

# 2025 - 2026 BENEFITS GUIDE

July 1, 2025 - June 30, 2026

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# WELCOME

At Harrison Schools District 2, we understand that your health and well-being are a top priority. That's why we offer a comprehensive and competitive benefits program designed to support both you and your family.

This guide gives a brief overview of the benefits available, helping you easily select the options that best meet your needs. It's just one of the many ways we show how much we value you as a vital member of our team.

- For full benefit details, visit the Benefits page on [HSD2.org](https://www.hsd2.org) (sign in with your District credentials).
- Have questions? Check out the Resources page at the end of this guide for more contact information.

## WHAT'S NEW

This year, we're excited to introduce a customized plan that makes accessing care easier, **with zero-cost options** and high-quality services. Our goal is to **keep more money in your pocket** while ensuring you and your family receive the best care possible. One of the highlights of this plan is the **new direct primary care option**, which will be life-changing for you and your family, providing more personalized, convenient care with no additional cost.

Benefit	2024 - 2025 Carrier	2025 - 2026 Carrier
Direct Primary Care	-	Pinnacle Advanced Primary Care
Medical - Plan Administrator	Cigna	Health Plans Inc. (hpi)
Medical - Network(s)	Cigna	Employee Health Network (EHN) FirstHealth PPO Network
Medical Concierge	-	Pathways Concierge
Telemedicine	-	Call-A-Doc
Employee Assistance Program (EAP)	Cigna	CuraLinc

### Disclaimer

*This Guide highlights employee benefits. Official plan and insurance documents govern your rights and benefits under each plan. For more specific details about your benefits, including covered expenses, exclusions, and limitations, please refer to the individual Summary of Benefits and Coverage (SBC), Summary Plan Description (SPD), plan document or certificate of coverage for each plan. If any discrepancy exists between this guide and the official documents, the official documents will prevail.*

# ENROLLMENT PERIODS

## NEW HIRE ENROLLMENT

Welcome to the team! Benefits are effective on the first of the month following 30 days of employment.

**\*You must enroll in benefits within 30 days of your start date/hire date.\***

## QUALIFYING LIFE EVENT (QLE)

You cannot make changes to your benefits (i.e., enroll/cancel plans, add/remove dependents) outside of the New Hire Enrollment or Annual Open Enrollment periods, unless you experience a Qualifying Life Event (QLE).

*Examples of QLE include:*

- *Marriage or divorce*
- *Birth or adoption of a child*
- *Change in your spouse's employment status*
- *Loss or gain of other health coverage through a parent, spouse or domestic partner*
- *Change in dependents' eligibility (e.g., turning 26 for a child)*
- *Entitlement to Medicare or Medicaid*
- *And more...*

**\*You must notify the Benefits office within 30 days of the Qualifying Life Event.\***  
Proof of QLE will be required.

## ANNUAL OPEN ENROLLMENT (OE)

April 1, 2025 to April 30, 2025.

**Any elections made during this period will take effect on July 1st.**

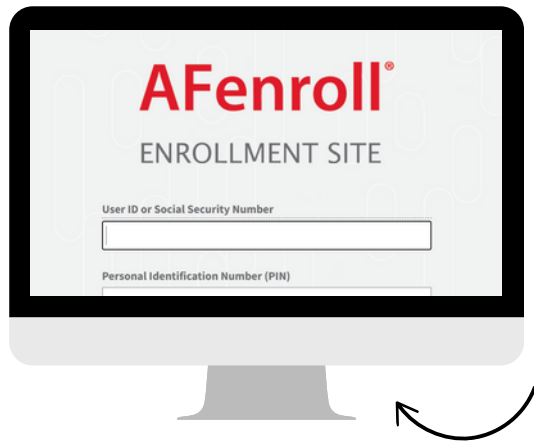
The benefits plan year will run from July 1, 2025 to June 30, 2026.

**Important: If you don't elect or re-elect coverage during your enrollment period then your benefits will end on June 30th.**

**Not completing your annual election will be treated as waiving coverage and will be subject to Qualifying Life Event rules.**



# ENROLLMENT PORTAL



- ✓ **Visit [afenroll.com/enroll](https://afenroll.com/enroll)**
- ✓ **Enter your User ID:**  
This is your Social Security Number (SSN).
- ✓ **Enter your Temporary PIN:**  
Last four digits of your SSN and 8-digit date of birth: XXXXMMDDYYYY.
- ✓ **Complete Two-Factor Authentication:**  
Follow the prompts.
- ✓ Create a new PIN and remember it for future logins. Select "Next" to start enrollment.

## ELIGIBILITY

### ELIGIBLE EMPLOYEES

- **Regular full-time/part-time employees:** (20+ hours per week, 0.5 to 1.0 FTE)
- **Variable hour employees:** (working an average of 130 hours per month during the annual measurement period), such as substitutes or guest employees, are eligible for medical benefits only. You will be notified of this opportunity annually.

