



RUSD HEALTH AND WELFARE BENEFITS PLAN 2025-2026

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Welcome to Your 2025-2026 Benefits Overview

Welcome to the Redlands Unified School District's Health and Welfare Benefits presentation for the 2025-2026 plan year. This guide will help you understand your benefit options and make informed decisions about your healthcare coverage.

Your benefits are an important part of your total compensation package, and we're pleased to offer comprehensive options to support your health and wellbeing. This year, we're transitioning to the Employee Navigator platform, which will streamline the enrollment process and provide you with improved tools to manage your benefits.

Open Enrollment runs from May 1 through May 30, 2025. During this time, you can:

- Enroll in or change your medical, dental, and vision plans
- Add or remove dependents
- Update your emergency contact information
- Elect voluntary benefits through American Fidelity

Take time to review your options carefully. The choices you make during Open Enrollment will remain in effect for the entire plan year unless you experience a qualifying life event.

Let's explore your benefit options for the upcoming year.

Important Enrollment Scheduling Information

Due to our transition to a new enrollment platform this year, we have created a structured schedule to best serve your needs:

- **Keenan Representatives** will be available during the specific times listed on the calendar below to assist with medical benefits enrollment through Employee Navigator.

- **American Fidelity Representatives** will be on-site ALL DAY during their scheduled days, accepting both appointments and walk-ins to discuss voluntary benefits.

This scheduling approach acknowledges that while medical benefits enrollment through Employee Navigator is a relatively simple process requiring minimal time, discussions about voluntary products with American Fidelity representatives often need more personalized attention.



May 2025			
Site Name	Address	Date	Time
Adult Education	1214 Indiana Ct., Bldg B, Redlands CA 92374	5/14/2025	10am - 1pm
Arroyo Verde Elementary	7701 Church St., Highland, CA 92346	5/15/2025	10am - 1pm
Beattie Middle School	7800 Orange St., Highland, CA 92346	5/2/2025	10am - 1pm
Bryn Mawr Elementary	11680 Whittier Ave., Loma Linda, CA 92354	5/2/2025	10am - 1pm
Citrus Valley High School	800 W. Pioneer Ave., Redlands, CA 92374	5/5/2025	10am - 1pm
Clement Middle School	501 E. Pennsylvania Ave., Redlands, CA 92374	5/15/2025	10am - 1pm
Cope Middle School	1000 W. Cypress Ave., Redlands, CA 92373	5/21/2025	10am - 1pm
Crafton Elementary	311 N. Wabash Ave., Redlands, CA 92374	5/16/2025	10am - 1pm
Cram Elementary	29700 Water St., Highland, CA 92346	5/7/2025	10am - 1pm
District Office - Board Room	25 West Lugonia Ave., Redlands, CA 92374	5/28/2025	3pm - 6pm
District Office - Board Room	25 West Lugonia Ave., Redlands, CA 92374	5/29/2025	3pm - 6pm
Franklin Elementary	850 E. Colton Ave., Redlands, CA 92374	5/14/2025	10am - 1pm
Highland Grove Elementary	7700 Orange St., Highland, CA 92346	5/1/2025	10am - 1pm
Judson & Brown Elementary	1401 E. Pennsylvania Ave., Redlands, CA 92374	5/27/2025	10am - 1pm
Kimberly Elementary	301 W. South Ave., Redlands, CA 92373	5/1/2025	10am - 1pm

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May 2025			
Site Name	Address	Date	Time
Kingsbury Elementary	600 Cajon St., Redlands, CA 92373	5/21/2025	10am - 1pm
Lugonia Elementary	202 E. Pennsylvania Ave., Redlands, CA 92374	5/23/2025	10am - 1pm
M&O/CNS/Warehouse	250 Church Street, Redlands, CA 92373	5/14/2025	2pm - 4pm
Mariposa Elementary	30800 Palo Alto Dr., Redlands, CA 92373	5/27/2025	10am - 1pm
McKinley Elementary	645 W. Olive Ave., Redlands, CA 92373	5/22/2025	10am - 1pm
Mentone Elementary	1320 Crafton Ave., Mentone, CA 92359	5/5/2025	10am - 1pm
Mission Elementary	10568 California St., Redlands, CA 92373	5/9/2025	10am - 1pm
Moore Middle School	1550 E. Highland Ave., Redlands, CA 92374	5/20/2025	10am - 1pm
Orangewood CHS	515 Texas St., Redlands, CA 92374	5/6/2025	10am - 1pm
Redlands East Valley High School	31000 Colton Ave., Redlands, CA 92374	5/19/2025	10am - 1pm
Redlands High School	840 E. Citrus Ave., Redlands, CA 92374	5/22/2025	10am - 1pm
Smiley Elementary	1210 W. Cypress Ave., Redlands, CA 92373	5/23/2025	10am - 1pm
Transportation	955 E. Citrus Ave., Redlands, CA 92374	5/15/2025	2pm - 4pm
Victoria Elementary	1505 Richardson St., San Bernardino, CA 92408	5/16/2025	10am - 1pm

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Understanding Your Enrollment Opportunities

Redlands Unified offers two separate enrollment opportunities for different types of benefits.

District Open Enrollment

May 1 - May 30, 2025

Core Benefits

Medical Plans

- Kaiser HMO Plans
- Anthem HMO Plans
- Anthem PPO Plan
- Anthem HSA Plans
- ACA Minimum Value Plans

Dental & Vision Plans

- Delta Dental PPO
- Vision Service Plan (VSP)

Basic Life Insurance

- District-paid basic life insurance
- Supplemental life options

Enrollment Platform

Employee Navigator
www.EmployeeNavigator.com
Company Identifier: RedUSD

For questions contact:
Risk Management and Benefits Department
risk_management@redlands.k12.ca.us

Key Differences

- Mandatory decisions for core healthcare coverage
- Enrollment through Employee Navigator platform
- Changes effective July 1, 2025
- Managed by Risk Management and Benefits Department
- Pre-tax medical, dental and vision premium deductions

Key Differences

- Optional supplemental coverage and accounts
- Enrollment through American Fidelity representatives
- Section 125 cafeteria plan benefits
- Managed by American Fidelity
- Additional protection for specific situations and needs.

American Fidelity Enrollment

Separate from District Open Enrollment

Voluntary Supplemental Benefits

Tax-Advantaged Accounts

- Flexible Spending Accounts (FSA)
- Dependent Care Accounts

Insurance Options

- AF™ Limited Benefit Accident Only Insurance
- AF™ Limited Benefit Individual Cancer Insurance
- AF™ Limited Benefit Critical Illness Insurance
- AF™ Long-Term Disability Income Insurance

Life Insurance Options

- AF™ Life Insurance
- AF™ Term Life Insurance
- AF™ Whole Life Insurance

Enrollment Process

Schedule a virtual appointment with American Fidelity representative
<https://benefits.americanfidelity.com/redlands-unified-school-district/>

For questions contact:
American Fidelity Representatives
Stephanie Hopkins - Stephanie.Hopkins@americanfidelity.com
Monika Waggoner - Monika.Waggoner@americanfidelity.com

Please note: These are two separate enrollment processes. Participation in one does not automatically enroll you in the other.

