

# 2025 Benefits Guide

Your Benefits. Your Life.





Welcome to

Open Enrollment

# Pick the best benefits for you and your family

## Employee benefits designed for you

Your well-being matters to us, and we're here to support you every step of the way. At **Lyon County School District**, we are committed to providing you and your family with a comprehensive and valuable benefits package. To ensure you get the most out of your benefits, we've created this guide to help you plan for your elections during the **2025** plan year.

This guide provides an overview of all the benefits **Lyon County School District** offers, helping you identify which options work best for you and your family.

Please note that, outside of **this open enrollment**, you can only make changes to your benefit elections if you experience a qualifying life event or wait until the next open enrollment period. Qualifying life events include:

- Marriage/divorce
- Birth/adoption of a child
- A qualified medical child support order
- Death of a spouse/child
- Gain/loss of other coverage

**The elections you make during this open enrollment period will take effect on July 1st, 2025.**

If you have any questions about the benefits outlined in this guide, don't hesitate to contact **Blake Smith, Lyon County School District's Safety and Risk Manager**. Be sure to review this guide thoroughly and take note of any upcoming deadlines or required actions to ensure you're fully prepared to make the most of your benefits.





# Welcome to

## Open Enrollment

### Important contacts

If you have questions regarding your benefits or the material contained in this guide, please contact Human Resources. Contact information is below.

**Blake Smith**

**Safety and Benefits Risk Manager**

Phone: 775.463.6800 EXT: 10027

Email: [blakesmith@lyoncsd.org](mailto:blakesmith@lyoncsd.org) (District Contact )

Email: [lcsdsupport@lpins.net](mailto:lcsdsupport@lpins.net) (Claims/Benefit Support)





If you need additional support for an ongoing claim, coordination of care, or have any general questions regarding your coverage during open enrollment or throughout the plan year, you may also contact LP Insurance Services at the dedicated contact below.

**Becky Stidham**

**Account Executive**

Phone: 775.996.6045

Email: [lcsdsupport@lpins.net](mailto:lcsdsupport@lpins.net)

For questions about...	Contact	Contact Information
Medical Insurance		<a href="http://anthem.com">anthem.com</a> 844.396.2329
HSAs / FSAs		<a href="http://americanfidelity.com">americanfidelity.com</a> 800.662.1113
Dental & Vision Insurance		<a href="http://guardianlife.com">guardianlife.com</a> 800.541.7846
Life/AD&D Insurance & EAP		<a href="http://guardianlife.com">guardianlife.com</a> 212.598.8000



## Welcome to

# Open Enrollment

## Who is eligible

If you're a full-time employee or retiree at **Lyon County School District**, you're eligible to enroll in the benefits outlined in this guide. In addition, the following family members are eligible for **medical, dental, vision and life** coverage.

- **Spouse & Domestic Partners**
- **Children up to age 26**

## How to enroll

Are you ready to enroll? The first step is to review your current benefits. Did you move recently or get married? Verify all your personal information and make any necessary changes.

Once all your information is up to date, it's time to make your benefit elections. The decisions you make during open enrollment can have a significant impact on your life and finances, so it's important to weigh your options carefully.

You can make your benefit elections through **American Fidelity**, either using the app or the website. With **American Fidelity**, you'll have access to tools that help you easily compare options and see how different choices affect your post-tax take-home pay, making it simple to choose the best benefits for you.

## When to enroll

Open Enrollment begins on **March 31st, 2025** and runs through **April 30th, 2025**. The benefits you choose during open enrollment will become effective on **July 1st, 2025**.

## How to make changes

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period.

## Enrollment Deadline:

**April 30th, 2025**

## 2025 Benefits



Medical Coverage



Dental Coverage



Vision Coverage



HSAs/FSAs



Supplemental Coverage





# Introducing

## The Prosper App

### Download the Prosper App today!

The Prosper App has all your desired benefits information and resources in one, easily accessible place. At the touch of a finger tip, members can access:

- Medical, dental and vision plan summaries
- Anthem tools and resources like:
  - Anthem Virtual Primary Care
  - Anthem SmartShopper
  - Employee Assistance Program
  - And more!

**Scan the QR code to download the app.** And don't forget to enable your push notifications to stay up to date on important news regarding your coverage. The app is available on IOS, android and desktop devices.

#### Step 1:

- Go to <https://myapp.is/prosper> on your browser, or **scan the QR code below.**

#### Step 2:

- Choose your device: Android, iOS, or Desktop.

