



Kingman Healthcare Center

Flexible Spending & Dependent Care Accounts

January thru December 2026



My Company Plan

Appendix to the BESTflex Plan Summary Plan Description

This document outlines all of the options included in your company's BESTflex Plan. It may include options you have chosen not to participate in. For further information about your plan, refer to your BESTflex Plan Summary Plan Description.

My Plan

Organization Name	Ninnescah Valley Health Systems, Inc (N13997)
Cafeteria Plan Name	Ninnescah Valley Health Systems, Inc. Medical Flexible Spending Account Plan
Plan Year	January 1 - December 31

My Plan Eligibility

Benefit Type	Eligibility
Dependent Care FSA	The employee is eligible the first of the month following 60 days of employment. Only employees who are regularly scheduled to work at least 30 hours weekly can participate.
Health Care FSA - Limited	The employee is eligible the first of the month following 60 days of employment. Only employees who are regularly scheduled to work at least 30 hours weekly can participate.
Health Care FSA - Standard	The employee is eligible the first of the month following 60 days of employment. Only employees who are regularly scheduled to work at least 30 hours weekly can participate.
HSA Contributions	Employees must participate in a qualified High Deductible Health Plan. See your Summary Plan Description (SPD) for more information.
Insurance Premiums	Employees otherwise eligible for certain insurance coverages (listed in the My Other Pretax Benefits section) are eligible to pay for those premiums before taxes.

My FSA Options

You may choose to participate in and contribute to the following flexible spending account (FSA) options.

Dependent Care FSA	Used for daycare expenses incurred for the care of your child(ren) or other eligible dependents. You (and your spouse, if you are married) must be working, looking for work, or be a full-time student to use this account.
Minimum Plan Year Contribution:	None for this plan year
Maximum Plan Year Contribution:	\$7,500

Health Care FSA - Limited (with Rollover)	<p>Used for eligible vision and dental expenses incurred by you, your spouse, your eligible child(ren) or your eligible dependent(s). This plan is compatible with making health savings account (HSA) contributions in the same plan year. You may only enroll in one Health Care FSA for the plan year – the limited or the standard.</p> <table><tr><td>Minimum Plan Year Contribution:</td><td>None for this plan year</td></tr><tr><td>Maximum Plan Year Contribution:</td><td>\$3,400</td></tr><tr><td>Rollover Details:</td><td>Your Health Care FSA - Limited option includes rollover, which allows unused balances of up to \$680 to roll into the next plan year. Please refer to Health Care FSA Details in your BESTflex Plan Summary Plan Description (SPD) for more information about how rollover works.</td></tr></table>	Minimum Plan Year Contribution:	None for this plan year	Maximum Plan Year Contribution:	\$3,400	Rollover Details:	Your Health Care FSA - Limited option includes rollover, which allows unused balances of up to \$680 to roll into the next plan year. Please refer to Health Care FSA Details in your BESTflex Plan Summary Plan Description (SPD) for more information about how rollover works.
Minimum Plan Year Contribution:	None for this plan year						
Maximum Plan Year Contribution:	\$3,400						
Rollover Details:	Your Health Care FSA - Limited option includes rollover, which allows unused balances of up to \$680 to roll into the next plan year. Please refer to Health Care FSA Details in your BESTflex Plan Summary Plan Description (SPD) for more information about how rollover works.						
Health Care FSA - Standard (with Rollover)	<p>Used for eligible medical, vision, and dental expenses incurred by you, your spouse, your eligible child(ren) or your eligible dependent(s). This plan is not compatible with making health savings account (HSA) contributions in the same plan year. You may only enroll in one Health Care FSA for the plan year – the limited or the standard.</p> <table><tr><td>Minimum Plan Year Contribution:</td><td>None for this plan year</td></tr><tr><td>Maximum Plan Year Contribution:</td><td>\$3,400</td></tr><tr><td>Rollover Details:</td><td>Your Health Care FSA - Standard option includes rollover, which allows unused balances of up to \$680 to roll into the next plan year. Please refer to Health Care FSA Details in your BESTflex Plan Summary Plan Description (SPD) for more information about how rollover works.</td></tr></table>	Minimum Plan Year Contribution:	None for this plan year	Maximum Plan Year Contribution:	\$3,400	Rollover Details:	Your Health Care FSA - Standard option includes rollover, which allows unused balances of up to \$680 to roll into the next plan year. Please refer to Health Care FSA Details in your BESTflex Plan Summary Plan Description (SPD) for more information about how rollover works.
Minimum Plan Year Contribution:	None for this plan year						
Maximum Plan Year Contribution:	\$3,400						
Rollover Details:	Your Health Care FSA - Standard option includes rollover, which allows unused balances of up to \$680 to roll into the next plan year. Please refer to Health Care FSA Details in your BESTflex Plan Summary Plan Description (SPD) for more information about how rollover works.						