ENROLLMENT

**Open Enrollment begins Monday, May 1, 2025 at 12:01 a.m.
through Friday, May 30, 2025 at 5:00 p.m. Pacific Standard
Time**



employee
NAVIGATOR

Redlands Unified is pleased to announce that we will be transitioning to Employee Navigator for our upcoming open enrollment period. This new digital platform represents a significant upgrade to our benefits management process, designed to streamline and enhance your experience when selecting and managing your workplace benefits.

Key advantages of Employee Navigator include:



Convenient online access that allows you to review and update your benefits from anywhere, at any time, eliminating the need for extensive paperwork and in-person meetings

Comprehensive dashboard where you can view all your current benefits, compare plan options, and make informed decisions about your healthcare

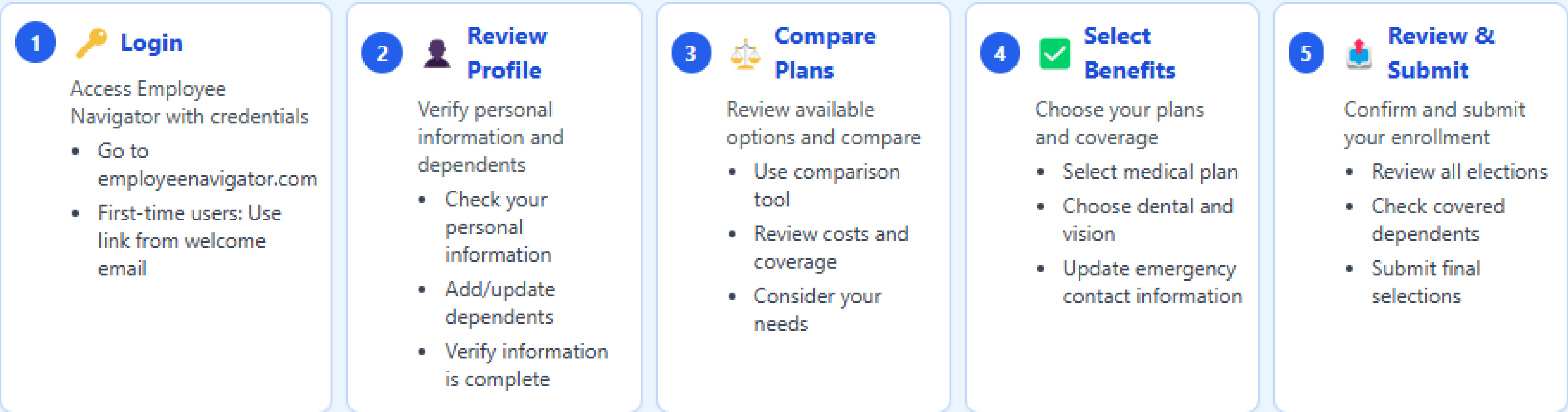


ENROLLMENT PROCESS

Employee Navigator Enrollment Process

May 1, 2025
Open Enrollment Begins

May 30, 2025
Open Enrollment Ends



Tips for Successful Enrollment:

- ✓ **Prepare Documentation:** Have your dependents' information ready before starting
- ✓ **Compare Options:** Review all available plans to find the best fit for your needs
- ✓ **Save Confirmation:** Keep a copy of your enrollment confirmation for your records

Need Help?

Contact Risk and Benefits Department
risk_management@redlands.k12.ca.us

How to enroll

System
will open
on May 1 at
12:01 a.m.

Redlands Unified School District
Company Identifier: RedUSD

How to Enroll

New User Registration

1. Log on

Visit our website: www.EmployeeNavigator.com

2. Register

Select New User Registration

3. Verify

Enter the following:

- First Name
- Last Name
- Company Identifier (provided in your registration email)
- Last 4 Digits of SSN
- Birth Date (ex. 01/01/1970)

Returning User – Forgotten Password

1. Log on

Visit our website: www.EmployeeNavigator.com

2. Register

Select Reset a Forgotten Password

3. Verify

- Select that you are an Employee
- Input your Username

A password reset email will be sent to your primary email.
Follow the link in the email to reset your password.

Employee Benefits
Portal

Create Your Account

First, let's find your company record

First Name

Last Name

Company Identifier

PIN

Birth Date

Next >



employeenavigator

Username

Password

Login

[Reset a forgotten password](#)

Forgot Your Password?

Employees

If you're a company employee:

[Click Here](#)

For technical assistance only, contact Customer Care:

800.814.1862 (Mon-Fri, 8am-5pm PST)

Email: customer care@keen an.com

If you have questions related to benefits, contact the Risk and Benefits Department.

KEY FACTORS TO CONSIDER WHEN SELECTING YOUR BENEFITS



Your Medical Usage Patterns

Consider how frequently you access healthcare services

- **Low Usage:** 0-2 doctor visits per year, minimal prescriptions
- **Moderate Usage:** 3-8 doctor visits per year, some regular prescriptions
- **High Usage:** 9+ doctor visits per year, ongoing condition management
- **Expected Changes:** Planned surgeries, pregnancies, or new diagnoses



Financial Considerations

Balance premiums against out-of-pocket expenses

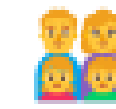
- **Monthly Premium:** How much comes out of your paycheck
- **Out-of-Pocket Costs:** Deductibles, copays, and coinsurance
- **Tax Advantages:** HSA contributions are tax-deductible
- **Risk Tolerance:** Ability to handle unexpected large expenses



Provider Preferences

Ensure your preferred doctors are covered

- **Current Relationships:** Whether your doctors are in-network
- **Specialization Needs:** Access to specialists or specific facilities
- **Convenience Factors:** Location of providers, virtual visit options
- **Integrated Health Systems:** Single system for all your care needs



Family Considerations

Account for the needs of all family members

- **Dependent Coverage:** Number of family members and their needs
- **Life Stage:** Growing family, children in college, approaching retirement
- **Alternative Coverage:** Spouse's plan options, coordination of benefits
- **Special Needs:** Chronic conditions or ongoing treatments

Action Steps for Making Your Decision

1. **Assess your needs:** Review your healthcare usage from the past year
2. **Check networks:** Verify if your preferred providers are in-network
3. **Run the numbers:** Estimate your total annual costs
4. **Consider tax advantages:** Factor in HSA benefits if applicable
5. **Account for risk tolerance:** Balance predictable costs vs. potential savings
6. **Enroll by the deadline:** Complete selections by May 30, 2025

