



WASHBURN UNIVERSITY



2026 Employee Benefits Guide



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Message from your Employee Benefits Team

We are excited to share our Washburn Employee Benefits Guide, designed to help you make informed decisions about your health, wellness and financial security. Our goal is to provide benefits that support your everyday needs as well as those of your family.

This benefit guide will help you select the type of plan and level of coverage that is right for you. You will find details on your medical, dental and vision coverage, along with information about programs for mental health, life and disability insurance and more.

If you have questions or need support at any time, contact our Benefits Team at benefits@washburn.edu.



The information in this booklet is intended to summarize the benefits offered in language that is clear and easy to understand. Every effort has been made to ensure that the information is accurate. This booklet is not intended to replace the legal plan document, which contains the complete provisions of a program. In case of any discrepancy between this booklet and the legal plan document, the legal plan document will govern in all cases. You may review the legal plan documents in the reference center located in washburnbenefits.com or email benefits@washburn.edu.

How do I enroll?

1. Go to the [Benefits Enrollment Site](#)
2. Enter your username and password. Or, if you're a first-time user, select Register to setup your credentials.
3. Enter benefits as the company key.
 - If you do not remember your login credentials, click on Forgot your username or password? You will be prompted to answer a security question and then to reset your password. If you're still having issues, contact us at benefits@washburn.edu or ext. 1538.
4. If you haven't already done so, you will be prompted to set up Multi-Factor Authentication.
 - For the quickest authentication, click Setup next to the option Setup Multi-Factor Authentication Through Email and then follow the instructions.

 Multi-Factor Authentication

Multi-Factor Authentication Method

	Setup Multi-Factor Authentication with your Preferred Authenticator App	Setup
	Setup Multi-Factor Authentication Through Email A verification code is sent by email.	Setup

5. If you choose to authenticate through your preferred Authenticator App instead, follow these instructions:
 - Click Setup next to Setup Multi-Factor Authentication with your Preferred Authenticator App
 - Open the DUO app on your phone
 - Click the Add+ in the upper right corner
 - Click Use QR Code to scan the code provided on the screen
 - Follow instructions to Authenticate
6. Once logged in, click on the Reference Center to view detailed plan information including medical certificates, plan summaries (SBCs), rates and other plan documents. When you're ready, click on the blue Start Here button. Follow the prompts to begin your enrollment and continue through the selection process. Be sure to confirm your choices at the end to successfully complete your enrollment.

Where can I find benefit information?

You can find a list of Washburn's benefits (including premiums) on our [Employee Benefits](#) page. You can also go to [Washburn.edu](#) and search for "benefits".

Detailed plan information including medical certificates, plan summaries (SBCs), flyers and other plan documents can be found in the reference center. Go to [washburnbenefits.com](#), and click on the Reference Center link in the middle of the page.

Please note: the reference center is only accessible to benefit-eligible employees.

Who is eligible?

Benefit-eligible employees, their legal spouse and children/stepchildren are eligible for our plan. Children can stay on our plan until the end of the month in which they turn age 26. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided.

When does my coverage begin?

If you are hired or rehired on the first day of the month, coverage will begin that day. If you are hired after the first, coverage will begin the first day of the month following your hire date. You have 31 days from your date of hire/rehire to make your selections.

What happens if I don't enroll?

If you do not complete your enrollment by the designated deadline, you will not be eligible to enroll again until the next open enrollment period, at which point coverage will become effective on January 1st. The only exception would be if you experience a qualifying life event.





What is a qualifying life event?

A qualifying life event is a change in your personal life that may impact your eligibility or dependent's eligibility for benefits.

- Birth or Adoption
- Death of Dependent
- Dependent Child Reaches Maximum Age
- Divorce/Legal Separation
- Employee or Dependent Gains Benefits Elsewhere
- Employee or Dependent Loses Coverage Elsewhere
- Marriage

If such a change occurs, you must make the changes to your benefits within 31 days of the event date. Documentation is required to verify your change of status (such as birth certificate or marriage license). Failure to request a change of status within 31 days of the qualifying life event may result in you having to wait until the next open enrollment period to make your change.

How are my benefit premiums calculated?

Benefit premiums for the medical plan will be based on your expected base pay rate. Should you receive a future pay increase or change in status (part-time/full-time) which impacts the tier level of your medical plan premium, those changes will be made the first of the month following or coinciding with the pay increase.

For example, if you receive a pay increase August 1st, your medical plan insurance premium for August will be based on your new rate. If you receive a pay increase on August 15th, your medical plan insurance premium will be adjusted in September.

In 2026, during any month in which three bi-weekly paychecks are issued, the third paycheck will not include benefit premium deductions. Specifically, bi-weekly employees will not have benefit premium deductions withheld from the paychecks dated May 29th and October 30th. Employees paid on a monthly basis will continue to have benefit premiums deducted each month.

Health Insurance Plans

Blue Cross Blue Shield of Kansas (BCBS KS) is our provider for the Base, Buy-Up and High Deductible Health Plan options. For plan year 2026, all members will receive a new Blue Cross Blue Shield card.

To review the Summary of Benefits and Coverage (SBC) for each of our plans, please click on the links below:

[Base Plan SBC](#)

[Buy-Up Plan SBC](#)

[High Deductible SBC](#)

Below is a brief outline of what is offered:

	Base Plan	Buy-Up Plan	High Deductible
Annual Deductible			
Employee Only	\$2,000	\$1,500	\$5,000
Family	\$6,000	\$4,500	\$10,000
Max Out-of-Pocket			
Employee Only	\$6,350	\$6,350	\$6,350
Family	\$12,700	\$12,700	\$12,700
Coinsurance	80/20	80/20	100% after deductible met
Preventive Care	100%	100%	100%
Primary Care-Office Visit	\$35 copay	\$35 copay	subject to deductible
Specialist-Office Visit	\$45 copay	\$45 copay	subject to deductible
Outpatient-Lab/X-ray	First \$300 paid at 100% then subject to deductible/ coinsurance	First \$300 paid at 100% then subject to deductible/ coinsurance	subject to deductible

2026 Health Insurance Rates

Group Medical Insurance Monthly Premiums Full-Time Employee (30+ hours per week)

