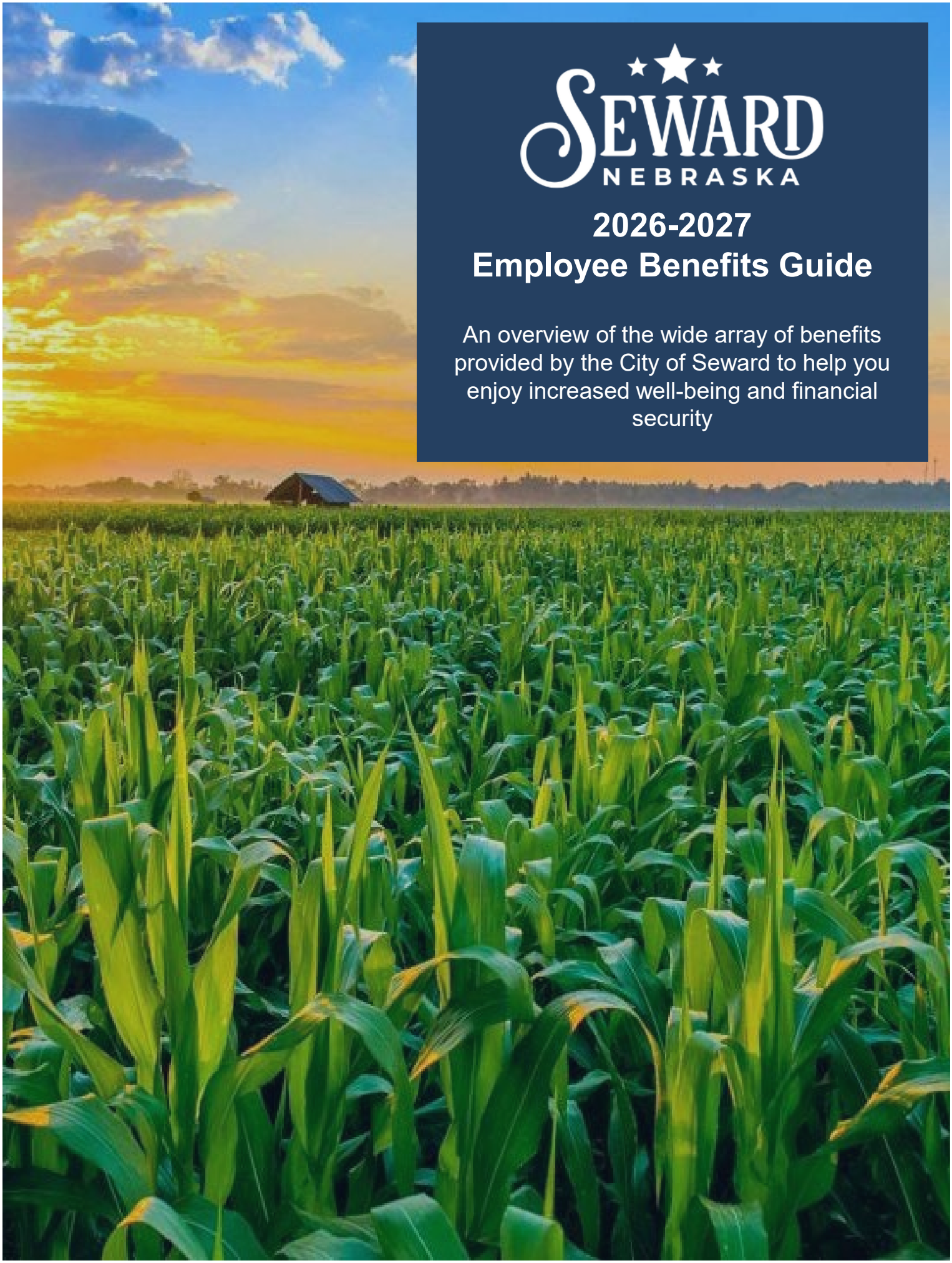

SEWARD
NEBRASKA

2026-2027
Employee Benefits Guide

An overview of the wide array of benefits provided by the City of Seward to help you enjoy increased well-being and financial security

Introduction

As an employee of the City of Seward, enjoying your work and making valuable contributions to business are equally vital. The health, satisfaction and security of you and your family are important, not only to your well-being, but ultimately, in terms of achieving the goals of our organization.