### ELIGIBLE DEPENDENTS

- **Spouse** (as defined by state law)
- **Civil union partner** (meeting specific criteria)\*
- **Common-law spouse**
- **Children\*\* up to age 26, or older if disabled and unable to support themselves**

#### **Proof of eligibility is required.**

Check out the Benefits webpage for a list of acceptable documentation.

Falsifying information may lead to disciplinary action, including termination of benefits or employment.

*\*A civil union partner must meet state law requirements and the affidavit on the Benefits webpage. Note: Health coverage for civil union partners and their children may be taxable. Consult a tax advisor for more information. \*\*Children include biological, adopted, step, children of domestic partner, legal guardianship children, children covered by qualified medical child support order.*

# WELCOME TO PINNACLE

Pinnacle is your Direct Primary Care Provider - Not your insurance.

## AUTOMATIC MEMBERSHIP

Employees and dependents enrolled in the health plan qualify for **zero-cost** access to Pinnacle providers and clinics.

## BENEFITS OF CHOOSING PINNACLE FOR CARE

- ✓ Same/Next-Day Acute Care\*
- ✓ Local Providers and Clinics
- ✓ Hassle-Free Patient Experience



Free Primary Care



Free Lab Tests



Free Office Visits



Free Procedures



Free Virtual Care



Free Diagnostics



Free Medications\*\*\*

**Zero-Cost Referral Network:** When referred by a Pinnacle provider, employees are eligible for specialists, procedures, and treatments at no cost in the Employers Health Network (EHN).\*\*

START  
HERE



Pinnacle Advanced Primary Care  
(719) 465-1579  
admin@pinnacleapc.com



Learn More!

*Terms and conditions apply. \*Same/next-day access for acute care visits based on availability, not intended for emergency care. After-hours care is delivered virtually through the Akute health app. \*\*The insurance company, not Pinnacle, determines approval and denial of claims. Outside facilities and providers provide some services. \*\*\*\*Free medications when the preferred pharmacy is used. Visit [www.pinnacleapc.com/terms](http://www.pinnacleapc.com/terms) for more information.*

# MEDICAL PLAN

Administered by hpi, this plan offers flexible network options so you can choose what works best for you and your family. Most importantly, you'll have **easy access to high-quality care at little to no out-of-pocket costs, including free care at Pinnacle Advanced Primary Care!**



In-Network Care	Direct Primary Care (Pinnacle)	Employers Health Network (Common Spirit)	First Health PPO Network (Aetna)	Out-of-Network Care
Deductible	\$0	\$0	\$2,000	\$6000/\$18,000
Primary Care Copay	\$0	\$50	\$50	Ded/50%
Speciality Care Copay	\$0	\$0	\$100	Ded/50%
Mental Health	\$0	\$50	\$50	\$50
Out-of-Pocket Max	\$0	\$0	\$5,000	\$15,000/45,000
Urgent Care Copay	N/A	\$70	\$70	N/A
Emergency Room Copay	N/A	\$500 (waived if admitted)	\$500 (waived if admitted)	\$500 (waived if admitted)

For illustration purposes only. Refer to your official plan documents (SPDs, SBCs) for full details, limitations, and exclusions.

## FREE PATHWAYS CONCIERGE SERVICE

(888) 341-6810

The Pathways Concierge team is your go-to resource for all things healthcare - and it's **completely free** as part of your benefits plan.

Your information is completely **confidential** - we'll never share it without permission.

### Pathways can help you:

- ✓ Finding a doctor or hospital in-network
- ✓ Understanding your benefit plan & coverage
- ✓ Answering questions about a bill or claim
- ✓ Estimating costs for procedures or treatments
- ✓ Scheduling appointments and transportation
- ✓ Speaking with a Nurse about conditions, care plans or prescriptions

# IF YOU GO OUTSIDE OF PINNACLE

## HOW YOUR PLAN WORKS

Health Plan, Inc. (hpi) is the administrator of your medical plan. They are responsible for processing claims and managing your benefits to ensure everything runs smoothly.

### Your Networks:

- Employers Health Network (EHN) - No deductible or out-of-pocket maximum
- First Health PPO - Subject to deductible & out-of-pocket maximum

## FIND IN-NETWORK CARE

Contact Pathways Concierge at (888) 341-6810.

## YOUR MEDICAL ID CARD

Tell your doctor's office to use the Provider number on the back of your hpi ID card to verify your eligibility or coverage - not EHN or First Health.

