2026

ANNUAL ENROLLMENT

Building your roadmap for better health

IT'S TIME TO TAKE A LOOK AT YOUR BENEFITS AND THE CHANGES AND ELECTIONS YOU MAY WANT TO MAKE FOR 2026.

Whether you are new to HISD or returning to the district, we have resources, information, and useful tools to guide you through your benefits information. Even if you are not enrolling in some of the benefit options, as an employee of the district you have access to benefits such as the Employee Assistance Program and resources that may be useful.

HISD ENROLLMENT DATES: OCTOBER 27 – NOVEMBER 7, 2025

LET'S START BY LOOKING AT WHAT'S NEW FOR 2026.

Your health and well-being matter, and your journey to better health starts with the choices you make during Annual Enrollment, just around the corner!

Annual Enrollment runs from **October 27 through November 7**, and it's your once-a-year opportunity to review and update your benefits for the upcoming year. All changes will go into effect on January 1, 2026.

You can check your current benefits and make updates through our new Benefits Sharepoint Site using the Empyrean SSO link. Go to MyHISD>Department Sites>Benefits & Payroll>Click on the Benefits Office tile>Scroll down to the Empyrean SSO link.

Let's walk through what's changing and what you need to know this year.

MEDICAL PLAN UPDATES

Due to rising healthcare and pharmacy costs there will be a 7.25% increase to employee medical plan contributions for all plans for 2026.

This is a great time to evaluate your current plan and consider other options that might better fit your needs and budget. Be sure to check if your preferred doctors are in-network.

Medical Plan Networks through United Healthcare Include:

- **Charter Plans:** Kelsey-Seybold network
- **Nexus Plans:** Memorial Hermann network
- **Choice Plans:** Choice HDHP, Choice

All plans include pharmacy coverage. A new guide to covered medications (formulary) will be available soon on our website Houstonisd.org/benefits.

NEW PER PAYCHECK RATES – TWICE PER MONTH FOR 24 PAY PERIODS (EFFECTIVE JANUARY 1, 2026)

EMPLOYEE

- Select Plan – Kelsey: $2.95
- Charter Basic – Kelsey: $22.72
- Charter Plus – Kelsey: $45.76
- Nexus Basic – Memorial Hermann: $24.99
- Nexus Plus – Memorial Hermann: $50.34
- Choice – HDHP: $39.63
- Choice: $79.78

EMPLOYEE + CHILD

- Select Plan – Kelsey: $104.29
- Charter Basic – Kelsey: $118.23
- Charter Plus – Kelsey: $159.62
- Nexus Basic – Memorial Hermann: $130.07
- Nexus Plus – Memorial Hermann: $175.58
- Choice – HDHP: $206.19
- Choice: $266.83

EMPLOYEE + SPOUSE

- Select Plan – Kelsey: $114.67
- Charter Basic – Kelsey: $127.66
- Charter Plus – Kelsey: $172.33
- Nexus Basic – Memorial Hermann: $140.42
- Nexus Plus – Memorial Hermann: $189.56
- Choice – HDHP: $222.57
- Choice: $287.10

EMPLOYEE + FAMILY

- Select Plan – Kelsey: $189.35
- Charter Basic – Kelsey: $218.71
- Charter Plus – Kelsey: $295.26
- Nexus Basic – Memorial Hermann: $240.59
- Nexus Plus – Memorial Hermann: $324.80
- Choice – HDHP: $381.38
- Choice: $461.29

NEXT LEVEL PRIME CLINICS – NOW EXPANDED!

All employees and dependents covered under any HISD medical plan can visit Next Level Prime clinics for:

- Annual physicals
- Managing chronic conditions like diabetes, high blood pressure, and high cholesterol

No cost to you for these services!

NEW FOR 2026:

- Choice HDHP (participants will include) Next Level Prime membership as part of the 2026 coverage.
- The Hattie Mae White and Attucks Middle School onsite clinics will provide covered plan participants in any HISD medical plan with Type 2 Diabetes assistance in managing their care by offering bloodwork and vitals checks.
- Next Level Prime locations are open 7 days a week from 9:00 a.m. to 9:00 p.m.
- Next Level Prime also offers 24/7 telehealth visits.