PLAN	WU Base Plan				WU Buy-Up Plan			
	Single	Employee + Child/ren	Employee + Spouse	Family	Single	Employee + Child/ren	Employee + Spouse	Family
Salary > \$62,001 (Tier C)								
Employee Total	\$ 50.00	\$ 287.69	\$ 350.09	\$ 724.91	\$ 109.44	\$ 382.55	\$ 451.77	\$ 871.24
Washburn Total	731.12	1,243.37	1,238.32	1,592.92	687.36	1,178.42	1,167.72	1,501.42
Total Premium	781.12	1,531.06	1,588.41	2,317.83	796.80	1,560.97	1,619.49	2,372.66
Salary \$45,001 - \$62,000 (Tier B)								
Employee Total	\$ 10.00	\$ 196.46	\$ 243.50	\$ 473.26	\$ 69.44	\$ 308.50	\$ 356.84	\$ 644.35
Washburn Total	771.12	1,334.60	1,344.91	1,844.57	727.36	1,252.47	1,262.65	1,728.31
Total Premium	781.12	1,531.06	1,588.41	2,317.83	796.80	1,560.97	1,619.49	2,372.66
Salary <= \$45,000 (Tier A)								
Employee Total	\$ 5.00	\$ 115.82	\$ 145.93	\$ 246.06	\$ 64.44	\$ 227.80	\$ 259.35	\$ 417.34
Washburn Total	776.12	1,415.24	1,442.48	2,071.77	732.36	1,333.17	1,360.14	1,955.32
Total Premium	781.12	1,531.06	1,588.41	2,317.83	796.80	1,560.97	1,619.49	2,372.66
WU High Deductible Health Plan (HDHP)								
HDHP - All Tiers								
Employee Total	\$ -	\$ 170.84	\$ 211.74	\$ 411.53				
Washburn Total	781.12	1,360.22	1,376.67	1,906.30				
Total Premium	781.12	1,531.06	1,588.41	2,317.83				
With Employer Contribution to:								
Health Savings Account	\$ 50.00	\$ 75.00	\$ 75.00	\$ 100.00				

Group Medical Insurance Monthly Premiums Part-Time Employee (20-29 hours per week)

PLAN	WU Base Plan				WU Buy-Up Plan			
	Single	Employee + Child/ren	Employee + Spouse	Family	Single	Employee + Child/ren	Employee + Spouse	Family
Part-time								
Employee Total	\$ 116.52	\$ 359.61	\$ 437.61	\$ 906.14	\$ 128.70	\$ 478.18	\$ 564.71	\$ 1,089.05
Washburn Total	664.60	1,171.45	1,150.80	1,411.69	668.10	1,082.79	1,054.78	1,283.61
Total Premium	781.12	1,531.06	1,588.41	2,317.83	796.80	1,560.97	1,619.49	2,372.66
WU High Deductible Health Plan (HDHP)								
HDHP - Part-time								
Employee Total	\$ 92.62	\$ 312.70	\$ 380.53	\$ 787.95				
Washburn Total	688.50	1,218.36	1,207.88	1,529.88				
Total Premium	781.12	1,531.06	1,588.41	2,317.83				
With Employer Contribution to:								
Health Savings Account	\$ 25.00	\$ 37.50	\$ 37.50	\$ 50.00				

Married couples, who both work at Washburn in benefits-eligible positions, will continue to have the opportunity to cover a dependent child/ren. In those circumstances, the married individual in the higher premium tier will be the primary insured when covering dependent child/ren.

Health Spending Account (HSA) & Limited Purpose Health Care Flexible Spending Account (LPFSA)

You have an opportunity to participate in a Health Savings Account (HSA) if you enroll in the medical High Deductible Health Plan (HDHP). The HSA is administered by ASIFlex, which is also our Flexible Spending Account administrator. ASIFLEX partners with Central Bank to administer the HSA.

HSA plans allow you the opportunity to save for qualified health care expenses on a pre-tax basis. Additionally, Washburn will make contributions into a HSA for 2026. Contributions are based on whether you are enrolled in Employee Only, Employee + Spouse, Employee + Child(ren), or Family medical coverage (refer to pg. 7 for details).

HSA participants will need to establish a bank account through Central Bank to utilize this benefit and receive a debit card to access funds. Central Bank will email instructions on how to open your HSA account to the email address you provided during enrollment.

Special provision for current HCFSA participants interested in an HSA: If you currently participate in a Health Care Flexible Spending Account (HCFSA) and may/will have money left in the account after December 31st you may still participate in a HDHP with HSA in 2026. ASI Flex will convert any unused 2025 HCFSA money to a Limited Purpose Flexible Spending Account (LPFSA) for you to finish using for qualified dental and/or vision expenses by March 15, 2026 (end of the grace period). Medical claims that were incurred in 2025, but not submitted until the end of the grace period (March 31st, 2026), are still eligible to be reimbursed from your 2025 HCFSA account (ASI Flex manages these different accounts and will be able to assist you with making sure the correct account is used). Medical claims incurred in 2026 are not eligible for reimbursement under an HCFSA benefit if enrolled in an HSA.

HSA and Medicare enrollment: If you apply for Medicare Part A or Part B after the age of 65 you are retroactively given 6 months of health coverage (this coverage does not go back farther than your initial eligibility). This coverage ends your ability to contribute or receive HSA contributions for those months. If you do not stop HSA contributions at least six months before Medicare enrollment, you may incur a tax penalty. Please consult your tax advisor for more information.



Health Savings Accounts

What is a Health Savings Account?

A Health Savings Account (HSA) is a bank account that allows you to accumulate funds pretax to pay for qualified health care expenses. You may use your HSA funds to pay for current expenses or save the funds for expenses in retirement. You own the account and are responsible for monitoring your account and complying with the eligibility, contribution, distribution and tax reporting rules. ASIFlex nor your employer or the bank custodian, HSA Central, monitors your HSA.

How does an HSA work?

An HSA is similar to a bank checking account. Generally, you make contributions pretax through payroll deductions. You can also do online fund transfers or rollover funds from other HSAs. As you incur qualifying health care expenses, you choose if you want to use the HSA funds to cover that expense.

What are the benefits of an HSA?

There are several benefits of an HSA:

- Contributions are 100% tax deductible.
- Funds grow on a tax-deferred basis, and if the funds are used for eligible expenses, they are tax free.
- Funds carry over from one year to the next.
- Funds can be used now for current expenses, or saved for future expenses.
- You own the account and keep it if you leave your job or retire.
- You can invest your funds to earn investment income tax-free.
- You choose when to make your contribution and how to invest.
- After age 65, funds can be used tax-free for eligible expenses, including Medicare premiums, or taxed with no penalty for other expenses.

Who is eligible for an HSA?

