



KEYSTONE LEARNING SERVICES

BENEFIT ENROLLMENT GUIDE

2025



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A MESSAGE FROM HR AT KEYSTONE LEARNING SERVICES

At Keystone Learning Services 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

- No plan changes to any of the benefits, with the exception of the QHDHP Plan. The deductible will be increasing to \$3,300 from \$3,200 due to IRS guidelines
- No premium changes to the following benefits: Vision, Voluntary Life, Voluntary Short-Term Disability, Accident, Critical Illness and Hospital Indemnity
- There will be premium changes to the medical and dental plans

OPEN ENROLLMENT

Take Action! August 27th – September 5th

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, 2025 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 at: <http://www.employeenavigator.com>

Sincerely,

Mollee Wilkerson

ELIGIBILITY

ELIGIBLE EMPLOYEES:

You and your eligible family members may enroll in the Keystone Learning Services Employee Benefits Program if you are a Full-Time employee who is actively working 30 Hours.

DEPENDENT ELIGIBILITY:

You may enroll the following dependents in the Keystone Learning Services Employee Benefits Program:

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

WHEN COVERAGE BEGINS:

Newly hired employees and dependents will be effective in Keystone Learning Services' benefits programs First of Month Following 30 days. 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 **30 days** of the event date.

Documentation may be required to verify your change of status. Failure to request a change of status within 30 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.

MEDICAL VALUE ADDS

MEDICAL INSURANCE BASICS

AT THE DOCTOR'S OFFICE

It's recommended that you choose an in-network primary care physician (PCP) for your medical coverage. A PCP can be your Family Practitioner, Internist, General Medicine, Pediatrician, or an OB/GYN (Obstetrician and Gynecologist). Each member of your family may have a different PCP.

If you are newly enrolling in medical benefits, make an appointment with your PCP - even if you're NOT sick, once the plan year has begun. This relationship will set the foundation for staying healthy—today and well into the future.

NETWORK PROVIDER/FACILITY SEARCH

- **Make sure that your provider or facility is in-network.** To locate a network provider, follow the steps below or call 800-432-3990.
- Visit www.bcbsks.com then select Find a Doctor.
- Choose "Log in to Blue Access" if you are already enrolled.
- To continue as a guest, select Just browsing then enter your zip code to view providers in your plan's network.

MEMBER SERVICE PORTAL

BCBS of Kansas' member portal is your access to secure, personalized services with interactive health tools built around you, your benefits, and your health. Access the BCBS of Kansas portal at www.bcbsks.com or download the app for helpful resources such as:

- Finding care
- Managing prescriptions
- Managing claims
- Staying healthy
- Getting coverage and cost details

PREVENTIVE CARE

Keystone Learning Services's Medical plan options cover Preventive Care services at 100% as long as your designated preventive care services are received from an in-network provider in an office-based, outpatient, or urgent care setting. Preventive care is routine health care that includes screenings, checkups and patient counseling to help prevent illnesses, disease or other health problems. There may be some exceptions, so it's important to know what qualifies as preventive care and what questions to ask your doctor to avoid extra costs.

For a list of covered preventive care services go to www.bcbsks.com








Routine physicals (age 18+) or pediatric exams (birth to age 17)

Age & gender appropriate screenings

Blood pressure screening for adults and children

Immunizations for adults and children

WHERE TO GO FOR CARE

				
Virtual Visits Telemedicine	Primary Care Physician	Convenience Care Clinic	Urgent Care	Emergency Room
\$	\$\$	\$\$	\$\$\$	\$\$\$\$
Convenient Treats common, non-urgent health concerns Many available 24/7	Preventive and routine care Treats wide range of health issues Limited Hours	Walk-in care for minor health conditions when PCP is closed or unavailable May be open nights & weekends	Treatment of non-life-threatening injuries or illnesses Generally open nights & weekends	Immediate treatment for serious, life-threatening conditions or call 911
<ul style="list-style-type: none"> Allergies Bronchitis Eye infections Cough/sore throat Flu Stomachache Insect bites Rashes 	<ul style="list-style-type: none"> Check-ups Immunizations Preventive Services General health management Management of chronic conditions 	<ul style="list-style-type: none"> Strep throat Flu shot and some immunizations Pregnancy tests Minor cuts and burns 	<ul style="list-style-type: none"> Sprains and strains Minor accidents, falls Minor sprains, fractures Minor broken bones Minor cuts, burns 	<ul style="list-style-type: none"> Chest pain Difficulty breathing Major broken bones Head injuries Heavy bleeding Seizures Spinal injuries Large open wounds

