

Welcome!



We're thrilled you're considering joining our team! We understand you have choices when it comes to your career. At KGA, our comprehensive benefits are designed to support your personal and professional growth.

Medical Coverage

Choose from three medical plans: one traditional deductible plan, or two different High Deductible Health Plans. All plans use the National PPO Network, do not require a Primary Care Referral to see specialists, and cover in-network preventive care at 100%.

The illustration below displays In-Network coverage. For Out-of-Network coverage, please see plan documents.

	Choice Plus \$3,000	Choice Plus HDHP \$3,000 with HSA	Choice Plus HDHP \$5,000 with HSA
Plan Year Deductible	\$3,000 per person, up to \$6,000 family maximum	\$3,000 per person, up to \$6,000 family maximum	\$5,000 per person, up to \$10,000 family maximum
Out-of-Pocket Maximum	\$8,500 per person \$17,000 family maximum	\$7,500 per person \$15,000 family maximum	\$6,250 per person \$12,500 family maximum
Doctor Visits	\$30 copay PCP \$60 copay Specialist	Deductible, then you pay 0% PCP Deductible, then you pay 0% Specialist	Deductible, then you pay 0% PCP Deductible, then you pay 0% Specialist
Urgent Care	\$65 copay	Deductible, then you pay 0%	Deductible, then you pay 0%
Prescription Benefits (30 days 90 days supply)			
Generic \$ Lowest Cost	\$10 copay \$25 copay	\$10 copay* \$25 copay*	\$10 copay* \$25 copay*
Preferred Brand \$\$ Mid Range Cost	\$35 copay \$87.50 copay	\$35 copay* \$87.50 copay*	\$35 copay* \$87.50 copay*
Non-Preferred Brand \$\$\$ Highest cost	\$60 copay \$150 copay	\$60 copay* \$150 copay*	\$60 copay* \$150 copay*
		*Deductible applies first	*Deductible applies first

Pre-tax Accounts

Health Savings Account (HSA) - HRC Total Solutions

If you enroll in the HDHP w/ HSA plan, you can use this money for qualified health expenses now and in the future. KGA will contribute to the employee's HSA account when the employee and their dependents (if applicable) are enrolled in the **Choice Plus HDHP \$3,000**. Contributions will be deposited semi-annually on **August 1st** and **February 1st**.

Flexible Spending Account (FSA) - HRC Total Solutions

Set aside pre-tax funds to pay for eligible medical, dental, and vision expenses. You may not enroll in the Health Care FSA if you are enrolled in an HDHP paired with an HSA account.

Unused funds are forfeited at the end of the plan year.

2025 HSA Contributions	
KGA Contributions	\$1,000 individual / \$2,000 family / year
2025 IRS Annual Maximum	\$4,300 individual / \$8,550 family

2025 FSA Contributions	
Health Care FSA	\$3,300
Dependent Care FSA	\$5,000

Dental & Vision Coverage

Employees have the option to elect dental and/or vision coverage as part of their benefits package. With access to comprehensive dental and vision care, you can prioritize your overall health and wellbeing.



Delta Dental	In-Network	Out-of-Network
Benefit Maximum (Calendar Year)	\$1,750 per person	\$1,750 per person
Deductible per Calendar Year (waived for preventive services)	\$50 per person \$150 per family	
Preventive Care (exams, cleanings, x-rays, sealants)	100% covered	100% covered
Basic Restorative Care (fillings, root canals, periodontics & endodontic care)	80% covered after deductible	80% covered after deductible
Major Restorative Care (bridges, crowns, implants, dentures)	50% covered after deductible	50% covered after deductible
Orthodontia (children up to age 19)	50% covered up to lifetime maximum of \$1,000	50% covered up to lifetime maximum of \$1,000
Coverage for children up to age 13	All tiers covered 100%	
Annual Max Rollover	Rollover up to \$500 into the next calendar year when your total yearly claims do not exceed \$700 . Your accumulated rollover total is capped at \$1,250 .	
EyeMed	In-Network	Out-of-Network (reimbursement)
Annual Eye Exam (every 12 months)	\$10 copay	Up to \$57
Lenses (every 12 months)	Single/Bifocal/Trifocal: \$25 copay	Single: Up to \$47 Bifocal: Up to \$79 Trifocal: Up to \$113
Frames (every 24 months)	\$0 copay; 20% off balance over \$130 allowance	Up to \$104
Contact Lenses (every 12 months)	Conventional: \$0 copay; 15% off balance over \$130 allowance Medically necessary: covered in full	Conventional: up to \$104 Medically necessary: up to \$300

The information shown in this presentation is an illustrative summary only. The underlying plan contract or document governs all aspects of the plan. Final rates are dependent on actual enrollment, insurance carrier or plan rules, plan selection, and eligibility criteria. Please refer to the plan document, contract, or other notices contained in this document, applications, and other corresponding communications for additional information.