For the 2026-2027 plan year, the City of Seward has worked hard to offer a competitive total rewards package that includes valuable and competitive benefits plans. These programs reflect our commitment to keeping our staff healthy and secure. We understand that your situation is unique, and the City of Seward is offering an overall benefits package that can be shaped and molded by you to fit your needs.

This benefits booklet is a summary description of your City of Seward benefit plans. If there is a discrepancy between these summaries and the written legal plan documents, the plan documents shall prevail. This booklet and plan summaries do not constitute a contract of employment.

We hope this benefits booklet, along with our additional communication and decision-making tools, will help you make the best health care choices for you and your family.

This booklet provides only a summary of your benefits. All services described within are subject to the definitions, limitations and exclusions set forth in each insurance carrier's or provider's contract.

Plan Contact Information

Company	Benefit/Contact	Contact Information
Principal	Dental Vision Group Term Life	800-986-3343 7am - 7pm CT Mon - Fri www.Principal.com
Blue Cross Blue Shield of Nebraska	Medical	800-422-2763 7:30am - 6pm CT Mon - Fri www.nebraskablue.com
National Insurance Company of Wisconsin, Inc.	Voluntary Long-Term Disability	800-627-3660 7am - 7pm CT www.nisbenefits.com
City of Seward	Derek Bargmann	(402) 643-2928 Derek.Bargmann@cityofsewardne.org
Jones Group 344 Main Street Ste 100 Seward, NE 68434	Shane Baack, CFP®, AIF® Susan Riley, Account Manager Jessica Millar, Account Manager	Shane.Baack@ampf.com Susan.R.Riley@ampf.com jmillar@jones-ins.com

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Medical – BCBS PPO Option 31

Summary of Coverage

Benefit	In Network	Out-of-Network
Individual Deductible/Out of Pocket Max	$2,000/$4,000	$4,000/$8,000
Family Deductible/Out of Pocket Max	$4,000/$8,000	$8,000/$16,000
Coinsurance	20%	40%
Preventative Services	100%	Deductible and Coinsurance
Primary Care Visit	$25 Copay	Deductible and Coinsurance
Specialist Visit	$50 Copay	Deductible and Coinsurance
Telehealth Services	$10 Copay	Not Covered
Diagnostic/Imaging	Deductible and Coinsurance	Deductible and Coinsurance
Urgent Care Service	$75 Copay	Deductible and Coinsurance
Emergency Service	Deductible and Coinsurance	Deductible and Coinsurance
Inpatient Services	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient Services	Deductible and Coinsurance	Deductible and Coinsurance
Prescription Drugs	$10/$30/$50/$100	50%, Specialty not covered

Deductible HRA: $500 (from $1,500 to $2,000) for Employee Only and $1,500 (from $2,500 to $4,000) for all other enrollment types.

	Employee Cost Per Month
Employee Only	$51
Employ + Spouse	$317
Emplyee + Child(ren)	$241
Employee + Family	$532

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Medical – BCBS HSA Option 58