### Pharmacy details

**HARRISON SCHOOLS**  
Harrison School District 2

**Member Information**  
ID#  
Group

**Medical Cost Shares**  
In-network / Out-of-network  
Preventive:  
Per Person Ded.:  
Family Deductible:  
Per Person OOPM:  
Family OOPM:

**Pharmacy**  
TrueScripts  
Members: 844-257-1955  
Pharmacists: 855-326-2159  
www.truescripts.com

**Members**  
Call Pathways Concierge Services for questions or to pre-certify services.  
hpiTPA.com  
888-341-6810  
Remind your provider that failure to pre-certify could reduce your benefits.

**Providers**  
Verify Coverage or Pre-certify requirements only:  
800-532-7575  
Submit Claims to:  
Employers Health Network  
PO Box 507  
Arnold, MD 21012  
Payor ID: 01507

**If Out of Area**  
Use FHN Network

Call 888-341-6810 for Pathways Concierge  
Provider Check-in Support: hpiTPA.com/find-us  
hpi Health Plans, Inc.

For illustration purposes only. Use the information on the back of your ID card.

Your doctor's office should call the Provider number on the back of your ID card to check your eligibility & coverage.

## ACCESS CLAIMS INFORMATION ONLINE



Register in minutes by visiting the website on your card and creating a username and password.

- Review claims and benefits
- Access your prescription drug plan
- Search for providers
- View or order a replacement medical ID card
- And more...

# PRESCRIPTIONS

You have the option to fill your prescriptions through Pinnacle, which offers zero-cost generic medications, or through TrueScripts.



In-Network 30-Day Retail Rx	Direct Primary Care (Pinnacle)	True Scripts
Tier 1 (Generic)	\$0	\$10
Tier 2	\$30	\$30
Tier 3	\$70	\$70
Tier 4	\$120	\$120

For illustration purposes only. Refer to your official plan documents (SPDs, SBCs) for full details (including step therapy and specialty medications), limitations, exclusions.



**Pinnacle Advanced Primary Care**  
(719) 465-1579  
[admin@pinnacleapc.com](mailto:admin@pinnacleapc.com)



**(844) 257-1955**  
[memberportal.truescripts.com](https://memberportal.truescripts.com)

## YOUR MEDICAL ID CARD

Your new medical ID card from hpi will include your TrueScripts pharmacy details on the front of the card. Be sure to present this card when filling prescriptions, including refills, on or after 7/1/2025. To avoid delays, we recommend informing pharmacy staff that you've switched to TrueScripts.

## 90-DAY SUPPLY PRESCRIPTIONS

90-day prescriptions can be filled at any retail pharmacy or through our mail order provider. A new prescription from your healthcare provider is required, and they can call it in directly to your pharmacy, so an office visit is typically not needed.

## PRIOR AUTHORIZATION

If you have a Prior Authorization or take Specialty Medications, contact Member Care before 7/1/2025 to avoid pharmacy disruptions. If you're unsure about your medications, reach out, and we will verify if prior authorization is needed.

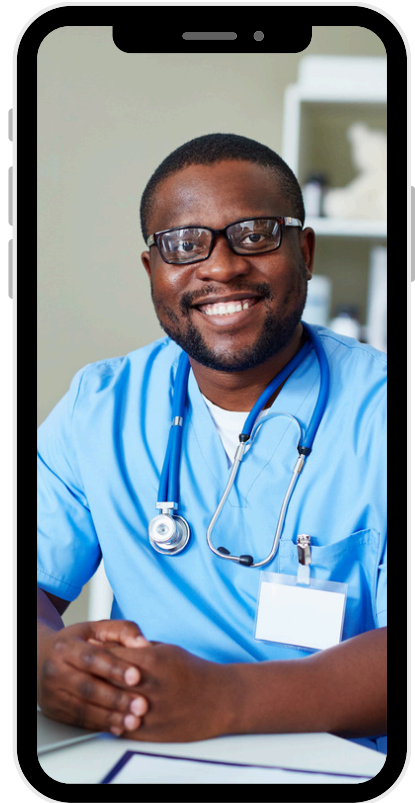
# CALL-A-DOC

Life is busy. Care is just a phone call away - Anytime, Anywhere.

- ✓ **Zero-Cost**
- ✓ **24/7 Access:** Licensed doctors and nurses are always just a call or click away.
- ✓ **Convenient:** Get care for common conditions anytime—at home, work, or on the go.

