ANW SPECIAL EDUCATION INTERLOCAL

SUPPORT STAFF BENEFIT ENROLLMENT GUIDE

2026

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A MESSAGE FROM HR AT ANW SPECIAL EDUCATION INTERLOCAL

At ANW Special Education Interlocal we recognize our ultimate success depends on our talented and dedicated workforce. We understand the contribution of each employee makes our accomplishments. Our goal is to provide a comprehensive program of competitive benefits to attract and retain the best employees available. Through our benefits programs we strive to support the needs of our employees and their dependents by providing a benefit package that is easy to understand, easy to access and affordable for all our employees. This brochure will help you choose the type of plan and level of coverage that is right for you.

KEY CHANGES & BENEFIT HIGHLIGHTS

- New for this plan year: First Stop Health Virtual Healthcare is now available to support staff for a flat monthly cost of $5.
- Dental plan will be moving to Delta Dental of Kansas.
- Vision Plans will remain with Aetna. Aetna's vision plan includes low copays and better frame allowance frequency!
- Worksite Plans will remain with Standard (Accident, Critical Illness, Short Term Disability, Hospital Indemnity, and additional life).

OPEN ENROLLMENT

Take Action! August 3rd – August 7th

This Open Enrollment is an active enrollment, meaning all employees must enroll to have benefits in the new plan year. If you do not enroll, your benefits will be waived beginning October 1, 2026 and you will not be able to enroll until the next Open Enrollment, unless you experience a Qualifying Life Event (QLE).

You can also access overviews of our benefit plans on our Skyward Platform.

Sincerely,

Kailey Wolken

ELIGIBILITY

ELIGIBLE EMPLOYEES:

You and your eligible family members may enroll in the ANW Special Education Interlocal Employee Benefits Program if you are a full-time employee who is actively working 30 or more hours per week.

DEPENDENT ELIGIBILITY:

You may enroll the following dependents in the ANW Special Education Interlocal Employee Benefits Program:

- Spouse
- Children up to age 26 who is your natural child, stepchild, legally adopted child or a child obtained through court-appointed legal guardianship
- If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided

WHEN COVERAGE BEGINS:

Newly hired employees and dependents will be eligible in ANW Special Education Interlocal's benefits programs the 1st of the month following 30 Days of employment. All elections are in effect for the entire plan year and can only be changed during Open Enrollment, unless you experience a family status event.

QUALIFYING LIFE EVENT

A **qualifying life event (QLE)** is a change in your personal life that may impact your eligibility or dependent's eligibility for benefits.

Examples of family status changes include:

- Change of legal marital status (i.e. marriage, divorce, death of spouse)
- Change in number of dependents (i.e. birth, adoption, death of dependent, ineligibility due to age)
- Change in employment or job status (spouse loses job, etc.)

If such a change occurs, you must make the changes to your benefits within **60 days** of the event date. Documentation may be required to verify your change of status. Failure to request a change of status within 60 days of the event may result in your having to wait until the next open enrollment period to make your change.

Please contact HR to make these changes.

FIRST STOP HEALTH – VIRTUAL HEALTHCARE

First Stop Health Virtual Healthcare is available to support staff for a flat monthly cost of $5. Employees can get convenient care for their body and mind — all by phone or video.

ADDING DEPENDENTS

- Employees can add up to 7 additional dependents within the household to First Stop Health at no additional cost to ANW. These can be dependents enrolled or not enrolled in benefits (e.g., step children, grandparents living in the home, 26-year-old children still living at home). ANW will pay a capitated PEPM rate.

PROVIDER NETWORK

- First Stop Health has its own standalone network of providers, available to members for early morning, late evening, and weekend appointments at no charge. First Stop Health's Primary Care Providers are FTE with First Stop Health, so it's unlikely they are a provider in your community. If an employee has an established PCP, they can continue to use that provider — but their own insurance would apply.

SERVICES AVAILABLE THROUGH FIRST STOP HEALTH

URGENT CARE

- 24/7 on-demand visits with board-certified providers. Diagnosis, treatment, and prescriptions when appropriate for sore throat, cough, sinus issues, skin rash, UTI, Rx refills, pink eye, fever, earache, cold & flu, medical questions, and more.

PRIMARY CARE

- A broader entry point to virtual care: urgent care issues (available for all ages), prevention & wellness check-ins, mental healthcare, health management support (diabetes, high blood pressure, high cholesterol, COPD, and more), and referrals, labs, and screenings ordered by providers to in-network specialists.

