



Employee Benefit Guide

Paulding Exempted Village Schools



Plan Year: 2026



A Message to Our Employees

At Paulding, we believe our greatest asset is in our staff. Your dedication, talent, and passion are the driving force behind the success of our school district, and we remain committed to supporting you in meaningful ways. As part of that commitment, we're proud to offer a comprehensive benefits package designed to support your health, financial security, and overall wellbeing.

Please note a slight adjustment to the HDHP deductible plan for 2026. The minimum deductible for an embedded plan will increase to **\$3,400 for single coverage and \$6,800 for family coverage**, up from the current **\$3,300/\$6,600**. In alignment with the School's agreement that the out-of-pocket maximum will remain **\$1,000/\$2,000 above the deductible**, the out-of-pocket maximum will also increase—from **\$4,300/\$8,600** to **\$4,400/\$8,800**.

This adjustment reflects our ongoing support to prioritize your needs and provide stability in an ever-changing landscape. We understand the importance of accessible, high-quality benefits, and we're proud to continue offering a package that reflects the value we place on each of you.

Thank you for all that you do. We're excited about what we can accomplish together.

Open Enrollment will be Passive

What does passive enrollment mean?

This means that if you do not log into Benelogic self-service portal to make changes, the benefits you are currently enrolled in will carry forward for the 2026 plan year (**except for FSA elections and FSA and HSA contributions**).

You must take action in Benelogic:

- To select your Health Savings Account (HSA) contribution (for those enrolled in the Blue Access HDHP HSA plan)
- To select your Flexible Spending Account (FSA) contribution
- To add, change or waive coverage for yourself
- To add, change or waive coverage for any dependent
- To add, change or waive your medical plan, dental and/or vision plan



***Pick the best
benefits for you
and your family.***

Paulding strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you’re getting the most out of our benefits—that’s why we’ve put together this Benefit Guide.

This guide will outline all the different benefits Paulding EVSD offers, so you can identify which offerings are best for you and your family.

If you have questions about any of the benefits mentioned in this guide, please don’t hesitate to reach out to HR.

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Who Is Eligible?

If you're an employee at Paulding Exempted Village School that works a minimum of 15 hours a week, you're eligible to enroll in the benefits outlined in this guide. In addition, the following family members are eligible for medical, dental and vision coverage:

- Your legal spouse
- Your dependent child(ren) who are age 26 or younger (until end of month of their 26th birthday)
- Your spouse's dependent child(ren) who are age 26 or younger (until end of month of their 26th birthday)
- Dependent child of any age who is physically handicapped (provided they meet certain requirements).

How to Enroll

Open enrollment begins during your new hire orientation, and occurs annually in November for the following calendar year. Are you ready to enroll? Verify all your personal information. You will enroll via our Benelogic self-service portal at <https://pauldingschools.benelogic.com/>. Your username will follow the pattern of your first initial, full last name, and last 4 digits of your SSN. For example, if John Doe's last 4 of his SSN are 0000, then his username is JDOE0000. His password will be Panthers1! for his first log in. Please change your password after logging in for the first time.

Once all your information is entered into Benelogic, 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 is important to weigh your options carefully.

What if something happens in 2026?

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period. Qualifying events include things like:



Marriage, divorce or legal separation



Birth or adoption of a child



Change in child's dependent status



Death of a spouse, child or other qualified dependent



Dependent Change in residence



Change in employment status or a change in coverage under another employer-sponsored plan

Please note a Qualifying Event must be reported within 30 days of occurrence. You may be required to provide documentation to verify your Qualifying Event. You can complete these changes through the Benelogic portal. Please contact the Treasurer's office for any questions or assistance.

Health Insurance

Paulding offers medical plans through Anthem Blue Cross Blue Shield. Below you will find a high-level description of the plans available. You will experience greater cost savings utilizing providers within the network. Visit <https://findcare.anthem.com> to find an In Network Provider. Please refer to the Summary of Benefits for additional information. Blue Access HDHP premiums are 100% paid by the Board.