## COMMON CONDITIONS TREATED

- Allergies
- Bronchitis
- Poison ivy
- Respiratory infection
- Nausea
- Cold & flu symptoms
- Ear infection
- Stomach virus
- Rashes
- Diabetes
- Constipation
- Acid reflux
- High blood pressure
- Acne
- Sore throat
- Conjunctivitis
- Asthma
- Sinus & nasal conditions
- Headaches/migraines
- Fever
- Vomiting
- Urinary tract infection



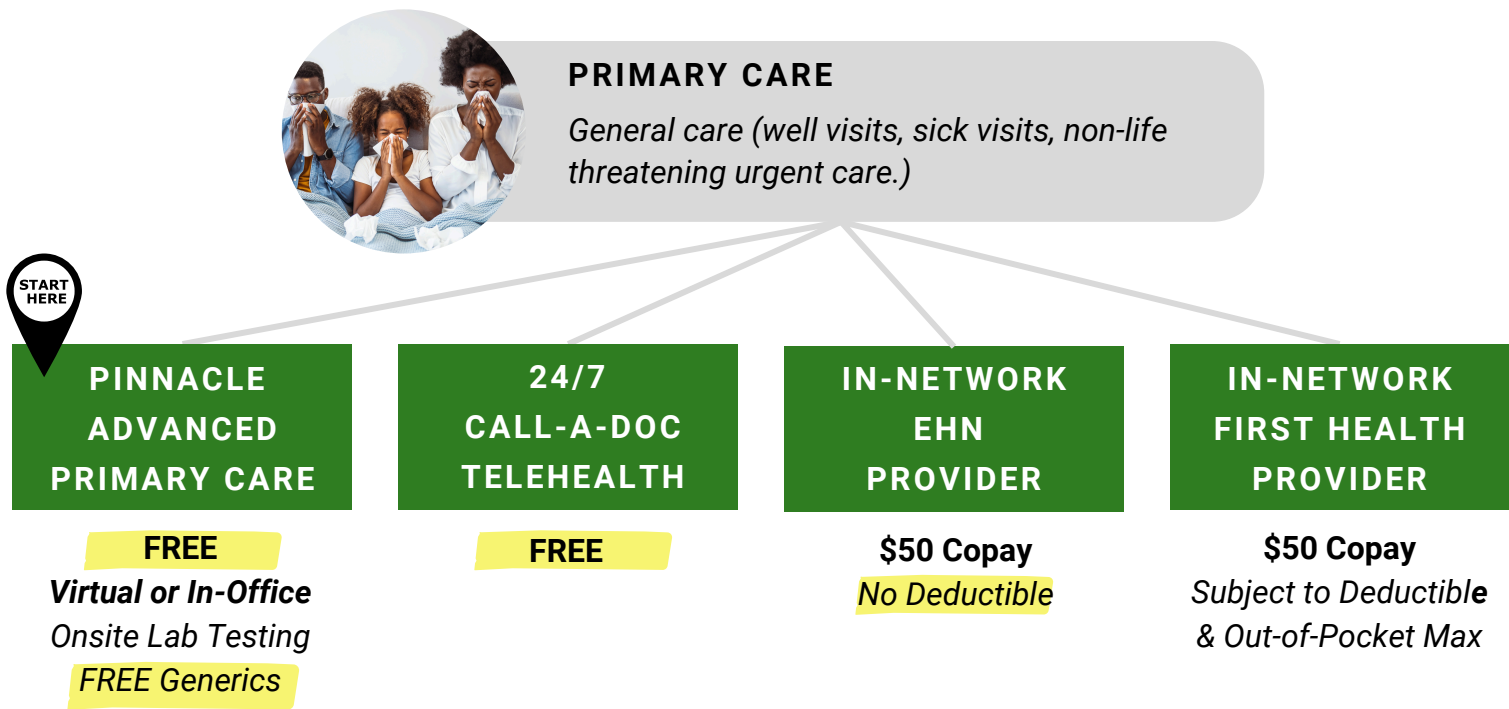
## ACTIVATE YOUR ACCOUNT

Employees and dependents enrolled in the health plan will be automatically enrolled, but they still need to complete the registration process either online or by phone to activate their account and start using the service.

To register call 844-D0C-24HR (844-362-2447) or go to  
<https://www.247calladoc.com/Activation/>

# GETTING CARE

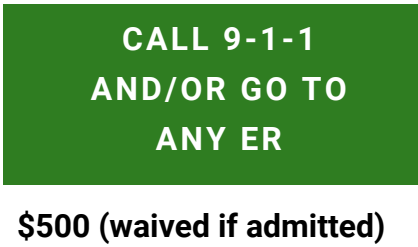
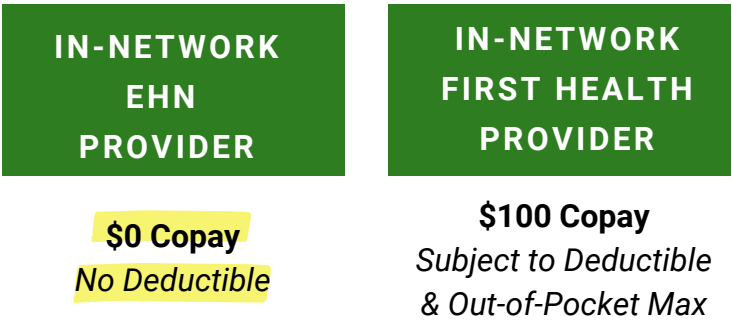
You have several options for care when you or your family need it, so you can choose what works best for you. We offer high-quality care with free or low-cost options to make it easier to get the support you need.