MENTAL HEALTH

- Employees are matched with a coach, therapist, or medical provider. Coaches help with burnout and stress management; therapists help manage anxiety, depression, grief, and relationship issues; medical providers can diagnose and prescribe when appropriate. All care is confidential, with availability including nights and weekends.

SHORT-TERM THERAPY

- Licensed therapists are available by phone or video, Monday–Friday from 8 a.m. to 8 p.m., for short-term, solution-focused support with depression & anxiety, work/life stress, substance use, relationship issues, grief & loss, and more. This service is not intended to replace an employee's current mental health treatment plan.

HEALTH COACHING

- Free, confidential coaching with a health coach, diabetes educator, or dietitian — available nights and weekends — to help manage weight, improve heart health, quit tobacco, exercise more, improve nutrition and sleep, manage diabetes, and more.

DENTAL INSURANCE

ANW Special Education Interlocal offers a Dental PPO plan through Delta Dental of Kansas for all employees. With the Dental PPO plan you also have the ability to obtain dental care services from the dentist of your choice (contracted or not). The dental plan provides a higher level of benefit if you choose to use an in-network provider. For more information about your plan or to find a provider, visit www.deltadentalks.com.

	Dental
BENEFIT COVERAGE	In-Network Benefits
ANNUAL DEDUCTIBLE	
INDIVIDUAL	$0
FAMILY	$0
ANNUAL MAXIMUM	
PER PERSON/ CALENDAR YEAR	$3,000
PREVENTIVE	100%
PERIODONTICS / ENDODONTICS	100%
BASIC	90%
MAJOR	60%
ORTHODONTIA	
BENEFIT PERCENTAGE	50%
CHILDREN UP TO AGE	Dependent Children up to age 19 (will honor any Ortho currently in place above age 19)
LIFETIME MAXIMUM	$1,500

	EMPLOYEE CONTRIBUTIONS (MONTHLY)
Dental	
Employee	$41.07
Employee & Spouse	$81.27
Employee & Child(ren)	$108.21
Employee & Family)	$164.75

VISION INSURANCE

Aetna has a large network of Eye Care Providers. By seeing a preferred provider, you have the benefit of a low co-payment for a vision exam and materials. You may also go to out-of-network providers, but you will need to pay for services and then submit a claim form for the reimbursed allowances. For more information about your plan or to find a provider, visit www.aetna.com.

BENEFIT COVERAGE	Vision
COPAY	
ROUTINE EXAMS	$10 Copay
MATERIALS	$10 Copay
LENSES	
SINGLE VISION LENSES	100% After $10 Copay
BIFOCAL LENSES	100% After $10 Copay
TRIFOCAL LENSES	100% After $10 Copay
FRAMES	
RETAIL EQUIVALENT	$150 Allowance; 20% off Balance
CONTACT LENSES	
NECESSARY / PRESCRIBED	100%
ELECTIVE	$150 Allowance
OTHER SERVICES	
LASER CORRECTIVE SURGERY	Discounts Available
FREQUENCY	
ROUTINE EXAMS	12 months
LENSES	12 months
FRAMES	12 months
CONTACT LENSES (ELECTIVE)	12 months

	EMPLOYEE CONTRIBUTIONS (MONTHLY)
Vision	
Employee	$7.84
Employee & Spouse	$14.90
Employee & Child(ren)	$15.68
Employee & Family	$23.03

TAX-ADVANTAGED ACCOUNTS

FLEXIBLE SPENDING ACCOUNTS (FSA)

The Flexible Spending Account (FSA) plan with NueSynergy allows you to set aside tax-free dollars each year to cover eligible out-of-pocket health care, dental, vision, or dependent care expenses.

FSA BASICS

- Elected FSA contributions are deducted from your pay on a pre-tax basis
- You cannot change your contribution during the plan year unless you experience a qualifying life event
- Expenses must be incurred during the specified plan year
- You may submit claims for expenses incurred within the enrollment period
- Up to $680 of unused Health Care FSA monies from 2025 will automatically roll over and will be available in 2026.
- **Use it or lose it!** It is important to plan your contribution amounts carefully. The Internal Revenue Service requires that you forfeit any money for which you have not incurred eligible expenses by the end of the plan year over $680.

HEALTH CARE FSA

Funds that you set aside in a Health Care FSA can be used to reimburse eligible health care expenses for you and your eligible family members (spouse, children, tax dependents) not covered under the medical, prescription drug, dental or vision plans. Reimbursements can be made for most expenses that would qualify for a health care deduction on your income tax return.