Submitting FSA Claims

<p>The Accessing Your Funds section in your BESTflex Plan Summary Description includes more information about the following.</p>	
Submitting FSA Claims for Reimbursement Online, through the Mobile App, or on a Claim Form	<p>You may submit claims for reimbursement online at www.ebcflex.com, through the mobile app, or by filling out and submitting a claim form. Reimbursement is made in the order claims are received. The first claim received and processed is the first one paid from the FSA.</p>
Paying for Eligible Health Care Expenses with the Benefits Card	<p>Your employer’s Health Care FSA includes a Benefits Card. The Benefits Card is a prepaid debit card you can use to pay for eligible expenses with funds directly from your Health Care FSA balance.</p>

The Benefits Card debits your Health Care FSA when you use the card at approved service providers and retailers to pay for eligible expenses. Remember to save your receipts and purchase documentation when using the Benefits Card. If your transaction cannot be automatically substantiated at the point of sale, you will be sent a Documentation Request to verify the expense is eligible for payment from your Health Care FSA.

You can only use your Benefits Card for an expense incurred in the same plan year it is paid. To be reimbursed during your runout period for prior plan year expenses, submit a claim for reimbursement online, through the mobile app, or on a claim form.

If you use your Benefits Card while you have pending claims for reimbursement that you previously submitted, your Benefits Card transaction may be processed before the pending claims. As a reminder, the first claim processed is the first one paid from the Health Care FSA.

Runout Period

Your runout period is 3 months long and you may submit claims for eligible expenses incurred during the plan year until March 31, 2027.

Health Care FSA Termination:

If you end your employment, lose eligibility, or revoke your Health Care FSA mid-plan year, your FSA terminates. Your Benefits Card is not available for use after your FSA termination date; however, you have 3 months from the date your FSA terminates to submit Health Care FSA claims for eligible expenses incurred prior to your FSA termination date.

If you are eligible for and choose to elect COBRA continuation coverage on your Health Care FSA, your FSA is reactivated and you have access to your entire election as long as you remain on COBRA.

My Other Pretax Benefits

The BESTflex Plan allows your employer to withhold certain pretax benefit contributions from your payroll before taxes, which saves you money.

Group Insurance Premiums	Renewal Date
Accident	January 1
Dental Insurance	January 1
Hospital Indemnity	January 1
Medical Insurance	January 1
Vision Care	January 1

Health Savings Account (HSA) Contributions	If you are an eligible HSA accountholder, your BESTflex Plan allows you to contribute to your HSA on a pre-tax basis by making a salary reduction election.
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Additional Details

Employer Contributions	The Employer will contribute monthly the following amounts into the Employee's Health Savings Account (HSA) based on their coverage type: \$50 Single, \$50 Family.
Administration Fees	Your employer is paying all fees for this plan.

My Health Care FSA ERISA Information

ERISA Status	The Plan is governed by ERISA
Contact	Human Resources Representative
Plan Administrator	Ninnescah Valley Health Systems, Inc
Address	750 West D Avenue
	Kingman, KS 67068
Telephone	(620)532-0200
Federal ID Number	48-0761700
Legal Plan Name	Kingman Healthcare Center Flexible Compensation Plan
Plan Number	501
Original Effective Date	1/1/2019
Agent for Service of Process	Christine Jennings
Collectively Bargained	No

Your company, Ninnescah Valley Health Systems, Inc, has adopted the BESTflex Plan (the Plan) and has engaged Employee Benefits Corporation, P.O. Box 44347, Madison, WI, 53744 (telephone: 608 831 8445; toll free: 800 346 2126), to provide services related to the Plan. For purposes of federal law, the Employer is the Plan Sponsor and the Plan Administrator.