You must be covered by a qualified high-deductible health plan (HDHP) as defined in IRS guidelines. In addition:

- You cannot be enrolled in any other health coverage, including Medicare.
- You must have no other health coverage except accident, disability, vision, dental, long-term care or specific disease insurance.
- You cannot be covered by a general-purpose health care flexible spending account (FSA) or health reimbursement arrangement (HRA). **You can be covered by a limited-purpose FSA or HRA to pay for dental and vision.**
- You cannot be enrolled in Medicare.
- You cannot receive health benefits under Tricare.
- You cannot have received Veterans Administration (VA) benefits within the past three months.
- You cannot be claimed as a dependent on someone else's tax return.



HSA Central
Bank Custodian
hsacentral.net
833.232.4676

Monthly fees

- Debit card: Free to account holders
- Electronic statements: Free
- Paper Statements: \$3.00
- Bill Pay: Free

ASIFlex Customer Service
ASIFlex.com
asi@asiflex.com
P: 800.659.3035
F: 877.879.9038
P.O. Box 6044
Columbia, MO 65205-6044

Administered by:



How much can I contribute to my HSA?

Your contribution limit is determined by your HDHP plan coverage level.

Coverage level	2026 Limits
Self-only coverage	\$4,400
Family coverage	\$8,750
Catch-up for ages 55 or older	\$1,000

Who can contribute to my HSA?

Any eligible individual can contribute to an HSA. For an employee's HSA, the employee, the employer or both may contribute to the HSA in the same year. Family members or any other person may also make contributions on behalf of an eligible individual. You can also rollover funds from other HSAs.

Can I invest my HSA funds?

You can invest your HSA funds once you have at least a \$3,000 cash balance. And, you can set up your account so that funds are automatically invested once you exceed the minimum cash balance. You'll have a choice of various mutual funds, or you can work with an HSA Central Investment Advisor by calling 800-392-8082.

Why is there a minimum balance required in order to invest?

Most bank custodians require a minimum to protect you. Requiring a minimum balance ensures that you have some cash on hand in the event of a large medical expense. If all money were invested, you might be forced to liquidate an investment to pay for medical expenses.

Does having an HSA impact my ability to also have a health care flexible spending account (HCFSAs)?

If you enroll in an HSA, you cannot enroll in a general-purpose HCFSAs. **However, you may enroll in a limited-purpose health care FSA (LPFSA), which allows you to pay for dental and vision expenses.** By participating in both the HSA and LPFSA, you can maximize your tax savings and preserve the value of your HSA.

How do I sign up for an HSA?

First, you must enroll in the HDHP. Next, you must decide how much to contribute to your HSA and LPFSA. Finally, you need to open the bank account, i.e., the HSA. Instructions to open your HSA will be provided to you.

How do I access my HSA funds?

Your funds are available as you contribute throughout the year. As you have eligible expenses, you can:

- Use your HSA Central MasterCard® debit card to pay for health care services or supplies.
- Make a payment with free online Bill Pay by logging into HSA Central or the HSA Central App.
- Reimburse yourself for an expense you already paid by accessing funds at an ATM or logging into HSA Central and sending a check.

For easy record-keeping, you'll also have the option to receive monthly statements showing your transaction or you can receive eStatements online for free.

What happens if I have a current HSA?

If you already have an HSA with another bank, you may transfer your funds to your HSA Central account. You may also choose to keep your previous HSA, but pretax contributions from your paycheck will be deposited only into your HSA Central account. For help in moving HSA funds call 833.232.4676.

For more information, visit ASIFlex.com to obtain IRS Publication 969, *Health Savings Accounts and Other Tax-Favored Health Plans*; and IRS Publication 502, *Medical and Dental Expenses*. Be sure to consult with a qualified tax advisor for questions related to your personal tax situation.

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Pharmacy

Pharmacy benefits are included with your medical plan through BCBS KS and our pharmacy benefits manager, Prime Therapeutics.

In an effort to minimize future premium increases, we offer a voluntary prescriber outreach program, High Touch Rx, through BCBS KS for prescription medications in 2026. High Touch Rx is an opportunity for the insurance pharmacy benefit managers to consult with providers on prescription recommendations with the goal of increasing patient safety and reducing wasteful cost.

Effective January 1, 2026, there will be changes to how early you can refill your medication each month. Instead of being allowed to refill early every time, you will only be able to have up to 9 extra days of medicine over any 180-day period. This change will help lower healthcare costs and it will help you avoid building up too much unused medicine.

For those on the Base and Buy-Up Plans, we offer FlexAccess, which expands the current range of potential savings for specialty prescriptions and includes some retail prescriptions. Those who are prescribed medications that fall within the FlexAccess offering of savings will be contacted individually by a FlexAccess representative to explain how the savings may work for you.

For those on the high deductible health plan, we have added the FlexAccess – Qualified program. With FlexAccess – Qualified, you may save money on your high-cost specialty drugs if you sign up for your drug manufacturer's coupon program. Keep in mind that only the amount you pay for specialty drugs will count toward your yearly out-of-pocket limit. Any amount the manufacturer pays will not be counted. As a member, you have access to our dedicated concierge team that can share more info about how to enroll in a manufacturer's coupon program.

BlueRX Card (30-day supply)

	Base Plan	Buy-Up Plan	High Deductible
Generic	\$15	\$15	Subject to deductible \$15 after deductible met
Brand Formulary Drugs	\$75	\$75	Subject to deductible \$75 after deductible met
Brand Non-Formulary Drugs	\$125	\$125	Subject to deductible \$125 after deductible met
Specialty Drugs	\$250	\$250	\$250 after deductible met

Amazon Pharmacy Mail Order (90-day supply)

	Base Plan	Buy-Up Plan	High Deductible
Generic	\$30	\$30	Subject to deductible \$30 after deductible met
Brand Formulary Drugs	\$150	\$150	Subject to deductible \$150 after deductible met
Brand Non-Formulary Drugs	\$250	\$250	Subject to deductible \$250 after deductible met

Pharmacy



A new way to save on medicine

Home delivery from Amazon Pharmacy

Amazon Pharmacy offers a home delivery service that lets you easily order and quickly get your non-specialty medicines¹ delivered at home.

And your employer has elected MedsYourWay™, giving Blue Cross and Blue Shield of Kansas members access to prescription drug discount card pricing. The prescription discount card² gives you up to 80% savings³ on brand and generic medicines and is seamlessly built into the Amazon Pharmacy experience. You can get the lowest cost available while saving time and money. Using the MedsYourWay discount card is not insurance; however, using it for covered medicines⁴ will also count toward your out-of-pocket maximum.