2025-2026 REEP MEDICAL BENEFIT PLANS



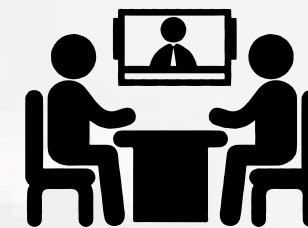
Kaiser

- HMO 30 Plan
- Deductible HMO \$500 Plan



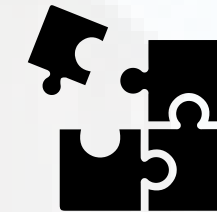
Anthem

- HMO 30 Plan
- DHMO 500 Select Plan



Anthem PPO/HSA

- PPO 500 Plan
- HSA 1600 Plan
- HSA 3000 Plan



MVP

- Kaiser ACA Compliance Minimum Value Medical Plan
- Anthem ACA Compliance Minimum Value Medical Plan

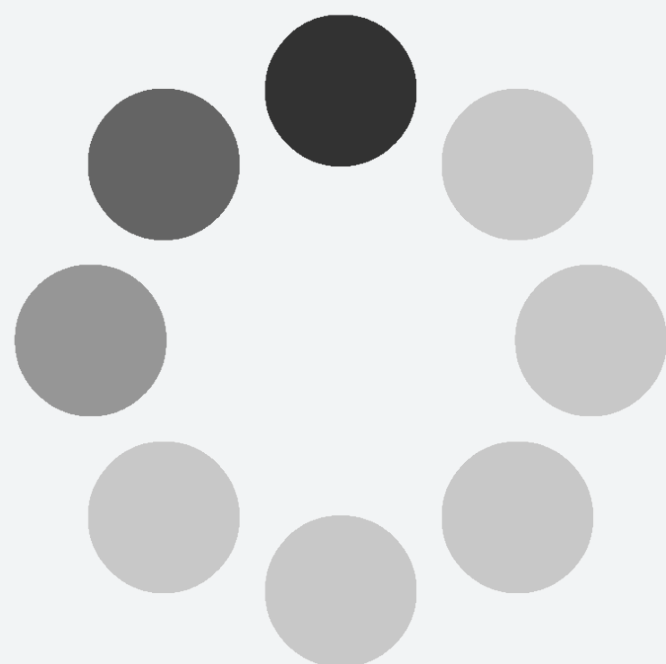
HMO PLAN COMPARISONS

FEATURE	KAISER HMO 30	KAISER DEDUCTIBLE HMO \$500	ANTHEM HMO 30	ANTHEM DHMO 500 SELECT
Provider Network	Kaiser facilities and doctors only	Kaiser facilities and doctors only	Anthem HMO network providers	Anthem Select HMO network (smaller network)
Annual Deductible	None	\$500 Individual / \$1,000 Family	None	\$500 Individual / \$1,000 Family
Office Visit	\$30 copay	\$20 copay (deductible waived)	\$30 copay	\$40 copay
Preventive Care	No charge	No charge	Covered 100%	Covered 100%
In-Patient Hospital	100% covered	20% coinsurance after deductible	100% covered	Deductible + \$250/Admit
Out-Patient Surgery	\$30 copay	20% coinsurance after deductible	100% covered	Deductible + \$250/Admit
Emergency Room	\$100 copay; waived if admitted	20% coinsurance after deductible	\$100 copay	Deductible, then \$250/Admit
Out-of-Pocket Maximum	\$1,500 Single / \$3,000 Family	\$3,000 Single / \$6,000 Family	\$1,500 Single / \$3,000 Family	\$1,500 Single / \$4,500 Family
Rx Generic/Brand	\$15 Generic / \$35 Preferred Brand	\$10 Generic / \$30 Brand after \$100 Rx deductible	\$15 Generic / \$40 Preferred / \$80 Non-Preferred	\$15 Generic / \$40 Preferred / \$80 Non-Preferred

Key Plan Highlights:

- HMO 30 Plans: No deductible, predictable copays, good for frequent healthcare users
- Deductible HMO Plans: Lower premiums, higher out-of-pocket costs, good for moderate healthcare users
- Network Differences: Kaiser plans require use of Kaiser facilities and doctors; Anthem allows more provider choice within their networks

PPO & HSA PLAN COMPARISONS



FEATURE	ANTHEM PPO 500	ANTHEM HSA 1600	ANTHEM HSA 3000
Plan Type	Preferred Provider Organization	High Deductible Health Plan with HSA	High Deductible Health Plan with HSA
Annual Deductible (In-Network)	\$500 Individual / \$1,500 Family	\$1,600 Individual / \$3,200 Family	\$3,000 Individual / \$6,000 Family
Annual Deductible (Out-of-Network)	\$1,000 Individual / \$3,000 Family	\$3,000 Individual / \$6,000 Family	\$6,000 Individual / \$12,000 Family
Office Visit (In-Network)	\$30 copay (deductible waived)	10% after deductible	10% after deductible
Office Visit (Out-of-Network)	30% after deductible	30% after deductible	30% after deductible
Preventive Care (In-Network)	Covered 100%	Covered 100%	Covered 100%
In-Patient Hospital (In-Network)	10% after deductible	10% after deductible	10% after deductible
Emergency Room (In-Network)	10% after deductible	10% after deductible	10% after deductible
Out-of-Pocket Max (In-Network)	\$3,000 Individual / \$9,000 Family	\$3,000 Individual / \$9,000 Family	\$4,000 Individual / \$8,000 Family
Out-of-Pocket Max (Out-of-Network)	\$6,000 Individual / \$18,000 Family	\$9,000 Individual / \$18,000 Family	\$9,000 Individual / \$18,000 Family
Prescription Drugs (In-Network)	\$10 Generic, \$30 Preferred Brand	\$10 Generic, \$30 Preferred Brand (after deductible)	\$10 Generic, \$30 Preferred Brand (after deductible)
HSA Eligible	No	Yes	Yes
Best For	Those wanting balance between cost and flexibility	Those wanting to save for future medical expenses with moderate deductible	Those seeking lowest premiums and highest tax advantages

Health Savings Account (HSA) Benefits:

- **Triple Tax Advantage:** Contributions are tax-deductible, growth is tax-free, and withdrawals for qualified expenses are tax-free
- **Account Ownership:** You own the HSA funds even if you change employers or insurance plans
- **Long-Term Savings:** Unused funds roll over year to year and can be used for retirement healthcare expenses

ACA MINIMUM VALUE PLANS



Important Notice

Minimum Value Plans (MVP) are offered for Affordable Care Act compliance. These benefits are significantly different from traditional HMO and PPO plans. Please carefully review the benefits including deductibles and out-of-pocket maximums before enrolling.

