



CITY OF LEE'S SUMMIT 2026 BENEFIT UPDATES

At the City of Lee's Summit, we are grateful for the effort and enthusiasm that you display at work every day. It is this energy that drives and motivates us to offer a comprehensive suite of benefits for you and your family. As we head into 2026, our priorities are to keep our benefit plans competitive, respond to and prepare for federal regulations, and modernize our benefit plan design.

ANNUAL ENROLLMENT IS OCTOBER 20 - NOVEMBER 7

Although this year's benefits enrollment period is a passive election process, please take time to review your elections thoroughly to ensure that no updates are necessary. It is mandatory that each employee access the online benefits enrollment platform to elect 2026 benefits.

Summaries of Benefits and Coverage

The government-required Summaries of Benefits and Coverage (SBCs), which summarize important information about your Cigna medical plan options, are available online at www.cityoflsbenefits.com. A paper copy is also available upon request.

2026 BENEFITS

Here's a look at the benefits for the coming year. All changes take effect January 1, 2026.

Medical Plan

- The City will continue to partner with Cigna to administer the medical plan. The City will now offer 4 medical plans for 2026: Cigna Base PPO Broad Network (\$750 deductible) Plan, Cigna Base PPO Local Plus Network (\$750 deductible) Plan, Cigna High Deductible with HSA Plan Broad Network and Cigna High Deductible with HSA Plan Local Plus Network.
- The individual/family deductible and out-of-pocket maximum for the High Deductible with HSA Plans will increase this year to \$3,400/\$6,700 due to mandated IRS minimums.
- All medical plans have premium increases in 2026.
- To confirm your provider(s) are still in network, please go to www.Cigna.com. Our Cigna provider networks are Open Access Plus and Local Plus
- The HSA Banking partner will continue to be HSA Bank. New members who enroll in the HSA will receive a welcome kit with instructions. As a reminder, employees will not need to pay any monthly service fees for their HSA.
- Enrollees in any tier of the HDHP plan will receive a \$50 monthly HSA contribution from the City.
- Pharmacy Reminders:
 - Cigna offers a retail 90 network – certain contracted pharmacies allow for a pick-up of a 90-day supply at retail.
- Reminder: Cigna does not mail physical ID cards. To access your digital ID card, log in to the myCigna.com or the myCigna App. Click on "ID Cards" to view your card(s) as well as any dependents' card(s).
- Cigna's pre-enrollment hotline is available to help answer questions around the City's health plans available to you, determining if your doctors are in-network and more! Call 1-888-806-5042 to speak with a representative.

Dental Plan

- The City will continue to partner with Cigna to administer the dental plan.
- There will be a .60 per paycheck increase in Family dental for 2026. Employee only coverage will remain the same. Please make this item the second bullet
- To confirm your provider(s) are still in network, please go to www.Cigna.com. Our Cigna dental provider network is Total Cigna DPPO.



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- Preventive Services will continue to be covered at 100%. Preventive Services include cleanings, oral evaluations, annual X-rays, etc.
- Cigna Dental also offers virtual care options.
- Wellness Plus Progressive Annual Maximum Reminder:
 - If you receive a preventive service, your annual maximum will increase by \$250 the following year: Year 1: \$1,250, Year 2: \$1,500, Year 3: \$1,750, Year 4: \$2,000
- Cigna Dental Oral Health Integration Program offers additional services to members under treatment for Heart Disease, Stroke, Diabetes, Maternity, Chronic Kidney Disease, Organ Transplants and other conditions. For a full list of applicable conditions and to enroll online, go to www.mycigna.com.

Vision Plan

- The City will continue to partner with MetLife to administer the vision plan.
- There will be no cost increase for the vision plan for 2026.
- Our MetLife vision provider network is MetLife Vision PPO network. MetLife utilizes the VSP Choice Network + MetLife additional affiliates.

Flexible Spending Account

- The City will continue to provide a Flexible Spending Account (FSA).
- The FSA will be administered by P&A Group and you will receive a new debit card.
- Navia Benefit Solutions will continue to process your 2025 reimbursements, so do not discard your current card. You will have until March to submit any remaining 2025 reimbursements to Navia.
- Reminder: if you have money remaining in your 2025 FSA, you can carryover up to \$660 if you actively enroll in the FSA for 2026. *Make sure to check the balance remaining in your FSA and make a 2026 election if you want the remaining dollars to transfer.*
- For 2026 the Health FSA and Limited Spending FSA contribution limit will be set at \$3,400.
- For 2026 the Dependent Care Flexible Spending Account (DCFSA) contribution limit will be set at \$7,500.