KNOWING YOUR OPTIONS BEFORE YOU RECEIVE CARE CAN SAVE YOU TIME AND MONEY. KNOW BEFORE YOU GO!

MEDICAL INSURANCE

Keystone Learning Services is pleased to provide a Medical PPO through Blue Cross and Blue Shield of Kansas, Inc.. Highlights of the medical plan are listed below. A PPO medical plan allows you to see any provider without a physician referral. The level of benefits you receive is dependent upon your choice of an in-network PPO provider or an out-of-network provider. Significantly higher benefits will be received when you obtain care from an in-network provider. To find a provider, visit www.bcbsks.com. Please see your Booklet or Carrier Benefit Summary for more information.

	\$1,000 Buy-up PPO	\$3,500 Base PPO	QHDHP
	In-Network Benefits	In-Network Benefits	In-Network Benefits
ANNUAL DEDUCTIBLE			
INDIVIDUAL	\$1,000	\$3,500	\$3,300
FAMILY	\$2,000	\$7,000	\$6,600
COINSURANCE	80%	50%	100%
MAXIMUM OUT-OF-POCKET			
INDIVIDUAL	\$5,000	\$6,350	\$6,350
FAMILY	\$10,000	\$12,700	\$12,700
PHYSICIAN OFFICE VISIT			
PRIMARY CARE	\$35 Copay	\$35 Copay	100% After Deductible
SPECIALTY CARE	\$35 Copay	\$70 Copay	100% After Deductible
PREVENTIVE CARE			
ADULT PERIODIC EXAMS	100%	100%	100%
WELL-CHILD CARE	100%	100%	100%
DIAGNOSTIC SERVICES			
X-RAY AND LAB TESTS	100% of allowable charges to \$300 max/ person then 80% After Deductible	100% of allowable charges to \$300 max/ person then 50% After Deductible	100% After Deductible
COMPLEX RADIOLOGY	100% of allowable charges to \$300 max/ person then 80% After Deductible	100% of allowable charges to \$300 max/ person then 50% After Deductible	100% After Deductible
URGENT CARE FACILITY	\$35 Copay per visit	\$70 Copay per visit	100% After Deductible
EMERGENCY ROOM	\$250 Copay then 80% After Deductible	\$250 Copay then 50% After Deductible	100% After Deductible
INPATIENT HOSPITALIZATION	80% After Deductible	50% After Deductible	100% After Deductible
OUTPATIENT HOSPITALIZATION	80% After Deductible	50% After Deductible	100% After Deductible
MENTAL HEALTH / SUBSTANCE ABUSE			
INPATIENT	80% After Deductible	50% After Deductible	100% After Deductible
OUTPATIENT	\$35 Copay per visit	\$35 Copay per visit	100% After Deductible
OTHER SERVICES			
CHIROPRACTIC	80% After Deductible	50% After Deductible	100% After Deductible

PHARMACY			
RETAIL PHARMACY (30 DAY SUPPLY)			
GENERIC	\$15 Copay	\$15 Copay	\$15 Copay After Deductible
PREFERRED	\$50 Copay	\$50 Copay	\$50 Copay After Deductible
NON-PREFERRED	\$75 Copay	\$75 Copay	\$75 Copay After Deductible
PREFERRED SPECIALTY	\$150 Copay; 20% up to \$250 for Non-Preferred	\$150 Copay; 20% up to \$250 for Non-Preferred	\$150 Copay After Deductible; 20% up to \$250 for Non-Preferred
MAIL ORDER PHARMACY (90 DAY SUPPLY)			
GENERIC	\$37.50 Copay	\$37.50 Copay	\$37.50 Copay After Deductible
PREFERRED	\$125 Copay	\$125 Copay	\$125 Copay After Deductible
NON-PREFERRED	\$187.50 Copay	\$187.50 Copay	\$187.50 Copay After Deductible
PREFERRED SPECIALTY	Not covered	Not covered	Not covered