FEATURE	KAISER ACA MINIMUM VALUE PLAN	ANTHEM ACA MINIMUM VALUE PLAN
Plan Type	ACA Minimum Value Plan	ACA Minimum Value Plan
Annual Deductible (In-Network)	\$4,500 Individual / \$9,000 Family	\$5,900 Individual / \$11,800 Family
Annual Deductible (Out-of-Network)	Not covered	\$11,800 Individual / \$23,600 Family
Office Visit	\$50 after deductible	\$35 for first 3 visits, then subject to deductible
Preventive Care (In-Network)	Covered 100%	Covered 100%
In-Patient Hospital	40% after deductible	100% after deductible
Emergency Room	40% after deductible	Deductible, then 50% coinsurance
Out-of-Pocket Maximum (In-Network)	\$6,000 Individual / \$12,000 Family	\$6,100 Individual / \$12,200 Family
Out-of-Pocket Maximum (Out-of-Network)	Not covered	\$12,700 Individual / \$25,400 Family
Prescription Drugs	\$250 Deductible, \$15 Generic, \$35 Brand after deductible	After Deductible: \$19 Generic, \$50 Preferred, \$75 Non-Preferred
Monthly Employee Cost	\$X Individual / \$X Family	\$X Individual / \$X Family

Who Should Consider These Plans:

- Part-time employees seeking basic coverage at lowest premium cost
- Employees with alternate coverage (such as through a spouse) who need to satisfy ACA requirements
- Individuals seeking catastrophic coverage who rarely use healthcare services

Note: These plans feature significantly higher out-of-pocket costs and limited coverage compared to standard plans. They are not recommended for those who expect to use healthcare services frequently.

KAISER PERMANENTE'S ADVANTAGE HEALTH & FITNESS RESOURCES

- Wellness Coaching
- Total Health Assessment (THA)
- Healthy Lifestyle Programs
- On-demand wellness apps
- 24/7 Virtual Care
- Mental Health & Wellness Resources
- Maternity Resources
- Care Away From Home
- Fitness Network Benefits
- Digital Wellness Tools
- Musculoskeletal Program
- One Pass KPSA Members



KAISER PERMANENTE®

See the Risk Management Benefits website for information on these Kaiser resources and more.



ANTHEM RESOURCES



- Plan Options
- 24/7 NurseLine
- Specialized Care Management
- Family Planning & Parenting Support
- Emotional Well-being Resources
- MyHealth Advantage
- Digital Tools & Services
- Sydney Health Mobile App
- Virtual Care Options
- Special Offers Program

See the Risk Management Benefits website for information on these Anthem resources and more.



Express Scripts Rx for Anthem (cont.)

Specialty Medications Including Injectables

- Express Scripts: Acredo Specialty
- Up to a 30-day supply per copay

Express Advantage 2-Tiered Pharmacy Network

Tier 1 Pharmacies include but are not limited to: Rite Aid, Costco, Wal-Mart, Albertsons, Vons, Stater Bros.

Tier 2 Pharmacies include but are not limited to: CVS, Walgreens, Target and The Medicine Shoppe - \$15 Additional copayment

Call Express Scripts if you have questions at 1-888-806-4969 or go online at www.express-scripts.com.

Express Scripts Rx Cost Saving Programs (Anthem Plans)

Select Home Delivery program provide maintenance medications to be set up for home delivery

Utilization Management programs control rising prescription costs and save members money

Keenan Pharmacy Care Management (KPCM) Program for Anthem PPO/HSA/MVP member to access vaccines at the pharmacy

Migraine Care Value Program for all REEP Anthem members provides Exclusive Home Delivery for members taking the CGRP inhibitors and creates medication reliability, improves clinical outcomes and maximizes savings

Certificated/Management Rate Sheet

CERTIFICATED / MANAGEMENT

ALL RTA, ADULT EDUCATION, RISE, MANAGEMENT, AND HOME TEACHERS PER MONTH COST OF BENEFITS FOR THE 2025-2026 SCHOOL YEAR

IMPORTANT: All Employee contributions for medical, dental, and vision will be taken pre-tax.

FTE CONTRACT **HOURLY			MEDICAL								DENTAL		VISION	LIFE
			KAISER DHMO 500		KAISER HMO 30		ANTHEM DHMO 500		ANTHEM HMO 30		DELTA DENTAL	EYE MED	GROUP LIFE INS.	
			SINGLE	FAMILY	SINGLE	FAMILY	SINGLE	FAMILY	SINGLE	FAMILY				
76-100%	36 HRS OR MORE/WEEK	EMPLOYEE DISTRICT	\$250.00 \$1,172.71	\$460.00 \$1,172.71	\$415.00 \$1,172.71	\$680.00 \$1,172.71	\$280.00 \$1,172.71	\$650.00 \$1,172.71	\$355.00 \$1,172.71	\$880.00 \$1,172.71	\$0.00 \$131.42	\$0.00 \$15.17	\$0.00 \$13.80	
51-75%	27 TO 36 HRS/ WEEK	EMPLOYEE DISTRICT	\$543.18 \$879.53	\$753.18 \$879.53	\$708.18 \$879.53	\$973.18 \$879.53	\$573.18 \$879.53	\$943.18 \$879.53	\$648.18 \$879.53	\$1,173.18 \$879.53	\$32.86 \$98.57	\$3.79 \$11.38	\$3.45 \$10.35	
26-50%	18 TO 27 HRS/ WEEK	EMPLOYEE DISTRICT	\$836.35 \$588.35	\$1,046.35 \$588.35	\$1,001.35 \$588.35	\$1,266.35 \$588.35	\$866.35 \$588.35	\$1,236.35 \$588.35	\$941.35 \$588.35	\$1,466.35 \$588.35	\$65.71 \$65.71	\$7.58 \$7.58	\$6.90 \$8.90	
0-25%	12.5 TO 18 HRS/ WEEK	EMPLOYEE DISTRICT	\$1,129.53 \$293.18	\$1,339.53 \$293.18	\$1,294.53 \$293.18	\$1,559.53 \$293.18	\$1,159.53 \$293.18	\$1,529.53 \$293.18	\$1,234.53 \$293.18	\$1,759.53 \$293.18	\$98.57 \$32.86	\$11.38 \$3.79	\$10.35 \$3.45	

**ADULT ED, R.I.S.E., and HOME TEACHERS ONLY

FTE CONTRACT	**HOURLY		ABC PPO 500		ABC H.S.A 3000		ABC H.S.A 1600		DELTA DENTAL	EYE MED	GROUP LIFE INS.	COMPLETE CARE
			SINGLE	FAMILY	SINGLE	FAMILY	SINGLE	FAMILY				
76-100%	36 HRS OR MORE/WEEK	EMPLOYEE DISTRICT	\$1,135.00 \$1,172.71	\$3,820.00 \$1,172.71	\$370.00 \$1,172.71	\$1,660.00 \$1,172.71	\$510.00 \$1,172.71	\$1,955.00 \$1,172.71	\$0.00 \$131.42	\$0.00 \$15.17	\$0.00 \$13.80	\$30 employee paid
51-75%	27 TO 36 HRS/ WEEK	EMPLOYEE DISTRICT	\$1,428.18 \$879.53	\$4,113.18 \$879.53	\$663.18 \$879.53	\$1,953.18 \$879.53	\$803.18 \$879.53	\$2,248.18 \$879.53	\$32.86 \$98.57	\$3.79 \$11.38	\$3.45 \$10.35	\$30 employee paid
26-50%	18 TO 27 HRS/ WEEK	EMPLOYEE DISTRICT	\$1,721.35 \$588.35	\$4,406.35 \$588.35	\$956.35 \$588.35	\$2,246.35 \$588.35	\$1,096.35 \$588.35	\$2,541.35 \$588.35	\$65.71 \$85.71	\$7.58 \$7.58	\$6.90 \$8.90	\$30 employee paid
0-25%	12.5 TO 18 HRS/ WEEK	EMPLOYEE DISTRICT	\$2,014.53 \$293.18	\$4,699.53 \$293.18	\$1,249.53 \$293.18	\$2,539.53 \$293.18	\$1,389.53 \$293.18	\$2,834.53 \$293.18	\$98.57 \$32.86	\$11.38 \$3.79	\$10.35 \$3.45	\$30 employee paid