Employee Benefits Corporation Contact Information

Web Address	www.ebcflex.com
E-mail Address	participantservices@ebcflex.com
Fax Number	(608) 831-4790
Mailing Address	Employee Benefits Corporation PO Box 44347 Madison, WI 53744-4347
Phone Number	(800) 346-2126 (608) 831-8445

Standard Health FSA Eligible Expenses



There are two types of Health Care FSAs: a standard health FSA and a limited health FSA. Your **standard health FSA** allows you to pay for eligible medical, vision, and dental expenses that are not covered by another health plan.

Examples of Eligible Expenses for Standard Health FSAs:



Dental Expenses

- Dental X-Rays
- Exams/Teeth Cleanings, Gum Treatments
- Fillings, Crowns/Bridges
- Oral Surgery, Extractions, Dentures
- Orthodontia/Braces



Vision Expenses

- Contact Lenses, Contact Lens Solution and Cleaners
- Eye Examinations
- Eyeglasses, Reading Glasses, Prescription Sunglasses
- Laser Eye Surgeries, Radial Keratotomy/LASIK



Out-of-Pocket Uncovered Medical Care Expenses

- Copays, Coinsurance, Deductible Expenses
- Prescribed Medication (*including insulin and birth control*)
- Prescribed Vitamins



Lab Exams/Tests

- Blood Tests, Spinal Fluid Tests, Urine/Stool Analyses
- Cardiographs
- Diagnostic Fees, Laboratory Fees
- X-Rays
- At-Home COVID-19 Testing



Medical Treatments/Procedures

- Acupuncture, Chiropractor
- Hearing Exams, Hearing Aids and Batteries
- Individual Behavioral or Mental Health
- Infertility, In-vitro Fertilization
- Inpatient treatment for addiction to alcohol/drugs
- Physical Therapy, Speech Therapy
- Sterilization, Vasectomy and Vasectomy Reversals
- Vaccinations and Immunizations
- Well Baby Care



Medical Supplies and Services

- Abdominal/Back Supports, Arch Supports/Orthopedic Insoles (*not for general comfort*) or Diabetic Shoes
- Blood Pressure Monitors
- Breast Pumps and Lactation Supplies
- Compression Hosiery above 30 mmHg
- Contraceptives, Norplant Insertion or Removal
- Counseling (*except for Marriage and Family*)
- Crutches, Wheelchair, Oxygen Equipment, Splints/Casts
- Medic Alert Bracelet or Necklace
- Hospital and Ambulance Services
- Insulin Supplies, Syringes
- Guide Dog (*for visually/hearing impaired person*)
- Mastectomy Bras, Prosthesis
- Medical Miles, Tolls, Parking, or Transportation Expenses (*essential to medical care*)
- Pregnancy Tests, Pre-Natal Vitamins



Over the Counter (OTC) Products

- Allergy, Anti-Itch, Antihistamine Medicines, Eye Drops
- Digestive Tract Relief Medications, Antacids, Anti-Diarrhea Medications, Laxatives
- Anti-Nausea Medications, Motion Sickness Pills
- Cold and Flu Medications, Cough Drops & Syrups, Decongestants, Nasal Sinus Sprays, Sore Throat Spray, Sinus Medications, Throat Lozenges, Vapor Rubs
- First Aid Creams, Diaper Rash Ointments, Calamine Lotion, Bug Bite Medication, Wart Remover Treatments, Special Ointments/Burn Ointments, Rubbing Alcohol
- Menstrual Pain and Cramp Relief Medication
- Menstrual Products, including Tampons and Pads
- Pain Relievers, Analgesics, Aspirin, Fever Reducers, Muscle/Joint Pain Relievers
- Smoking Cessation Products, Nicotine Gum/Patches
- Sunscreen with at least SPF 15
- Athletes Foot Creams and Powders, Cold Sore Remedies, Hemorrhoid Medications, Lice and Scabies Treatments, Yeast Infection Treatments



Personal Protective Equipment (PPE) to Prevent Spread of COVID-19

- Face masks (disposable or cloth), with multiple layers of material and with nose wire
- Hand sanitizer rubs and hand sanitizing wipes with at least 60% alcohol content

This list is not meant to be all inclusive. Other expenses not listed may also qualify. Please contact us if you have any questions.

Examples of Ineligible Expenses for Standard Health FSAs:

We're commonly asked which expenses are not eligible for payment. Here are some examples, but the list is not all inclusive.