Life and Disability Insurance

- The City will continue to partner with The Hartford to provide Basic Life/AD&D Insurance and Long-Term Disability Insurance at no cost to eligible employees.
- The City will continue to offer employees the opportunity to purchase Voluntary Life/AD&D insurance for themselves, their spouse and dependent children through The Hartford. Dependent children will be covered up to age 21 on the Voluntary AD&D unless they are a full-time student.
- If you are currently enrolled in Voluntary Life coverage for yourself, you can increase your coverage by 1 or 2 increments of \$10,000 up to the \$150,000 Guarantee Issue amount. If you are not currently enrolled and would like to add coverage or you are currently enrolled with over \$150,000 in Voluntary Life coverage and would like to increase your coverage, any enrollments or increases would be subject to Evidence of Insurability by The Hartford.
- If you are currently enrolled in Voluntary Spouse Life coverage, you can increase coverage by 1 or 2 increments of \$5,000 up to the \$30,000 Guarantee Issue amount. If you are not currently enrolled and would like to add coverage for your



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spouse, or if your spouse is currently enrolled with over \$30,000 in Voluntary Spouse Life coverage, any enrollments or increases would be subject to Evidence of Insurability by The Hartford.

- Any new enrollments or increases for Voluntary Child Life will not be subject to Evidence of Insurability.

Accident Insurance

- The City will continue to offer you the option to enroll in Accident Insurance through The Hartford.
- Accident insurance pays a cash benefit if a covered person is injured as the result of a covered accident. Benefits are intended to help employees and their loved ones handle the out-of-pocket expenses that can follow an accidental injury. Lump sum benefits are paid to the insured/beneficiary based upon a schedule of benefits. Coverage is available for Employee, Employee and Spouse, and Employee and Children, and Family.

Critical Illness Insurance

- The City will continue to offer you the option to enroll in Critical Illness Insurance through The Hartford.
- The City will provide the option for you to enroll in Guaranteed Issue Critical Illness Insurance. Benefits are payable directly to the insured upon diagnosis of a covered illness such as Cancer, Benign Brain Tumor, Heart Attack, Heart Transplant, Coronary Artery Bypass, Angioplasty, Stroke, Aneurysm, Major Organ Transplant, End Stage Renal Failure, Coma, Paralysis, Loss of Vision, Loss of Speech, Loss of Hearing, Bone Marrow Transplant, Advance Parkinson's, ALS, and Advanced Multiple Sclerosis. Guaranteed Issue amount for Employee is \$10,000, \$20,000, or \$30,000; Spouse Guaranteed Issue is 50% of employee amount; Children Guaranteed Issue \$5,000.

Allstate Term to Age 100 Life Insurance with Long Term Care

- The City will offer a new option to purchase Term to Age 100 Life with Long Term Care Insurance through Allstate Benefits.
- With Term to Age 100 Life Insurance with an Accelerated Death Benefit for Long-Term Care Rider from Allstate Benefits, you can rest easy knowing you have coverage in place to help your family when they need it most. The coverage provides valuable life insurance until you reach age 100. You may also request an advance of the death benefit to help pay for qualified long-term care services you might need if you are chronically ill
- Coverage is Guaranteed Issue at first offering for up to \$150,000. Spouse is eligible for up to \$25,000 guaranteed issue

Employee Assistance Program

- The City will continue to use SupportLinc for the Employee Assistance Program.
- In-the-moment support will be available 24/7/365 for immediate assistance.
- The EAP program will provide up to six counseling sessions each year.

HOW TO ENROLL

You must complete the online benefits enrollment process through Workday. A task will be sent to you on or about October 20 and you will be able to make updates and changes through November 7. **Your current elections will NOT roll over if you do not participate.**

1. **Carefully review your enrollment materials** and your current benefit elections to determine whether your benefit elections will meet your needs in 2026.
2. **Look at your spouse's plan.** Compare the costs of coverage and the benefits provided to see which coverage makes sense for you and your family.



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3. **Enroll on time!** Our annual enrollment period is October 20 – November 7. Your new benefit elections will be effective on January 1, 2026.

WANT MORE INFORMATION?

- Review updated content on <http://www.cityoflsbenefits.com>.
- If you have any questions, please contact Christina Garside at 816-969-1042 or christina.garside@cityofls.net.

This is a very brief summary of benefits. In the event the wording of this summary causes confusion about how the program actually operates, the language of the Summary Plan Description, legal plan descriptions, and contracts will govern.