Eligible expenses include out-of-pocket Medical, Pharmacy, Dental, and Vision expenses, such as Copays, deductibles, and coinsurance. A complete list of eligible Health Care FSA expenses can be accessed at www.nuesynergy.com.

DEPENDENT CARE SPENDING ACCOUNT

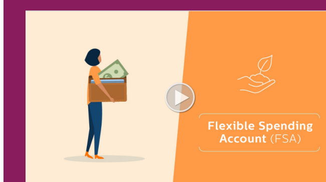
A Dependent Care Spending Account allows you to set aside tax-free dollars each year to cover eligible dependent care expenses to help you (and your spouse) work, look for work or attend school full-time. Eligible expenses include: childcare for children or who are under age 13 years old (e.g., day care or day camp) or care for an adult dependent who is unable to care for themselves. A complete list of eligible Dependent Care expenses can be accessed at www.nuesynergy.com.

Dependent Care claims will be reimbursed only up to your account's current balance. If a dependent care expense exceeds the dependent care balance, you'll be reimbursed the additional amount as contributions are made to your account through your payroll deductions.

KEEP YOUR RECIEPTS

The easiest way to use your FSA dollars is by using your Benefits Card at the time you incur an eligible expense. But keep your receipts for transactions or any

For more information, visit www.nuesynergy.com or call 855-890-7239.



CLICK TO PLAY VIDEO

CLICK TO PLAY VIDEO

2026 MAXIMUM CONTRIBUTION AMOUNTS

Health Care FSA	$3,400
Dependent Care FSA	$7,500

LIFE & DISABILITY BENEFITS

ANW Special Education Interlocal provides company-paid Basic Life/Accidental Death & Dismemberment (AD&D) Insurance through Standard Insurance Company to assist you and your family in the event of a loss. The life insurance policy will pay as follows:

BASIC LIFE AND AD&D INSURANCE

LIFE AND AD&D	
YOU	
Benefit Maximum	$10,000
Guaranteed Issue	$10,000

The above benefits will begin to decrease at age 65.

Important Reminder! Be sure to assign a beneficiary or living trust to ensure your assets are distributed according to your wishes. This is an involuntary plan provided by ANW at no cost to the employee.

VOLUNTARY LIFE OFFERINGS

VOLUNTARY LIFE

In addition to the employer paid Basic Life and AD&D coverage, you have the option to purchase additional voluntary life insurance to cover any gaps in your existing coverage that may be a result of age reduction schedules, cost of living, existing financial obligations, etc. Your contributions will depend on your age and the amount of coverage you elect. Your election, however, could be subject to medical questions and evidence of insurability if you did not elect when first eligible.

New Hire Voluntary Life Amount

- Employee amount: increments of $10,000 up to $150,000
- Spouse amount: increments of $5,000 up to $75,000
- Child amount: $10,000

New Hire Guarantee Issue

- Employee amount: $80,000
- Spouse amount: $25,000
- Child amount: $10,000

Open Enrollment Increase

- Employee amount: Can enroll up to Guarantee Issue with no health questions, any amount over requires a health statement
- Spouse amount: Can enroll up to Guarantee Issue with no health questions, any amount over requires a health statement
- Child amount: Can enroll up to the Guarantee Issue

ADDITIONAL ANW SPECIAL EDUCATION BENEFITS

VOLUNTARY SHORT-TERM DISABILITY (STD)

In the event you are unable to work as a result of an illness or injury, ANW Special Education provides disability insurance through Standard. The plan offers income protection and will replace a portion of your earnings while you are unable to work. You can enroll in this benefit with no questions asked even if you did not enroll previously.

BENEFIT COVERAGES	
Elimination Period	7 days for Accident, 7 days for Illness
Benefit Percentage	66.67%
Maximum Weekly Benefit	$1,500
Maximum Period of Payment	26 weeks
Definition of Earnings	Salary

ACCIDENT INSURANCE

The Standard Accident Insurance plan provides employees with payments for covered accidents.

- With over 150 covered events, including hospitalization resulting from an accident as well as accidental death or dismemberment, the Standard Accident Insurance plan will pay for covered accidents in addition to any other insurance payments you may receive.
- Coverage is Guaranteed Issue, no medical questions are asked.
- Spouse and Dependent Child(ren) coverage is also available.

CRITICAL ILLNESS

The Standard Critical Illness plan is designed to help employees and their families with the out-of-pocket costs associated with a critical illness. Critical illnesses include: Heart Attack, Stroke, Major Organ Transplant, End-Stage Renal Failure, Full and Partial benefit Cancer, Coronary Artery Bypass Graft, and 22 Listed Conditions.

