ST. JOSEPH
SCHOOL DISTRICT

25-26

BENEFITS PRESENTATION

Open enrollment meetings

Plan Year: July 1, 2025, through June 30, 2026

In-person

- Tuesday, April 8th, 5:00-6:00pm.

In-person

- Wednesday, April 9th, 4:30- 5:45pm.

Virtual

- Thursday, April 10th, 4:45-5:45pm.

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Enrolling in Benefits

- **How do I enroll in benefits?**
  - You will receive an Enrollment Email from BenXpress
  - If you do not receive an email, you can still access BenXpress to enroll
  - Enrollment is completed on the BenXpress enrollment site
    - www.benxpress.com/sjsdbenefits
    - A BenXpress tutorial guide is available for assistance on *Benefits page

    (*SJSD website > Staff login > Departments > Human Resources > Benefits)
- **Where do I go to for questions?**
  - 2025/2026 Benefits Guide (SJSD website > Staff login > Departments > Human Resources > Benefits)
  - 2025/2026 Benefits Presentation
  - BenXpress tutorial Guide –for enrollment assistance
  - Contact Nicole Reboulet in HR
- **Final notes:**
  - OE starts April 24 and closes May 7.
  - This is an ACTIVE ENROLLMENT – you must complete enrollment

ST. JOSEPH SCHOOL DISTRICT

What is an Active Enrollment?

- You will have to access the BenXpress Enrollment Site to enroll in your 2025/2026 benefits.
- Your Current Elections WILL NOT rollover.
- You must Choose/Enroll in your 2025/2026 Benefit Elections
- If you Do Not Enroll in benefits:
  - Current benefits elections will end 06/30/2025
  - You will NOT have coverage effective 07/01/2025

IMPORANT note: if you are a **full-time 9-, 10-, or 11-month employee** who is Retiring or Resigning at the end of the current school year; you are eligible for benefits through July 31st.

- **If you do not enroll in benefits**:
  - any current benefit coverage will end 6/30/25
  - you will not have coverage in July
  - you will not have any eligible Retiree/COBRA benefits (health, dental, vision).

ST. JOSEPH SCHOOL DISTRICT

Agenda

- **Health/Rx**: Blue KC
- **Pharmacy Advocate Program**: Tria Health
- **Dental**: Delta Dental
- **Vision**: VSP
- **Life and Disability & Supplemental Benefits**: The Hartford
- **HealthCare FSA, Dependent Care FSA**: TASC
- **Hearing Coverage**: TruHearing
- **Identity Theft Protection:** Norton LifeLock
- **EAP**: Lucet

Health/Rx

Kansas City

Blue KC overview

- Introduction to Your Blue KC coverage
- Networks
- Plan options
- Added-value services
- General information
- Questions

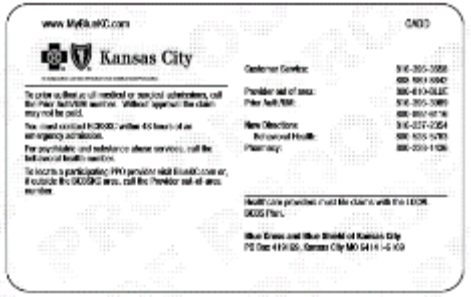
Let’s cover the basics!

Your coverage is effective: **JULY 1, 2025**

Deductible and Out of Pocket Maximum accumulators reset each January 1

Only those members who make changes will receive a new member ID card mailed to your home

Your enrolled family members will receive their own ID card!



It is your responsibility to notify your providers of a change in insurance

ST. JOSEPH SCHOOL DISTRICT

Network & plan options

Preferred-Care Blue Network

Traditional EPO plan
- In-network coverage only
- National and international coverage

Traditional PPO plan
- PPO: In- and out-of-network coverage
- National and international coverage

Qualified high deductible health plan
- Health savings account eligible
- PPO: In- and out-of-network coverage
- National and international coverage

Your network

Preferred-Care Blue Network

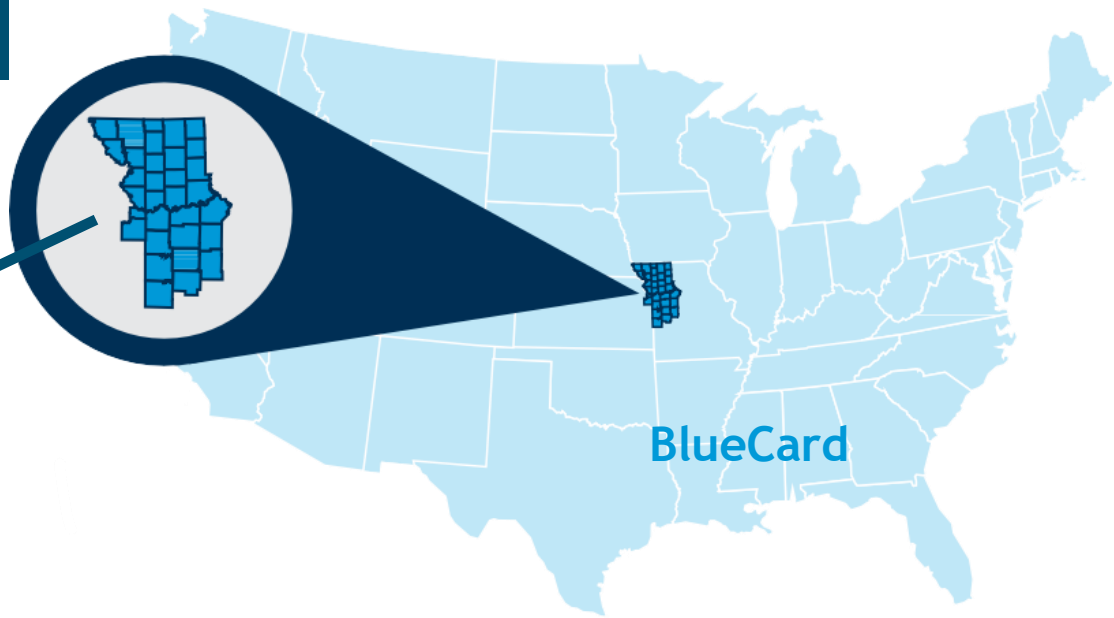
When choice, access and peace of mind are top of mind

Over 6,800 Providers
50+ In Network Hospitals

PREFERRED-CARE BLUE NETWORK (PPO)

Covers both Metro and Non-KC Metro

Includes BlueCard for nationwide access to care



- **Largest selection of providers**
- **Access across our 32-county service area**
- **In- and out-of-network coverage**
- **Includes St. Luke's and HCA health systems**

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PREFERRED-CARE BLUE NETWORK

When choice, access and peace of mind are top of mind.