- Canceled Appointment Fees
- Drugs or treatments that are illegal under Federal law
- Cosmetic Surgery, Treatments, or Procedures
- Toiletries or Sundry Items
- Vitamins or Supplements for General Health
- Food and meals that replace regular nutritional requirements
- Household cleaning products, including surface cleaning wipes
- Face shields, neck gaiters, or face masks with vents/valves
- Fitness expenses such as gym memberships, athletic gear, and exercise equipment when used for an individual's general health

Personal care items or services for general health are not usually eligible, but if your health care provider recommends an otherwise personal product or service to treat a specific diagnosis, you can submit the expense for reimbursement with a *Letter of Medical Necessity*.

This is a letter from your health care provider that includes a recommendation of the item or service to treat your diagnosis, and the duration of the recommendation. Depending on the expense, you may have to provide additional documentation to show the expense would not have been incurred "but for" the medical condition.

Sometimes a personal or general use item may be specialized for the specific purpose of treating or alleviating a medical condition. In this case, only the excess cost of the specialized item over the non-specialized item can be reimbursed. A Letter of Medical Necessity may be requested for these items as well.



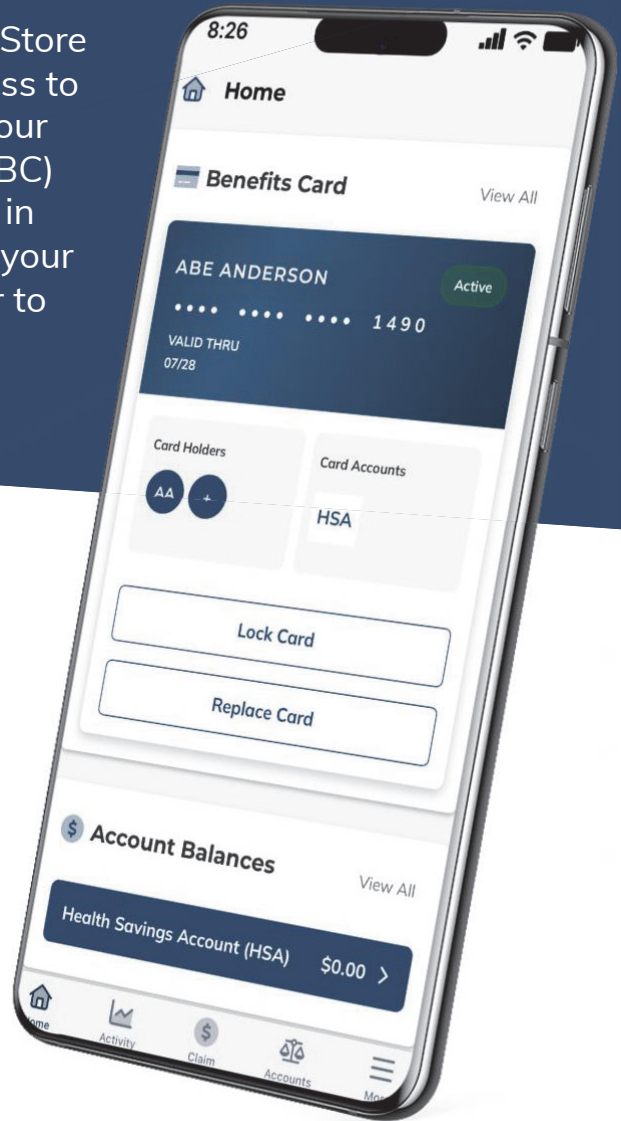
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EBC Mobile: Your Benefits, Anytime, Anywhere



Download EBC Mobile in the App Store or Google Play for on-the-go access to everything you need to manage your Employee Benefits Corporation (EBC) administered benefit accounts, all in one place. With 24/7 access from your mobile device, it's easier than ever to take control of your EBC benefits.



With EBC Mobile, you can:



View balance and transaction details

View balances, deposit details, funds you've used to date, important deadlines, and more.



Submit claims and documentation

Quickly and securely submit claims for eligible expenses for reimbursement and track the status of submitted claims.



Manage your Benefits Cards

Quickly request additional cards, replace lost cards, lock/unlock a card for security purposes, and more!



Receive communications and support

Directly send us questions through a secure channel, view all communications from EBC in a centralized hub, and receive timely push notifications when additional documentation is required, ensuring you'll never miss a communication.

Getting Started

Download the app from the [App Store](#) or [Google Play](#) and log in using your existing online account information or create your new account if you're logging in for the first time.



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