Classified Rate Sheet

Rates effective 7/1/25

"BARGAINING UNIT PER MONTH(10 MONTHS) COST OF BENEFITS FOR THE 2025-2026 SCHOOL YEAR
All Employee contributions for medical, dental and vision will be taken pre-tax 10thly unless the post-tax form is signed"

CLASSIFIED

FTE CONTRACT		MEDICAL								DENTAL		VISION LIFE	
		KAISER DHMO 500		KAISER HMO 30		ABC DHMO 500 SELECT 40 CO PAY		ABC HMO 30 FULL NETWORK		DELTA DENTAL	EYE MED	GROUP LIFE INS.	
6.25 OR MORE HRS PER DAY	100% EMPLOYEE DISTRICT	SINGLE \$250.00 \$1,172.71	FAMILY \$460.00 \$1,172.71	SINGLE \$415.00 \$1,172.71	FAMILY \$680.00 \$1,172.71	SINGLE \$280.00 \$1,172.71	FAMILY \$650.00 \$1,172.71	SINGLE \$355.00 \$1,172.71	FAMILY \$880.00 \$1,172.71	\$0.00 \$131.42	\$0.00 \$15.17	\$0.00 \$13.80	
	80% EMPLOYEE DISTRICT	\$484.54 \$938.17	\$694.54 \$938.17	\$649.54 \$938.17	\$914.54 \$938.17	\$514.54 \$938.17	\$884.54 \$938.17	\$589.54 \$938.17	\$1,114.54 \$938.17	\$26.28 \$105.14	\$3.03 \$12.13	\$2.76 \$11.04	
LESS THAN 4HRS PER DAY	60% EMPLOYEE DISTRICT	\$719.08 \$703.62	\$929.08 \$703.62	\$884.08 \$703.62	\$1,149.08 \$703.62	\$749.08 \$703.62	\$1,119.08 \$703.62	\$824.08 \$703.62	\$1,349.08 \$703.62	\$52.57 \$78.85	\$6.07 \$9.10	\$5.52 \$8.28	

FTE CONTRACT		ABC PPO 500		ABC H.S.A 3000		ABC H.S.A 1600		DELTA DENTAL	EYE MED	GROUP LIFE INS.	COMPLETE CARE
6.25 OR MORE HRS PER DAY	100% EMPLOYEE DISTRICT	SINGLE \$1,135.00 \$1,172.71	FAMILY \$3,820.00 \$1,172.71	SINGLE \$370.00 \$1,172.71	FAMILY \$1,660.00 \$1,172.71	SINGLE \$510.00 \$1,172.71	FAMILY \$1,955.00 \$1,172.71	\$0.00 \$131.42	\$0.00 \$15.17	\$0.00 \$13.80	\$30 employee paid
4 HRS BUT LESS THAN 6.25 HRS PER DAY	80% EMPLOYEE DISTRICT	\$1,369.54 \$938.17	\$4,054.54 \$938.17	\$604.54 \$938.17	\$1,894.54 \$938.17	\$744.54 \$938.17	\$2,189.54 \$938.17	\$26.28 \$105.14	\$3.03 \$12.13	\$2.76 \$11.04	\$30 employee paid
LESS THAN 4HRS PER DAY	60% EMPLOYEE DISTRICT	\$1,604.08 \$703.62	\$4,289.08 \$703.62	\$839.08 \$703.62	\$2,129.08 \$703.62	\$979.08 \$703.62	\$2,424.08 \$703.62	\$52.57 \$78.85	\$6.07 \$9.10	\$5.52 \$8.28	\$30 employee paid

MVP Rate Sheet

MINIMUM VALUE PLAN RATES
PER MONTH (10 MONTHS) COST OF BENEFITS FOR THE 2025-2026 SCHOOL YEAR
 Rates effective 7/1/2025

FTE CONTRACT		ANTHEM MINIMUM VALUE PLAN 5900/11800				KAISER MINIMUM VALUE PLAN 4500/9000				DELTA DENTAL	EYE MED	GROUP LIFE
		SINGLE	EE + SPOUSE	EE + CHILDREN	FAMILY	SINGLE	EE + Spouse	EE + Children	FAMILY			
76-100% OR 6.25 OR MORE HRS PER DAY	100% EMPLOYEE DISTRICT	\$15.00	\$15.00	\$15.00	\$125.00	\$15.00	\$15.00	\$15.00	\$135.00	\$0.00	\$0.00	\$0.00
		\$1,172.71	\$1,172.71	\$1,172.71	\$1,172.71	\$1,172.71	\$1,172.71	\$1,172.71	\$1,172.71	\$131.42	\$15.17	\$13.80
51-75% OR 4 HRS BUT LESS THAN 6.25 HOURS PER DAY	80% EMPLOYEE DISTRICT	\$15.00	\$15.00	\$15.00	\$359.54	\$15.00	\$15.00	\$15.00	\$369.54	\$26.28	\$3.03	\$2.76
		\$938.17	\$938.17	\$938.17	\$938.17	\$938.17	\$938.17	\$938.17	\$938.17	\$105.14	\$12.13	\$11.04
0-50% OR LESS THAN 4 HOURS PER DAY	60% EMPLOYEE DISTRICT	\$15.00	\$15.00	\$15.00	\$594.08	\$15.00	\$15.00	\$15.00	\$604.08	\$52.57	\$6.07	\$5.52
		\$703.62	\$703.62	\$703.62	\$703.62	\$703.62	\$703.62	\$703.62	\$703.62	\$78.85	\$9.10	\$8.28

OUT-OF-STATE OPTIONS

Dependents Living Out-of-State



Kaiser HMO

- Urgent Care & Emergency Care

Anthem HMO

- Urgent Care & Emergency Care
- Away From Home Guest Membership – 800-827-6422
- HMO Coverage if Contract HMO is Available in the Area
- Must Complete Application to Qualify and Enroll

REEP COMPLETECARE

What is it?

- CompleteCare is a VOLUNTARY program available only to new employees or employees currently enrolled in a District Medical plan through REEP.
- Employees enrolling in CompleteCare, will terminate coverage with Redlands Unified for the 2025-2026 plan year when you enroll in a spouse/partner's healthcare plan.
- Spouses/partner's healthcare coverage may not be within Redlands USD or any other REEP district.
- CompleteCare will reimburse active employees and their dependents for out-of-pocket expenses when participating in the spouse/partner's new healthcare coverage program.
- This may include deductibles, copays and insurance premiums.
- There is no cost to enroll in CompleteCare and because your out-of-pocket expenses for deductibles, copays and some insurance premiums are reimbursed, it generally adds up to a savings for the employee and their family.