DENTAL PLAN UPDATES

Dental plan options are staying the same — but there will be a small decrease for PPO particpants in contributions. The discount dental program is being discontinued in 2026.

PER PAYCHECK DENTAL RATES OVER 24 PAY PERIODS, TWICE A MONTH (2026)

EMPLOYEE

- Dental HMO: $7.61
- Dental PPO: $19.56
- Dental PPO Buy-Up: $21.68

EMPLOYEE + CHILD

- Dental HMO: $14.47
- Dental PPO: $38.66
- Dental PPO Buy-Up: $42.85

EMPLOYEE + SPOUSE

- Dental HMO: $14.47
- Dental PPO: $38.75
- Dental PPO Buy-Up: $42.95

EMPLOYEE + FAMILY

- Dental HMO: $18.60
- Dental PPO: $60.46
- Dental PPO Buy-Up: $67.03

VISION PLAN UPDATES

Our Vision Basic and Vision Plus plans are continuing into 2026 — with a slight increase in cost. Both plans include an annual eye exam and coverage toward glasses or contacts with copays.

DON'T FORGET THESE IMPORTANT REMINDERS

- **Enroll early!** Systems get busy near the deadline, and it may take longer to process.
- **Think ahead**. How do you and your family use your benefits? Now's the time to align your plan with your needs.
- **Flexible Spending Accounts (FSA):** You must re-enroll each year — this benefit does not roll over.
  - 2026 limits: $3,300 for healthcare $7,500 for dependent care
- **Health Savings Account (HSA) Limits for 2026:**
  - **$4,400 (self-only coverage)**
  - **$8,750 (family coverage)**
  - **Deductible minimums: $3,400 (individual) $6,800 (family)**
  - **Out-of-pocket max: $8,500 (individual) $17,000 (family)**
- **Keep your address up to date** so you don't miss important info.
- **Review your beneficiaries** and life insurance coverage.

OTHER BENEFITS UNDER UNITEDHEALTHCARE AND OPTUM RX

Advanced Clinical Engagement Support (ACES)

Combines advocacy and clinical resources to achieve better health choices and health outcomes. Visit houstonisd.org/benefits. to see the clinical programs that are available.

Maven Maternity Program

Covers 12 months of care that includes 9 months of prenatal care and 3 months after delivery care. This is an excellent program for new mothers and will also benefit any expectant moms.

OnePass Select

If gym membership is your goal, we have a plan for you. You may pick from several different levels of membership. As you go up the ladder, most preceding gyms are available to you. You will need to create an account to access this benefit at www.OnePassSelect.com. When you set up your account and log in, you can see the plans and the gyms you would have access to. Whatever level you choose, you will have access to multiple gyms anytime you want. You have choices so pick what is best for you!

Coordination of Benefits (COB)

Will apply to dependent coverage under the medical and pharmacy plans. For any claims over $400, UHC could be the secondary payer and the following will occur:

- UHC may deny the claim and send a letter to the member requesting updated COB information.
- UHC will send correspondence to you for this dependent member via phone, email, UHC portal and mailed letters
- Please respond to these inquiries immediately so benefits will be paid as applicable

Pharmacy benefits under Optum

Optum Rx Home Delivery is a convenient way to schedule your medications that you take on a regular basis. You can also elect automatic refills so you don't have to remember when to fill your prescriptions. It's as easy as 1-2-3. For most maintenance medications, you are able to fill with a 3-month supply, this will keep you compliant with your medication schedule. Just send your doctor's script to OptumRx or call the number on the back of your member ID card. You also have flexible payment options when paying for your maintenance medications. You will need to set up a UnitedHealthcare account before your first order. Your medication will deliver 2-5 business days after the pharmacy receives completed new and refill orders.

VOLUNTARY BENEFITS

Flexible Spending Account

Healthcare Flexible Spending account – Contributions are taken out of your paycheck on a pre-tax basis, and you can use these funds to pay for medical, dental, and vision expenses as well as pharmacy expenses. You may contribute up to $3,300 and the money is available on January 1. These funds can be used for you and your dependents even if the dependents are not covered under your medical plan.