EMPLOYEE CONTRIBUTIONS (MONTHLY)			
\$1,000 Buy-up PPO	Total Premium	Employer Cost	Employee Cost
Employee	\$1,126.89	\$1,126.89	\$0.00
Employee & Spouse	\$2,380.86	\$1,126.89	\$1,253.97
Employee & Child(ren)	\$2,245.99	\$1,126.89	\$1,119.10
Employee & Family)	\$3,499.95	\$1,126.89	\$2,373.06
\$3,500 Base PPO			
Employee	\$1,000.14	\$1,000.14	\$0.00
Employee & Spouse	\$2,108.34	\$1,126.89	\$981.45
Employee & Child(ren)	\$1,989.14	\$1,126.89	\$862.25
Employee & Family	\$3,097.36	\$1,126.89	\$1,970.47
QHDHP*			
Employee	\$1,016.05	\$1,016.05	\$0.00
Employee & Spouse	\$2,142.56	\$1,126.89	\$1,015.67
Employee & Child(ren)	\$2,021.38	\$1,126.89	\$894.49
Employee & Family	\$3,147.88	\$1,126.89	\$2,020.99

**Keystone Learning Services will contribute \$110.84 monthly into the employee's H.S.A. Account*

DENTAL INSURANCE

Keystone Learning Services offers a Dental PPO plan through MetLife 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.metlife.com/dental.

BENEFIT COVERAGE	MetLife Dental PPO	
	In-Network Benefits	Out-of-Network Benefits
ANNUAL DEDUCTIBLE		
INDIVIDUAL	\$50	\$50
FAMILY	\$150	\$150
WAIVED FOR PREVENTIVE CARE?	Yes	Yes
ANNUAL MAXIMUM		
PER PERSON/ CALENDAR YEAR	\$1,500	\$1,500
PREVENTIVE	100%	100%
BASIC	90%	80%
MAJOR	60%	50%
ORTHODONTIA		
BENEFIT PERCENTAGE	Not covered	Not covered

EMPLOYEE CONTRIBUTIONS (MONTHLY)	
Dental PPO	
Employee	\$0.00
Employee & Spouse	\$36.07
Employee & Child(ren)	\$35.34
Employee & Family	\$85.67

VISION INSURANCE

Lincoln Financial Group 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.lvc.lfg.com.

	Lincoln Financial Group Voluntary Vision
BENEFIT COVERAGE	
COPAY	
ROUTINE EXAMS	\$10 Copay
MATERIALS	\$10 Copay
LENSES	
SINGLE VISION LENSES	\$10 Copay
BIFOCAL LENSES	\$10 Copay
TRIFOCAL LENSES	\$10 Copay
FRAMES	
RETAIL EQUIVALENT	\$130 Allowance
CONTACT LENSES	
NECESSARY / PRESCRIBED	\$0 Copay
ELECTIVE	\$125 Allowance
OTHER SERVICES	
LASER CORRECTIVE SURGERY	Discount available
FREQUENCY	
ROUTINE EXAMS	12 months
LENSES	12 months
FRAMES	12 months
CONTACT LENSES (ELECTIVE)	12 months

EMPLOYEE CONTRIBUTIONS (MONTHLY)	
Voluntary Vision	
Employee	\$0.00
Employee & Spouse	\$7.85
Employee & Child(ren)	\$8.73
Employee & Family	\$17.00

TAX-ADVANTAGED ACCOUNTS

HEALTH SAVINGS ACCOUNT (HSA)

When you are enrolled in a Qualified High Deductible Health Plan (QHDHP) and meet the eligibility requirements, the IRS allows you to open and contribute to an HSA Account.

WHAT IS A HEALTH SAVINGS ACCOUNT (HSA)?