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50+ In Network Hospitals

PREFERRED-CARE BLUE NETWORK (PPO)

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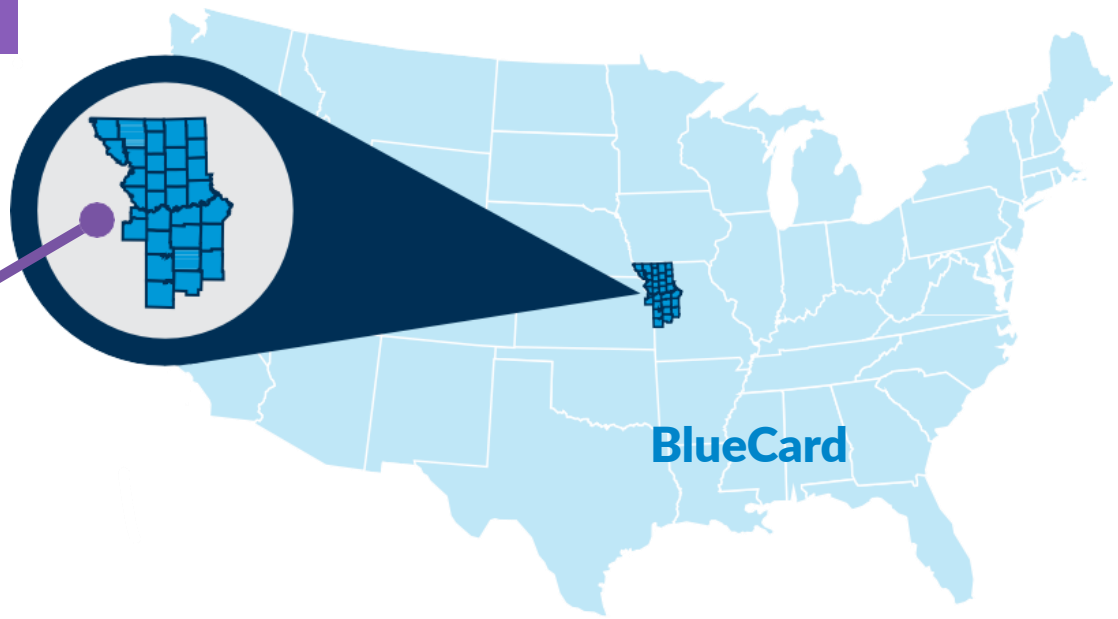

- Largest Selection of Providers
- Access across our 32-county service area
- In and Out of network coverage
- Includes St. Luke's and HCA health systems

NATIONAL AND INTERNATIONAL NETWORK

Across the country and around the globe.

National Domestic Coverage

96%
Hospitals

95%
Physicians

International Coverage

190
Countries Worldwide

Locate a BlueCard Provider

- Log into **MyBlueKC.com**
- Click **Find Care** then **Find Doctors**
- Change your **location in upper right corner e.g., New York**
- **Your existing network will automatically populate**
- **For International Coverage, call 1-800-810-BLUE or bcbsglobalcore.com**

Available for all plans

Kansas City

Plan Options

EPO / PPO / HDHP

Side-by-Side Plan Comparison

	Traditional **EPO** Preferred-Care Blue	Traditional **PPO** Preferred-Care Blue	BlueSaver **QHDHP PPO** Preferred-Care Blue
HSA eligible?	**NO**	**NO**	**YES**
Deductible *(Individual/family)*	N/A	$1,500/$3,000	$3,300/$6,600
Coinsurance *(your share)*	N/A	20%	10%
Out-of-pocket maximum *(Individual/family)*	$7,900/$15,800	$3,500/$7,000	$4,200/$8,400
Preventive care	No cost	No cost	No cost
Office visit	PCP: $40 copay Specialist: $80 copay	PCP: $40 copay Specialist: $80 copay	Deductible then 10%
BlueKC virtual care	$50 copay	No cost	Deductible then 10%
Routine vision care *(one exam/year)*	$10 copay	$25 copay	Deductible then 10%
Urgent care	$50 copay	$25 copay	Deductible then 10%
Emergency room	$200 copay	$150 copay then deductible then 20%	Deductible then 10%
Inpatient or outpatient services	$400 copay/day in/out-patient occurrence up to $1,200/calendar year	Deductible then 20%	Deductible then 10%
MRI, MRA, CT and PET scans, etc.	No copay	Deductible then 20%	Deductible then 10%
Prescription drugs	$8/$35/$55/$150 $16/$70/$110	$8/$35/$55/$150 $16/$70/$110	Deductible then $8/$35/$55/$150 $16/$70/$110

***Out-of-pocket maximum:** The amount members pay each year toward covered services before Blue KC pays 100% of benefits. This includes total of deductible, coinsurance, office visit copays and Rx drugs.

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Changing plans at open enrollment

PPO to PPO

- Credit for any deductible or coinsurance expenses incurred.
- Calendar year deductible and out-of-pocket maximum reset every January 1

EPO to PPO, or PPO to EPO

- Credit for any deductible or coinsurance expenses incurred.
- Responsible for the full calendar year deductible and/or out-of-pocket maximum for **July 1-December 31**
- Calendar year deductible and out-of-pocket maximum reset every January 1.

Prescription drug coverage

Traditional plans

Certain drugs may require prior authorization, have quantity limits or require step therapy.

34-day supply
In-network pharmacy
Tier 1: $8
Tier 2: $35
Tier 3: $55
Tier 4: $150

102-day supply
OptumRx mail-order
Tier 1: $16
Tier 2: $70
Tier 3: $110

Rx copays help satisfy the out-of-pocket maximum.

**If a member chooses to fill maintenance medications at retail, they will pay the tier copay and an additional $10 per fill*

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Health Savings Account

Understanding health savings accounts

- HSA qualified high deductible health plan (BlueSaver)

- Individually owned
- Tax advantaged
- Used to pay for eligible medical, dental and vision out-of-pocket expenses
- HSA banks: **UMB & NODAWAY**
- **If HSA eligible and you enroll in the HSA (bank account);** SJSD will contribute $199.85 a month to your HSA once your HSA has been established and you are active in the QHDHP

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What is a Health Savings Account?

A Health Savings Account (HSA) can help you manage your expenses today and in the future.

- **OWN.** The HSA is always yours, even if you change jobs, re-enroll in one of the Traditional plans, become unemployed or retire.
- **GROW.** Your unused balance rolls over from year to year. No “use it or lose it”.
- **SAVE.** HSA’s provide tax-free contributions and tax-free withdrawals and tax-free earnings from investment options.
- **CHOOSE.** Use for current expenses, save for the future or explore investment options.

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Health savings accounts (HSAs)

Your responsibilities as the HSA account holder

Meet eligibility requirements

- Enrolled on the QHDHP
- Cannot have “other coverage”
- Cannot have access to medical FSA
- Cannot be enrolled in Medicare or Medicaid

Contribute only to annual IRS maximum

2025: $4,300 individual
2025: $8,550 family

$1,000 catch up contribution for people 55 and older

Keep itemized receipts

- Monitored by **You** and **IRS**
- Under age 65 non-qualified expenses subject to: 20% penalty and normal income tax
- After 65 non-qualified expenses subject to normal income tax

Use on qualified expenses

- Medical/Prescription Drugs
- Dental
- Vision
- Select OTC supplies
- Medicare premiums
- Complete list on IRS publication 502

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Added-value tools & resources

Kansas City

Your member portal | MyBlueKC.com

Register online even if you don't have your ID number!