## SPECIALIST CARE

In cases where you need care outside of the Pinnacle office (or Pinnacle refers you to a specialist), you have access to convenient and cost-effective options to meet your needs.

Remember, **Pathways Concierge** is here to help you find in-network care!



# EAP

Your Employee Assistance Program (EAP) offers **free, confidential** support for mental health, counseling, work-life balance, family issues, substance abuse, financial and legal concerns, and wellness coaching. It's designed to help you and your family manage personal challenges, so you can feel your best at work and home.

## SERVICES



**In-the-moment support 24/7/365\***



**Short-term counseling (in-person or video)**

*Access free in-person or virtual (video) counseling sessions to address emotional concerns such as stress, anxiety, depression, burnout, or substance use.*

Members can access **5 in-person or video counseling sessions** per concern each year, along with unlimited text therapy, to support their mental health and well-being



**Coaching**

*Get assistance from a Coach to boost your emotional fitness, learn healthy habits, establish new routines, build your resilience and more.*



**Work-life benefits**

*Get expert consultations for financial and legal issues, plus work-life specialists who offer referrals for everyday needs like child or elder care, pet care, home improvement, and auto repair.*

## GET STARTED



Download  
the mobile  
app today!



800-475-3327



**supportlinc.com**  
group code: **harrisondistrict**



\*For life, limb or eye-sight threatening emergencies, call 9-1-1 and/or go to the ER.

# DENTAL

Your dental insurance through Delta Dental of CO covers preventative care, basic procedures, and major procedures.

- **Delta Dental EPO:** Treatment must be received from a Delta Dental PPO provider. No benefits are provided for out-of-network services.
- **Delta Dental PPO:** Offers flexibility to see PPO, Premier, or out-of-network providers. The highest benefits are with PPO providers. This plan includes the Prevention First feature, which ensures diagnostic and preventive visits don't count toward your annual maximum. It also includes the **Right Start 4 Kids program**, covering preventive and diagnostic services for children up to age 13 when seeing in-network providers.

Benefit	EPO Plan	PPO Plan
Annual Deductible (Individual/family)	N/A	\$50/\$150
Calendar Year Maximum	Unlimited	\$2,500 per person per calendar year
Preventative Care	Copayment Schedule	100% covered, no deductible
Basic Procedures (extractions, fillings, etc.)	Copayment Schedule	20% after deductible
Major Procedures (crowns, dentures, etc.)	Copayment Schedule	50% after deductible

For illustration purposes only. Refer to plan documents for official details.

## FIND AN IN-NETWORK PROVIDER



Delta Dental of Colorado

(800) 610- 0201

<https://www.deltadentalco.com/>

- Select the **"Find a Dentist."**
- Limit your search to **PPO** providers to maximize your benefits.



# VISION

Your vision insurance through VSP covers routine eye exams, procedures, and provides discounts for eyeglasses and contact lenses.

- Exclusive Member Extras include savings on Laser Vision Correction (available at [vsp.com/offers](http://vsp.com/offers)).
- You can also shop for contacts, eyeglasses, and sunglasses from over 50 brands at [eyeconic.com](http://eyeconic.com) using your vision benefits.

Benefit	Copay/Allowance	Frequency
Vision Exam	\$10-39	Every 12 Months
Prescription Glasses	\$10	
Frames	\$220 features frame brands \$200 other frames	Every 24 Months
Lenses	Single vision, lined bi/trifocal: Included in glasses copay	Every 12 Months
Lens Enhancements	Standard Progressive: \$0 Premium Progressive: \$80-90 Custom Progressive: \$120-160	Every 12 Months
Contacts (Instead of Glasses)	Copay: up to \$60 \$200 allowance (copay does not apply)	Every 12 Months

For illustration purposes only. Refer to plan documents for official details.

## FIND AN IN-NETWORK PROVIDER

**vsp.**  
vision care

**VSP**  
**(800) 877-7195**  
**[vsp.com](http://vsp.com)**

- Select the **“Find a Doctor.”**



# LIFE AND DISABILITY INSURANCE

During enrollment, you have the opportunity to choose life and disability insurance options provided by Lincoln Financial Group.

For full details (including limitations & exclusions) on each plan and to see if it fits your needs, please refer to the plan documents available on the Benefits webpage.

## BASIC LIFE AND AD&D

Life insurance helps protect your loved ones in the event of death, while AD&D provides additional benefits if you suffer a covered loss in an accident.

Harrison Schools District 2 pays half the monthly premium for enrolled employees.

