2026
EMPLOYEE BENEFITS

Click here or scan the QR code to visit the benefit hub to access more information on these plans and other NPG-provided benefits.

Medical

Blue Cross and Blue Shield of Kansas City | myhealthtoolkitkc.com | 888.495.9340

News-Press & Gazette will partner with Blue KC for our medical carrier in 2026. We will offer three medical plan options: the HDHP, the Base PPO, and the Buy-up PPO.

	HDHP	Base PPO	Buy-up PPO
	In-network	In-network	In-network
Calendar year deductible			
Individual	$4,000	$1,100	$600
Family	$8,000	$2,200	$1,200
Coinsurance (you pay)	0%	20%	20%
Out-of-pocket maximum			
Individual	$4,000	$5,000	$3,500
Family	$8,000	$10,000	$7,000
Physician office visits			
Preventive services	No cost	No cost	No cost
Telehealth general and behavioral	$30	$30	$25
Primary care	0% after deductible	$30	$25
Specialist	0% after deductible	$60	$50
Urgent care	0% after deductible	$60	$50
Hospital services			
Inpatient	0% after deductible	20% after deductible	20% after deductible
Outpatient	0% after deductible	20% after deductible	20% after deductible
Emergency room	0% after deductible	$250 then 20% after deductible	$250 then 20% after deductible

Prescription drugs

SmithRx | mysmithrx.com | 844.454.5201

	HDHP	Base PPO	Buy-up PPO
	In-network	In-network	In-network
Retail copays (up to 30-day supply)			
Generic	0% after deductible	$12	$12
Preferred brand	0% after deductible	$35	$35
Non-preferred brand	0% after deductible	$60	$60
Retail and mail order copays (up to 90-day supply)			
Generic	0% after deductible	$30	$30
Preferred brand	0% after deductible	$87.50	$87.50
Non-preferred brand	0% after deductible	$150	$150

Monthly employee contributions

	HDHP	Base PPO	Buy-up PPO
Employee	$159	$322	$417
Employee + spouse	$542	$754	$964
Employee + child(ren)	$400	$552	$712
Family	$596	$847	$1,063

Note: NPG will offer a premium differential for those who complete the wellness program, achieve the requirements and are tobacco-free. Contributions include medical and pharmacy benefits.

Spousal surcharge

- If you are enrolling your spouse in NPG's medical plan, you must complete the spousal attestation form and answer a survey question in My ADP during open enrollment (or 30 days from date of hire/ status change).
- You may be subject to a $100 per-month spousal surcharge if your spouse has access to another employer's medical plan or you do not complete the attestation form.

Dental

Guardian | guardianlife.com | 888.600.1600

	In-network
Annual deductible	
Individual	$50
Family	$100
Plan maximums	
Annual plan max. per member	$1,500 plus max. rollover
Orthodontia lifetime max. per member	$1,500
Coinsurance (you pay)	
Preventive (deductible does not apply)	No charge
Basic (fillings, root canals, etc.)	10%
Major (bridges, dentures, etc.)	40%
Orthodontia	50%

Monthly employee contributions

	Dental
Employee	$21.50
Employee + spouse	$63.38
Employee + child(ren)	$59.50
Family	$107.12

Vision

Guardian | guardianlife.com | 888.600.1600

NPG's vision plan allows you the option of choosing to participate in the VSP or the Davis Network. Rates are the same for the two networks. VSP typically contracts with private-practice providers, while Davis contracts with some private-practice providers as well as some big-box retailers.

	In-network (Davis or VSP)
Frequencies	
Exam	Once every 12 months
Frames	Once every 24 months
Lenses (for glasses or contact lenses)	Once every 12 months
Plan design	
Exam	$10 copay
Lenses (single, bifocal, trifocal, lenticular)	$25 copay
Frames	$150 allowance
Contact lenses	
Elective	$150 allowance
Medically necessary	$0

Monthly employee contributions

	Vision
Employee	$9.02
Employee + spouse	$17.44
Employee + child(ren)	$14.42
Family	$22.84

FSA

WEX | wexinc.com | 866.451.3399

Healthcare FSA

- Available to those enrolled in the base PPO or buy-up PPO medical plan.
- Funds can be used to pay for medical, dental, and vision expenses with pretax dollars.
- You can elect to contribute up to $3,400 in 2026.
- You can rollover up to $680 to 2027. Any funds above this amount after Dec. 31, 2026, will be forfeited.

Dependent care FSA

- Available to all benefits-eligible employees.
- Funds can be used to pay for eligible dependent care services.
- You can elect up to $7,500 per year.
- Any unused funds after Dec. 31, 2026, will be forfeited.

HSA

UMB | hsa.umb.com | 866.520.4472

- Available to those enrolled in NPG's Qualified HDHP and meet all other IRS eligibility requirements.
- Funds can be used to pay for medical, dental, and vision expenses with pretax dollars.
- You can elect up to $4,400 for single coverage and $8,750 for family coverage per year. Those over 55 can elect an additional $1,000 annually.
- If you are enrolled in NPG's HDHP, NPG will contribute $30 a month for employee-only coverage and $50 a month for employee + dependent coverage into your HSA for 2026.

Life insurance

Lincoln Financial Group | lfg.com | 877.275.5462

NPG provides eligible employees with basic life and AD&D coverage in the amount of 1x annual earnings up to a maximum of $500,000. Basic life coverage is also provided for your spouse and eligible child(ren) in the amount of $2,000.

You have the opportunity to elect additional life coverage for yourself and your spouse. Rates are based on age and coverage amount. This additional coverage is voluntary and paid for by the employee.

- Employees can elect increments of $10,000 up to $500,000; guaranteed issue is $100,000.
- Spouse can elect increments of $5,000 up to $250,000 (not to exceed employee amount); guaranteed issue is $25,000.

Voluntary short-term disability

Short-term disability (STD) insurance is designed to pay a weekly benefit to you in the event that you cannot work due to a covered illness or injury. The benefit amount is up to 50% of your salary to a maximum of $2,000 per week. Benefits begin on the eighth day of illness or injury and may last up to 90 days. This coverage is voluntary and is paid for by the employees. This coverage is not available to employees residing in California, Colorado, or Oregon. Rates are based on income.

Voluntary long-term disability

Long-term disability insurance is designed to pay a monthly benefit to you in the event that you cannot work due to a covered illness or injury. The benefit amount is up to 60% of your salary to a maximum of $13,000 per month. Benefits begin after 90 days of illness or injury. This coverage is voluntary, and the cost is paid by the employee. Rates are based on age and income.

Employee assistance program

Lucet | eap.lucethealth.com | 800.624.5544

NPG offers, at no cost to employees, a comprehensive employee assistance program (EAP) through Lucet Health. Our EAP offers a wide range of services including three face-to-face or telephonic sessions with a specialist at no-cost per issue. To access this resource go to eap.lucethealth.com and enter EAP company code **NPGCO**.

Caregiver support and eductions

Trualta | npg.trualta.com

NPG offers access to Trualta, an online platform with education, resources and support to make caregiving easier and more fulfilling.

Medicare advocacy

SmartConnect | smartmatch.com/connect/npgco | 833.799.3312

SmartConnect is a free Medicare education and enrollment resource available to employees, retirees, and their friends/family. This concierge service helps explain everything you will need to know through on -demand resources and live Medicare experts. This is all provided at no cost to you!