Dependent Care Flexible Spending Account

Contributions are taken out of your paycheck on a pre-tax basis, and you can only use the amount that is in your flexible spending account. You can use these funds for daycare, camps, elder care – where your dependents need care or have after school activities. You cannot use these funds for your dependents' medical, dental, vision, and pharmacy expenses. You can choose an amount up to $7,500. The deductions are taken out over the calendar year for 24 pay periods.

Health Savings Account

Contributions are taken out of your paycheck on a pre-tax basis, and you can use only what is in your account. But you can also enrollin the Limited Purpose FSA plan if you are trying to save your HSA money. You can choose an amount up to $4,400 if you have individual coverage or $8,750 if you have dependent coverage. You can always take your HSA account with you if you leave the district.

Limited Purpose Flexible Spending Account

This type of account can be used to supplement an HSA plan only. This account can be used to pay for dental and vision expenses and your HSA account would be used to pay for medical and pharmacy expenses. This account works just like the healthcare flexible spending account.

For the Flexible Spending accounts, you must choose the amount carefully. If you do not use it, you will forfeit those funds. We do have a two-and-a-half-month extension for these accounts which will allow any balance at the end of the yearto move to the next calendar year but those funds need to be exhausted by March 15, 2027. Please visit our website for additional information.

Dental HMO

You must select a Primary Care Dentist who will oversee your dental care. There is also a copay schedule for covered treatment under this option and there are no annual limits. If you need specialist care, your Primary Care Dentist will need to make the referral. There is no coverage for services out of the network unless it is an emergency. You are able to change your Primary Care Dentist.

Dental PPO/PPO Buyup

You are able to select any dentist in the network for your dental care. You must pay a deductible before any treatment begins, even for preventive treatment. If you use a provider outside of the network, you may be responsible for any additional charges that may exceed usual and customary. There is an annual maximum of $1,350 but you can earn an extra $100 each year for three years taking your maximum up to $1,650 if you have at least one preventive visit a year. The Buyup plan does not have a deductible for preventive care and your annual maximum is $2,000.

Vision Basic and Plus options

This plan covers your vision care and provides you with an exam copay and materials copay if you need contact lenses or if you choose eyeglasses. If you choose both there are additional discounts available. The only difference between basic and plus is that the plus plan allows for eyeglass frames every year.

Life Insurance, Basic and Supplemental

HISD provides all benefits-eligible employees with $15,000 in basic life and AD&D insurance. Employees can add additional life insurance for themselves, spouse, or children. For supplemental insurance, an employee can add up to 5x their annual salary. Any increment over that when first hired or over $600,000 requires evidence of insurability which is a short questionnaire. Child life can be elected in flat amounts of $5,000, $10,000, $15,000, and $20,000. Child life insurance covers any child dependents up to ages 26, 25 for grandchildren.

Disability

This is a voluntary program you can select that comes with a variety of options for salary replacement. Evidence of Insurability is not required but pre-existing exclusions apply. You must also be actively at work for the benefit to begin.

MetLife Legal covers personal legal matters. This plan provides personal legal guidance on a variety of issues and services such as will preparation, traffic ticket defense, and consumer matters. Issues related to your employment are excluded.

Accident, Critical Illness, Cancer and Specified Diseases, and Hospital Indemnity

These benefits pay you and covered dependents cash in the event you are in an accident, you suffer a critical illness, are diagnosed with cancer or one of the specified diseases, or if you are admitted to the hospital. These are excellent additions to your benefits portfolio.

For New Employees

If you're a new employee, look for your benefits enrollment email from the HISD Benefits Office following the date that you are entered in the HISD HR system. You must enroll within 30 days. If you are a new hire in August, you may need to enroll for Benefits as new hire and then also participate in annual enrollment and enroll again to ensure that you have the benefits you want for the new year whether you want to change anything or not. This is required since you will have two concurrent events happening at the same time.

Dependent Verification

It's important you understand who can and can't be considered a dependent on your plan. Documentation is required to support the eligibility status of each of your dependents. If you don't provide it, your dependents will not be covered, regardless of their eligibility, and you won't be able to add them until the next enrollment period or in the case of a life event. For more information about dependent eligibility, see our website.