SHOP Easy to use

Amazon Pharmacy makes it easier because it's like shopping on Amazon.com:

- Easy sign-up, which includes the option to have your account auto-populated with your prescription history
- Option for 90-day fills
- Pharmacist on call 24/7
- Ability to manage your medicine and order history



SAVE Built-in drug discount card

Some drugs may be available at lower prices with a discount card. MedsYourWay discount card pricing is built right into the Amazon Pharmacy experience.

- At checkout, you'll see the lowest cost available for your medicine. That's the price you'll pay.
- MedsYourWay discount card pricing is not insurance; however, all prescribed and covered purchases, whether paying a copay or using the discount card pricing, automatically count toward your annual out-of-pocket maximum.



SHIP Free home delivery

Skip the pharmacy line with home delivery.

- Free, fast delivery: Amazon Prime members get 2-day free shipping on most orders; standard free shipping for non-Amazon Prime members is 5-day but can be expedited to 2-day delivery for \$5.99
- Real-time package tracking from order to delivery



You can sign up or learn more by going to www.amazon.com/bcbsksMYW and clicking "get started."

For questions, call Amazon Pharmacy Customer Care at 855.995.8785, Monday through Friday 7 a.m. – 9 p.m. CT, and Saturday and Sunday 9 a.m. – 7 p.m. CT.

- Open/tap the camera (app) on your smart phone.
- Point your camera over the QR Code so it's clearly visible within your camera screen.
- A notice will show up at the top of the camera screen. Click on the notice, and the QR Code will open.

¹ Amazon Pharmacy does not dispense Schedule 2 controlled substance drugs.

² MedsYourWay prescription drug discount card, administered by Inside Rx LLC, is not insurance. You are responsible for the cost of prescription(s) when using the card. Limitations apply.

³ Average savings based on usage and Inside Rx data as compared to cash prices; average savings are up to 80% for all generics and 37% for select brand medicines. Restrictions apply.

⁴ If your medicine has an unfulfilled requirement, the cost may not count towards your (accumulator) out-of-pocket maximum. Typical requirements include prior authorization (PA) needed, quantity limit exceeded or step therapy needed.

Amazon Pharmacy is contracted to provide pharmacy home delivery services to Blue Cross and Blue Shield of Kansas.

Blue Cross and Blue Shield of Kansas is an independent licensee of the Blue Cross Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Prime Therapeutics LLC is an independent company that provides pharmacy benefit management services. Blue Cross and Blue Shield of Kansas, as well as several other independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics.

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How to Access Your BCBS KS Account

Register for BlueAccess®

BlueAccess, our secure member portal, puts you in control. It is your one-stop shop for understanding, managing and maximizing your health insurance benefits.



Track your claims



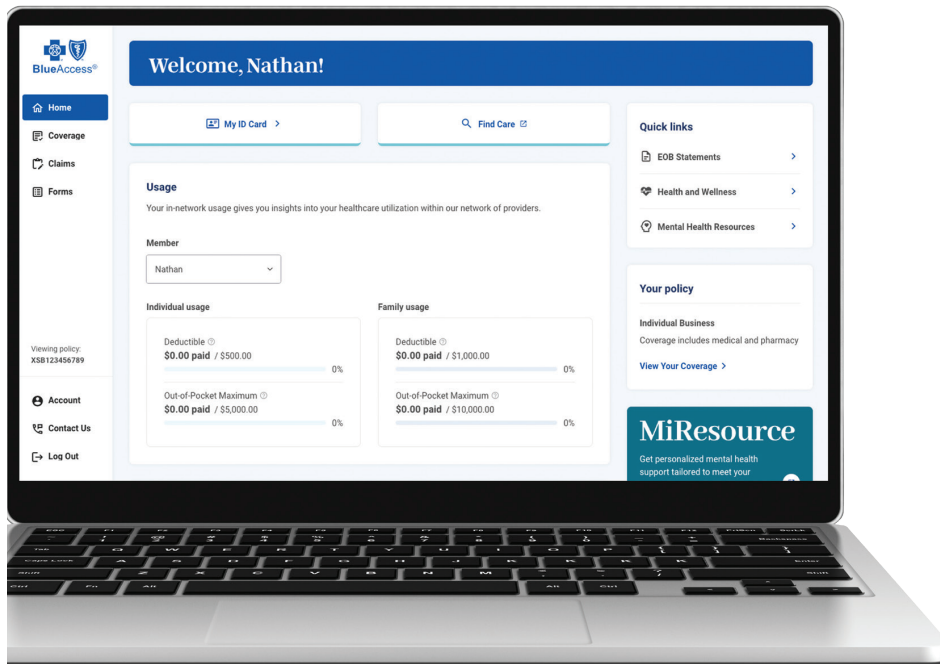
Digital access to your ID Card



Access wellness features

Strive, Blue365, mental health resources

Register today: bcbsks.com/register



BlueAccess app

Download our app for convenient on-the-go access to your health insurance essentials. Check claims, access your digital ID card and save preferred providers, right from your smartphone.

Scan to download the BlueAccess app from your app store or visit our website to learn more:

bcbsks.com/app



Telehealth

Get care 24/7

Telehealth services allow you to get care whenever you need it.

Blue Cross members have access to virtual care services through their own network provider or Amwell®. Amwell is convenient, affordable, private and secure.

Virtual care options

Telehealth through Amwell isn't meant to replace your primary care provider (PCP). Amwell is designed to provide care for non-emergency services when your PCP isn't available, after hours or on the weekend.

Ask your doctor about their virtual visit options. Virtual visits are covered the same as in-office visits under your Blue Cross plan.

Patient benefits:

- Available 24/7/365
- Less time away from work
- No travel expenses or time
- Easier if you have a child or elder in your care
- Private and secure
- No exposure to other potentially contagious patients

When can I use it?

Consult a doctor and get prescriptions sent to the pharmacy of your choice for common conditions like:

- Cold or flu
- Sinus infection
- Fever
- Pink eye
- Rash
- Ear infection

Behavioral health services

Licensed therapists can provide advice and counseling for depression, anxiety, stress, relationship issues and more. Private and secure appointments are available through Amwell seven days a week, 6:00 a.m. to 10:00 p.m. CST.

Can my family use Amwell?

Yes, if your spouse and/or children are covered under your Blue Cross plan.