My Information
Quickly print, text or email your ID card

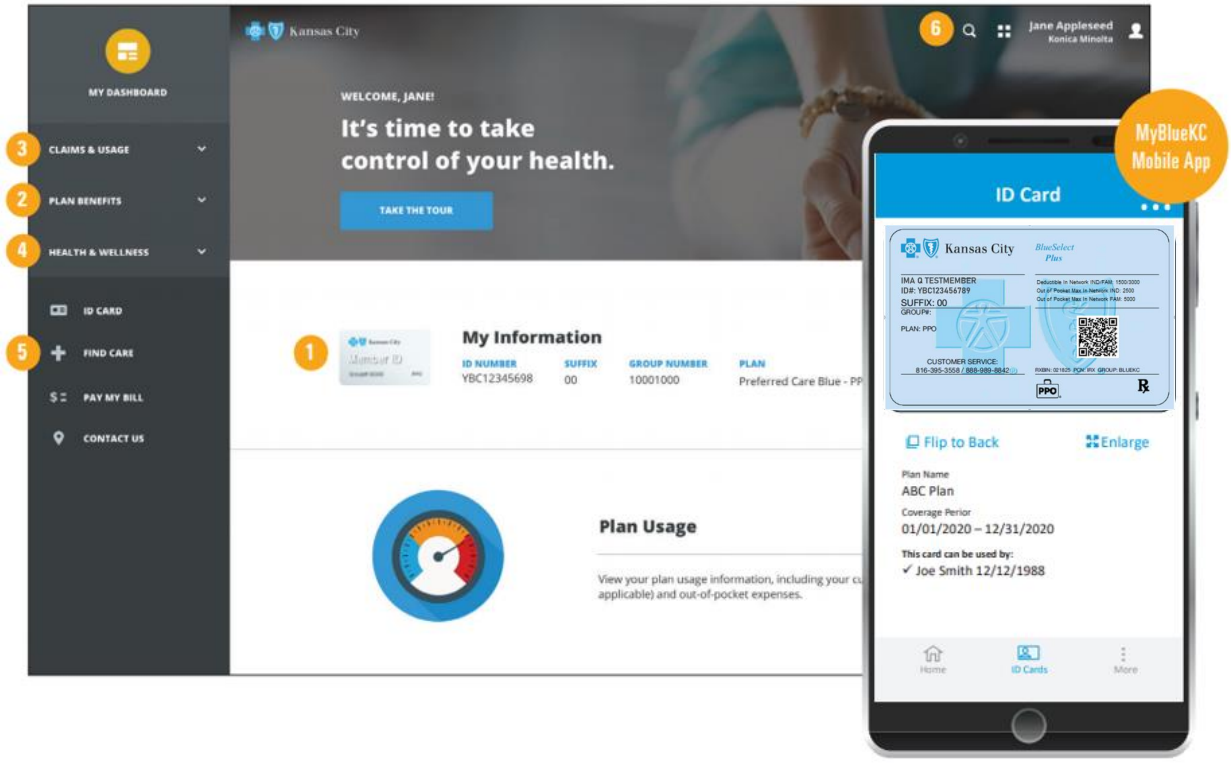
Plan Benefits
View coverage & pharmacy info

Claims & Usage
View claims, EOB's, deductible and out-of-pocket max

Health & Wellness
A Healthier You

Find Care
Find doctors, hospitals, pharmacies, dental providers

Ask Us
Get answers to your questions



Access your account

Go to MyBlueKC.com or download the MyBlueKC mobile app to access your information—even if you don't have your member ID number!

Download on the App Store

GET IT ON Google Play

Kansas City

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MyBlueKC app

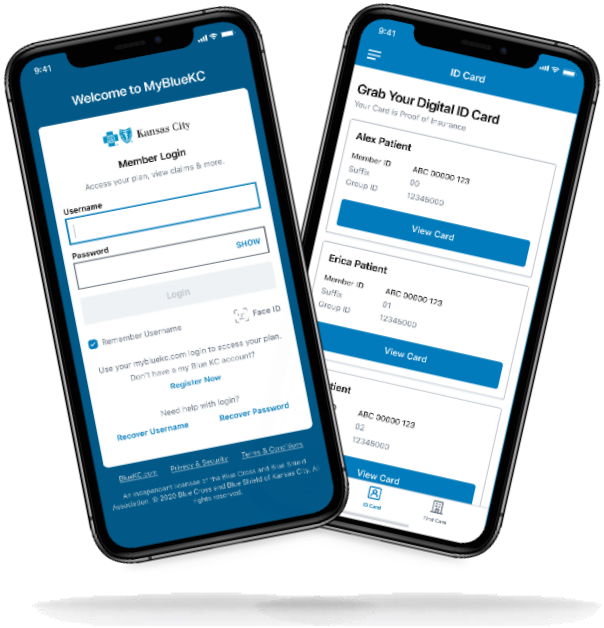
Puts so much in the palm of your hand

Find doctors and specialists in your network

Virtual care

Download your digital ID card

Access benefits



Review spending for your current year

View details about your claims

Cost estimator

Use the app to learn about other benefits and programs. Registration is simple if you're already registered at MyBlueKC.com, use the same log in for the app.

Download on the App Store

GET IT ON Google Play

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Get Cash Rewards with SmartShopper

It pays to shop

200+
SmartShopper-eligible procedures

- Certain routine procedures, preventive exams, imaging scans and scheduled surgeries are eligible for cash rewards.
- The amount of the reward you receive depends on the type of procedure.
- A full list of SmartShopper-eligible procedures is available on your member portal.

Average cash reward earned per member is $92

Kansas City

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SmartShopper Rewards

SHOP

Many common procedures, including examinations, scans and scheduled surgeries are eligible for cash rewards. Start shopping your proceedures online at **MyBlueKC.com,** or by contacting a Blue KC Customer Advocate or the SmartShopper Personal Assistant Team at 1-855-476-5027.

200+
SmartShopper-eligible procedures

GO

Have your procedure done at the SmartShopper-eligible location of your choice.

EARN

Once the claim has been processed, a reward check will be mailed directly to your home address. The amount of the reward you receive depends on the type of procedure.

Average cash reward earned per member is $92.
A full list of SmartShopper-eligible procedures is available on your member portal at MyBlueKC.com

Kansas City

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Rx Savings Solutions

Receive notifications of prescription savings opportunities

- SAME DRUG, DIFFERENT FORM
- DIFFERENT DRUG, SAME TREATMENT
- SAME INGREDIENTS, DIFFERENT PILLS
- SAME ACTIVE INGREDIENT, LOWER PRICE
- EARN RX REWARDS VISA PRE-PAID CARDS

SELECTION
Online search tool to discover all options available

PRICE
Personalized cost estimates and plan coverage

CONVENIENCE
Email & text alerts if there are savings

ASSISTANCE
Experienced staff works directly with your doctor

GO ONLINE!