When do benefits begin?

If you are a new employee, a rehire outside of 31 days or newly eligible, your benefits coverage begins on your benefits effective date, which is the first of the month following 30 days after your new employee date of hire or transfer date for the newly eligible, as long as you select benefits before your benefits effective date or the date you become eligible for benefits. For example, if you start work or become benefits eligible on February 12, your benefits begin April 1, as long as you select your benefits before April 1. For benefits selected during the annual enrollment period, coverage begins January 1 of the following year. For benefits requiring evidence of insurability, coverage begins the beginning of the month following carrier approval of your application. If you are in an Affordable Care Act stability period, your benefits effective date could start sooner.

Just a quick reminder to please make sure you enroll by November 7th.

The Benefits Service Center is here to help you Monday through Friday, from 7:00 a.m. to 7:00 p.m. (except on holidays).

You can complete your annual enrollment online until 11:00 p.m. on November 7th. If you prefer to call and enroll, just give us a ring before 7:00 p.m. that day.

Need assistance? Call the Benefits Service Center a**t 1-877-780-4473.**

Or, to enroll online, simply head to **myHISD > Department Sites >Benefits/Payroll** and click on the **Benefits Office tile.** Go to the Empyrean SSO link.

We're here to help make the process easy for you!

Employee Assistance Program
Powered by ComPsych® GuidanceResources®

ComPsych®
GuidanceResources® Worldwide

Let's talk: EAP

We're your EAP... We're here to listen.

In today's high-pressure world, keeping ourselves bottled up can turn minor problems into big issues, hurting our mental, physical and emotional balance. That's where your Employee Assistance Program (EAP) can help. Whenever you need to talk, whether about work, home life, parenting, relationships or any other issue, we're here to listen and can guide you to effective, proven solutions. Talk to us for:

Confidential Counseling

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Telehealth services, including phone, video and chat

Work-Life Solutions

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care

Financial Resources

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more

Legal Guidance

- Divorce, adoption, family law, and more

Need representation? Get a free 30-minute consultation and 25% reduction in fees.

Well-Being Coaching

Work one-on-one with a certified health coach to improve your well-being. Modules include:

- Burnout, goal setting, time management
- Work-life balance, developing self-compassion
- Coping with stress, improving sleep, and more

Digital Self-Care Tools

Our smartphone app helps you improve health and well-being whenever and wherever you want.

- Tackle depression, stress, sleep issues
- Build mindfulness and resilience
- Improve low self-esteem and more

Online Support: guidanceresources.com

- Use GuidanceConnect℠ to select a network therapist near you
- Find articles, podcasts, videos
- Watch On-Demand trainings

Here when you need us.

Call: 833.812.5181
TRS: Dial 711
Online: guidanceresources.com
App: GuidanceNow℠
Web ID: HISD

HISD | Benefits Office
BRINGING BENEFITS TO LIFE

1-877-780-4473.