Register for Amwell – for free!
bcbsks.com/telehealth

Blue Cross and Blue Shield of Kansas is an independent licensee of the Blue Cross Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Amwell provides telemedicine services for our members and is not affiliated with Blue Cross and Blue Shield of Kansas.

Visit us at bcbsks.com



MC120 08/23



1133 SW Topeka Blvd, Topeka, KS 66629

Dental Insurance

Blue Cross and Blue Shield of Kansas is our dental plan provider. Coverage is separate from the medical plan, which means you can add/decline dental coverage according to your needs.

Washburn's Dental Care Program offers complete coverage for in-network preventive services, along with additional coverage for primary and major dental services from in-network dentists. Employees and each eligible dependent will receive a maximum of \$2,000 in benefits for all covered services (in and out-of-network) each anniversary year.

BCBS In-Network Cost	
Preventive Services	No deductible - 100%
Primary	80%
Major	50%
Orthodontics	\$1,500 max

Orthodontics are offered for those under the age of 21. Primary and major benefits have a combined deductible maximum of \$25/individual or \$50/family.

2026 Dental Insurance Rates

Group Dental Insurance Monthly Premiums

Full-Time Employee (30+ hours per week):				
PLAN	BCBS KS			
	Single	Employee + Child/ren	Employee + Spouse	Family
Dental Insurance - All Tiers				
Employee Total	\$ -	\$ 5.00	\$ 10.00	\$ 15.00
Washburn Total	35.39	75.69	65.73	106.03
Total Premium	35.39	80.69	75.73	121.03
Part-Time Employee (20-29 hours per week):				
PLAN	BCBS KS			
	Single	Employee + Child/ren	Employee + Spouse	Family
Dental Insurance - All Tiers				
Employee Total	\$ -	\$ 45.30	\$ 40.34	\$ 85.64
Washburn Total	35.39	35.39	35.39	35.39
Total Premium	35.39	80.69	75.73	121.03



Vision Insurance

In 2026, EyeMed will continue as our vision provider. While a vision exam is included within our medical plan benefits (subject to the specialist co-pay), additional benefit coverage for glasses, lenses and/or contact lenses is available through the EyeMed vision plan. You do not need to participate in either the medical or dental plans to enroll in this coverage. Visit www.eyemedvisioncare.com for more information.

Please note, Washburn utilizes the “Insight” provider network.

Once you’ve enrolled, view all your benefits at EyeMed.com/member

EyeMed In-Network Member Cost		
Exam	\$10 copay	Once every 12 months
Retinal Imaging	Up to \$39 copay	Unlimited
Contact Lens Fit & Follow-Up Exam	Up to \$40 copay	Unlimited
Frames*	\$0 copay; \$150 allowance + 20% off balance over \$150	Once every 24 months
Lenses	\$25 copay; \$90-\$135 copay for progressive lenses	Once every 12 months
Contact Lenses*	\$0 copay; \$150 allowance	Once every 12 months

*You may utilize both allowances within a single year; however, frames can only be obtained once every two years.

2026 Vision Insurance Rates

Group Vision Insurance Monthly Premiums

Full-Time Employee (30+ hours per week) & Part-Time Employee (20 - 29 hours per week)

PLAN	EyeMed Vision			
	Single	Employee + Child/ren	Employee + Spouse	Family
Vision Insurance - All Tiers				
Employee Total	\$ 7.09	\$ 14.18	\$ 13.47	\$ 20.85
Washburn Total	\$ -	\$ -	\$ -	\$ -
Total Premium	\$ 7.09	\$ 14.18	\$ 13.47	\$ 20.85



Flexible Spending Accounts (FSA)

ASIFlex administers Washburn's flexible spending accounts. If you would like to participate in the health care flexible spending account (HCFSA) and/or dependent care (used for day care expenses) flexible spending account (DCFSA) you may do so through the online benefit enrollment system. The maximum contribution amount for the HCFSA for 2026 is \$3,400. The maximum contribution amount for the DCFSA will increase to \$7,500/year.

New HCFSA participants for 2026 will receive a debit card that can be used for payment. Once ASIFlex debit cards are established, new cards are not re-issued until a card expires or is lost.

Both the DCFSA and HCFSA plans include a grace period for incurring and submitting claims. For the 2026 plan year (01/01/2026 – 12/31/2026) all eligible claims must be incurred by March 15, 2027, and submitted for claim payment by March 31, 2027.

Any unused dollars in either the HCFSA and/or the DCFSA plans will be forfeited if claims are not incurred and submitted according to the grace period deadlines.



Health Care Flexible Spending Account

What is a Health Care Flexible Spending Account?

Health Care Flexible Spending Accounts (HCFA) allow you to set aside money from your paycheck pretax to pay for out-of-pocket health care expenses. When you pay less in taxes, you have more money in your pocket. Most people save at least 30% on each dollar set aside pretax.

Eligible expenses include medical, prescriptions, dental, vision, hearing and over-the-counter health care products for yourself, your qualifying spouse, and children.

How much can I contribute to my HCFA?

The limit is set by the IRS annually, so be sure to check your employer's plan for the amount you can contribute to the Health Care FSA.

How do I submit claims and get reimbursed?

As you incur expenses, you can submit a claim to be reimbursed. ASIFlex offers several easy ways to submit claims for reimbursement. You do not have to choose only one option; you can use multiple options throughout the year.

- **ASIFlex mobile app** Download the app and log in to your account. Then just snap a picture of your insurance plan explanation of benefits (EOB) statement, or itemized statement from your provider, and submit a claim via the app. It's easy and it's fast!
- **ASIFlex Online** Sign in to your online account at ASIFlex.com to submit a claim.
- **Toll-free fax or mail** Download and complete a claim form. Then, submit it with your insurance plan EOB or provider itemized statement. Keep a copy for your records.

Reimbursements will be made to you within three business days following receipt of a complete claim. Log in to your ASIFlex account to sign up for direct deposit reimbursement to a bank account of your choice.

Get your HCFA information. Instantly.

You can manage your HCFA anytime, anywhere! Register to access your [Account Detail](#) at ASIFlex.com.

- Sign up for email and text alerts
- Sign up for direct deposit reimbursements
- Access your account statement and balance
- Read secure messages sent to you from ASIFlex
- Submit claims

ASIFlex.com is an educational site as well. You can view an extensive listing of eligible expenses, read frequently asked questions, view educational videos, access claim and administrative forms, and access IRS forms and publications.

For more information, view the employer plan document or visit ASIFlex.com to obtain IRS Publication 502, Medical and Dental Expenses; a list of eligible expenses; and general plan information.

