



Sunflower Electric Power Corporation

A Touchstone Energy[®] Cooperative 

Benefits Summary

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Welcome to the Sunflower family! This guide is a summary of our benefit program. Detailed information is available in the appropriate Summary Plan Description (SPD), Board policies, and plan documents. For forms and documents, go to www.sunflower.net and click "**Benefits.**"

Medical, Dental, Vision (Blue Cross Blue Shield of Kansas)



Plan	Comprehensive Major Medical with vision, prescription drug, and dental benefits. Medical plan utilizes preferred provider network (PPO).
Deductible	\$200 employee pay per person (\$400 per family)
Co-Insurance	20% employee pay up to \$200 per person (\$400 per family)
Lab & X-Ray	First \$300 per person per year paid by the plan; remainder subject to deductible and co-insurance
Inpatient & Outpatient	Subject to deductible and co-insurance
Emergency Room	\$50 employee co-pay then paid 100% by the plan; co-pay waived if admitted as inpatient within 24 hours to the same hospital
Office Visit	\$10 employee co-pay for routine office visits (including chiropractor, doctor, specialist)
Outpatient Nervous & Mental	First 2 non-biological visits each year are paid 100% by the plan; succeeding 14 visits per year paid 50% by employee; maximum of 112 visits per person per lifetime. Biological visits subject to office visit co-pay; maximum of 45 visits per year
Inpatient Nervous & Mental	Non-biologically based stay is available for 30 days per year and subject to deductible and co-insurance; Biologically-based stay is available for 45 days per year and subject to deductible and co-insurance.
Prescription Drug	Employee co-pays of \$10 (generic), \$20 (name brand formulary), and \$40 (name brand non-formulary) for up to 34 day supply (up to 100 unit doses for maintenance drugs). Mail order available with co-pays of \$25, \$50, and \$100 for 90 day supply
Vision	Lasik--BCBS pays 50% up to \$1,000 per eye with a lifetime maximum of \$2,000; 2 free lenses per year per person (tinting and coatings extra); Plan pays up to \$100 for frames every 24 months; Plan pays for 1 routine eye exam per person per year
Dental	Plan pays 100% for preventive and basic care; Employee pays \$50 deductible and then 20% of costs for major services (i.e. crowns, bridges, inlays)

Pension--National Rural Electric Cooperative Association



Plan	Defined benefit plan with annuity or lump sum payments as options. Funded entirely by Sunflower.
Normal Retirement Date	Non-bargaining--Age 62; Bargaining--Age 65
Benefit	Factor (Non-bargaining--2%; Bargaining--1.9%) x Years of vested service x Average highest 5 year salary during the last 10 years
Participation	Eligible employees accrue after 1 year of service
Death Benefit	If employee dies, spouse receives 100% of vested benefit available to him/her on the date of death

401(k)—Great-West Retirement Services



Plan	401(k) defined contribution plan
Funds	24 funds, 9 Target Date Funds employees may change investment direction on-line or through a toll free number
Contributions	Employees may contribute up to 100% of their pay on a pre-tax basis (subject to IRS maximum); employees 50 and older may make a “catch up” contribution subject to IRS maximum; employees may change their contribution at any time
Loans	Participants may receive up to 2 loans on their balance at any given time

Long Term Disability—Principal Financial Group



Plan	Benefit designed to provide monetary assistance if off work due to disability
Waiting Period	90 days from last day worked
Benefit	Employees may receive up to 66 2/3 of their base pay if unable to work due to disability

Life Insurance—Principal Financial Group



Plan	Life and accidental death and dismemberment insurance for employees and dependents
Life Insurance	Employee—2x base salary; Spouse--\$5,000; Dependent--\$1,000-\$2,000 depending on age
Voluntary Life	Employees may purchase up to \$500,000 additional insurance for themselves, \$100,000 for spouses, and \$10,000 for dependents
AD&D	Employee—an additional 2x plus \$20,000 if death is due to an accident; additional benefit for dismemberment

Business Travel Accident Insurance--National Electric Cooperative Association



Plan	Additional life insurance of \$50,000 in event of employee death while traveling on Company business
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Section 125 Flexible Spending Accounts—Mangrove



Plan	Pre-tax contributions for payment of unreimbursed medical and dependent care expenses
Medical	Employee may set aside up to \$5,000 in pre-tax dollars for unreimbursed medical expenses
Dependent Care	Employee may set aside up to \$5,000 in pre-tax dollars for unreimbursed dependent care expenses
Claims	Employee may use either debit card or file manual claims

Voluntary Cancer Insurance--AFLAC



Plan	Sunflower allows employees to participate in AFLAC's cancer insurance plan with pre-tax premiums
Coverage	3 difference programs representing various levels of reimbursement for screening and treatment; in addition, an optional disease rider is available

Time Off--Sunflower Electric



Vacation	Accrual for full-time employees (part-time accrual is pro-rated): Start date thru 12 months = 2.00 hours/pay period Union only Beginning of year 2 thru end of year 9 = 3.75 hours/pay period Union only Start date thru end of year 9 = 3.75 hours/pay period Non-Union only Beginning of year 10 thru end of year 14 = 5.75 hours/pay period All Beginning of year 15 = 6.50 hours/pay period All *New employees earn but are not eligible to use vacation during their first 6 months *Earned vacation may accumulate up to 2x the annual vacation eligibility on anniversary date *Employees may also receive a cash payment of vacation hours when at least 1 week of vacation is scheduled and taken
Sick Leave	Accrual for full-time employees (part-time accrual is pro-rated): 8 hours per month (12 days per year) *May be used for sickness or non job-related injury resulting in temporary disability of the employee or immediate family member *Maximum accrual is 720 hours. At the end of each calendar year, a cash payment equal to 25% of the straight time value for excess hours over 720 is made to the employee; the excess hours are then liquidated
Holidays	9 (New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Friday after Thanksgiving, Christmas Day, Extra Day at Christmas, and Personal Day)
Funeral	Up to 3 days leave may be granted to attend the funeral of immediate family member
Jury	Paid time is available for employees who serve on jury duty when it coincides with scheduled work days

Other Benefits--Sunflower Electric



EAP	Employees and dependents may receive up to 8 counseling sessions each year through an employee assistance provider
Education Assistance	The cost for approved tuition, books, and training courses and seminars is paid by Sunflower
Health Club	Sunflower will reimburse 50% up to \$150 per calendar year for health club memberships for the employee and family