2026 MEDICAL PLAN COMPARISON

		Charter Select Earn $35,000 or less	Charter Basic	Nexus Basic
RATES				
Based on 24 pay periods	Employee only	$2.95	$22.72	$24.99
	Employee + spouse	$114.67	$127.66	$140.22
	Employee + child(ren)	104.29	$118.23	$130.07
	Employee + family	$189.35	$218.71	$240.59
PLAN LIMITS				
Annual deductible	Individual	$500	$2,500	$2,500
	Family	$1,000	$5,000	$5,000
Annual out-of-pocket max (includes all medical and pharmacy deductibles, copays, and coinsurance)	Individual	$4,900	$7,900	$7,900
	Family	$9,800	$15,800	$15,800
Preventive care exams[6]		Free	Free	Free
COST FOR COVERED SERVICES AFTER YOUR DEDUCTIBLE HAS BEEN MET				
Office visits	Primary care (PCP)	$30 copay[1]	$30 copay[1]	25%/45%[4]
	Specialists	$65 copay[1]	$65 copay[1]	25%/45%[4]
	HISD Onsite Clinics & PRIME[2]	Free	Free	Free
Inpatient—hospital[3]		30%	25%	25%/45%[4]
Outpatient—hospital[3]		30%	25%	25%/45%[4]
Outpatient—freestanding and surgical center[3]		30%	25%	25%/45%[4]
Emergency Room		30% + $750 Copay	25% + $750 Copay	25% + $750 Copay
Urgent care facility		$100 copay[1]	$100 copay[1]	$100 copay[1]
Lab, X-ray, diagnostic mammogram		30%	25%	25%
Diagnostic scans (MRI, MRA, CAT, PET)		30%	25%	25%
Maternity - Delivery (Hospital)		30%	25%	25%/45%[4]
Mental health and substance abuse—inpatient		30%	25%	25%
Mental health and substance abuse—outpatient		$65 copay[1]	$65 copay[1]	25%
PRESCRIPTION DRUG COMPARISON				
Annual pharmacy deductible		$50 per person	$100 per person	$100 per person
Prescription drugs (30-day retail)[5]	Tier 1 Generally Generic	$20	$20	$20
	Tier 2 Generally Preferred brand	$60	$75	$75
	Tier 3 Generally Non-preferred brand generic	$100	25% (Minimum $100 copayment Maximum $250 copayment)	25% (Minimum $100 copayment Maximum $250 copayment)
	Specialty Drugs	$150	25% (Minimum $100 copayment Maximum $250 copayment)	25% (Minimum $100 copayment Maximum $250 copayment)
Prescription drugs (90-day mail or retail)[5]	Tier 1 Generally Generic	$50	$50	$50
	Tier 2 Generally Preferred brand	$150	$187.50	$187.50
	Tier 3 Generally Non-preferred brand generic	$250	25% (Minimum $250 copayment Maximum $500 copayment)	25% (Minimum $250 copayment Maximum $500 copayment)

1. Charter PCP and specialist copays do not count towards the annual deductible; but, do apply towards the annual out-of-pocket maximum.
2. Free if you are enrolled in an HISD medical plan
3. Pre-certification may be required.

Choice HDHP	Charter Plus	Nexus Plus	Choice
$39.63	$45.76	$50.34	$79.78
$222.57	$172.33	$189.56	$287.10
$206.19	$159.62	$175.58	$266.83
$381.38	$295.26	$324.80	$461.29
$3,400	$1,750	$1,750	$1,750
$6,800	$3,500	$3,500	$3,500
$8,500	$6,150	$6,150	$6,150
$17,000	$12,300	$12,300	$12,300
Free	Free	Free	Free
20%	$30 copay[1]	20%/40%[4]	20%
20%	$65 copay[1]	20%/40%[4]	20%
	Free	Free	Free
20%	20%	20%/40%[4]	20%
20%	20%	20%/40%[4]	20%
20%	20%	20%/40%[4]	20%
20% + $750 Copay	20% + $750 Copay	20% + $750 Copay	20% + $750 Copay
20%	$100 copay[1]	$100 copay[1]	$100 copay[1]
20%	20%	20%	20%
20%	20%	20%	20%
20%	20%	25%/45%[4]	20%
20%	20%	20%	20%
20%	$65 copay[1]	20%	20%
Integrated with medical	$100 per person	$100 per person	$100 per person
20%	$20	$20	$20
20%	$75	$75	$75
20%	25% (Minimum $100 copayment Maximum $250 copayment)	25% (Minimum $100 copayment Maximum $250 copayment)	25% (Minimum $100 copayment Maximum $250 copayment)
20%	25% (Minimum $100 copayment Maximum $250 copayment)	25% (Minimum $100 copayment Maximum $250 copayment)	25% (Minimum $100 copayment Maximum $250 copayment)
20%	$50	$50	$50
20%	$187.50	$187.50	$187.50
20%	25% (Minimum $250 copayment Maximum $500 copayment)	25% (Minimum $250 copayment Maximum $500 copayment)	25% (Minimum $250 copayment Maximum $500 copayment)

4. Services are tiered under Nexus Basic and Nexus Plus.
5. Separate pharmacy copay applies after separate pharmacy deductible has been met (except Choice HDHP).