- **Employee Benefit Amount:** Annual salary rounded up to the next \$1,000.

## VOLUNTARY LIFE AND AD&D

You also have the option to purchase term life insurance for yourself, your spouse, and/or your children at affordable group rates.

- **During Open Enrollment:** Employees can elect new coverage or increase existing coverage in increments of \$10,000, up to \$20,000 without a Evidence of Insurability (EOI). Any greater amounts require a EOI.
- **During New Hire Enrollment:** Employees can elect coverage in increments of \$10,000 up to maximum.
- **Maximum Benefit Amount:** Lesser of 5x annual earnings or \$200,000

## SPOUSE VOLUNTARY LIFE AND AD&D

**\*Spousal coverage cannot exceed 50% of employee election.\***

- **During Open Enrollment:** Spouses can elect new coverage or increase existing coverage in increments of \$5,000, up to \$10,000 without a Evidence of Insurability (EOI). Any greater amounts require a EOI.
- **During New Hire Enrollment:** Spouses can elect coverage in increments of \$5,000 up to \$30,000 without a Evidence of Insurability (EOI). Any greater amounts require a EOI.

## CHILD(REN) VOLUNTARY LIFE AND AD&D

- \$10,000/child ages 6 months to 26.
- \$250/newborn under 6 months.

**An Evidence of Insurability (EOI) application is required when you elect coverage amounts that exceed the guaranteed issue limits.**

# LIFE AND DISABILITY INSURANCE

During enrollment, you have the opportunity to choose life and disability insurance options provided by Lincoln Financial Group.

For full details (including limitations & exclusions) on each plan and to see if it fits your needs, please refer to the plan documents available on the Benefits page.

## SHORT TERM DISABILITY (STD)

You have the opportunity to elect Short-Term Disability (STD) insurance, which provides a cash benefit if you are off work for up to 12 weeks due to injury, illness, surgery, or recovery from childbirth.

- **Weekly Benefit Amount:** 60% of weekly salary, up to \$1,000 per week.
- **Elimination Period:** You must be out of work for 7 days before benefits begin on the 8th day.
- **Maximum Coverage Period:** Benefits are available for up to 12 weeks.

Before electing, check out the plan documents for plan limitations & exclusions including Recurrent Disability Benefits, Evidence of Insurability, and Pre-Existing Conditions.



## LONG TERM DISABILITY (LTD)

You can also elect Long-Term Disability (LTD), which provides a cash benefit if you are unable to work for 90 days or more due to injury or illness.

Harrison Schools District Two covers half of the monthly premium for enrolled employees.

**Monthly Benefit Amount:** 60% of monthly salary, up to \$7,000 per month (reduced by other income like workers' compensation or Social Security).

**Elimination Period:** Benefits begin after 90 days of total or partial disability.

**Coverage Period for Your Occupation:** Up to 24 months for the job you held at the time of your disability.

**Maximum Coverage Period:** Benefits are available until age 65 or Social Security Normal Retirement Age, whichever is later. Mental illness and substance abuse benefits are limited to 24 months.

Before electing, check out the plan documents for plan limitations & exclusions including Pre-Existing Conditions.

# FLEXIBLE SPENDING ACCOUNTS

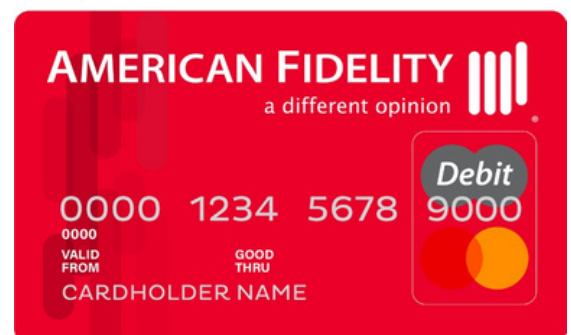
A flexible spending account (FSA) allows you to set aside pre-tax dollars from your paycheck to cover qualified expenses that you would normally pay out of your pocket with after-tax dollars. Our flexible spending accounts are administered by American Fidelity.

- Plan carefully, FSAs are generally “use it or lose it” per IRS guidelines.
- You must re-enroll each year during open enrollment to continue participating; your elections do not carry over.
- Contributions start on the 1st of the month after deductions begin. For example, July contributions start on July 1. If you're newly eligible for benefits, you'll have a shorter plan year starting from the month you become eligible.
- Reimbursement is based on when the service is provided, not when you pay for it, and prepayments for services are not eligible for reimbursement.
- Funds from one FSA account (healthcare or dependent care) cannot be used to cover expenses from the other.
- Keep your receipts!

## REGISTER FOR AN ACCOUNT

**After enrollment, register for an account at [Americanfidelity.com/login](https://www.americanfidelity.com/login) to establish your online account, file your claims, and track your spending.** The AF Mobile App is also a helpful tool! Make sure to keep your receipts since these accounts are governed by IRS Section 125.