Benefit Costs

KGA is dedicated to providing affordable benefits that help safeguard our employees' wellbeing and financial security. By offering cost-effective coverage options, we ensure that quality care is accessible without placing a burden on your budget. Our commitment to affordability reflects our belief that supporting your health and peace of mind is essential to your success.



	Total Monthly Premium	KGA's Monthly Contribution	Employee Semi-Monthly Deduction
Choice Plus \$3,000			
Employee Only	\$871.69	\$657.19	\$107.25
Employee & Spouse	\$1,781.74	\$1,259.34	\$261.20
Employee & Child(ren)	\$1,446.13	\$1,022.13	\$212.00
Family	\$2,525.29	\$1,784.89	\$370.20
Choice Plus HDHP \$3,000 w/ HSA			
Employee Only	\$821.49	\$675.19	\$82.15
Employee & Spouse	\$1,679.13	\$1,259.35	\$209.89
Employee & Child(ren)	\$1,362.85	\$1,022.13	\$170.36
Family	\$2,379.86	\$1,784.90	\$297.48
Choice Plus HDHP \$5,000 w/ HSA			
Employee Only	\$734.69	\$734.69	\$0.00
Employee & Spouse	\$1,501.71	\$1,501.71	\$0.00
Employee & Child(ren)	\$1,218.85	\$1,218.85	\$0.00
Family	\$2,128.40	\$2,128.40	\$0.00
Delta Dental			
Employee Only	\$43.21	\$34.57	\$4.32
Employee & Spouse	\$88.72	\$44.36	\$22.18
Employee & Child(ren)	\$88.72	\$44.36	\$22.18
Family	\$159.09	\$55.68	\$51.71
EyeMed			
Employee Only	\$6.56	\$0.00	\$3.28
Employee & Spouse	\$12.46	\$0.00	\$6.23
Employee & Child(ren)	\$13.12	\$0.00	\$6.56
Family	\$19.29	\$0.00	\$9.65

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Wherever you are in your life, we're here to support you.

We protect what matters - from mental health and financial protection to comprehensive benefit plans.

Life and Accidental Death & Dismemberment - Mutual of Omaha

We provide **1x your annual salary up to \$125,000** Life and AD&D insurance at no cost, providing peace of mind and ensuring your family is protected.

Long-Term Disability - Mutual of Omaha

If you're not able to work, how will the bills get paid? We make sure you're protected with company-provided disability coverage. In most cases, you'll receive 60% of your monthly earnings up to a maximum of \$6,000/month after being unable to work for 90 days due to a disability.

Financial Protection - Simple IRA Match

It's never too early - or too late - to start planning for your retirement. KGA offers a Simple IRA to all Regular Full Time and Part Time employees. Each quarter, **KGA will match up to 3%** of your contribution.

Time Away From Work

KGA takes pride in offering a generous PTO policy which includes **10 paid holidays and 1 floating holiday** determined by leadership each year.

Employees earn up to **22 days per calendar year** of paid time off on an accrual basis in their **first two years of employment**.

After the second year, employees earn up to an additional **5 days per calendar year** for a total of **27 days per calendar year**.

PTO is front loaded **quarterly** based on projected scheduled hours.



Mental Health is Health Care - Canopy

Our Employee Assistance Program (EAP) provides Emotional & Mental Health support, Family, Home & and Work support. Just need some guidance? You can also access online training tools and resources to help you thrive. All participation is **confidential, and at no cost to you**.

The Big Picture

At KGA, we believe our employees are our greatest asset, and we are deeply committed to supporting their happiness and well-being. That's why we offer a comprehensive benefits package designed to care for you both at work and at home. From healthcare coverage and wellness programs to generous time-off and family support, we strive to create an environment where you can thrive personally and professionally. Join us and experience a workplace that truly values and invests in you.

Additional Benefits

Employees have access to additional benefits, including:

- Wellness benefits & programs
- Work-life vendors
- Employee peer recognition
- Education assistance
- Employee service recognition
- Sabbatical program
- Annual family events

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