START SAVING! Log in to MyBlueKC.com, access your pharmacy benefits and Rx Savings Solutions

Kansas City

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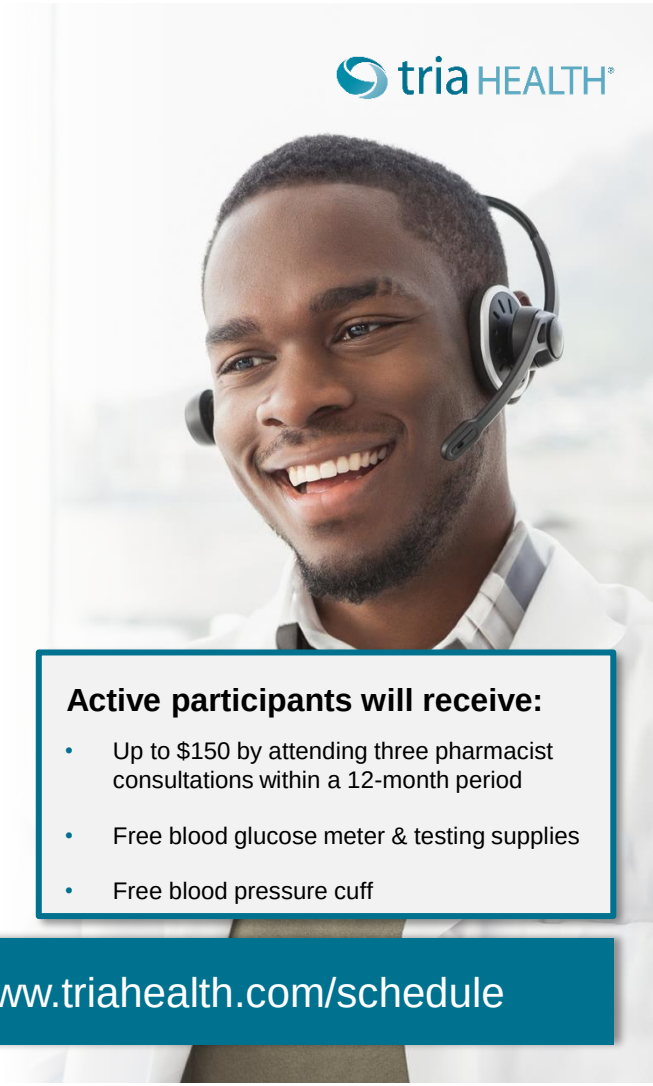
Medication Therapy Management

tria HEALTH

Tria Health's®
Pharmacy Advocate Program

- **FREE benefit offered by SJSD.**
- If you have a chronic condition or take multiple medications, Tria Health's pharmacists are ready to support you in managing your health.
- Tria Health pharmacists can help:
  - Make sure your medications are working as intended.
  - Help you save money.
  - Answer any questions you have about your health.
  - Coordinate care with your doctor(s).



Active participants will receive:

- Up to $150 by attending three pharmacist consultations within a 12-month period
- Free blood glucose meter & testing supplies
- Free blood pressure cuff

Schedule Your Appointment! Call 913.322.8456 or visit: www.triahealth.com/schedule

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Dental

Selecting a dentist

Delta Dental PPO & Delta Dental Premier Dentists

- Providers contracted with Delta Dental
- Discounted fees in-network
- No balance billing
- No claim forms
- Delta pays dentist directly, member is only responsible for deductible and coinsurance, if applicable

Non-Participating Dentists

- Not under contract with delta dental
- No discounted fees
- Balance billing is possible
- Dentists may not file claims
- Member may need to pay up front, Delta Dental pays/reimburses member

You have the freedom to choose any dentist in either the Delta Dental PPO Network or Delta Dental Premier Network, or a non-participating dentist.

Plan coverage is higher when you use a Delta Dental PPO Provider.

DELTA DENTAL

ST. JOSEPH SCHOOL DISTRICT

We make finding a dentist easy

Finding a dentist is easy using any of the methods below.

Online
Visit DeltaDentalMO.com and click on “Find a Dentist”

Mobile app
To download, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental.

Customer service
Our customer care team can assist via phone at 800-335-8266 or via email at service@deltadentalmo.com.

Scan the QR code to find a provider

ST. JOSEPH
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Base plan

Delta Dental PPO	PPO network	Premier network	Non-participating
Diagnostic/preventive services Exams, cleanings, x-rays, fluoride, sealants, space maintainers, emergency palliative treatment	100%	100%	100%
Basic services Composite fillings, extractions, endodontics, periodontics, oral surgery, general anesthesia	80%	60%	60%
Major services Crowns, inlays, onlays, dentures, bridges, implants with bone grafts	50%	40%	40%
Orthodontic services To age 19	50%	50%	50%
Calendar year deductible	$50 per person		
Calendar year maximum	$1,000 per person		
Lifetime orthodontic maximum	$1,000 per person		
Dependent age limit	26, end of calendar year		

Buy-up plan

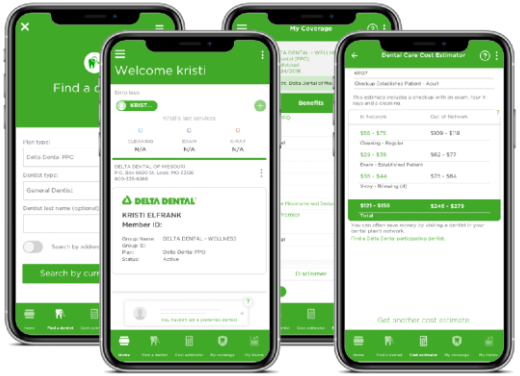
Delta Dental PPO	PPO network	Premier network	Non-participating
Diagnostic/preventive services Exams, cleanings, x-rays, fluoride, sealants, space maintainers, emergency palliative treatment	100%	100%	100%
Basic services Composite fillings, extractions, endodontics, non-surgical periodontics, general anesthesia	**90%**	**80%**	**80%**
Major services Surgical periodontics, crowns, inlays, onlays, dentures, bridges	**60%**	**50%**	**50%**
Orthodontic services To age 19 who begin treatment while covered on the GVSD dental plan	50%	50%	50%
Calendar year deductible	$50 per person		
Calendar year maximum	**$1,500** per person		
Lifetime orthodontic maximum	**$1,500** per person		
Dependent age limit	26, end of calendar year		

Dental plan premiums

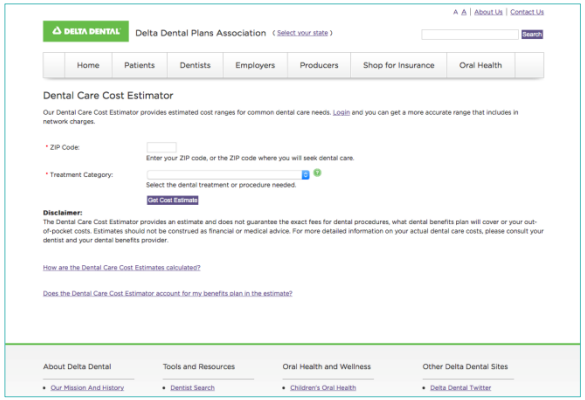
	Low plan	High plan
Employee only	$26.45	$31.62
Employee + spouse	$50.40	$60.24
Employee + child(ren)	$66.19	$79.09
Family	$100.10	$119.61

Member tools

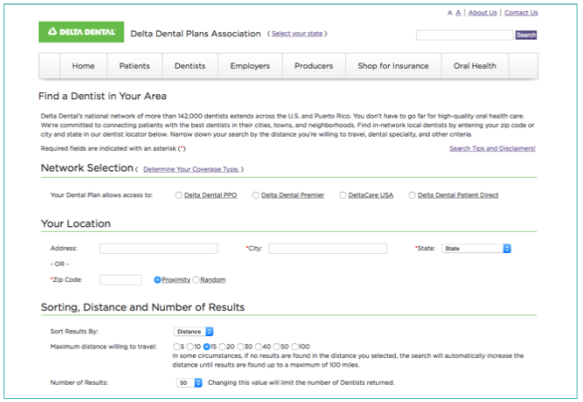
Enabling members to get the most value from their benefits



Mobile app



Cost estimator



Dentist search

ST. JOSEPH SCHOOL DISTRICT

Virtual visits with teledentistry.com

Teledentistry is included in your existing coverage and is considered an oral examination under the plan.
It's a safe and effective way to receive care and avoid the emergency room. You can use Delta Dental Virtual Visits when you have a dental emergency and do not have an established dentist, need access to a dentist after hours, or need to consult with a dentist without leaving your home.