Summary of Coverage

Benefit	In Network	Out-of-Network
Individual Deductible/Out of Pocket Max	$3,500/$5,500	$7,000/$11,000
Family Deductible/Out of Pocket Max	$7,000/$11,000	$14,000/$22,000
Coinsurance	20%	40%
Preventative Services	100%	Deductible and Coinsurance
Primary Care Visit	Deductible and Coinsurance	Deductible and Coinsurance
Specialist Visit	Deductible and Coinsurance	Deductible and Coinsurance
Telehealth Services	Deductible and Coinsurance	Deductible and Coinsurance
Diagnostic/Imaging	Deductible and Coinsurance	Deductible and Coinsurance
Urgent Care Service	Deductible and Coinsurance	Deductible and Coinsurance
Emergency Service	Deductible and Coinsurance	Deductible and Coinsurance
Inpatient Services	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient Services	Deductible and Coinsurance	Deductible and Coinsurance
Prescription Drugs	Deductible and Coinsurance	Deductible and Coinsurance

HSA Contribution: City of Seward will contribute up to $1,200 for Employee Only and $2,400 for all other enrollment types per year.

Deductible HRA: $1,000 (from $2,300 to $3,300) for Employee Only and $3,000 (from $3,600 to $6,600) for all other enrollment types.

	Employee Cost Per Month
Employee Only	$0
Employ + Spouse	$206
Emplyee + Child(ren)	$147
Employee + Family	$372

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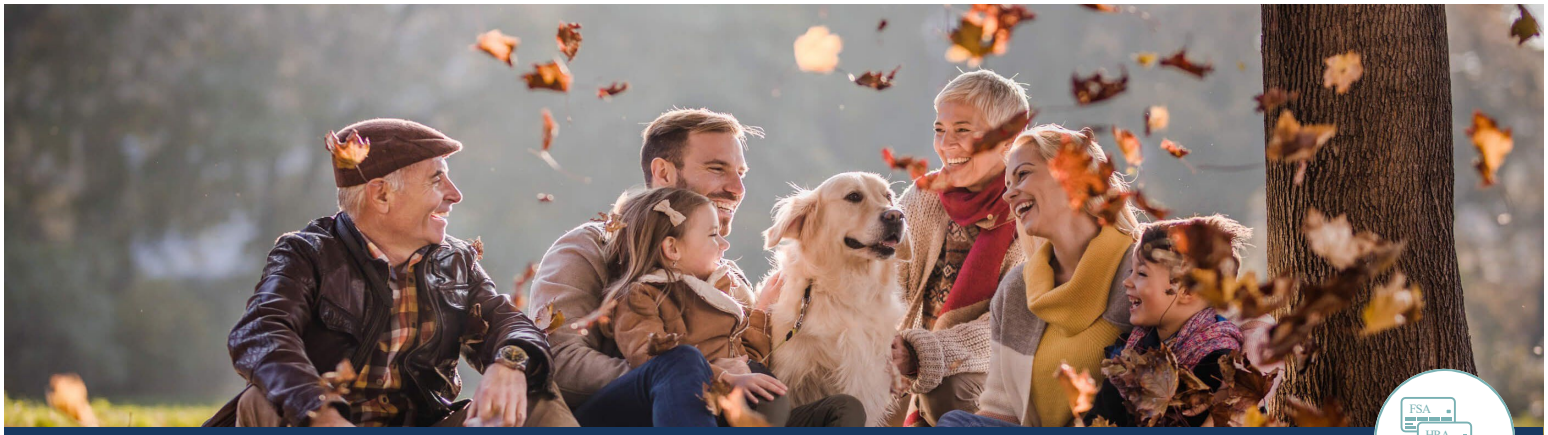

Health Savings Account (HSA)

This is how an HSA works:

A health savings account (HSA) is a health care account and savings account in one. The main purpose of this account is to offset the cost of a qualifying high deductible health plan (HDHP) and provide savings for your out-of-pocket eligible health care expenses - those you and your tax dependents may have now, in the future and during your retirement.

After you set up your account, it's yours to keep, even if you change jobs or retire.

Once your HSA is established, money is contributed to your account by you, the City of Seward or friends and family; and you can then use your HSA dollars tax-free to pay for eligible health care expenses. You save money on expenses you're already paying for, like doctors' office visits, prescription drugs and much more. Best of all, you decided how and when to use your HSA dollars.