#### Step 3:

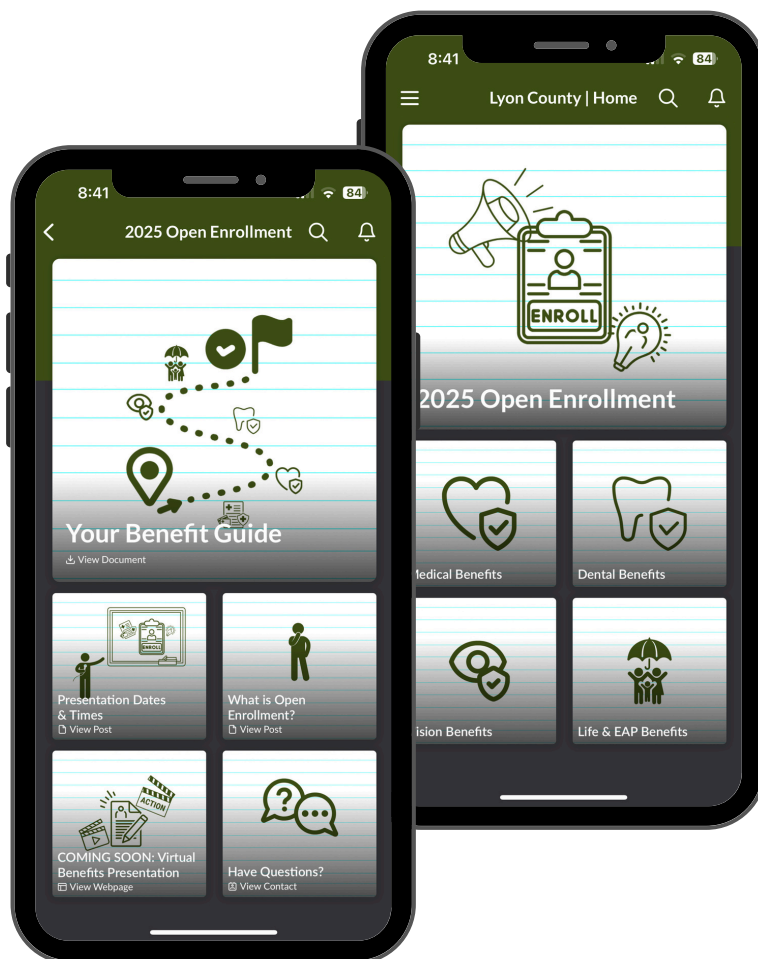
- Enter workspace name '**LCSD**' and press the '**Get Started**' button to register.

#### Username:

- Your District email address

#### Temporary Password:

- Myapp123!





## Health Insurance 101

When reviewing the offered plans, it is important to consider how you and your family use your medical care to make the right choice for your specific situation. Not only that, but it is important to understand some common terms used by insurance carriers and healthcare providers as well.

### Helpful terms to know

**Network:** The list of doctors and facilities that have contracted with the insurance company. Staying in network will provide the best rates when you use your healthcare.

**Contracted rates:** The amount of money the insurance company and in-network doctors/facilities have negotiated for approved services. If you receive services out-of-network there is not a contract to limit the amount a doctor or provider can charge.

**Copayments:** A flat dollar amount that will pay a provider at the time you receive care.

**Coinsurance:** A percentage you pay based on the contracted rate negotiated for the type of service you receive.

**Deductible:** An amount of money that you are responsible for paying before the insurance company will begin paying for your claims. The deductible only applies to services that indicate deductible applies.

**Out-of-pocket maximum:** This is the most money you will be responsible for paying during a calendar year. All copays, deductibles and coinsurance paid accumulates towards your out-of-pocket maximum. Once you have met your out-of-pocket maximum you will not have to pay for any other approved in-network services.

**HDHP:** An HDHP has a higher deductible than a typical health plan. That simply means you pay out of pocket for your medical expenses until you reach a certain amount.

**PPO:** PPO health plans contract with medical providers, such as hospitals and doctors, to create a large network of participating providers. You typically pay less if you use providers that belong to the plan's network.





### Medical Plan Comparison

**Lyon County School District** offers three types of medical plans to choose from. The plans are offered and administered through **Anthem**. Pharmacy coverage is embedded in each option.

Please refer to your Summary of Benefits and Coverages for full details of coverages.

	Anthem <sup>®</sup>	Anthem <sup>®</sup>	Anthem <sup>®</sup>
Plan Features	Base PPO \$3,500	Buy up PPO \$2,000	HDHP PPO \$3,300
	Anthem PPO	Anthem PPO	Anthem PPO
<u>Calendar Year Out-of-Pocket Max.</u> <i>Includes deductible, copays and coinsurance</i> Individual / Family maximum	\$6,600 / \$13,200	\$5,000 / \$10,000	\$5,000 / \$10,000
<u>Calendar Year Deductible</u> Individual / Family maximum	\$3,500 / \$7,000	\$2,000 / \$4,000	\$3,300 / \$6,600
<u>Preventive Care</u> <i>Routine physical exams, immunizations, etc.</i>	no charge	no charge	no charge
<u>Physician Services</u> Primary care visit Specialty visit	\$35 copay \$60 copay	\$20 copay \$40 copay	20% after deductible 20% after deductible
<u>Emergency Services</u> Emergency room visit Urgent care visit Anthem VPC	\$350 copay \$50 copay no charge	\$350 copay \$50 copay no charge	20% after deductible 20% after deductible 20% after deductible
<u>Diagnostic Lab &amp; Imaging</u> Lab ( Freestanding) X-ray MRI, PET, CT scans	\$35 copay \$60 copay \$300 copay	\$15 copay \$40 copay \$200 copay	20% after deductible 20% after deductible 20% after deductible
<u>Inpatient &amp; Outpatient Services</u> Inpatient hospitalization Outpatient surgical care	20% after deductible 20% after deductible	20% after deductible \$500 copay	20% after deductible 20% after deductible
<u>Prescription Benefit</u> <i>In-network</i> Tier I Tier II Tier III	\$15 copay \$40 copay \$60 copay	\$15 copay \$40 copay \$60 copay	20% after deductible 20% after deductible 20% after deductible



## Health Savings

## Accounts

### Health Savings Account (HSAs)

One of the medical plans offered by **Lyon County School District** is a High Deductible Health Plan (HDHP). This plan is eligible for an HSA. It's important to understand the advantages and limitations with an HSA if you are considering electing this plan.

### What is an HSA

A Health Savings Account, or HSA, is a tax-advantaged savings account owned by an individual that can be used to pay for qualified medical expenses for the owner and their dependents. The contributions you make to an HSA account are made on a pre-tax basis; **this means you save money on the medical expenses you pay for using your HSA because you did not pay taxes on those funds.**

### HSA Contributions

**Lyon County School District** makes the following annual HSA contributions:

Individual	\$1,950
Individual + Dependent(s)	\$1,920
Family Dual Spouse	\$1,950

Employees are able to put **additional funds** into their HSAs, tax-free, subject to the following IRS limits:

Individual	\$2,290
Individual + Dependent(s)	\$6,630
Family Dual Spouse	\$6,540

If you are age 55+, you can contribute an additional amount into your HSA.

**Catch up Funding (55+) | \$1,000**

### How to make changes

1. HSA contributions are **tax-free**
2. Amount distributed for qualified medical expenses are **tax-free**
3. **Your money rolls over** - never lose it until you spend it, and you take it with you wherever you go.

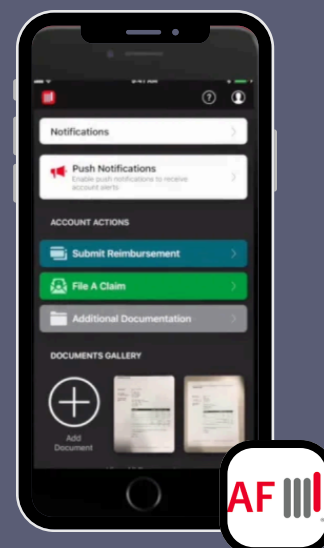
### HSA Rules

#### 2025 IRS Contribution Limits

- \$4,300 Individual Only
- \$8,550 Individual + One (or more)
- Age 55+ can make an additional \$1,000

#### Eligibility Factors

- Must be enrolled on the HDHP plan
- Not covered by a secondary non-HDHP plan
- Can't be enrolled in Medicare
- No VA care in the last 3 months



Lyon County School District's HSAs are administered through American Fidelity.



## Flexible Spending

### Accounts

## Flexible Spending Account (FSAs)

FSAs allow you to set aside a portion of your income, before taxes, to pay for qualified healthcare and/or dependent care expenses. Because that portion of your income is not taxed, you pay less in federal income, Social Security and Medicare taxes.

## Healthcare FSA

For 2025, you may contribute up to \$3,300 to cover qualified healthcare expenses incurred by you, your spouse and your children up to the age of 26. Qualified expenses may include:

- Coinsurance
- Copayments
- Deductibles
- Prescriptions
- Dental Treatment
- Orthodontia
- Eye Exams
- Glasses/Contacts
- Lasik Eye Surgery

## Dependent Care FSA

For **2025**, you may contribute up to **\$5,000** (per family) to cover eligible dependent care expenses. Some eligible expenses include:

- Care of a dependent child under the age of 13 by babysitters, nursery schools, pre-school or daycare centers
- Care of a household member who is physically or mentally incapable of caring for him/herself and qualifies as your federal tax dependent.

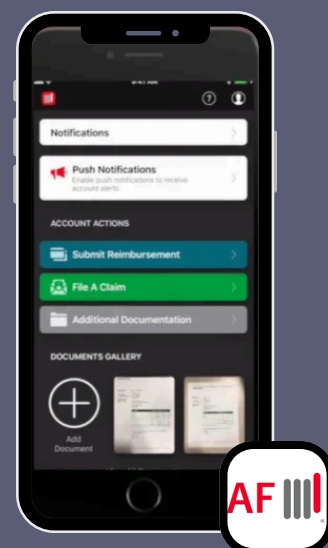
## FSA Rules

### FSA Funds

- Unused Healthcare or Dependent Care FSA funds will NOT be returned to you or carried over to the following year.

### Enrollment

- FSAs require an annual election. You must enroll each year to participate – there is no “auto-renewing” available.
- If enrolled in an HSA plan, you are not eligible for the FSA.



Lyon County School District FSAs are administered through American Fidelity.



### Get to know your care options and cost estimates

How much you pay for care can depend on where you get it. For serious or life-threatening conditions, call 911 or go to an emergency room. For everything else, it may be best to contact your Primary Care Physician first. If seeing your PCP isn't possible, it's important to know your other care options, especially before heading to the ER.

#### Care Options



##### 24/7 Virtual Visits

See a doctor  
whenever, wherever



##### PCP

Care from the doctor  
who knows you best



##### Urgent Care

Serious conditions that  
aren't life-threatening



##### Emergency Room

Life and limb-threatening  
emergencies

#### Average cost

\$

\$\$

\$\$

\$\$\$\$

#### Hours

24/7

Varies by location

Varies by location

24/7

#### How to connect

Anthem VPC

Contact your PCP

Go to the nearest in-  
network location

Dial 911 or go to the  
nearest ER.

✓ indicates the suggested place for care when it comes to the following conditions:

Broken bone			✓	✓
Chest pain				✓
Cough	✓	✓		
Fever	✓	✓		
Muscle strain		✓		
Pinkeye	✓	✓		
Shortness of breath				✓
Sinus problems	✓	✓		
Sore throat	✓	✓		
Sprain		✓	✓	
Urinary tract infection	✓	✓		





# Making the Most of

# Your Benefits

# Anthem®

## Sydney Health Mobile App

Use Sydney Health to keep track of your health and benefits - all in one place. With a few taps, you can quickly access your plan details, Member Services, virtual care, and wellness resources. Sydney Health stays one step ahead - moving your health forward by building a world of wellness around you.

### **Find Care**

Search for doctors, hospitals, and other healthcare professionals in your plan's network and compare costs. You can filter providers by what is most important to you, such as gender, languages spoken, or location. You'll be matched with the best results based on your personal needs.

### **My Health Dashboard**

Use My Health Dashboard to find news on health topics that interest you, health and wellness tips, and personalized action plans that can help you reach your goals. It also offers a customized experience just for you, such as syncing your fitness tracker and scanning and tracking your meals.

### **Chat**

If you have questions about your benefits or need information, Sydney Health can help you quickly find what you're looking for and connect you to an Anthem representative.

### **Virtual Care**

Connect directly to care from the convenience of home. Assess your symptoms quickly using the Symptom Checker or talk to a doctor via chat or video session.

### **Community Resources**

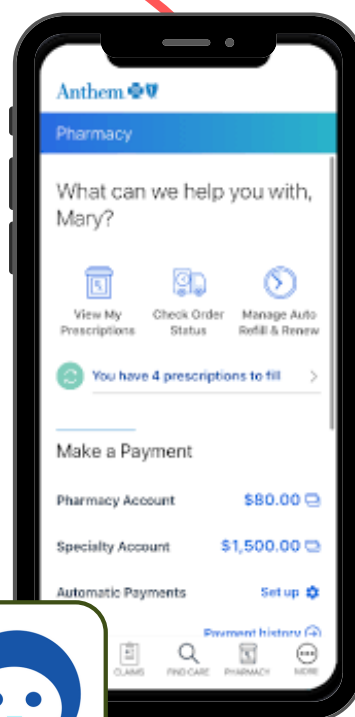
This resource center helps you connect with organizations offering no-cost and reduced-cost programs to help with challenges such as food, transportation, and child care.

### **My Health Records**

See a full picture of your family's health in one secure place. Use a single profile to view, download, and share information such as health histories and electronic medical records directly from your smartphone or computer.

### **Download the app today!**

Scan the QR Code below:





# Anthem®

## Making the Most of Your Benefits

### Expanding your virtual care options

Find complete care support, on your time, through the Sydney Health App.

#### **Visit with a doctor at your convenience.**

Accessing the care you need, when you need it, matters. That's why our Sydney Health mobile app connects you to a team of doctors ready to help you on your time. There are two secure ways to find no- or low-cost care through our app:

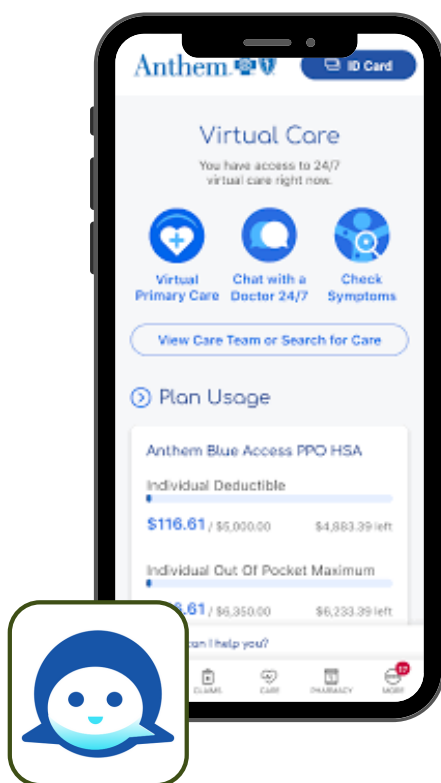
- **Chat with a doctor 24/7 without an appointment**
  - Urgent care support for health issues, such as allergies, a cold, or the flu.
- **New prescriptions for concerns such as a cough or a sinus infection.**
- **Schedule a virtual primary care appointment**
  - Routine care, including wellness check-ins and prescription refills.
  - Personalized care plans for chronic conditions, such as asthma or diabetes.

#### **Assess your symptoms with the Symptom Checker**

When you're sick, you can use the Symptom Checker on Sydney Health to answer a few questions about how you're feeling. That information is run against millions of medical data points to provide care advice tailored to you.

#### **Save money and time with virtual care**

Sydney Health brings care to you anywhere, anytime. The Symptom Checker is always free to use, while virtual primary care visits and on-demand urgent care through the app are available at no or low cost.





# Making the Most of

# Your Benefits

## Anthem<sup>®</sup> SmartShopper<sup>®</sup>

### Save and earn with SmartShopper

#### Compare costs and lower your medical expenses.

When you need to have a medical procedure, costs can sometimes seem unpredictable. **In fact, the same test or procedure can vary by hundreds or even thousands of dollars, depending on where you go.** SmartShopper can help. This program comes with your health plan, and **helps you save money and receive cash back when you need a covered medical service.** With SmartShopper, you can shop online or call a SmartShopper Personal Assistant who can help you understand your options and can schedule your appointment.

#### Step 1: Shop for a provider



When your doctor recommends a medical test or procedure, you can call SmartShopper at 1.855.213.7406, or visit [smartshopper.com](http://smartshopper.com).

#### Step 2: Receive your medical care



Receive care at one of the SmartShopper options, which are all in your plan.

#### Step 3: Earn rewards



After your claim is paid, SmartShopper mails you a reward check within six weeks.

### Sample procedures and rewards

For a full list of procedures and rewards, call 1.855.213.7406 or visit [smartshopper.com](http://smartshopper.com).

Procedure	Reward
Lab work	\$25
Colonoscopy	Up to \$500
Knee surgery	UP to \$500
Ultrasound	Up to \$500
Mammogram	Up to \$35
Orthopedic procedure	Up to \$250

### Shop and save on your health care.

Register today at [smartshopper.com](http://smartshopper.com).

The Personal Assistant team is available at 1.866.488.5441 Monday to Thursday, 8am to 8pm and Friday, 8 am to 6 pm ET.



# Anthem

### **Home delivery: skip the drugstore line**

If you take prescription medicines on a regular basis, you can get up to a 90-day supply delivered to your home. And depending on your plan, **you may save on copays**. That's because a 90-day supply of many drugs usually costs less than three 30-day refills.

Missing even one dose of a medicine that treats long-term conditions like high blood pressure or diabetes may lead to serious health problems and higher health care costs. That's why home delivery is a great way to make sure you get your prescription refills when you need them.

**Standard shipping is free, and you can set up automatic renewals to get your next three-month supply sent to you before the refill date.**

#### **How to get started with home delivery.**

Getting set up for home delivery is easy. Just call the Pharmacy Member Services phone number on the back of your health plan ID card. You can also mail in your order with our order form found on [anthem.com](http://anthem.com). Choose Individual & Family, then Forms.

### **Anthem Pharmacy Network**

#### **How to find a pharmacy in the Anthem pharmacy network:**

- Log on to [anthem.com](http://anthem.com) or the Sydney Health Mobile App, and choose **Order and Manage Prescriptions**
- On the pharmacy page, **choose find a pharmacy**
- Enter your ZIP code and how far you want to search to find pharmacies near you

#### **Below are the pharmacies that are in the Anthem pharmacy network:**

- |                      |              |
|----------------------|--------------|
| • CVS                | • Walgreens  |
| • Walmart            | • Costco     |
| • Smith's/Kroger's   | • Sam's Club |
| • Safeway/Albertsons | • Rite Aid   |





Making the Most of

Your Benefits



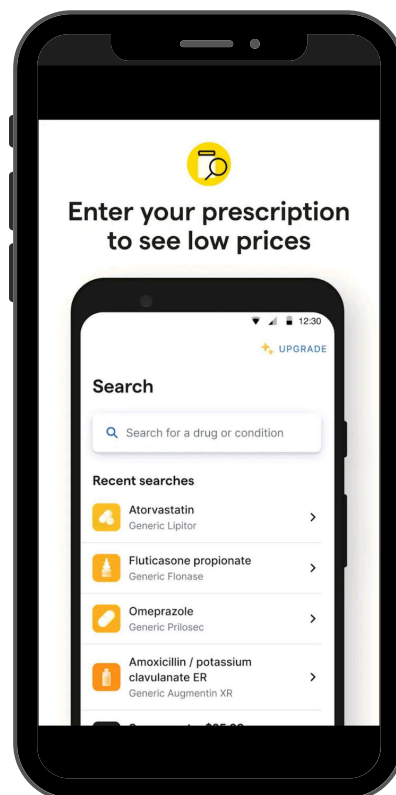
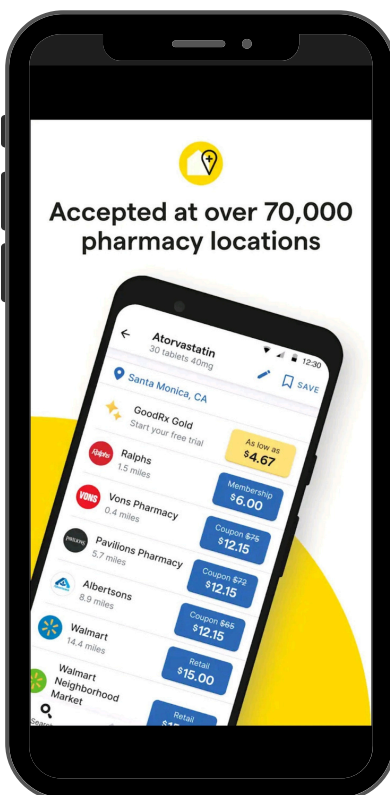
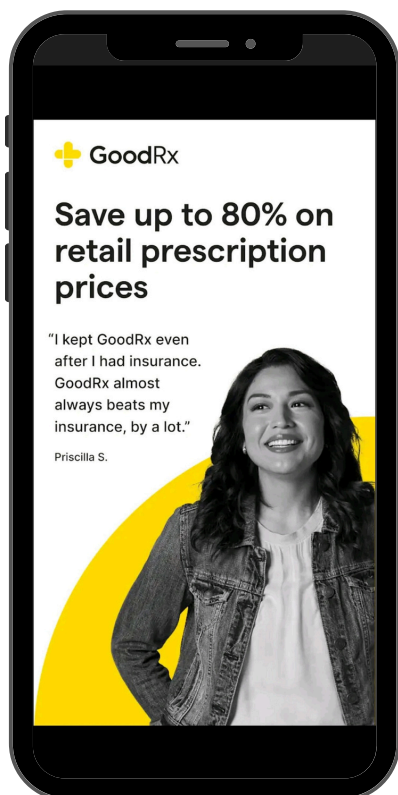
## GoodRx - Retail Alternative

GoodRx gathers current prices and discounts to help you find the lowest cost pharmacy for your prescriptions. **It is 100% free and there is no registration required!**

While your out of pocket costs can be reduced, money spent for prescriptions through GoodRx do not accumulate to your medical plan deductible or out of pocket maximum.

**GoodRx.com/mobile**

Scan the QR Code to  
download the app today!





**Making the Most of**

**Your Benefits**



## **Start Saving With Cost Plus Drugs - Mail Order Alternative**

Cost Plus Drugs offers hundreds of common drugs at the lowest possible prices and shipped right to your door. They negotiate directly with manufacturers and pass all savings directly to our patients.