REEP CompleteCare

Who is Eligible?



- Active employees, their spouse and dependents who are currently enrolled in a REEP medical plan as of 6/30/2025 – Note: employee may remain on REEP medical plan and spouse/dependents may move to alternate coverage
- New hires who join the District on 7/1/2025 or after as long as they enroll within 31 days of hire
- Eligible Employee's Spouse's healthcare coverage must *not* be provided by a REEP Member District medical plan

REEP Wellness Program – Omada Health

This program will be focused on diabetes & hypertension prevention and weight management.

Program goals:

- ❤️ Lose weight (and keep it off) with small, sustainable lifestyle changes
- ❤️ Build strategies for a healthy eating, activity, sleep and stress management
- ❤️ Reduce risk of developing type 2 diabetes, heart disease and stroke
- ❤️ Program offers supportive online peer groups, interactive lessons and a dedicated health coach



DISTRICT MARRIED COUPLES

🕒 Enrollment Requirements

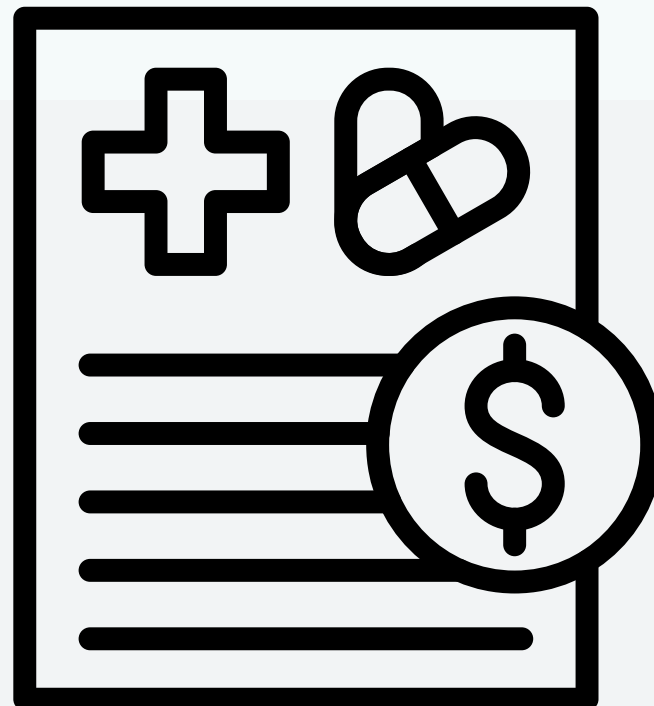
- **May not enroll as individuals** - couples must select one health plan
- **One spouse must be primary** and the other will be covered as a dependent
- Same rule applies for **dental and vision coverage**

💰 Financial Benefits

- **No employee contribution** for the selected medical, dental, and vision plans
- **Copays & deductibles reimbursement** up to the highest available employee contribution
- **Highest available contribution** = District contribution minus (dental, vision, and life × 10 monthly payments)

📄 Reimbursement Guidelines

- Submit receipts within **30 days** of incurring the expense
- Eligible expenses: **doctor visit co-pays, prescriptions, medically necessary services**
- Submit through **Airtable** with complete documentation
- Reimbursement does **not accumulate** from year to year



For detailed receipt requirements and submission instructions, please contact:

Risk Management

risk_management@redlands.k12.ca.us

ARE THESE VOLUNTARY BENEFITS RIGHT FOR YOU?

Could You Benefit From...

- ? Tax savings on medical and dependent care expenses through pre-tax accounts?
- ? Additional financial protection for accidents, critical illness, or cancer diagnosis?
- ? Income protection if you're unable to work due to disability?
- ? Additional life insurance coverage to supplement your existing benefits?
- ? Protection for your pets with affordable veterinary care insurance?
- ? Identity theft protection to safeguard your personal information?
- ? Hearing and vision enhancements like LASIK surgery or hearing aid discounts?
- ? Payroll deduction options that make premium payments convenient?

American Fidelity Voluntary Products

Do you have medical expenses?

- Flexible Spending Accounts
- Dependent Care Accounts

Worried about unexpected illnesses?

- Accident Only Insurance
- Cancer Insurance
- Critical Illness Insurance

What if you can't work?

- Long-Term Disability Income Insurance

Need additional life coverage?

- Term Life Insurance
- Whole Life Insurance

How American Fidelity Benefits Work

These optional products complement your existing District benefits by providing additional coverage for specific needs. They are administered by American Fidelity and require separate enrollment with an AF representative.

Interested in Learning More?

American Fidelity Benefits

For information on FSA, Dependent Care, Insurance, and Life products:

<https://benefits.americanfidelity.com/redlands-unified-school-district/>

Contact American Fidelity Representatives:

Stephanie Hopkins - Stephanie.Hopkins@americanfidelity.com

Monika Waggoner - Monika.Waggoner@americanfidelity.com

Other Voluntary Programs

For information on Pet Insurance, ID Theft Protection, Hearing Benefits, and LASIK:

- EPIC Hearing Benefit Plan
- Amplifon Hearing Aids
- LASIK Eye Surgery Discounts
- Pet Insurance
- Identity Theft Protection

Contact Risk Management for details about these separately administered programs.

risk_management@redlands.k12.ca.us

All voluntary benefits are entirely optional and separate from your required District benefits enrollment. Please note that enrollment processes differ between American Fidelity benefits and other voluntary programs.

EMPLOYEE VOLUNTARY BENEFITS



Available Products and Services

[Flexible Spending Accounts](#)

[Dependent Care Accounts](#)

[AF™ Limited Benefit Accident Only Insurance](#)

[AF™ Limited Benefit Individual Cancer Insurance](#)

[AF™ Limited Benefit Critical Illness Insurance](#)

[AF™ Long-Term Disability Income Insurance](#)

[AF™ Life Insurance](#)

[AF™ Term Life Insurance](#)

[AF™ Whole Life Insurance](#)

Because your hearing health is part of your overall health.



Hearing Benefit Plan

Hearing Plan Name: CICCIS Trust
Hearing exam frequency: Annually
Hearing aid benefit: \$1,000 per ear, once every 60 months (adults) \$1,000 per ear, once every 24 months (children)

Be sure to have your plan name handy when you call to request your appointment.

Get started with two easy steps:

Call EPIC at 1-866-956-5400 to request an appointment
Visit [EPIChearing.com](#) to learn more about your hearing health

EPIC Hearing Healthcare is here to make it easier

1. Contact EPIC to request an initial hearing exam and consultation.
Treat hearing loss and protect your hearing health. Call 1-866-956-5400 to request an appointment.
2. Your provider will help you find the perfect solution.
At your consultation and exam, your provider will assess your hearing and provide a personalized recommendation. Plus, they'll be able to answer any questions you have.