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Manage your account

Register your account at ASIFlex.com to see your account statement and balance, submit claims; and sign up for email, text alerts and direct deposit.

Get the ASIFlex app!

- Submit claims.
- Submit documentation.
- Access your balance and account statement.

Search ASIFlex Self Service and download the app today.



ASIFlex Customer Service

ASIFlex.com
asi@asiflex.com
P: 800.659.3035
F: 877.879.9038
P.O. Box 6044
Columbia, MO 65205-6044



Dependent Day Care Flexible Spending Account

What is a Dependent Day Care Flexible Spending Account?

A Dependent Day Care Flexible Spending Account (DCFSA) allows you to set aside money from your paycheck pretax to pay child day care expenses and, in some cases, elder care expenses. When you pay less in taxes, you have more money in your pocket. Most people save at least 30 percent on each dollar set aside pretax.

How much can I contribute to my DCFSA?

Your contribution limit is determined by your tax filing status.

Tax filing status	Limit
Married, filing separately	\$3,750
Single, head of household	\$7,500
Married, filing jointly	\$7,500

What types of expenses qualify?

Eligible expenses are those incurred while you and your spouse, if married, work or are looking for work. This can include: daycare; general purpose day camps (overnight camps and instructional camps are not eligible); regular babysitting; before and after school care; nursery or preschool; and pre-kindergarten expenses.

Does a DCFSA impact the tax credit on my income tax return?

You cannot claim a tax credit for amounts contributed to your DCFSA. However, you may be able to claim a tax credit for amounts, up to IRS limits, not contributed to your DCFSA.

How do I submit claims?

Your funds are available as you contribute throughout the year. ASIFlex offers several easy ways to submit claims.

- **ASIFlex Automatic Reimbursement** Download and complete the claim form. Submit annually to receive automatic reimbursement during the plan year.
- **ASIFlex Recurring Direct Payment** Log in to your account at asiflex.com to schedule recurring payments to be sent directly to your day care provider.
- **ASIFlex Reimbursement** Download the general claim form. Submit each time you want to receive a reimbursement.
- **ASIFlex mobile app** Download the app and log in to your account. Then just snap a picture of your itemized receipt and submit a claim via the app.
- **ASIFlex Online** Log in to your online account to submit a claim.

Reimbursements will be made to you within three business days following receipt of a complete claim, provided you have available funds in the account. Log in to your ASIFlex account to sign up for direct deposit, as well as email and text alerts.

For more information, view the employer plan document or visit ASIFlex.com to obtain IRS Publication 503 Child and Dependent Care Expenses; a list of eligible expenses; and general plan information. Be sure to consult with a qualified tax advisor for questions related to your personal tax situation.

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Manage your

account Register your account at ASIFlex.com to see your account statement and balance, submit claims, sign up for email, text alerts and direct deposit.

Get the ASIFlex app!

- Submit claims.
- Submit documentation.
- Access your balance and account statement.

Search ASIFlex Self Service and download the app today.



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F: 877.879.9038

P.O. Box 6044

Columbia, MO 65205-6044



Life and Disability Insurance

Basic Life and AD&D: Washburn provides all benefit-eligible employees with basic life insurance equal to \$50,000 at no cost and up to \$150,000 of accidental death and dismemberment (AD&D) coverage.

You may purchase additional supplemental life insurance (i.e., voluntary life insurance) for yourself, a spouse and/or child(ren).

Policyholder: WASHBURN UNIVERSITY

Group term life insurance
Benefit summary for all members
Your coverage renews every January 1.

What's available to me?

Protect what means the most to you – the people you love. If something were to happen to you, your life insurance proceeds would go to the people you've designated as your beneficiaries.

	Benefit	Guaranteed issue ¹	Benefit reduction ²
You	\$50,000	If you're under 70: \$50,000 If you're 70 or older: The lesser of \$50,000 or the amount with the prior carrier	Check your booklet and policy for age reductions

¹Amount of coverage you may buy within 31 days of initial eligibility for coverage without providing health information.
²As you get older, your life insurance benefit amount decreases. Age reductions apply to the benefit amount after providing health information.



Life and Disability Insurance

Voluntary Life: During open enrollment, you have the opportunity to elect or increase term life insurance coverage up to \$20,000 without having to answer any health-related questions*. Simply choose the amount of coverage you need - \$10,000 or \$20,000. If you elect an amount over \$20,000, a Statement of Health/Evidence of Insurability (EOI) form (located within the Washburnbenefits.com Reference Center) will be required and subject to approval by Principal before the election becomes effective.

Voluntary Spouse Life: During open enrollment, you have the opportunity to elect or increase spouse term life insurance coverage up to \$10,000 without having to answer any health-related questions*. Simply choose the amount of coverage you need - \$5,000 or \$10,000. If you elect an amount over \$10,000 a Statement of Health/Evidence of Insurability (EOI) form (located within the Washburnbenefits.com Reference Center) will need to be completed and submitted to Principal for approval before the election becomes effective.

Dependent Child Life: During open enrollment, you have the opportunity to elect up to \$10,000 (or \$4,000 if new coverage) for each dependent child without having to answer any health-related questions*. Simply choose the amount of coverage you need - \$2,000, \$4,000 or \$10,000.

* This does not pertain to those who may have been previously declined due to health underwriting guidelines.

The online benefits system will identify if you need to complete a Statement of Health/Evidence of Insurability (EOI) form for approval.



Life and Disability Insurance

Policyholder: WASHBURN UNIVERSITY

Group Voluntary Term Life Insurance
Benefit summary

Your coverage renews every January 1.

What's available to me?

Protect what means the most to you – the people you love. If you passed away, your life insurance proceeds would go to the people you've designated as your beneficiaries.

	Benefit	Minimum	Guaranteed issue ¹	Maximum	Benefit reduction ²
You	Select a benefit in increments of \$10,000	\$10,000	If you're under 70: \$250,000 If you're 70 or older: \$10,000	\$500,000	Check your booklet/policy for age reductions
Your spouse ³	Select a benefit in increments of \$5,000	\$5,000	If your spouse is under 70: \$40,000 If your spouse is 70 or older: \$10,000	\$200,000	Check your booklet/policy for age reductions
Your child(ren) ³	Options ⁴ : \$2,000, or \$4,000, or \$10,000				

¹Amount of coverage you may buy within 31 days of initial eligibility for coverage without providing health information.

²As you get older, your life insurance benefit amount decreases.

³Amount of coverage may not exceed 50% of your benefit.