- Employees select in increments of $10,000 up to $20,000. Coverage is available for Spouse and Children.
- No medical questions upon new-hire or open enrollment if the employee is actively at work.
- Benefits are paid directly to the insured on a post-tax basis.
- This plan is portable, so you may continue coverage if you leave the company for any reason.
- Annual health screening benefit of $50 per calendar year for taking one of the eligible screening/prevention measures.

HOSPITAL INDEMNITY

The Standard Hospital Indemnity plan provides employees with payments for hospitalizations.

- This voluntary coverage through Standard helps offset the out-of-pocket medical costs due to a hospitalization due to an accident or sickness.
- Coverage is Guaranteed Issue, no medical questions are asked.
- Spouse and Dependent Child(ren) coverage is also available. This plan is portable, so you may continue coverage if you leave the company for any reason.

MASA – AMBULANCE BENEFIT

A MASA MTS Membership provides the ultimate peace of mind at an affordable rate for emergency ground and air transportation assistance expenses within the continental United States, Alaska, Hawaii, and while traveling in Canada, regardless of whether the provider is in or out of your group healthcare benefits network. After the group health plan pays its portion, MASA works with providers to make certain our Members have no out-of-pocket expenses - for emergency ambulance transportation assistance and other related services. For more information visit www.masaaccess.com.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Employee Assistance Program
To access services:
855-884-8532, TTY: 711 / resourcesforliving.com
Username: MMAFA / Access Code: EAP

Middle Market Aetna Funding Advantage

Resources for Living is an employer-sponsored program, available at no cost to you and all members of your household. Children living away from home are covered up to age 26.

Services are confidential and available 24 hours a day, 7 days a week.

Emotional wellbeing support

You can access up to 3 counseling sessions per year. You can also call us 24 hours a day for in-the-moment emotional well-being support.

Counseling sessions are available face-to-face, online with tele video or by phone. Services are free and confidential. We're always here to help with a wide range of issues including:

- Anxiety
- Relationship support
- Depression
- Stress management
- Work/life balance
- Family issues
- Grief and loss
- Self-esteem and personal development
- Substance misuse and more

Daily life assistance

Competing day-to-day needs can make it tough to know where to start. Call us for personalized guidance. We'll help you find resources for:

- Childcare, parenting and adoption
- Care for older adults
- Caregiver support
- School and financial aid research
- Special needs
- Pet care
- Community resources/ basic needs
- Home repair and improvement
- Summer programs for kids
- Household services and more

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Resources *for* Living®

Legal services

You can get a free 30-minute consultation with a participating attorney for each new legal topic related to:

- General
- Family
- Civil/criminal law
- Elder law and estate planning
- Divorce
- Wills and other document preparation
- Real estate transactions
- Mediation services

If you opt for services beyond the initial consultation, you can get a 25 percent discount. You also have free access to legal documents and forms on your member website.

*Services must be related to the employee or an eligible household member. Work-related issues are not covered. Discount does not include flat legal fees, contingency fees, and plan mediator services.

Financial services

Simply call for a free 30-minute phone consultation for each new financial topic related to:

- Budgeting
- Retirement or other financial planning
- Mortgages and refinancing
- Credit and debt issues
- College funding
- Tax and IRS questions

You can get a 25 percent discount on tax preparation services. You also have access to financial articles, calculators, and a financial assessment on your member website.

*Services must be for financial matters related to the employee or an eligible household member.

Online resources

Your member website offers a full range of tools and resources to help with emotional wellbeing, work/life balance and more. You'll find:

- Videos and podcasts
- Articles, blogs and self-assessments
- Mobile app
- Child and adult care provider search tool
- Live and on-demand webinars and more

Discount Center

Find deals on brand name products and services including electronics, entertainment, gifts and flowers, travel, fitness, nutrition and more.

Mind Companion Self-care

You have access to evidence-based support tools to help manage depression, anxiety, stress, substance misuse and more.

Additional services

Identity theft services — One hour fraud resolution phone consultation or coaching about ID theft prevention and credit restoration. Services include a free emergency kit for victims.

Resources *for* Living

READY TO ENROLL?

ENROLLMENT REMINDERS

- Review this 2026 Benefit Guide and any additional carrier material or plan information
    - Confirm doctors and pharmacies are in-network
    - Assess your needs; discuss any changes to existing benefits with other decisions makers and dependents in your household

- Remember to keep you beneficiary up to date. While this can be done anytime throughout the year, Open Enrollment is a great time to review and make any changes.