Why is it a good idea to have an HSA?

HSAs benefit everyone who is eligible to have this account, including single individuals, families and soon-to-be retirees. You save money on taxes in three ways:

- Tax-free deposits - The money you contribute to your HSA isn't taxed (up to the IRS annual limit). Tax-free earnings
- Your interest and any investment earnings grow tax-free.
- Tax-free withdrawals - The money used toward eligible health care expenses isn't taxed - now or in the future.

Setting aside pre-tax dollars into your HSA means you pay fewer taxes and increase your take-home pay by your tax savings. You save money on eligible expenses that you are paying for out of your pocket. The amount you save depends on your tax bracket. For example, if you are in the 30% tax bracket, you can save $30 on every $100 spent on eligible health care expenses.

HSA funds roll over from year to year and accumulate in your account. There is no "use-it-or-lose-it" rule with HSAs, and you decide how and when to use your HSA funds, which can be used for eligible expenses you have now, in the future or during retirement. And when you have a certain balance in your HSA, investment opportunities are available.

2026 Contribution limits: $4,400 for Individual and $8,750 for Family. Additional $1,000 catch up contribution allowed for individuals 55 and over.

2027 Contribution limits: $4,500 for Individual and $9,000 for Family. Additional $1,000 catch up contribution allowed for individuals 55 and over.

Refer to your HSA documentation for more information.

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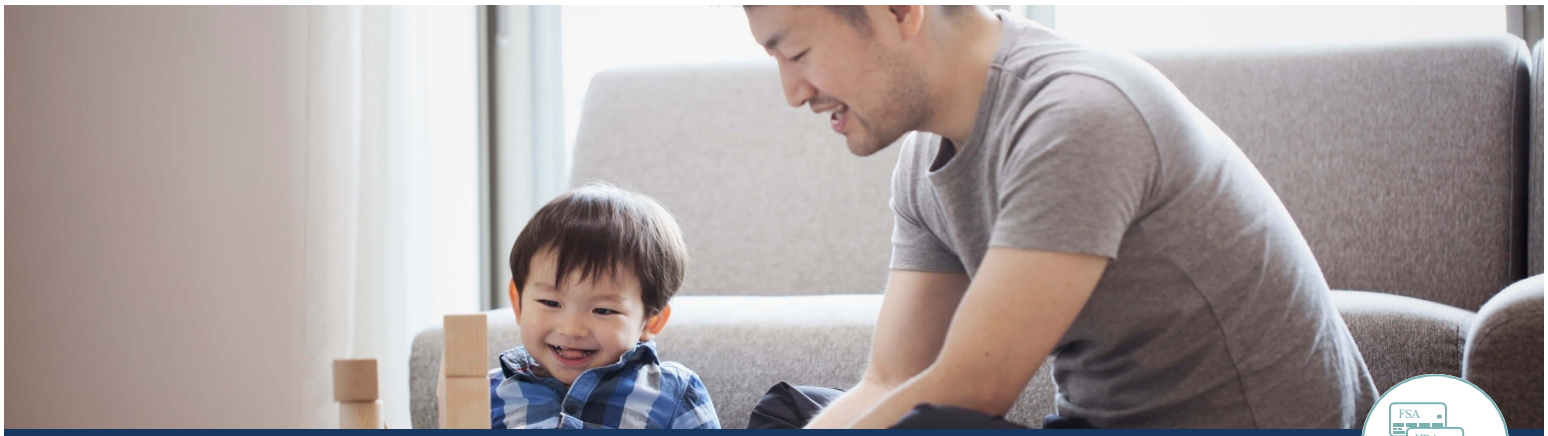

Health Reimbursement Account (HRA)

This is how an HRA works:

- Your employer sets up an HRA account for each participant.
- You don't contribute any money to your HRA account; the HRA account is funded entirely by your
- employer.
- Each plan year, your employer contributes a specified amount to each participant's HRA. As long as there is money in your account, you can use the funds towards eligible HRA expenses.
- Depending on the HRA your employer chooses, you may roll over HRA dollars that aren't used during a plan year. Please refer to your Summary Plan Description (SPD) for specific details about your HRA.