Manage your account by downloading the  
AFmobile App or register online at  
[www.americanfidelity.com](https://www.americanfidelity.com)



# FLEXIBLE SPENDING ACCOUNTS

## HEALTH FSA

The medical FSA account helps you pay for certain IRS-approved **healthcare expenses not covered by insurance** with pre-tax dollars.

Minimum Plan Year Contribution	\$300
Maximum Plan Year Contribution	\$3,300

- **Eligible Expenses:** Copays, coinsurance, deductibles, prescription drugs, chiropractic or acupuncture services, over-the-counter medications with a written prescription, eyeglasses, dental and more. Visit <https://americanfidelity.com/claims/fsa-hsa-eligibility-list/> for a list of eligible expenses.
- **Payment or Reimbursement:** You can pay for eligible expenses with your FSA Debit Card or pay out-of-pocket and request a direct deposit reimbursement.
- **Remember to hold on to your receipts. The IRS requires that all FSA claims be substantiated with documentation.**
- **Run-Off:** You have 90 days after the plan year ends (until September 30) to submit claims for reimbursement of expenses incurred during the previous plan year. Any unclaimed funds over \$660 will be forfeited, and only \$660 can carry over to the next year.

## DEPENDENT CARE FSA

The Dependent Care FSA account helps you pay for certain qualified **daycare costs for your child(ren) or adult dependent**.

Maximum Plan Year Contribution	\$5,000 Per Household
--------------------------------	-----------------------

- **Eligible Dependents:** IRS defines dependents as children under 13, or adults (spouse or child) who are physically or mentally incapable of self-care and live with you for more than half the year. Domestic partners and their children do not qualify.
- **Eligible Expenses:** Visit <https://americanfidelity.com/claims/dependent-care-account-eligibility-list/> for more details.
- **Reimbursement:** Expenses must be incurred before submitting for reimbursement, and dependent daycare contribution funds must already be deducted from your paycheck. Claims must be submitted by September 30 (90 days after the plan year ends) for expenses from the previous year. Any unclaimed funds will be forfeited.
- **Important Notes:** You cannot use the same expenses for both tax credits and a Flexible Spending Account. The IRS requires you to provide the name, address, and SSN or tax ID number of your care provider for reimbursement.

# VOLUNTARY BENEFITS

## ADDITIONAL SUPPORT FOR YOU AND YOUR FAMILY

During this year's benefits enrollment, we're offering voluntary benefits designed to provide extra financial support when you need it most. These optional plans give you the flexibility to choose the coverage that works best for you and your family.

For full details on each plan and to see if it fits your needs, please read the brochures available in the Benefits page.

## AVAILABLE VOLUNTARY BENEFITS

- **Group Hospital Indemnity:** Helps cover costs associated with hospital stays and out-of-pocket expenses. <https://americanfidelity.com/info/hospital-indemnity/>
- **Accident Only Insurance:** Provides cash benefits if you or a covered family member are injured in an accident. <https://americanfidelity.com/info/accident/>
- **Group Critical Illness Insurance:** Lump sum payment for critical illnesses like heart disease or stroke. <https://americanfidelity.com/info/critical-illness/>
- **Cancer Insurance:** Additional coverage for out-of-pocket expenses associated with a cancer diagnosis. <https://americanfidelity.com/info/cancer/>
- **Term Life Insurance, Term 100 Life Insurance, Whole Life Insurance and Universal Life Insurance** <https://americanfidelity.com/info/life/>

These options offer added peace of mind and financial support for unexpected health events.

**\* Remember, you should review the plan documents carefully to ensure the coverage fits your needs and to understand any limitations or exclusions.\***



# Harrison District Two Monthly Health Insurance Premiums

Effective 7/1/2025 - 6/30/2026

## DPC (Pinnacle) - EHN (Common Spirit) - FirstHealth/Aetna

	Employee only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Employee Portion	\$192.00	\$432.00	\$485.00	\$805.00
District Portion	\$449.00	\$649.00	\$728.00	\$984.00
Total Premium	\$641.00	\$1,081.00	\$1,213.00	\$1,789.00

### Employees earning \$37K/yr or less

	Employee only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Employee Portion	\$96.00	\$432.00	\$485.00	\$805.00
District Portion	\$545.00	\$649.00	\$728.00	\$984.00
Total Premium	\$641.00	\$1,081.00	\$1,213.00	\$1,789.00

## Delta Dental 2025-2026

### PPO Plan

	Employee only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Employee Portion	\$10.85	\$39.01	\$46.88	\$81.90
District Portion	\$28.54	\$43.42	\$47.66	\$74.39
Total Premium	\$39.39	\$82.43	\$94.54	\$156.29