It's easy.

You can conveniently access this service from your home with the use of a smartphone, tablet or computer with audio/visual capabilities.

Simply follow these four easy steps:

- Step 1: Log in to the Delta Dental Virtual Visits patient portal *(You will need to be enrolled to sign up)*
- Step 2: Fill out your e-documents
- Step 3: Take photos of the problem area
- Step 4: Connect with a TeleDentistry.com dentist and begin your consultation

Teledentistry.com dentists provide initial consultation services and can write prescriptions when appropriate. You will be referred to a Delta Dental network dentist for definitive diagnosis and treatment.

Vision

Your VSP vision plan at a glance

	St. Joseph School District VSP plan
Exam	• WellVision Exam® covered every plan year **$25** copay
Frame allowance	• **$175** frame allowance every **other plan year** months
Lenses (every calendar year)	• Single vision, lined bifocal, or lined trifocal lenses for adults copay included in glasses • Single vision, lined bifocal, or lined trifocal polycarbonate lenses for children**.** Copay included in glasses
Lens enhancements	• Standard progressive lenses covered in full • Polycarbonate lenses for kids covered in full • UV protection lenses covered in full • **20–25%** savings on lens enhancements–scratch-resistant, UV, Anti-reflective coating
Contact lens allowance (in lieu of glasses)	• **$175** allowance for contacts lenses and copay up to **$60** for contacts lens exam (fitting and evaluation)
Essential eye care	• Retinal screening for eligible members with diabetes • Additional exams and services related to diabetic eye disease, glaucoma, and age-related macular degeneration (AMD) • Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details
Retinal screening	• No more than a **$39** copay on routine retinal screening as an enhancement to a WellVision Exam

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SCHOOL DISTRICT

Participating Retail Chains

There are many retail chain locations in the VSP network in addition to Visionworks, including:

- Sam's Club
- Walmart Vision Center
- Pearle Vision
- Clarkson Eyecare
- RxOptical
- And more

Convenient Access

- With thousands of private practice doctors and over 700 Visionworks® retail locations nationwide, getting the most out of your benefits is easy at a VSP Premier Edge™ location. And VSP® members are backed by the Premier Edge Promise, a worry-free eyewear guarantee

WITH EVEN MORE OPTIONS

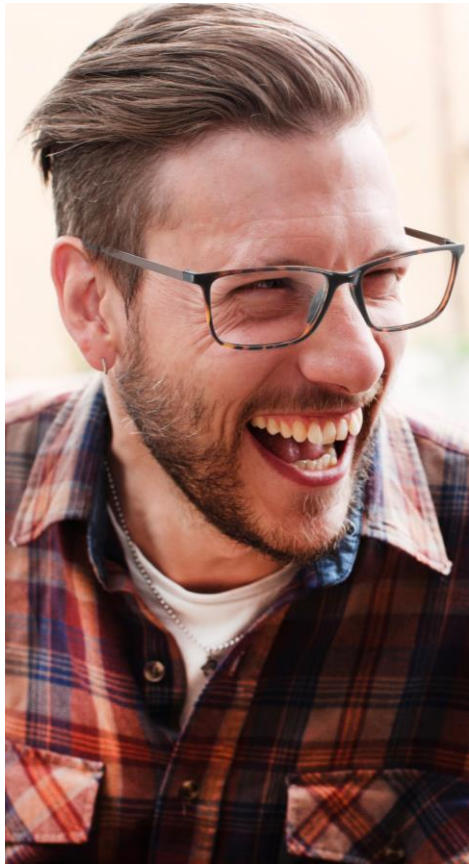
- Exclusive offers and savings
- A wide selection of featured frame brands
- Advanced eye exam technology, like retinal imaging

ST. JOSEPH

Enjoy Savings Beyond Your Vision Benefits

Get the Savings You Need.

Visit **vsp.com/offers** to see all the Exclusive Member Extras. Take advantage of exclusive special offers for you and the whole family! Save on your favorite frame brands and contact lenses and get discounts on wellness products and services that make your life easier.



$20 Enjoy an Extra $20 on Featured Frame Brands.

40% Save up to 40% on popular lens enhancements*.

Offers vary based on state and benefit plan. Brands and offers subject to change.

Eyeconic®

Eyeconic is the official VSP online store that seamlessly connects your VSP vision benefits to your account.

Eyeconic offers:

- A huge selection of contact lenses and designer frames 24/7 – and the Virtual Try-On Tool.
- Free shipping and returns*
- 20% off any out-of-pocket expenses on eyewear after your frame allowance is applied.
- Specialty sizes that fit your needs.

Find your product, customize your order and we do the rest. Start saving today at **eyeconic.com®** today.

*Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

ST. JOSEPH SCHOOL DISTRICT

Vision plan premiums

	VSP Monthly Premiums
Employee only	$6.57
Employee + spouse	$13.12
Employee + child(ren)	$14.03
Family	$22.42

Life, disability and voluntary benefits

Helping you prepare for the unexpected:
Your benefit options

Helping protect your family's financial future

- Life insurance

Helps fill financial gaps left by medical plans

- Critical illness insurance
- Hospital indemnity insurance
- Accident insurance

Income protection & recovery support

- Short-term disability insurance

Who is eligible?

All active full time employees of St. Joseph School District who work at least 30 hours per week on a regularly scheduled basis.

When can you enroll?

April 24 – May 7, 2025

When does coverage begin?

July 1, 2025

Life Insurance

Life Insurance Benefits:

- **Supplemental Life:** Increments of $10,000 up to a maximum of $500,000
  - Guarantee Issue: $200,000
- **Spouse Supplemental Life:** $10,000
  - Guarantee Issue: $10,000
- **Child Supplemental Life:** $5,000
  - Guarantee Issue: $5,000

Hospital indemnity insurance

- Hospital Indemnity pays you a lump sum cash benefit of $500 to $2,000 for a hospital stay for a covered illness or injury.
- The cash can be used for whatever you choose – medical bills that health insurance doesn't cover or everyday household costs.
- No age-based rate reductions – it doesn't cost you more as a result of your age.
- Guaranteed coverage and portable – you can take it with you if you leave your employer.*

The average cost of a 3-day hospital stay is around

$30,000[1]

THIS IS A HOSPITAL CONFINEMENT INDEMNITY POLICY. THE POLICY PROVIDES LIMITED BENEFITS. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. In New York: This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

[1]U.S. Centers for Medicare and Medicaid Services, https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/ (viewed on 9/11/20)
[2] 2020 Health Care Survey, Bankrate.com, March 12, 2020: "https://www.bankrate.com/surveys/health-care-costs," viewed as of 9/11/2020.