How do I benefit from an HRA?

HRAs benefit everyone; you will appreciate your HRA because you don't pay taxes on the money in your account or your reimbursement expenses.

What expenses are covered under an HRA?

Only eligible expenses can be reimbursed under your HRA. These expenses are defined by the IRS rules and by the City of Seward plan. Learn more about eligible HRA expenses by reading the Summary Plan Description (SPD).

Eligible expenses are those that you pay for out of your pocket for medical care that's provided to you, your spouse, and eligible dependents. Generally, IRS rules state that medical care includes items and services that are meant to diagnose, cure, mitigate, treat, or prevent illness or disease. Transportation that is primarily for medical care is also included. Here are some examples of HRA-eligible expenses:

- Your health plan deductible (the amount you pay before your plans starts paying a share of your costs)
- Your share of the cost for doctor's office visits and prescription drugs
- Your share of the cost for eligible dental care, including exams, X-rays and cleanings
- Your share of the cost for eligible vision care, including exams, eyeglasses, contact lenses, and laser
- eye surgery

Refer to your HRA documentation for more information.

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Preventative Care

Wellness and Health Management

Understanding the full value of covered benefits allows you to take responsibility for maintaining good health and incorporating healthy habits into your lifestyle. Some examples include getting regular physical examinations, mammograms and immunizations. Through the plans offered by the City of Seward, all covered individuals and family members are **eligible to receive routine wellness services like these, at no cost; all copays, coinsurance, and deductibles are waived.**

Which preventative care services are covered?

The US Preventive Services Task Force maintains a regular list of recommended services that all Affordable Care Act (i.e. Health Care Reform) compliant insurance plans should cover at 100% for in- network providers. Below is a list of common services that are included in the plans offered this year:

- Routine physical exam
- Well baby and child care
- Well women visits
- Immunizations
- Routine bone density test
- Routine breast exam
- Routine gynecological exam
- Screening for Gestational diabetes
- Obesity screening and counseling
- Routine digital rectal exam
- Routine colonoscopy
- Routine colorectal cancer screening
- Routine prostate test
- Routine lab procedures
- Routine mammogram
- Routine pap smear
- Smoking cessation
- Health education/counseling services
- Health counseling for STDs and HIV
- Testing for HPV and HIV
- Screening and counseling for domestic violence

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Dental – Principal Dental

Summary of Coverage

	In Network	Out of Network
Preventative Procedures (Routine Exams, Routine Cleanings, Bitewing X-rays, Full Mouth X-rays, Flouride, and Sealants)	$0 Deductible 100% Coinsurance	$0 Copay 100% Coinsurance
Basic Procedures (Emergency Exams, Periodontal Maintenance, Space Maintainers, Fillings, Stainless Steel Crowns, and Harmful Habit Appliance)	$50 Deductible 80% Coinsurance	$50 Copay 80% Coinsurance
Major Procedures (Oral Surgery, General Anesthesia, Simple and Complex Endodontics, Non-surgical and surgical Periodontics, Crowns, Inlays, Core Buildup, Bridges, Dentures, and Repairs)	$50 Deductible 50% Coinsurance	$50 Copay 50% Coinsurance
Orthodontia	$0 Deductible 50% Coinsurance	$0 Deductible 50% Coinsurance

Calendar year max of $1,500/person

	Employee Cost Per Month
Employee Only	$0
Employee + Spouse	$42.22
Employee + Child(ren)	$66.79
Employee + Family	$108.14