### EPO Plan

	Employee only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Employee Portion	\$8.77	\$35.27	\$42.83	\$62.50
District Portion	\$28.22	\$39.91	\$49.01	\$67.15
Total Premium	\$36.99	\$75.18	\$91.84	\$129.65

## VSP Vision Care 2025-2026

	Employee only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Employee Portion	\$9.53	\$17.90	\$16.40	\$28.38
District Portion	N/A	N/A	N/A	N/A
Total Premium	\$9.53	\$17.90	\$16.40	\$28.38

# PRE-TAX VS. POST TAX

The IRS allows Harrison Schools District 2 to offer a Section 125 Plan, which allows employees to deduct insurance premiums on a pre-tax basis. This can reduce your taxable income, helping you pay fewer taxes and put more money in your pocket each month.

Below is an example that shows how deducting premiums before tax may lower your taxable income, reduce your tax bill, and increase your take-home pay. *For illustration purposes only.*

**For personalized financial guidance, please consult with a financial advisor and/or PERA (1-800-759-7372) regarding retirement and financial planning.**

Before Tax		After Tax	
Gross Pay	\$1,000	Gross Pay	\$1,000
<u>Insurance Premiums</u>	-\$100	Taxable Income	\$1,000
Taxable Income	\$900	10% Taxes	-\$100
10% Taxes	-\$90	<u>Insurance Premiums</u>	-\$100
<b>Net Pay</b>	<b>\$810</b>	<b>Net Pay</b>	<b>\$800</b>

**Insurance premiums are deducted from gross pay, then 10% taxes is applied to the reduced taxable income.**

**Since gross pay was not reduced by premiums, 10% in taxes is applies to the \$1,000, then insurance premiums are deducted.**

Name	Description	Contact Details
<b>Pinnacle Advanced Primary Care</b>	<b>FREE</b> Direct Primary Care - In-person & Virtual	<b>(719) 465-1579</b> <b>admin@pinnacleapc.com</b>
<b>hpi</b>	Medical Plan Administrator	
<b>Pathways Concierge (hpi)</b>	For questions on your medical plan/finding in-network providers	<b>(888) 341-6810</b>
<b>EHN Network</b>	Medical Plan - Preferred Network	<a href="https://www.employershealthnetwork.com/members/">https://www.employershealthnetwork.com/members/</a>
<b>FirstHealth Network</b>	Medical Plan - Network	<a href="https://providerlocator.firsthealth.com/LocateProvider/SelectNetworkType">https://providerlocator.firsthealth.com/LocateProvider/SelectNetworkType</a>
<b>TrueScripts</b>	Prescriptions	<a href="https://www.truescripts.com/members">https://www.truescripts.com/members</a>
<b>Call-A-Doc</b>	Telemedicine	<a href="https://www.247calladoc.com/Activation/">https://www.247calladoc.com/Activation/</a> <b>844-DOC-24HR (844-362-2447)</b>
<b>CuraLinc</b>	EAP	
<b>Delta Dental of CO</b>	Dental	<a href="https://www.deltadentalco.com/">https://www.deltadentalco.com/</a> <b>(800) 610 - 0201</b>
<b>VSP</b>	Vision	<a href="http://www.vsp.com">www.vsp.com</a> <b>(800) 877-7195</b>
<b>Lincoln Financial Group</b>	Life and AD&D	<a href="https://www.lincolffinancial.com/">https://www.lincolffinancial.com/</a>
<b>Lincoln Financial Group</b>	Disability Insurance	<a href="https://www.lincolffinancial.com/">https://www.lincolffinancial.com/</a>
<b>American Fidelity</b>	FSA	<a href="https://enroll.americanfidelity.com/9C3D29B8">https://enroll.americanfidelity.com/9C3D29B8</a>
<b>American Fidelity</b>	Voluntary Benefits	<a href="https://enroll.americanfidelity.com/9C3D29B8">https://enroll.americanfidelity.com/9C3D29B8</a>
<b>Harrison Schools District 2</b>	Benefits Support & Websites	<b>Benefits page on <a href="http://hsd2.org">hsd2.org</a></b> <b><a href="mailto:Benefits@hsd2.org">Benefits@hsd2.org</a></b>
<b>Five50Advisory</b>	Benefits Advisor	<a href="mailto:info@five50advisory.com">info@five50advisory.com</a> <b>(303) 577-7467</b>

## ID CARDS

- **Pinnacle Advanced Primary Care** (not your insurance): No I.D. card required.
- **Medical & Prescription:** hpi will mail your ID card to you. After 7/1, you can also register online, to view your card details or request new card(s).
- **Dental:** There is no physical ID card. You can access your ID card details online.
- **Vision:** There is no physical ID card. Your provider will use your SSN to look up your information.