Accident insurance

- Pays a cash benefit for more than 80 accidental injuries, related services and treatments
- As an employee, you and your family are eligible for coverage
- Guaranteed coverage and portable – you can take it with you if you leave your employer

The ACCIDENT POLICY IS A LIMITED ACCIDENT ONLY BENEFIT POLICY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. In New York: This Accident policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

Each year, Americans make

40 million

injury-related visits to the emergency room.[1]

1 **FastStats Emergency Room Visits, CDC 2017,** https://www.cdc.gov/nchs/fastats/emergency-department.htm, viewed on 9/11/20

Critical Illness Insurance

STANDARD COVERED ILLNESSES	
Cancer Benefits & Expanded Cancer Benefits	• Invasive Cancer • Non-invasive Cancer • Benign Brain Tumor
Vascular Benefits	• Heart Attack • Coronary Artery Bypass • Stroke and more
Other Benefits	• Major Organ Transplants • Paralysis • Coma and more
Recurrence Benefits	Up to 100% of benefit amount for specified illnesses.

WHAT'S COVERED

THE HARTFORD OFFER BENEFITS FOR UP TO **34 ILLNESSES**, RELATED EXPENSES, AND TREATMENTS.

COVERAGE AMOUNTS

EMPLOYEE

- $10,000
- $20,000
- $30,000

SPOUSE

- 100% of employee coverage

CHILD(REN)

- 50% of employee coverage

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Short-term disability insurance

- Short-term Disability pays benefits for duration: 26 weeks
- You can get 65% of your income, up to $750 a week
- Benefits begin after a short period of time 15 days from start of disability
- Pre-existing condition limitations apply
- Access to value added services, including our employee assistance program, travel assistance, and our health care support service, HealthChampion[SM1]

[1]Services are offered through vendors which are not affiliated with The Hartford and these services are not insurance. The Hartford is not responsible and assumes no liability for the goods and services described in this material and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit https://www.thehartford.com/employee-benefits/value-added-services for more information.

Flexible Spending Accounts

TASC®

Flexible Spending Accounts (FSA) Overview

	Healthcare FSA	Dependent Care FSA
Annual Limit	Up to $3,300*	Up to $5,000
Eligible Expenses	You can use it to pay for medical, dental and vision expenses, including deductibles, coinsurance, prescriptions and other eligible expenses.	You can use it for eligible expenses at licensed day care centers, nursery schools, day camps and home care with valid tax ID numbers.
Use it or Lose it	Following the close of the plan year on June 30th, you will have an additional 2 ½ month grace period to incur and submit expenses through September 15th.	Following the close of the plan year on June 30th, you will have an additional 2 ½ month grace period to incur and submit expenses through September 15th.
Availability of Funds	Your annual elected amount is available for you to use on the first day of the plan year (July 1).	You can only use the funds that are currently in your account, which increase each pay period.
Employer Contribution	No	Yes! **SJSD will contribute up to $1,000** to every open Dependent Care FSA account.
HSA Compatible?	**No**	**Yes**

**Annual limits set by the IRS and are subject to change.*

The District will continue to contribute **up to $1,000** toward participants' DC FSA accounts. This contribution will be distributed as a monthly amount of $83.34.

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Participant Service Features

Universal Benefit Account is easy to use!

TASC Card with MyCash Account: Benefits debit card for fast and convenient access to benefit funds and reimbursement payments. Auto-adjudication and no penalty deactivation.

TASC Mobile App: Account access on the go -- view account balances, request a reimbursement, submit and store receipts, use Picture to Pay, lookup an eligible expense, use biometric security, and much more.

TASC Web Portal: Online access to account information, transactions, Pay the Provider, and support requests.

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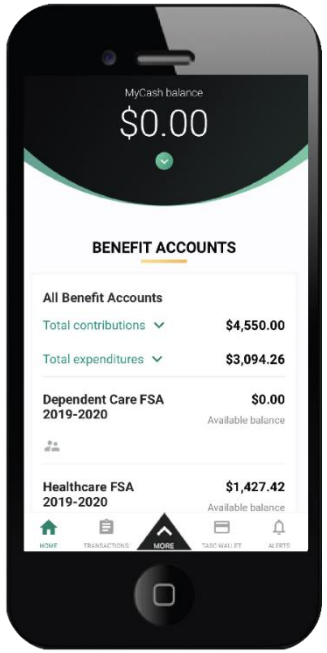
THE TASC MOBILE APP



- Free download: GET IT ON Google Play Downbad on the App Store
- Innovative Features:
  - Biometric Security: Touch ID and Facial Recognition
  - Request a Reimbursement + attach substantiation
  - Picture to Pay
  - Eligible Expense Lookup
  - Mobile Alerts
  - TASC Wallet
    - Receipt Repository
    - Card Management and Holder