An HSA is a tax-advantaged bank account to pay for eligible health care expenses for you and/or your eligible dependents. The HSA is yours to keep, even if you change jobs or medical plans. There is no “use it or lose it” rule; your balance carries over year to year. You also get extra tax advantages with an HSA.

HSA ELIGIBILITY

In order to open and contribute to an HSA, you must meet these requirements:

- You must be enrolled in a Qualified High-Deductible Health Plan (QHDHP)
- You cannot be covered by other non-QHDHP health plan coverage, such as a spouse’s PPO plan
- You and/or your spouse cannot be enrolled in a medical Flexible Spending Account (FSA). Enrollment in a Limited Purpose Healthcare FSA is allowed)
- You cannot be enrolled in Medicare, Medicaid or TRICARE,
- You are not eligible to be claimed as a dependent on another person’s tax return

FEDERAL TAX ADVANTAGES*

- Reduce income taxes with pre-tax contributions via payroll deductions
- Grow your account – long term savings: interest and investment earnings are tax-free
- Withdraw funds tax-free for qualified healthcare expenses

KEEP YOUR RECEIPTS

The easiest way to use your HSA dollars is by using your HSA Debit Card at the time you incur an eligible expense. But keep your receipts for transactions or any reimbursements in the event you are ever audited! HSA funds used for non-eligible expenses will be charged a penalty tax (if under age 65) as well as federal income taxes.

You can learn more or manage your HSA at www.healthequity.com.



CLICK TO PLAY VIDEO

2025 HSA CONTRIBUTIONS

You can contribute to your Health Savings Account on a pre-tax basis through payroll deductions up to the IRS statutory maximums listed below.

- \$4,300 Individual
- \$8,550 Family
- Age 55 and over may contribute an extra \$1,000 catch-up contribution

Keystone Learning Services will contribute the following to your HSA account:

- \$110.84 Individual
- \$110.84 Family

FLEXIBLE SPENDING ACCOUNTS (FSA)

The Flexible Spending Account (FSA) plan with P&A Group, Inc. 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 (QLE)
- Expenses must be incurred during the specified plan year
- You may submit claims for expenses incurred within the enrollment period
- Up to \$640 of unused Health Care FSA monies from 2024 will automatically roll over and will be available in 2025.
- **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.

For more information, visit www.padmin.com



CLICK TO PLAY VIDEO

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.padmin.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.padmin.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.

2025 MAXIMUM CONTRIBUTION AMOUNTS

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

VOLUNTARY LIFE OFFERINGS

VOLUNTARY LIFE

You have the option to purchase 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 \$500,000; not to exceed 5 X Salary
- Spouse amount: increments of \$5,000 up to \$250,000
- Child amount: \$10,000

New Hire Guarantee Issue

- Employee amount: \$150,000
- Spouse amount: \$30,000
- Child amount: \$10,000

Open Enrollment Increase

- Employee amount: Current enrollees can increase current coverage by \$20,000. Employees not currently enrolled can enroll in \$20,000 of coverage
- Spouse amount: Current enrollees can increase current coverage by \$10,000. Spouses not currently enrolled can enroll in \$10,000 of coverage
- Child amount: Can enroll in \$10,000 of coverage

VOLUNTARY SHORT-TERM DISABILITY (STD)

In the event you are unable to work as a result of an illness or injury, Keystone Learning Services provides disability insurance through Lincoln Financial. The plans offer income protection and will replace a portion of your earnings while you are unable to work. If your disability extends beyond 12 weeks, you will be eligible to receive Long Term Disability benefits. 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	60%
Maximum Weekly Benefit	\$1,000
Maximum Period of Payment	12 weeks
Definition of Earnings	Salary

ADDITIONAL KEYSTONE LEARNING SERVICES BENEFITS

ACCIDENT INSURANCE

The Lincoln Financial Accident Insurance plan provides employees payments for covered accidents.

- With over 150 covered events, including hospitalization resulting from an accident as well as accidental death or dismemberment, the Lincoln Financial 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. This plan is portable, so you may continue coverage if you leave the company for any reason.
- Annual health screening benefit of \$100 per calendar year for taking one of the eligible screening/prevention measures.