⁴Dependent children under 14 days old receive a \$1,000 benefit.



Life and Disability Insurance

Short Term Disability Insurance: Principal Life Insurance offers employees a variety of short-term disability (STD) insurance options which provide a benefit, in increments of \$50/week, up to 60% of your base pay to a maximum of \$1,000/week. Offering a variety of options, instead of just offering one traditional option provides a more cost-effective benefit. Voluntary STD coverage may now be added or increased at Open Enrollment without EOI. Voluntary STD coverage may also be added or increased without EOI on applicable life events – Marriage, Divorce, Birth/Adoption and Death of Dependent.

Policyholder: WASHBURN UNIVERSITY

Group Voluntary Short-Term Disability Insurance

Benefit summary

Your coverage renews every January 1.

Eligibility	
Eligible employees	All active, full-time employees working at least 20 hours a week
Benefits payable	
Primary weekly benefit	Available in increments of \$50, between \$100 and \$1,000, up to 60% of your earnings
Benefit amount	Your primary weekly benefit minus other income sources
Elimination period	Benefits begin on the 15th day for accidents and 15th day for sickness
Benefit payment period	Up to 24 weeks
Maternity	Pregnancy and childbirth are treated the same as any other disability
Limitations & exclusions	
Pre-existing conditions	3 months prior / 12 months insured
Other limitations	A complete list is included in your booklet

What's available to me?

Help protect one of your most valuable assets - the ability to earn an income. If you're temporarily disabled and can't work for a short amount of time, you can rely on short-term disability insurance to replace a portion of your weekly income.

Your primary weekly benefit is available in increments of \$50, between \$100 and \$1,000, up to of 60% your predisability earnings. Other income sources could include but aren't limited to Social Security, other earnings, worker's compensation and state disability (if applicable), and salary continuance.

Your benefits are determined by your base wage. This is your definition of earnings and is outlined further in the booklet you'll receive following enrollment.

Compensation for business owners covers business profits plus salaries averaged over the prior two years.



Life and Disability Insurance

Long Term Disability Insurance: Principal offers an affordable benefit for replacing your base pay due to a qualifying long-term disability. If you are not already enrolled and would like to enroll in 2026, you will be prompted to complete a Statement of Health/Evidence of Insurability (EOI) form for approval.

Policyholder: WASHBURN UNIVERSITY

Group Voluntary Long-Term Disability Insurance
Benefit summary

Your coverage renews every January 1.

Eligibility	
Eligible employees	All active, full-time employees working at least 20 hours a week
Benefits payable	
Primary monthly benefit	60% of your earnings up to \$11,000
Benefit amount	Your primary monthly benefit minus other income sources
Elimination period	Benefits begin after 180 days
Own occupation period	2 year
Benefit payment period	Varies based on your age when you become disabled, see chart below
Limitations & exclusions	
Pre-existing conditions	3 months prior / 12 months insured
Other limitations	A complete list is included in your booklet

What's available to me?

Your income is important - you depend on it for almost everything. If you're too sick or hurt to work for a long period of time, you can rely on long-term disability insurance to replace a portion of your monthly income.

Your primary monthly benefit is 60% of your earnings prior to your disability up to \$11,000 minus other income sources. Other income sources could include but aren't limited to Social Security for you and your dependents, other earnings, worker's compensation, state disability (if applicable) and salary continuance.

Your benefits are determined by your base wage. This is your definition of earnings and is outlined further in the booklet you'll receive following enrollment.

Compensation for business owners covers business profits plus salaries averaged over the prior two years.



Employee Assistance Program (EAP)

Washburn provides all benefit eligible employees and their dependent(s) with access to an EAP through [Lucet](#). This EAP benefit is fully paid by Washburn and offers employees and dependents with a variety of tools, whether online or in person, to assist with life's challenges. Up to six (6) in person sessions with a qualified counselor each year, per issue, are available. These counseling sessions are free and entirely confidential. When accessing the online resources use the login company code "Washburn".

You, your spouse and household dependents who are age 18 or over have access to a service called BetterHelp, through the EAP at no cost to you. This service is available anywhere/anytime through a computer, tablet or smartphone. This is a secure and confidential way to have a one-on-one relationship with a licensed professional. Visit <https://www.betterhelp.com/newdirections/> and follow the instructions to get matched with a therapist.





Personalized care and resources, *when you need them.*

Whether it's planning for your financial future or beginning to seek mental health resources, your Employee Assistance Program (EAP) is here to help. Available to you and your household members, Lucet's EAP is your first step to resources, counseling and so much more to support your wellbeing.

Real support for real life.

A no-cost-to-you benefit from your workplace, your EAP can help you or anyone in your household:

- ◆ Receive support when you don't feel like yourself
- ◆ Get help with responsibilities that are distracting or stressful
- ◆ Improve personal relationships
- ◆ Receive care after a traumatic event or diagnosis
- ◆ Make healthy lifestyle choices
- ◆ Improve and inspire daily life
- ◆ Be more present and productive at work
- ◆ Grow personal and career skills
- ◆ With legal advice or questions
- ◆ Assistance with budget or financial concerns

We're always here for you.

Life happens regardless of day or time. We are available 24 hours a day, 365 days a year. Whenever you need to reach out, we are here for you.



Your EAP can help you:

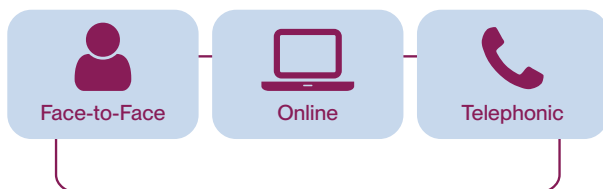
Reduce stress | Cope after crisis | Focus at work | Lead others | Navigate the legal system
Reduce debt | Live a healthier life | Support and improve relationships | Be resilient

Whatever life throws your way, *we're here to help.*

Stress, relationships, work and money. These are the most common reasons people reach out to EAP every year. No matter what issues you're facing, the resources you access are confidential so feel safe knowing you can begin addressing any of your personal challenges today.

Counseling

We offer several different ways for you to get what you need. **Counseling is available in a variety of ways at no cost:**



Life Coaching

Life coaching services promote self awareness and help you clarify your visions, values, intentions, and goals. This service builds on strengths that you already have to help you set and achieve your goals. **With coaching you can:**

- Schedule telephonic sessions with a qualified coach
- Work with your coach to establish and meet goals
- Identify resources to keep you on track

Coaching topics may include managing stress, work/life balance, time management, personal challenges and more.