Continued



Savings You Can See and Hear

Get exclusive discounts on LASIK eye surgery and Amplifon hearing aids



Your wellness is more than oral health

That's why, as a Delta Dental enrollee, you have access to preferred pricing on hearing aids and LASIK vision services through Amplifon Hearing Services and QualSight.¹

How do I get the discounts?

It's easy. Just give Amplifon or QualSight a call. A dedicated representative will walk you through the program and help you pick a provider, make an appointment and receive your discount.

	Amplifon	QualSight
Products and services	Discounts on hearing aids and one year of free follow-up care	Discount on LASIK eye surgery, including pre- and post-operative visits
Savings	64% average savings off retail hearing aid pricing ² .	40 to 50% off the national average price of traditional LASIK eye surgery ³
Access	Nationwide network of providers	Over 1,000 LASIK locations nationwide ⁴
Quality	Leading brands featuring the latest hearing aid technology and a three-year product warranty	Experienced LASIK surgeons who have collectively performed over 7.5 million procedures ⁵
Get started	1. Call Amplifon. 2. A patient care advocate will explain the discount process, help you find a hearing care provider and help you make an appointment. 3. Amplifon will send you and your provider the details to activate your discounts. 4. Save on hearing aids, and receive complimentary batteries for two years.	1. Call QualSight. 2. A care manager will explain the program, answer any questions, help you pick a provider and set up a free consultation to see if you're eligible for LASIK eye surgery. 3. Receive written confirmation, including pricing information and directions to your provider's office. 4. Pay a discounted price for LASIK services.
Website	amplifonusa.com/deltadentalins	qualsight.com/-delta-dental
Phone	888-779-1429	855-248-2020

¹ Vision corrective services and Amplifon's hearing health care services are not insured benefits. Delta Dental makes the vision corrective services program and hearing health care services program available to you to provide access to the preferred pricing for LASIK surgery and for hearing aids and other hearing health services.
² According to Amplifon's internal analysis of Amplifon savings off MSRP in 2020. Discounts or savings may vary by manufacturer and technology level of the hearing aid device.
³ As compared to the reported overall national LASIK eye surgery cost by Market Scope LLC 2020. Discounts or savings may vary by provider.
⁴ QualSight provider file.
⁵ "QualSight LASIK Welcomes Delta Dental Enrollees!" July 22, 2020. <https://www.qualsight.com/-delta-dental>.

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of the District of Columbia — DC, Delta Dental of Pennsylvania — PA, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, DC, FL, GA, LA, ME, MI, NY, TX and UT.
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[deltadentalins.com/enrollees](#)

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You're on your way to better hearing health.

As a CICCIS Trust member, you now have access to custom-programmed hearing aids, routine hearing exams and professional, nationwide support from EPIC Hearing Healthcare.

Name-brand and private-labeled hearing provider locations.

Choose from hundreds of name-brand and private-labeled hearing aids from major manufacturers, including Behind™, Oticon, Phonak, ReSound, Signa, Starkey™, Unihorn™ and Widex™ and more at savings of up to 80% on industry prices.*

More than 5,000 credentialed hearing provider locations.

Access the largest national network* of credentialed hearing professionals that provide hearing exams and hearing aid evaluations.

Convenient ordering.

Order hearing aids for delivery right to your home in 5-10 business days or order them in person directly through a hearing provider. With 7 technology levels to choose from, it's easy to find a hearing aid to meet your hearing loss needs.

	Basic	Reserve	Entry	Essential	Standard	Advanced	Premium
Hearing Aids	Private-labeled	Private-labeled	Name-brand	Name-brand	Name-brand	Name-brand	Name-brand
Cost	\$749	\$949	\$999	\$1,099	\$1,399	\$1,899	\$2,399
Styles*	BTE	RIC, ITE, Ultra Power BTE, CIC	All styles				
Batteries	1-year supply						5-year supply
Follow-up Care	Cost per follow-up visit		Hearing aid fitting and 3 free follow-up visits included within the first year, after the 45-day trial period				
Trial Period	70 days		45 days				
Warranty	3-year extended warranty (covers repair and a 1-time loss/damage replacement)**						



Your journey towards better hearing begins today!
Call: 1-866-956-5400, TTY 711
Visit: [epichearing.com](#)

All trademarks are the property of their respective owners.
*Compared to industry pricing.
**EPIC Hearing Healthcare internal data.
*BTE = behind-the-ear; RIC = receiver-in-canal; ITE = in-the-ear; CIC = completely-in-canal.
**See your hearing care provider for details.
Facebook.com/EPIC_Hearing Twitter.com/EPIC_Hearing LinkedIn.com/Company/EPIC-HearingHealthcare
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24/7 Peace of Mind

ID Theft Protector offers unlimited identity theft restoration services for you and your family to help easily recover from identity theft.
24/7 "real time" access to credit bureau records allow specially trained and certified fraud resolution specialists to identify the crime, respond quickly to stop additional damage, remove fraudulent activity from the victim's name and regain control of your credit history.
With ID Theft Protector, resolution services happen much more quickly than with competitive programs. Whenever and wherever a victim's identity is stolen, ID Theft Protector begins to make it better right away - with only one call to our 24/7 emergency assistance center.

Backed by Industry Leaders

ID Theft Protector is backed by industry leaders to help 24/7 at home or when you are traveling. The product is backed by two of the largest and most experienced companies of their type in the identity protection business: CIC, Incorporated, who provides legal, financial and identity theft protection services to over 27 million households and over 25,000 corporations; and Trans Union/True Credit, a leading provider of business intelligence, consumer information and Web-based services helping consumers prevent and resolve credit fraud and identity theft issues, supported by more than 3,600 employees in 25 countries worldwide.

For any product-related questions, please contact your Account Executive or Benefits Administrator!

If you are already a member of ID Theft Protector powered by ID Theft Assist and have any activation questions or suspect your identity is compromised in any way, immediately call 1-866-262-5844.



Keenan & Associates
CA License No. 0451271

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MetLife Pet is here to help keep your BFF's happy and healthy.



MetLife Pet Insurance can help cover the cost of unexpected accidents and illnesses and routine care. Help protect your pet's health and your wallet.

- The freedom to visit any U.S. licensed veterinarian
- Flexible plans with no breed exclusions
- Covered exam fees for accidents and illnesses
- Optional Preventive Care coverage for wellness needs
- Savings up to 30%¹
- 24/7 live vet chat²

Get a quote today.
Visit [metlife.com/getpetquote](#) or scan the QR code



Call 1-800-GET-MET8.

Pet insurance from Nationwide®



Fetch the best health coverage for your pet through your voluntary benefits package. With two budget-friendly options, there's never been a better time to sign up for My Pet Protection®, available only through your workplace benefits program.

- Get cash back on eligible vet bills: Choose 50% or 70% reimbursement⁽¹⁾
- Easy to use: Low \$250 annual deductible and \$7,500 in annual benefits
- Just for employees: Preferred pricing offered only through your company
- Use any vet, anywhere: No networks, no pre-approvals

Did you know? Nationwide is the first provider with coverage plans for birds and exotic pets.