CRITICAL ILLNESS

The Lincoln Financial 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 \$30,000. 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.

HOSPITAL INDEMNITY

The Lincoln Financial Hospital Indemnity plan provides employees payments for hospitalizations.

- This voluntary coverage through Lincoln Financial helps offset the out-of-pocket medical costs due to a hospitalization due for 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.

READY TO ENROLL?

ENROLLMENT REMINDERS

- Review this 2025 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 your 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 www.employeenavigator.com to enroll or change your benefits for 2025. The deadline to enroll or make changes is **September 5, 2025**.
 - 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. While you do not have to enroll in your **Health Savings Account (HSA)** annually, make sure you review your contributions and make any adjustments based on your needs or changes to IRS limits.

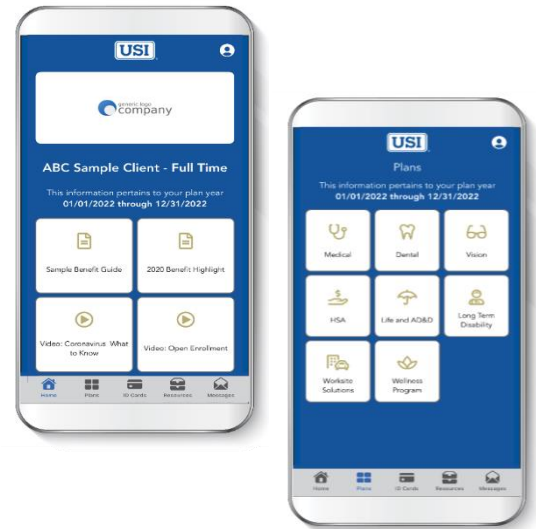
CUSTOMER SERVICE INFORMATION

USI MOBILE APP – MYBENEFITS2GO

Keystone Learning Services 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

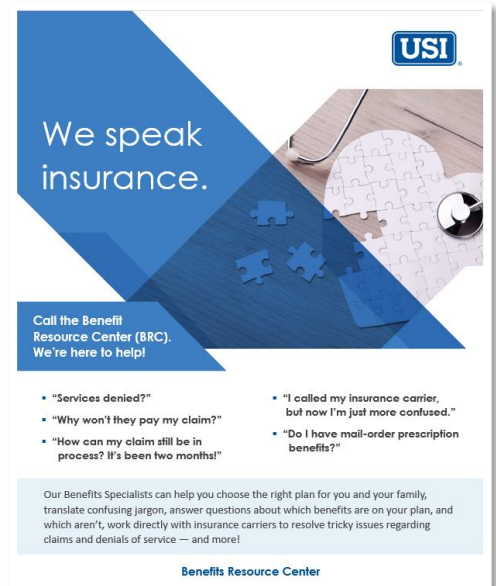
Have Questions? Need Help?

Keystone Learning Services 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 BRCMT@usi.com
- CALL 855-874-0742
- Click [here](#) to learn more about the BRC



IMPORTANT CONTACTS

Additional information regarding benefit plans can be found on Employee Navigator – www.employeenavigator.com. 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
Medical PPO	BCBS of Kansas	(800) 432-3990	www.bcbsks.com
Dental PPO	MetLife	(800) 942-0854	www.metlife.com/dental
Vision	Lincoln Financial	(800) 440-8453	www.lvc.lfg.com
Health Savings Account	Health Equity	(866) 346-5800	www.healthequity.com
Voluntary Life and AD&D	Lincoln Financial	(800) 423-2765	www.lfg.com
Short Term Disability (STD)	Lincoln Financial	(800) 423-2765	www.lfg.com
Accident, Critical Illness, Hospital Indemnity	Lincoln Financial	(800) 423-2765	www.lfg.com
Flexible Spending / Dependent Daycare Account	P&A Group, Inc.	(716) 852-2611	www.padmin.com
Benefit Resource Center	USI	(855) 874-0742	BRCMT@usi.com

This brochure summarizes the benefit plans that are available to Keystone Learning Services 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.