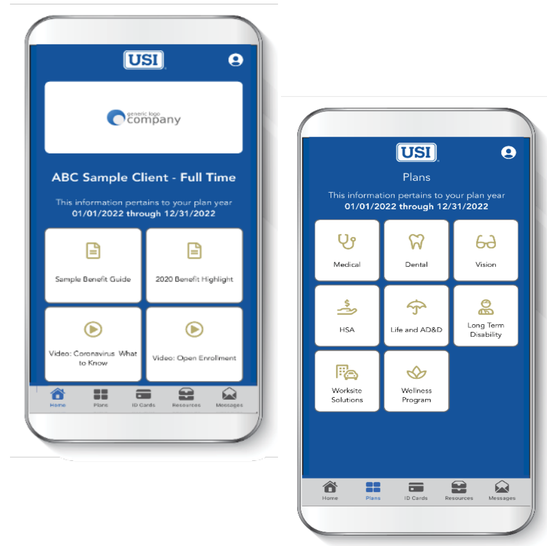
- **ENROLL!** Logon to Skyward to enroll or change your benefits for 2026. The deadline to enroll or make changes is **AUGUST 7th, 2026.**
    - Make sure your address and contact information are up to date

- **IMPORTANT!** You must enroll in your **Flexible Spending Account (FSA)** and **Dependent Care Spending Account** annually. These accounts do not automatically carry over.

VALUE ADDED RESOURCES

USI MOBILE APP – MYBENEFITS2GO

ANW Special Education is pleased to offer on-the-go access to key benefit information through the USI EB Mobile App. Download in the App Store or Google Play Store and enter code S75344 in the app to access your benefit highlights.



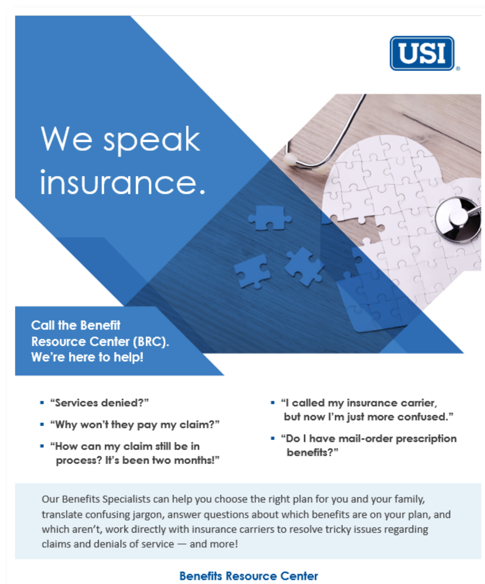
Highlights of the MyBenefits2GO App

- Access benefits information on the go
- Convenient contact information for Carriers and HR
- Organized plan information in one place
- View the most updated plan information
- Store your ID cards in the app

USI BENEFIT RESOURCE CENTER

Have Questions? Need Help?

ANW Special Education is excited to offer access to the USI Benefit Resource Center (BRC), which is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals and their primary responsibility is to assist you.



The BRC is open Monday through Friday 8:00am to 5:00pm Mountain & Central Standard Time

GET CONNECTED

- EMAIL BRCCentral@usi.com
- CALL 855-874-0742

CUSTOMER SERVICE INFORMATION

IMPORTANT CONTACTS

Additional information regarding benefit plans can be found on Skyward. Please contact Human Resources to complete any changes to your benefits that are not related to your initial or annual enrollment.

	CARRIER	PHONE NUMBER	WEBSITE
Dental	Delta Dental of Kansas	(800) 234-3375	www.deltadentalks.com
Vision	Aetna	(866) 211-5678	www.aetna.com
Life and AD&D	Standard Insurance Company	(800) 628-8600	www.standard.com
Voluntary Life	Standard Insurance Company	(800) 628-8600	www.standard.com
Short Term Disability (STD)	Standard Insurance Company	(800) 628-8600	www.standard.com
Worksite Benefits	Standard	(800) 628-8600	www.standard.com
Employee Assistance Program	Resources for Living	(855) 8532	www.resourcesforliving.com User Name: MMAFA Access Code: EAP
Section 125	NueSynergy	(855) 890-7238	www.nuesynergy.com
Benefit Resource Center	USI	(855) 874-0742	BRCCentral@USI.com

This brochure summarizes the benefit plans that are available to ANW Special Education Interlocal eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits.