



BENEFITS

2025/2026 Open Enrollment for Insurance Benefits

Open Enrollment is mandatory for all benefit-eligible employees

The Benefits Portal will be open Monday, April 28
through 5:00 pm Friday, May 9, 2025

A virtual Open Enrollment presentation is scheduled for Monday, April 28, 2025, at 4:30 pm. **Please check the GESD Weekly for the registration link.**

You must access the Benefits Portal and elect to continue your current coverage or make changes for the 2025-26 school year. **If you do not complete the Open Enrollment process, your insurance will be terminated on June 30, 2025.**

Benefit enrollers are available to answer questions and help you with the actual enrollment process. **Please check the GESD Weekly for the calendar link.**

The Employee Benefits website is your *go-to* source for plan information for each of the insurance benefits offered.

IMPORTANT REMINDERS:

- Changes made during Open Enrollment will take effect July 1, 2025, and continue through June 30, 2026.
- Payroll deductions for insurance premiums will start August 26, 2025, and continue through June 2, 2026.
- There are no insurance deductions taken out of the January 13, 2026, paycheck.

Medical Insurance

Premiums will remain the same

UNITED HEALTHCARE INSURANCE

The following programs are **FREE** for employees and dependents enrolled in a District medical plan:

- 2nd MD – Second opinion consultation
- Real Appeal – Weight management
- VIRTAs – Reverse Type 2 Diabetes
- Hinge Health – Virtual physical therapy coaching
- Parsley Health – a virtual clinic that provides an evidence-based approach to healing by finding the root cause of your symptoms and conditions affecting your health.
- Maven – Online Maternity Support resource
- Calm app

High-Deductible Health Plan (HDHP)

Calendar year deductibles are reduced

- **Individual deductible reduces from \$3,200 to \$2,000***
- **Family deductible reduces from \$6,400 to \$4,000***

* As a result of lowering the deductibles, the deductibles become non-embedded. For family coverage, non-embedded means the family deductible must be met before the insurance company starts paying for any covered medical expenses, regardless of whether any individual family member has met their individual deductible.

- **Single coverage is FREE** - the monthly premium is paid by the District
- Employees can earn up to \$1,500 for their HSA account
 - Returning employees receive a \$550 deposit on August 8, 2025
 - Employees can earn \$950 for a Wellness exam completed between January 1 - December 31, 2025.
 - Exam deposits will be processed on 10/24/2025 and 01/23/2026
- Calendar-year out-of-pocket maximums remain the same:
 - Individual \$6,500
 - Family \$13,000
- Zero cost-share for preventative care
- Compatible with the Limited Purpose Spending Account provided by WEX Health

Pharmacy Benefit

The Expanded Preventive Drug list includes medications eligible for a copay without having to meet the calendar-year deductible. Drugs not on this list are subject to the deductible. Once the deductible is met, copays will apply.

Tier 1 \$0

Tier 2 \$25

Tier 3 \$50

Traditional Medical Plan

- Single coverage premium cost-share is \$60.00 per month
- Zero cost-share for preventative care
- Copay structure for illness and injury care visits
- Zero cost-share for Tier 1 maintenance medications (i.e., high blood pressure and high cholesterol)
- Calendar-year deductibles remain the same:
 - Individual \$1,000
 - Family \$3,000
- Calendar-year out-of-pocket maximums remain the same:
 - Individual \$6,500
 - Family \$13,000
- Compatible with the Medical Flexible Spending Account provided by WEX Health

Pharmacy Benefit

Tier 1 \$0

Tier 2 \$25

Tier 3 \$50

Tier 4 \$100 Specialty Drugs

Dental Insurance

No change to premiums or plan designs

DELTA DENTAL Level I

- **Single coverage is FREE** – the monthly premium is paid by the District
- Free teeth cleaning every 6 months with a PPO provider
- Basic services are covered at 80%
- Major services are covered at 50%
- \$1,000 calendar-year benefit
- \$50 calendar-year deductible with a PPO provider

DELTA DENTAL Level III

- Single coverage premium cost-share is \$17.09 per month
- Free teeth cleaning every 6 months with a PPO provider
- Basic services are covered at 90%
- Major services are covered at 60%
- \$2,000 calendar-year benefit
- \$25 calendar-year deductible with a PPO provider
- \$1,500 orthodontic benefit with a PPO provider

CIGNA DHMO Dental Plan

- **Family coverage is FREE** – the District pays the monthly premium for the employee and family
- Free teeth cleaning every 6 months
- Copayment plan versus co-insurance
- No annual maximum or deductible
- Participants must choose a dentist from CIGNA's network