**Get started today in 3 easy steps!**



### **Find your medication**

Go to **costplusdrugs.com/medications/** to find your generic drugs on our medication list.



### **Create your account**

Go to **costplusdrugs.com/create-account/** and enter your basic health information. Make sure to complete all steps.



**Ask your doctor to send a new prescription to: "Mark Cuban Cost Plus Drug Co."**

Put the email address you used to create your account on the Rx.



**Scan the QR code or visit  
costplusdrugs.com to get  
started!**

**Shipped directly  
to your door!**







### Finally, a useful Medicare resource

You don't have to tackle Medicare alone.

There are many common pitfalls when it comes to Medicare. Avoid the mistakes and know you are making the right decisions with your Medicare open enrollment.

### Resource library

Learn the specifics of Medicare through the Education Center that is packed with videos and articles. Found in the Prosper App.

### 101 seminars

Attend an in-person or virtual Medicare presentation where you can come with questions and leave confident in what comes next.

### 1-on-1 meetings

Meet with us and we'll walk through the decisions ahead as you prepare for Medicare and Social Security, all at no cost to you.

### 101 webinars

Learn all about Medicare from the comfort of your home, or anywhere else in the world for that matter with a virtual webinar.

**More information on the above resources will be shared with Lyon County School District members soon! Download the Prosper app to be notified when the resource library is available!**





## Dental Plan Overview

**Lyon County School District** offers comprehensive dental insurance to employees and their eligible dependents. For the 2025 plan year, **dental coverage will be provided by Guardian.**

With this dental plan, you have the flexibility to visit any dentist. However, **you'll save money out-of-pocket by choosing a dentist within the Dental Guard Preferred.**

### Key Features of Your Dental Coverage:

- **Maximum Payment:** \$2,000 per person total per calendar year on all services, unless otherwise stated in the Summary of Benefits and Coverage.
- **Annual Deductible:** \$50 deductible per person total per calendar year limited to a maximum deductible of \$150 per family per calendar year. The deductible does not apply to preventive and diagnostic services.
- **In-Network Savings:** All dental benefits are based on negotiated rates when you use an in-network dentist, which helps reduce your out-of-pocket costs.

**Be sure to review the official plan documents for detailed information on coverage, exclusions, and limitations.**

### Plan Features

#### Preventive & Diagnostic

##### **Preventive & Diagnostic Services:**

exams, cleanings, fluoride and space maintainers

**Emergency palliative Treatment:** temporarily relieve pain

**Sealants:** to prevent decay or permanent teeth

**Brush Biopsy:** to detect oral cancer

**Radiographs:** X-rays

#### Basic Services

**Minor Restorative Services:** fillings and crown repair

**Endodontic Services:** root canals

**Oral Surgery Services:** extractions and dental surgery

**Other Basic Services:** misc. services

**Relines and Repairs:** to bridges, implants and dentures

#### Major Services

**Periodontic Services:** to treat gum disease

**Major Restorative Services:** crowns

**Prosthodontic Services:** bridges, implants and dentures

#### Orthodontic Services

**Orthodontic Services:** braces

**Orthodontic Age Limit:** to age 19

**Lifetime Max:** \$1,500

### Plan Pays

#### Dental Guard Preferred

100%

20% after deductible

50% after deductible

50%

Find a provider by scanning the QR code below!





## Vision Plan Overview

**Lyon County School District** also offers vision insurance to employees and their eligible dependents. **Vision coverage for the 2025 plan year will be provided by Guardian through the VSP network.**

The table below summarizes the key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

### Key Features of Your Vision Coverage:

- **Routine Eye Exams:** Comprehensive eye exams are covered at a \$10 copay when you visit in-network providers.
- **Frames and Lenses:** Your plan includes an allowance for frames and lenses. You may pay less for these items when purchased from in-network providers.
- **Contact Lenses:** If you prefer contact lenses, the plan provides an allowance or coverage for either lenses or a fitting exam, up to \$130.
- **Discounts:** Additional discounts may be available for items such as lens upgrades, specialty eyewear, or laser vision correction through participating providers.

Plan Features	Plan Pays
	VSP
<u>Routine Eye Exams</u> Once every 12 months	\$10 copay
<u>Eyeglass Frames</u> Once every 24 months	\$25 copay
<u>Eyeglass Lenses (Instead of contact lenses).</u> Once every 12 months One pair of standard plastic prescription lenses: <ul style="list-style-type: none"><li>• Single Vision Lenses</li><li>• Bifocal Lenses</li><li>• Trifocal Lenses</li></ul>	covered in full covered in full covered in full
<u>Contact Lenses (Instead of eyeglass lenses).</u> Once every 12 months <ul style="list-style-type: none"><li>• Elective conventional (non-disposable); OR</li><li>• Elective disposable; OR</li><li>• Non-elective (medically necessary)</li></ul>	up to \$130

Find a provider by  
scanning the QR code  
below!





