information is provided for each.
 - d. **Enroll in benefits that matter to you**
Begin your benefit elections by selecting "Edit".
 - i. Continue enrolling in each benefit.
 - ii. Review and submit your elections.
 - iii. Select "View Enrollments," then "View Report," to save or print a copy of your elections your records.
5. Review any post-enrollment items listed.

Post-enrollment



Complete pending actions

Tips for a Successful Open Enrollment

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

Contact a Benefit Partner

Plan	Partner	Phone	Website
Cancer Insurance	AFLAC	785.625.4789	aflac.com
Health Insurance	Blue Cross and Blue Shield of Kansas	1.800.432.3990	bcbsks.com
Employee Assistance Program	ComplianceOne	1.800.999.1196	comp-one.com
401(k)	Empower Retirement	1.855.756.4738	empower.com
Health and Dependent Care Flexible Savings Account	HealthEquity	1.866.242.3458	wageworks.com
Health Savings Account	HSA Bank	1.855.731.5214	hsabank.com
Identity Theft Protection	LifeLock	1.800.416.0599	lifelock.norton.com
Life Insurance and Disability	Mutual of Omaha	1.800.775.6000	mutualofomaha.com
Pension	NRECA	1.866.673.2299	cooperative.com
Prescription Medication	IMA Pharmacy Advocates	1.866.530.9989	imacorp.com
Wellness Program	Personify Health	1.888.671.9395	personifyhealth.com
Long Term Care	Werth Wealth Management	785.628.1712	werthfinancial.com
Business Travel Accident	Zurich	1.866.841.4771	zurichna.com



Contact Sunflower Human Resources

Name	Contact Info	Location
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Katelyn Dickinson <i>Manager Human Resources</i>	785.623.3319 katelyn.dickinson@sunflower.net	Hays



Security Reminder

Your personal benefit accounts contain sensitive personal and financial information and it's important to safeguard access to these accounts. Here are some best practices to help protect your information:

- Use strong and unique passwords for each of your benefit vendor accounts (e.g., medical, retirement, HSA/FSA). Avoid using the same password across multiple sites.
- Whenever possible, turn on multi-factor authentication. This adds an extra layer of protection by requiring a second step—such as a code sent to your phone—in addition to your password.
- Regularly log in to your accounts to review transactions, update contact information, and ensure nothing looks suspicious. Many vendors allow you to sign up for activity alerts.
- Be wary of phishing. Vendors will never ask for your login credentials or personal information via email or text. If something feels off, don't click—go directly to the official website and log in from there.
- Keep your email, phone number, and mailing address current with all benefit vendors. This ensures you receive important communications and alerts about your account.
- If you suspect fraud or unauthorized access, report it to the vendor immediately.

Staying proactive helps protect your benefits and your identity. If you need help contacting a vendor or have questions about account security, contact HR—we're here to help.

Understanding Benefit Terms

Notes

Annuity

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

Claim

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

Coinsurance

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

Copay

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

Deductible

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

Dependent

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

Emergency Room Care/Emergency Services

Services to check for an emergency medical condition and treat you to keep the condition from getting worse.

Excluded Services

Healthcare services your plan does not pay for or cover.

High Deductible Health Plan (HDHP)

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

Life Event or Qualifying Event

A specific type of life event defined by IRS and federal benefit rules. Qualifying events—such as marriage, divorce, birth or adoption of a child, or loss of other health coverage—give you a limited-time opportunity (usually 30 days) to make changes to your benefits outside of Open Enrollment.

Lump Sum Payment

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

Network Provider

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

Out-of-Network Provider

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

Out-of-Pocket Maximum

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

Preferred Provider Organization (PPO)

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

Premium

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

Preventative Care

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

Provider

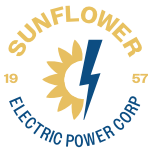
An individual or facility providing healthcare services, such as a doctor, nurse, chiro-practor, physician assistant, hospital, surgical center, skilled nursing facility, and rehabilitation center.

Urgent Care

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

Vested

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





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Empowering Employees, Powering Members



sunflower.net

A Touchstone Energy® Cooperative

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