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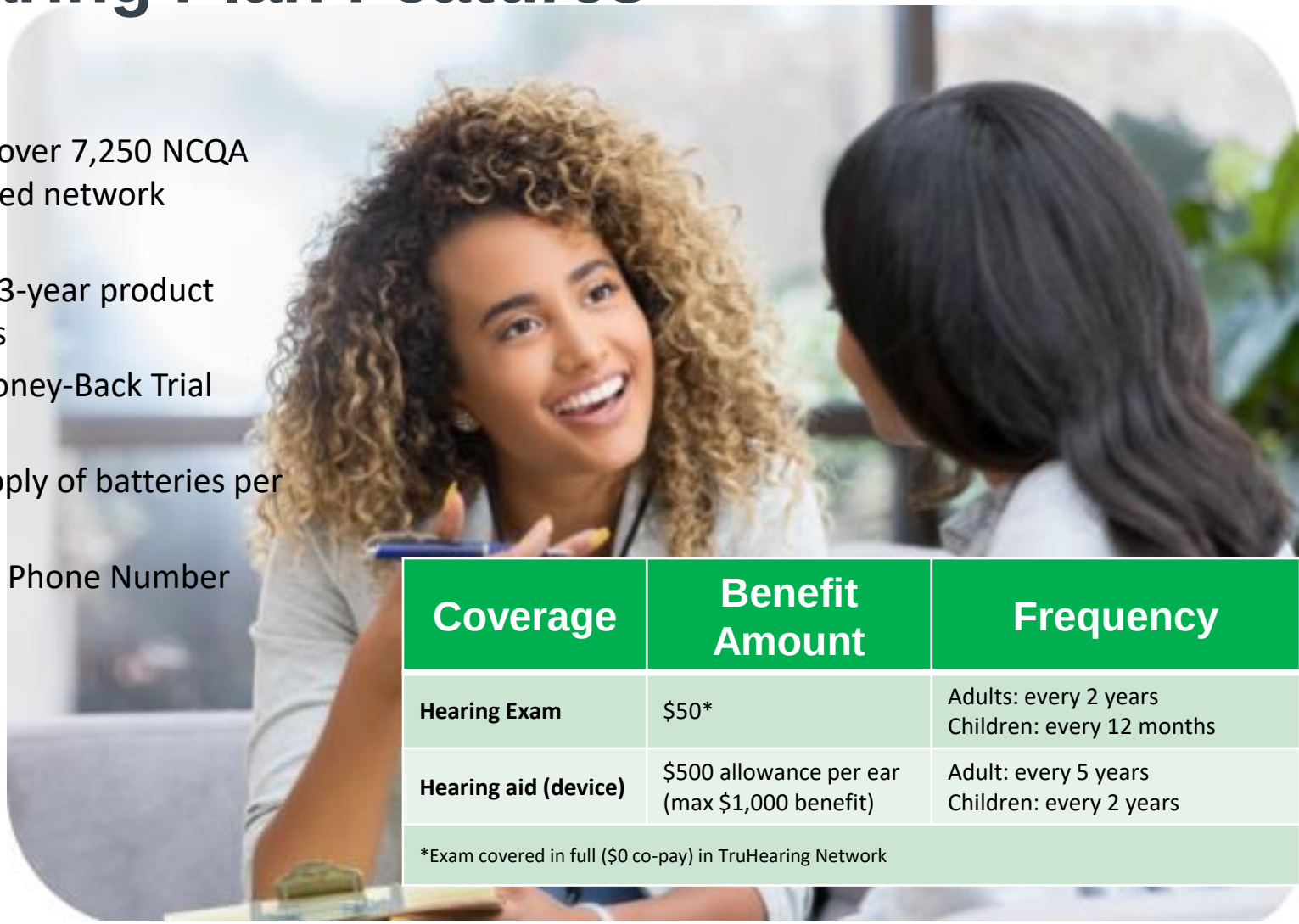
Hearing

TruHearing®

TruHearing Plan Features

- Access to over 7,250 NCQA credentialed network providers
- Extended 3-year product warranties
- 45 Day Money-Back Trial Periods
- 1-year supply of batteries per device
- Dedicated Phone Number



Coverage	Benefit Amount	Frequency
Hearing Exam	$50*	Adults: every 2 years Children: every 12 months
Hearing aid (device)	$500 allowance per ear (max $1,000 benefit)	Adult: every 5 years Children: every 2 years
*Exam covered in full ($0 co-pay) in TruHearing Network		

TruHearing®

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TruHearing Plan Features

TruHearing®

Copayment Pricing

Hearing Aid Tier	Avg Retail Price	TruHearing Price	Benefit Per Aid	Member Cost Per Aid
Value	~~$1,400~~	$699	$500	$199
Basic	~~$1,600~~	$999	$500	$499
Standard	~~$2,250~~	$1,199	$500	$699
Advanced	~~$2,700~~	$1,599	$500	$1,099
Premium	~~$3,500~~	$1,999	$500	$1,499

Employees have **access to hundreds of hearing aid devices** and the **latest technology** from all major manufacturers including:

Signia, Widex, Starkey, Phonak, Resound and Oticon

$50 Exam with a TruHearing Provider

Coverage Level	Employee Monthly Premium
Employee	$1.20
Employee + spouse	$2.41
Employee + child(ren)	$1.78
Family	$2.98

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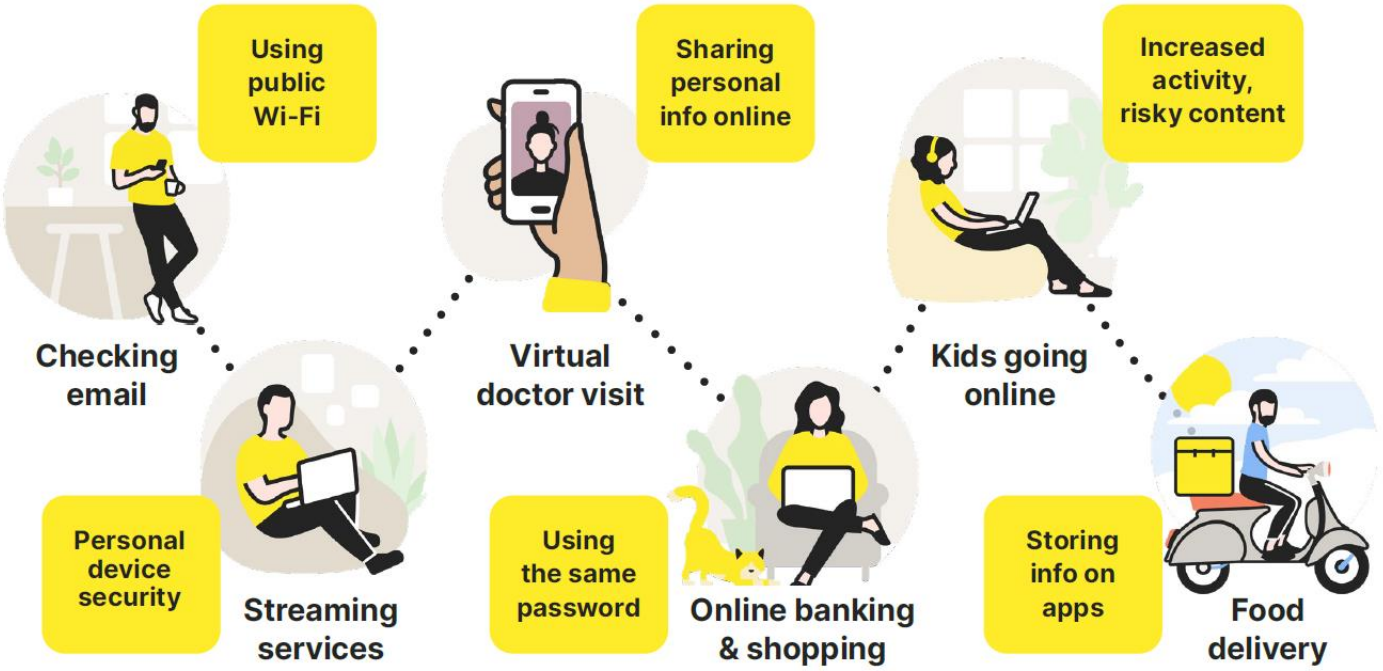
Identity Theft Protection

We Are Vulnerable with Everyday Activities



344x The average amount of times Americans check their phones (once every 4 minutes)

73% of passwords are duplicated across work and personal accounts

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Benefit Plan Overview

$9.99/per employee, per month

$18.98/per family, per month

ALL PRODUCTS INCLUDE:

Identity Theft Protection

- LifeLock Identity Alert™ System
- Financial protections
- Lifestyle protection
- Social protection
- Protective lock & freeze dashboard

Device Security

- Norton Device Security
- Online threat protection
- Password manager
- Child online safety tools (Parental Controls)

Online Privacy

- Secure VPN
- Data broker scanning and removal assistance **NEW** (Privacy Monitor Assistant)
- Solicitation reduction, ad blocker

Service & Support

- Restoration & remediation services
- Dedicated phone line and email support
- $3 Million Protection Package

Benefit Premier

All Product Features, Plus:

- 3 Bureau Credit Monitoring
- 3 Bureau Report + Score
- Monthly Credit Score Tracking
- Norton Device Protection (5EE/10FM)
- Bank Account Takeover Alerts
- New Checking & Saving Application
- Home Title Monitoring

Benefit Plans are **60% less** than the retail equivalent.