How to use your pet insurance plan 1 Visit any vet, anywhere. 2 Submit claim. 3 Get reimbursed for eligible expenses.

<http://www.petinsurance.com/ciccs> 877-738-7874

⁽¹⁾ Some exclusions may apply. Certain coverages may be subject to existing exclusions. See policy documents for a complete list of exclusions. Reimbursement options may not be available in all states.
Products underwritten by Veterinary Pet Insurance Company (CA), Nationwide Mutual Insurance Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting, guidelines, review and approval. Products and discounts not available to all persons in all states. Insurance terms, definitions and exclusions are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declarations. Other coverage provided by Nationwide. Nationwide Mutual Insurance Company and Nationwide are your sole service marks of Nationwide Mutual Insurance Company. ©2021 Nationwide. 2/2021/05/24



FREQUENTLY ASKED QUESTIONS

General Benefits Questions

Q: When does the new plan year begin?

A: The 2025-2026 plan year begins on July 1, 2025.

Q: Can I make changes after open enrollment ends?

A: Only if you experience a qualifying life event (marriage, birth, adoption, loss of other coverage, etc.). You have 30 days from the event to make changes.

Q: How do I know which plan is right for me?

A: Consider your medical usage history, anticipated needs, budget, and preferred providers. HMOs offer lower costs but less flexibility, PPOs offer more provider choice at higher costs, and HSA plans work well for healthy individuals who want to save for future expenses.

Plan Comparison Questions

Q: What's the difference between HMO and PPO plans?

A: HMO plans require selecting a primary care physician and getting referrals for specialists. PPO plans allow seeing any provider without referrals, but cost less when using in-network providers.

Q: How does an HSA work with high-deductible plans?

A: An HSA is a tax-advantaged account paired with high-deductible health plans. You contribute pre-tax dollars to pay for qualified medical expenses, and unused funds roll over year to year.

Q: What are the main differences between Kaiser HMO 30 and Kaiser Deductible HMO \$500?

A: Kaiser HMO 30 has no deductible with \$30 office visit copays. The Deductible HMO \$500 has lower premiums but requires meeting a \$500 individual/\$1,000 family deductible before certain services are covered.

Enrollment Process Questions

Q: How do I enroll using Employee Navigator?

A: Log in to Employee Navigator, review your personal information, add dependents, select your benefit options, and confirm your elections before submission.

Q: What documents do I need to verify dependents?

A: For spouses: marriage certificate and proof of joint ownership. For children: birth certificate, adoption papers, or guardianship documents.

Q: What if I miss the enrollment deadline?

A: If you miss the May 30, 2025 deadline, you'll default to your current coverage. New employees must enroll within 30 days of hire.

Special Circumstances Questions

Q: What happens if I have a medical emergency while traveling?

A: All plans cover emergency care regardless of network status. For HMO plans, follow up with your primary provider as soon as possible.

Q: How do I access care if my dependent is attending college in another state?

A: For HMO plans, review the Out-of-State Options for guest membership. PPO and HSA plans generally offer nationwide coverage.

Q: What if I work part-time? Am I still eligible for benefits?

A: Employees working at least 20 hours per week may be eligible for pro-rated benefits. Contact HR for your specific eligibility details.

Still Have Questions?

For additional questions or personalized assistance, please contact the Risk and Benefits Department at risk_management@redlands.k12.ca.us.

HEALTHCARE BENEFITS GLOSSARY

Copay

Fixed amount you pay for a covered service, usually at time of service.

Example: Your HMO plan has a \$30 copay for office visits.

Out-of-Pocket Maximum

Most you'll pay annually before plan pays 100% for covered services.

Example: After reaching \$3,000 max, plan covers all remaining costs.

In-Network

Providers contracted with your health plan at negotiated rates.

Example: In-network visits have lower costs than out-of-network.

Deductible

Amount you pay before insurance begins to pay.

Example: With a \$500 deductible, you pay first \$500 of covered services.

HMO

Plan limiting coverage to providers in the HMO network.

Example: Kaiser HMO requires selecting a primary care physician.

Out-of-Network

Providers not contracted with your health plan.

Example: Out-of-network care costs more and may not be covered.

Coinsurance

Your share of costs as a percentage after meeting deductible.

Example: With 20% coinsurance, you pay 20% and plan pays 80%.

PPO

Plan allowing more provider flexibility, in and out of network.

Example: PPO 500 allows seeing specialists without referrals.

Formulary

List of prescription drugs covered by your plan.

Example: Generic medications on Tier 1 have \$10 copay.

Premium

Amount paid for health insurance every month.

Example: Monthly premium is deducted from your paycheck.

HSA

Tax-advantaged account for medical expenses with high-deductible plan.

Example: Contribute \$100/month pre-tax to pay for qualified expenses.

FSA

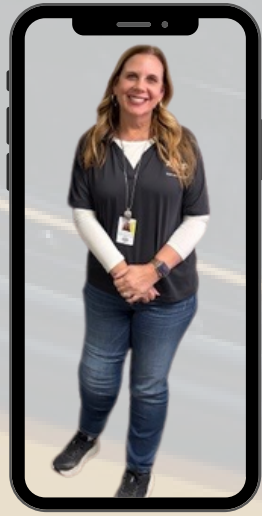
Tax-free account for healthcare expenses; use it or lose it annually.

Example: Contribute to FSA for expected dental and vision expenses.

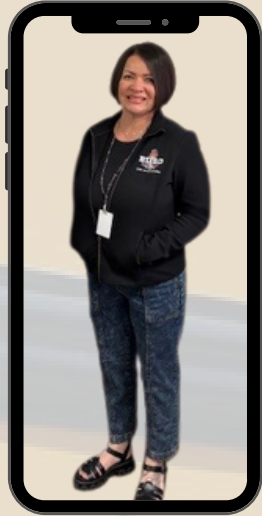
How Costs Work Together:

1. First, pay your premium monthly
2. Then, pay 100% until you meet your deductible
3. Next, pay copays and coinsurance
4. Finally, once you reach out-of-pocket maximum, plan pays 100%

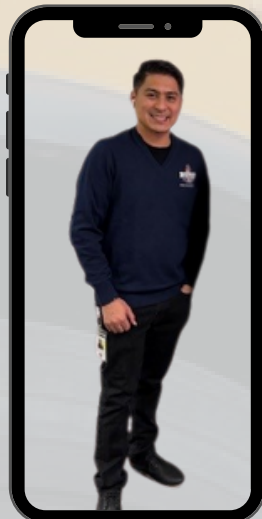
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To schedule a virtual appointment, click on the link below:

<https://benefits.americanfidelity.com/redlands-unified-school-district/>

Or contact your American Fidelity Representative:

Stephanie Hopkins

Stephanie.Hopkins@americanfidelity.com

Monika Waggoner

Monika.Waggoner@americanfidelity.com



For Employee Navigator technical assistance only, please contact

Customer Care at 800.814.1862, or
email customercare@keenand.com