## Basic Life and AD&D Insurance

Life insurance can help provide for your loved ones if something were to happen to you. Lyon County School District **provides full-time employees with \$20,000 in group life and accidental death and dismemberment (AD&D) insurance.**

Benefits reduce by:

- 50% at age 70

Lyon County School District pays for the full cost of this benefit - **meaning you are not responsible for paying any monthly premiums.** Make sure your beneficiary is up to date.

## Employee Assistance Program



### Overview of EAP Benefits:

- **Solutions-Focused Counseling Services:** Whether you are dealing with stress, or issues with relationships, parenting, substance abuse, and more, we can help. Let us help connect you with a highly qualified counselor for in-person, phone, or video sessions. You are eligible for up to 4 free confidential counseling sessions per issue, per year.
- **Legal & Financial Services:** Legal and financial concerns can be stressful, complicated, and time-consuming. Reach out today for a free 30-minute consultation with an attorney or Money Coach, per each legal or financial matter, per year. Should you choose to retain the professional you will receive 25% off the regular rate.
- **Caregiver Support Services:** Are you looking for childcare, summer camps, afterschool activities, back-up care, or more? Need help finding referrals for assisted living facilities or in-home care for an older parent? We can help. Reach out to Acentra Health to speak to one of our Childcare or Eldercare Specialists, available 24/7. In addition to referrals, they can offer expert advice and guidance tailored to your area of need.
- **Work-Life & Convenience Services:** let us do the leg work when it comes to researching fitness centers, colleges, adoption services, relocation services, volunteer opportunities, pet care, entertainment, doctors, home repair services, and so much more. Your time is too valuable; our research team is standing by to do the work for you.

### Accessing EAP Services:

Need assistance? **The EAP is available 24/7/365**

- **Online:** Visit [EAPHelpLink.com](http://EAPHelpLink.com) (Company code POOLPACTEAP)
- **Call:** 1.833.430.6028





## Employee Assistance Program

In addition to the EAP provided through Acentra Health, employees and their families also have access to the Guardian Employee Assistance Program.

### Accessing EAP Services:

Need assistance? **The EAP is available 24/7/365**

- **Online:** Visit [guidanceresources.com](https://guidanceresources.com)
  - **App:** GuidanceNow
  - **Organization web ID:** Guardian
  - **Note:** First-time users will to register first with the organization web ID Guardian.
- **Call:** 1.855.239.0743 TRS: Dial 711





# Employee Cost

## Overview



Lyon County School District is proud to provide affordable and competitive benefits to our employees and their families. Below are the employee **monthly** costs for medical, dental and vision coverage. For the costs of our voluntary products, please refer to **American Fidelity**. If you have any questions, please reach out to **Human Resources**.

### Medical I



#### Base PPO 3500

Employee Only	\$0.00
Employee + Spouse	\$556.26
Employee + Child(ren)	\$445.01
Employee + Family	\$1,112.53
Family Dual Spouse	\$415.06

### Dental



#### Dental PPO

Employee Only	\$0.00
Employee + Spouse	\$25.59
Employee + Child(ren)	\$26.00
Employee + Family	\$46.81
Family Dual Spouse	\$15.80

### Medical II



#### Buy Up PPO 2000

Employee Only	\$149.14
Employee + Spouse	\$854.54
Employee + Child(ren)	\$713.46
Employee + Family	\$1,559.95
Family Dual Spouse	\$832.63

### Vision



#### Vision PPO

Employee Only	\$0.00
Employee + Spouse	\$3.28
Employee + Child(ren)	\$3.38
Employee + Family	\$7.55
Family Dual Spouse	\$5.28

### Medical III



#### HDHP PPO 3300

Employee Only	\$0.00
Employee + Spouse	\$391.16
Employee + Child(ren)	\$312.42
Employee + Family	\$784.88
Family Dual Spouse	\$121.77





This Guide is only intended to offer an outline of benefits. All details and contract obligations of plans are stated in the group contract/insurance documents, including any disclosures (whether regarding "grandfathering" of plans or others) required by the new health reform law, the Patient Protection and Affordable Care Act (PPACA). In the event of conflict between this guide and the group contract/insurance documents, the group contract/insurance documents will prevail. Please contact your Human Resources Department for further information.