Legal and Financial Resources

Navigating finances and/or the legal system can be overwhelming and confusing. **Luckily, your EAP can help with services like:**

- A no-cost-to-you, 30-minute consultation with a certified financial expert or attorney
- Online tools including budget templates, financial calculators, tax preparation documents, will builder, business agreements and other legal documents
- Resources and tip sheets

Work/Life

Work/Life services can help you tackle your to-do list with specialists who can locate providers, get referrals and find resources for you and your household needs.

- Personalized consultation with a highly-trained specialist over the phone or through online chat
- Referrals to local providers and resources
- Tip sheets, checklists and other helpful tools

Work/Life topics include family & caregiving, education, legal & financial, career & work, and health & wellness.

Online Services

Our comprehensive website makes it easy to access information regarding EAP benefits and requesting services.

The website and app offer:

- Referrals via online intake
- Substance use resources
- Training resources
- Mental health toolkits
- Monthly live webinars
- Comprehensive Resource Library

◆ Your well-being is our priority.

Lucet EAP provides confidential support, counseling services and resources to help you overcome life challenges and live a happy, balanced life.

Call 800-624-5544 | Visit eap.lucethealth.com

Your company code: **washburn**
counseling/coaching sessions, per topic, per year.



Scan to learn more at
eap.lucethealth.com

Employee Wellness

Employee Wellness: Program Registration and Tiers

Tier #1 - Annual Health Screening: Earn \$75 Bodbucks

Tier #2 - Healthy Activities: Earn \$25 Bodbucks

Tier #3 - Health Behaviors: Earn \$50 Bodbucks

For more information, visit Washburn.edu/employeewellness.

Wellness Program Services:

Fitness Consultations

Nutrition Consultations

Body Composition Analysis (InBody Scale)

Health Coaching

Wellness Challenges

Wellness Events – Fall Biometric Screening, Spring Wellness Fair and WellFit@WU

Annual Health Screenings (Tier #1)

Wellness Wednesday Newsletter

Updates and sign-up links for Wellness Challenges and Events

Group fitness class schedule with updates

Student Recreation and Wellness Center (SRWC) is free to Washburn Employees

Regular Semester Hours:

Monday – Thursday 6am to 11pm

Friday 6am – 9pm

Saturday 9am – 9pm

Sunday 12 – 9pm

SRWC members may participate in group fitness classes, intramural sports, personal training and additional fitness assessments in addition to the onsite wellness services offered through the Employee Wellness Program.

Spouses are \$12.50 per month.

You can pay online or cash/check at the front desk. Find more information at:

<https://www.washburn.edu/student-life/recreation-wellness/general-information/memberships.html>

Long-Term Care Insurance

Life Insurance with Long Term Care Benefits

Protect Your Future - Sign Up for Coverage during Open Enrollment

What is Life Insurance with Long Term Care Benefits?

This unique insurance product combines life insurance protection with long-term care coverage in one affordable policy. As a benefit-eligible employee, you can secure both your family's financial future and your own care needs with a single, portable benefit that stays with you even if you leave the university.

How Does This Benefit Work?

Dual Protection in One Policy

- ✓ **Life Insurance Benefit:** Provides death benefit protection for your beneficiaries
- ✓ **Long-Term Care Benefit:** Covers care services when you need them most
- ✓ **Flexibility:** If you never need long-term care, your beneficiaries receive the full life insurance benefit

Coverage Options Available

- ✓ Guaranteed Issue up to \$100,000 in death benefit*
- ✓ Monthly care benefits up to \$9,000
- ✓ Spousal coverage available at 50% of employee coverage

**benefit-eligible employees cannot be turned down for coverage*



A person turning 65 today has nearly a 70% chance of needing long-term care services that private health insurance and Medicare generally do not cover.

Why do You Need this Coverage?



Long-term care costs are rising rapidly:

- Home health aide: \$6,292/month (national average)
- Private nursing home care: Nearly \$10,000/month
- Projected costs in 25 years: Home care could reach \$21,307/month



Without coverage, you risk depleting your retirement savings and burdening your loved ones with care costs that can exceed \$100,000 annually.

Enrollment offers:

- ✓ **Guaranteed coverage** with no health exams for basic coverage levels
- ✓ **Group rates** more affordable than individual policies
- ✓ **Portable coverage** that continues if you leave the university
- ✓ **Tax advantages** may be available
- ✓ **Simple application** process during open enrollment

How to Enroll

- 1** Open enrollment is your opportunity to secure this valuable protection!
- 2** For benefit information, go to <https://enroll.buddyins.com/washburnuniversity>
- 3** **Important:** Review your coverage options and costs during open enrollment period. This portable benefit can be a crucial part of your comprehensive financial plan.

SCAN ME



Long-term care insurance becomes more expensive with age and health changes. Open enrollment is the perfect time to secure affordable coverage.

Recorded Webinar

Watch our recorded webinar to learn how LifeTime Benefit Term with Long-Term Care works, what it costs, and how to enroll. We cover eligibility, coverage options, next steps, and include a Q&A. View it anytime on the enrollment page:
<https://enroll.buddyins.com/washburnuniversity>

For questions about your specific coverage options and costs, contact Jessica Hawkins at Jessica.hawkins@onedigital.com.

Benefit Carrier Contact Information

Coverage	Carrier	Website	Phone
Employee Assistance Program	Lucet	eap.lucethealth.com Company code: Washburn	800.624.5544
Health Care Flexible Spending Account (HCFSa) and Dependent Care Flexible Spending Account (DCFSa)	ASiflex	asiflex.com email: asi@asiflex.com	800.659.3035
Health Savings Account	ASiflex Central Bank	asiflex.com hsacentral.net	800.659.3035 833.232.4676
Life & Disability Insurance	Principal		Claims/Questions 800.245.1522 Account #: 1085611
Long-Term Care	Buddy Ins Chubb	https://enroll.buddyins.com/washburnuniversity Email: Jessica.Hawkins@onedigital.com	Jessica Hawkins 913.948.9898 To file a claim: 855.241.9891
Medical - Pharmacy - Telehealth - Dental	Blue Cross Blue Shield of Kansas (BCBS KS)	bcbsks.com/blueaccess bcbsks.com/telehealth	800.432.3990
Washburn Employee Wellness Program	Washburn University Evelyn Spangler	Washburn.edu/employeeewellness Email: employee.wellness@washburn.edu	785.670.1314
Vision	EyeMed	eyemed.com	866.804.0982