Vision Insurance **NEW CARRIER AND RATES**

VSP VISION CHOICE PLAN

- **Single coverage is FREE** – the monthly premium is paid by the District
- \$15 copay for eye exams
- \$30 copay for materials (frames and lenses)
 - Frame allowance \$150 or \$200 for VSP Preferred Brands and any frame at Visionworks
- Contacts in place of glasses
- Frames and lenses can be replaced every 12 months
- LightCare – Don't need glasses - use your benefit for non-prescription sunglasses or blue light filtering glasses

Life and Disability Insurance

No change to premiums or plan designs

SUN LIFE FINANCIAL

Group Life Insurance

- Life insurance benefit equal to two times your base salary provided by the District

Voluntary Life Insurance

- Evidence of Insurability (EOI) **REQUIRED** for new enrollments and increasing existing coverage
- EOI link provided on the Benefits screen in the Benefits Portal
- Employee does not have to be enrolled to insure a spouse and/or dependent child(ren)

Optional AD&D Insurance

- Employee must be enrolled to insure a spouse and/or dependent child(ren)
- Maximum coverage for dependent children is \$10,000 per child
- Maximum coverage for a spouse cannot exceed 50% of the employee's elected amount

Voluntary Short-term Disability Insurance

- Pre-existing conditions apply
- Employees can select a weekly benefit up to 66 2/3% of their base pay
- Coverage is for non-work-related illness or injury
- 7-day calendar elimination period
- Benefit may be payable for up to 3 months

Employer-paid Short-term Disability Insurance

- Weekly benefit is 66 2/3% of employee's base pay
- 90-day calendar elimination period
- Benefit may be payable for up to 3 months

Additional Insurance Offerings

WEX HEALTH

Flexible Spending Accounts

Money you elect out of your paycheck, pre-taxed, that must be spent by June 30, 2026, or you lose your money*

Medical FSA

- **Maximum annual election increases to \$3,300**
- **Carryover maximum increases to \$660***
- Compatible with the Traditional Medical Plan

Limited Purpose FSA

- **Maximum annual election increases to \$660**
- Can be used for dental and vision expenses
- Compatible with the High-Deductible Health Plan (HDHP)

Dependent Care FSA

- Maximum annual election is \$5,000
- 2 ½ month Grace Period allows employees to incur expenses until September 13th, 2026

ARAG LEGAL PLANS

No changes to premiums or plan designs

- **Ultimate Advisor Plan** - \$17.30 a month
 - Includes Bankruptcy
- **Ultimate Advisor Plus Plan** - \$24.45 a month
 - Includes Bankruptcy and Divorce

COLONIAL LIFE SUPPLEMENTAL PLANS

No changes to premiums or plan designs

- **Group Accident Plan**
 - On and off-the-job coverage
- **Group Critical Illness Plan**
 - Three benefit levels: \$10,000, \$20,000, \$30,000
 - Premiums are age-banded
- **Group Hospital Plan**
 - Two benefit levels: \$500 and \$1,500

ALLSTATE IDENTITY PROTECTION

- **Single coverage is FREE**
- Dependent coverage and buy-up plan available – employee must contact the carrier

NATIONWIDE PET INSURANCE AND UNITED PET CARE

Pet Insurance Plans

- Employees receive a discounted rate
- Premiums are direct billed by the carrier
- Employees must contact the carrier for rates and to enroll

INTERFACE BEHAVIORAL HEALTH

Employee Assistance Program

- **FREE Service for employees and their dependents**
- Six in-person or telephonic therapy sessions available to employees and dependents
- Connects employees and dependents with financial advisors for credit counseling and debt consolidation services
- Online resources for work/life balance

OPTIONAL RETIREMENT SAVINGS PLANS

- Work with approved financial advisors
- Multiple plans available
- Contributions are payroll deducted on a pre-tax basis
- Contributions ARE NOT matched by the District

MEDICARE ADVOCATE

Shasta Vargas (623) 233-6477

- **FREE for employees and their family members**
- Personalized assistance for navigating Medicare insurance options

WELLNESS PROGRAM

- Personify platform
 - **Earn \$300 in gift cards every school year**
- Fitness Reimbursement and Engagement Incentive
- District-sponsored wellness activities include:
 - Archery, hiking, rock climbing, disc golf, Yoga, Zumba, co-ed softball, and men's basketball
 - **There is no cost to the employee to participate in these events**

Important Note: *The District participates in a Section 125 Plan. A Section 125 Plan allows employers to deduct the employee's portion of their insurance premium(s) on a pre-tax basis. This saves the employee money because it reduces the employee's taxable earnings. The Internal Revenue Service oversees Section 125 Plans and they determine when employees can make changes to their insurance.*