Take Your Healthcare to the Next Level.

Great news! Your employer has teamed up with Next Level Prime to be your go-to resource for employee healthcare. As part of this partnership, you and your dependents will receive unlimited access to Next Level Prime healthcare services—all at no additional cost to you.

What is Next Level Prime?

Next Level PRIME offers all these amazing benefits:

- Access to 44+ Next Level clinic locations
- Direct primary, preventive & chronic care 7 days a week from 9 a.m. – 9 p.m.
- Urgent care, 7 days a week from 9 a.m. – 9 p.m.
- Telemedicine/Virtual visits 24 hour 7 days a week
- Nurse Care Navigators to assist with all healthcare concerns/questions
- Health & Wellness Coaching
- Behavioral Health & Emotional Wellness Counseling
- Weight Loss Solutions
- Digital Pharmacy Discounts
- NO CO-PAYS AT THE TIME OF SERVICE!
- NO ADDITIONAL OUT OF POCKET EXPENSES!
- Unlimited access to medical care

Download our app and make getting care faster.

next level

www.NextLevelUrgentCare.com

833-957-6200

HISD Employee
HEALTH & WELLNESS CENTERS by nextlevel

HISD Health and Wellness Centers operated by Next Level Urgent Care.

These convenient clinics make it easy for benefits-eligible employees and covered dependents to receive urgent care close to where they work. Walk-in patients are welcome, but we recommend booking an appointment on the Next Level app or by calling 281-869-3630.

CONVENIENT MEDICAL CARE FOR EMPLOYEES AND COVERED DEPENDENTS

- PRIMARY CARE
- URGENT CARE
- SPORTS PHYSICALS
- HEADACHES
- RASHES
- SPRAINS & STRAINS
- LACERATIONS
- URINARY TRACT INFECTIONS
- LABS
- FLU SHOTS
- WELLNESS PHYSICALS
- INTERIM CARE

PERSONAL, HIGH-QUALITY MEDICAL CARE

HISD Employee Health & Wellness Centers are here for most of your day-to-day healthcare and wellness exams. Even better, if you are enrolled in an HISD medical plan, you can use these services at no cost to you. That also includes care for your covered dependents, age 5 and older.

If you're eligible for HISD healthcare benefits but not enrolled in the HISD medical plan, you can still use the centers for just $65-$125 per visit, plus any additional lab fees.

NOTE: THE CENTERS DO NOT TREAT WORKERS' COMPENSATION INJURIES.

TO MAKE AN APPOINTMENT ONLINE:

WWW.NEXTLEVELURGENTCARE.COM/ONSITE-CLINIC

CLICK THE LINK WHERE IT SAYS "ONSITE MEMBER? CLICK HERE."
THIS WILL BRING YOU TO THE NEXT LEVEL CLIENT LOGIN PAGE.
LOG IN USING THE FOLLOWING:
USERNAME: HISD
PASSWORD: Nextlevel

GET THE NEXT LEVEL APP

CLICK THE MENU IN UPPER LEFT CORNER.
CLICK "SCHEDULE APPOINTMENT."
SELECT HISD CLINIC AND FOLLOW INSTRUCTIONS.

HISD Benefits Office
BRINGING BENEFITS TO LIFE

HATTIE MAE WHITE EDUCATIONAL SUPPORT CENTER

4400 West 18th Street, Houston, Texas 77092
281-869-3630

Monday-Friday: 9:00 a.m. to 4:30 p.m.
Saturday: 8:00 a.m. to 1:00 p.m.

ATTUCKS MIDDLE SCHOOL

4330 Bellfort Street, Houston, Texas 77051
(located off Ferdinand —SW side of campus)
281-869-3630

Monday-Friday: 9:00 a.m. to 4:30 p.m.

BOTH CENTERS ARE OPEN DURING THE MIDDAY LUNCH HOUR

WWW.NEXTLEVELURGENTCARE.COM/ONSITE-CLINIC

HISDBENEFITS HISDBENEFITS HOUSTONISDBENEFITS

1-877-780-4473.

HISD

HOUSTON INDEPENDENT
SCHOOL DISTRICT