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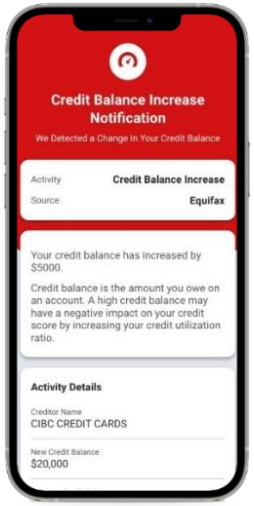
Expanding Financial Wellness

NEW

Coming Fall 2025*

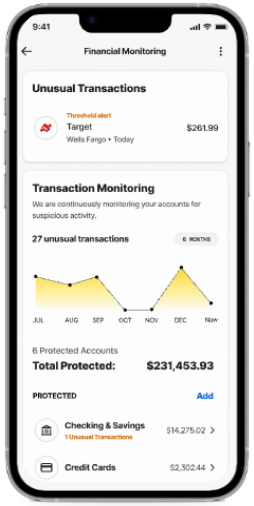
Credit Score Factors & Insights

Actionable credit score insights that are dynamic and relevant to your latest credit activities.



Income Tracking

A single dashboard with checking, saving, and investment accounts for a full view of your financial assets.

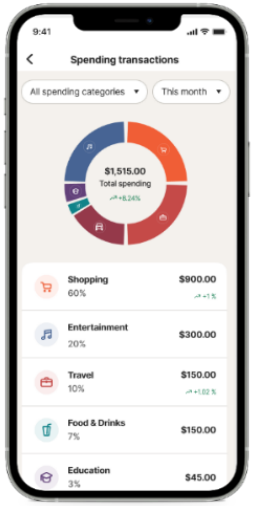


Spending Tracking

See spend by category and view trends on spending behavior. Trends are highlighted to see impact on financial goals.

Spending Insights

Receive intelligent insights and tools to help improve your financial health.



*Features and timeline subject to change.

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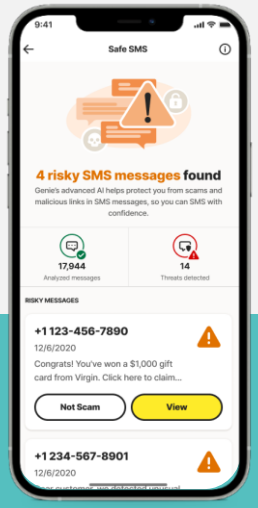
Genie Scam Protection Pro

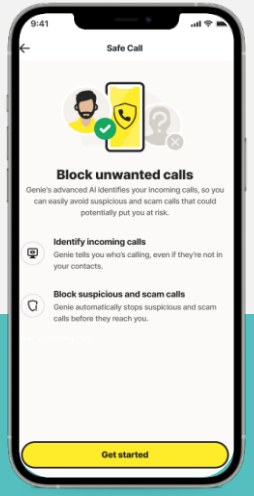
Launching Summer 2025

ESSENTIAL, PREMIER, PREMIER PLUS, EXECUTIVE
Launching Summer 2025



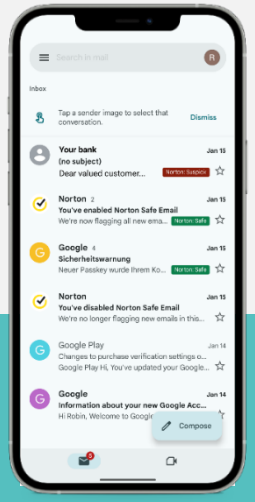
Safe SMS

Detects sophisticated scams in text messages, giving you advanced protection against scams and peace of mind when checking your messages.



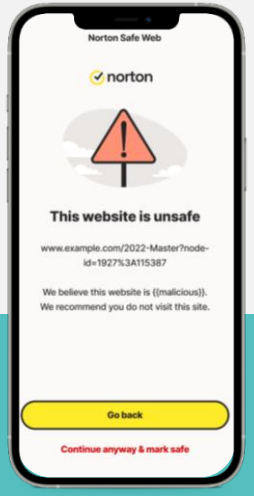
Safe Call

Automatically blocks scam calls or labels incoming calls as scam, junk, or a business, so you'll know if you should answer.



Safe Email

Proactively scans and flags both safe and suspicious emails, detecting sophisticated scams so you'll know it it's a scam before opening.



Safe Web

Helps protect you from scams when shopping or browsing online by checking for hidden scams in the pages you visit.

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Employee Assistance Program

Lucet

Employee assistance program

Lucet

Confidential, no cost benefit includes:

Counseling sessions

Six (max) per person, per issue, per year
for you and your household members
In-the-moment support
Face to face counseling
Telephonic counseling
Online counseling (messaging, telephonic, video)

Legal and Financial Services

30-minute consultation with an attorney or financial advisor
Access to a no cost legal document library including will preparation, health directive, power of attorney, etc.
Budgeting tools

Coaching Sessions

Six (max) per person, per issue, per year
for you and your household members

Work-Life Resources

- Referrals to local providers for childcare, elder care, health and wellness, home repairs, etc.

Online tools, app and resources

- Visit the website: eap.lucethealth.com
  Company code: SJSD
- Download EAP App on smart device
  Search Lucet EAP
- Access to free webinars, articles, legal templates, health resource center and more

eap.lucethealth.com
Code: SJSD
800.624.5544

Contact your EAP services at 800-624-5544 or visit eap.lucethealth.com

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New and Improved EAP Digital Experience

Lucet is launching a brand-new website and digital experience for your Employee Assistance Program (EAP), designed to make finding support easier, faster, and more personalized.

The new site features improved navigation, enhanced search tools, robust self-help resources, and mobile-friendly design.

The rollout begins April 2025. You'll continue to access the site through the same website (eap.lucethealth.com) using your existing login and company code - SJSD

Next Steps

Where do I go to find benefit information?

- Benefits guide (will be provided during OE)
- Review OE presentation
- SJSD website/staff page/departments/human resources/benefits
- Contact Nicole Reboulet in HR for further questions

IMPORTANT Reminders:

- You will have to access the BenXpress Enrollment Site to enroll in your benefits.
- Your current elections **WILL NOT** roll over.
- You must choose/enroll in your 2025-2026 benefit elections
- **If you do not enroll in benefits:**
  - Current benefits elections will end June 30, 2025
  - You **WILL NOT** have coverage effective July 1, 2025
- Open enrollment: April 24th - May 7th
- Once Open Enrollment closes on May 7th, you will be unable to enroll in benefits nor make any changes to your benefit elections.
  - Your next opportunity to enroll in benefits will be during Open Enrollment 2026 or if you have a Qualifying Life Event

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Thank you!

Open enrollment ends May 7

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FS: 4878878