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Vision – Principal Vision

Summary of Coverage

	In Network	Out of Network
Exams	$10 Copay, one exam every 12 months	Up to $45, once every 12 months
Prescription Lenses	$25 Copay, one pair every 12 months	Up to $100, one pair every 12 months
Frames	Up to $150, once every 24 months	Up to $70, once every 24 months
Lens Enhancements	$0 copay, one pair every 12 months	---
Elective Contacts	$60 Copay, covered up to $130 max every 12 months	Up to $105, when contacts are chosen over glasses
Necessary Contacts	$25 copay, then covered in full every 12 months	Up to $210, when contacts are chosen over glasses
Contact Fitting	Up to $60 Copay	---

	Employee Cost Per Month
Employee Only	$9.20
Employee + Spouse	$18.42
Employee + Child(ren)	$18.79
Employee + Family	$30.42

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Group Life Insurance

Summary of Coverage

Plan Features	Basic Life - Group
Employee benefit amount	$25,000
Maximum benefit amount	$25,000
AD&D benefit	See Summary of Benefits
The following shows how much benefits are reduced at certain ages.	
Age band	**Benefit reduction**
Under 70	100% Benefit
70 - 74	35% Reduction
Over 75	Additional 20% Reduction
Spouse and Child(ren)	
Spouse	$5,000
Child(ren)	$,1000 - $2,000

Group life is 100% covered by the employer.

Employees must fill out an EOI form if they exceed the guaranteed issue amount.

Life insurance isn't a fun thing to think about, but, if you have people who depend on you for financial support, then life insurance is really about protecting them in case something happens to you—your designated beneficiary would collect a financial benefit upon your death.

Group life insurance coverage is a employer-sponsored safety net in case the worst happens, with no out-of-pocket costs to you. If you believe you need additional coverage, you may wish to enroll in voluntary life insurance as well.

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Voluntary Life Insurance

Summary of Coverage

Plan Features	Basic Life - Voluntary
Employee benefit amount	$10,000 - $500,000, increments of $10,000. Guaranteed issue up to $150,000
Minimum benefit amount	$10,000
Maximum benefit amount	$500,000
AD&D benefit	Included. Benefit equal to the base voluntary term coverage
Spouse benefit	$5,000 - $150,000, increments of $5,000. Guaranteed issue up to $30,000
Dependent benefit	$5,000 - $25,000, increments of $5,000
The following shows how much benefits are reduced at certain ages.	
Age band	**Benefit reduction**
Age 70-74	35% reduction
Age 75 and older	Additional 20% reduction

Employees must fill out an EOI form if they exceed the guaranteed issue amount.

Voluntary life insurance is similar to group life insurance, except it is paid for by you. It can provide additional financial security to you family in case the worst happens.

With voluntary life insurance, you pay a monthly premium and then your beneficiaries receive a guaranteed amount in the event of your death. Plans are typically flexible and allow you to set your contribution and payment amounts, allowing you more control.

While this type of insurance isn't fun to think about, it can be a vital lifeline for your family.

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Disability Insurance Long-term

Summary of Coverage

Plan Features	Long Term Disability
Employee benefit amount	60% of earnings
Maximum benefit amount	$5250 Monthly
Elimination period	90 Days
Benefit duration	Age 61 or younger – to age 65 Age 62 – 3.5 years Age 63 – 3 years Age 64 – 2.5 years Age 65 – 2 years Age 66 – 1.75 years Age 67 1.5 years Age 68 – 1.25 years Age 69 and over – 1 year

Disability insurance is coverage that provides you with income protection should you be unable to work due to an injury or illness. With disability coverage, you are compensated for a portion of your lost income.

Long-term disability (LTD) coverage is a type of disability insurance that pays you a set percentage of your regular income after a specified waiting period. For example, if you're covered under short-term disability (STD) insurance as well, the LTD insurance would kick in once the STD policy is exhausted, typically after three to six months.

The length of LTD plans varies—some may be limited to a period between two and 10 years, while other plans continue paying out until age 65.

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2026 – 2027
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Prepared by Jones Group for the City of Seward