Services	Blue Access HDHP HSA	Blue Access PPO (not available for new enrollments)
Deductible (Single/Family)	\$3,400/\$6,800	\$1,500/\$3,000
Maximum Out of Pocket (Single/Family)	\$4,400/\$8,800	\$4,000/\$8,000
Coinsurance	0% for most services	20% for most services
Primary Care/Specialist	0% after deductible	\$20 copay
Preventive Services	Covered 100%	Covered 100%
Emergency Room	0% after deductible	\$150 copay per visit
Urgent Care	0% after deductible	\$75 copay
Diagnostic Lab and X-Ray	0% after deductible	0% after deductible in office - 20% after deductible outpatient hospital
Complex Imaging (MRI, PET, CAT)	0% after deductible	20% after deductible
Pharmacy • Generic • Preferred Brand • Non-Preferred Brand	\$10 copay \$35 copay \$70 copay	\$15 copay \$40 copay \$80 copay



Health Savings Accounts

If you enroll in the HSA \$3,400 plan you are eligible to set aside pay in a Health Savings Account(HSA). HSAs are a great way to save money and budget for qualified medical expenses. HSAs are tax-advantaged savings accounts that accompany high-deductible health plans (HDHPs). HDHPs offer lower monthly premiums in exchange for a higher deductible (the amount you pay before insurance kicks in).

What Are the Benefits of an HSA?

There are many benefits of using an HSA, including the following:

-  **It saves you money**—HDHPs have lower monthly premiums, meaning less money is being taken out of your paycheck.
-  **It is portable**—The money in your HSA is carried over from year to year and is yours to keep, even if you leave the district.
-  **It is a tax-saver**—HSA contributions are made with pre-tax dollars. Since your taxable income is decreased by your contributions, you'll pay less in taxes.

The maximum amount that you can contribute to an HSA in 2026 is \$4,400 for individual coverage and \$8,750 for family coverage.

Additionally, if you are age 55 or older, you may make an additional “catch-up” contribution of \$1,000. You may change your contribution amount at any time throughout the year as long as you don’t exceed the annual maximum.

HSA Case Study

Justin is a healthy 28-year-old single man who contributes \$1,000 each year to his HSA. His plan’s annual deductible is \$1,500 for individual coverage. Here is a look at the first two years of Justin’s HSA plan, assuming the use of in-network providers. (This example only includes HSA contribution amounts and does not reflect any investment earnings.)

Year 1		→	Year 2	
HSA Balance	\$1,000		HSA Balance	\$1,850
Total Expenses:			Total Expenses:	
- Prescription drugs: \$150			- Office visits: \$100	
			- Prescription drugs: \$200	
			- Preventive care services: \$0 (covered by insurance)	
HSA Rollover to Year 2	\$850		HSA Rollover to Year 3	\$1,550
Since Justin did not spend all of his HSA dollars, he did not need to pay any additional amounts out-of-pocket this year.			Once again, since Justin did not spend all of his HSA dollars, he did not need to pay any additional amounts out-of-pocket this year.	

Dental Insurance

Dental insurance does more than help you maintain a healthy, confident smile – it plays a key role in your overall health and financial well-being. With coverage that includes routine checkups, cleanings, and X-Rays, dental insurance encourages preventative care that can catch issues early before they become more serious and costly. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body— including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery. Delta Dental PPO premiums are 100% paid by the Board.



Paulding offers dental insurance with Delta Dental. You will have access to providers through Delta Dental's PPO Network. To find an In Network Provider visit www.deltadental.com/findadentist. The following chart outlines the dental benefits we offer.

Plan Features	Delta Dental PPO	
	In-Network	Out-of-Network
Deductible	\$25 single \$50 family	\$25 single \$50 family
Annual Maximum	\$2,500	\$2,500
Preventative Care	100%	100%
Basic Care	80%	80%
Major Care	80%	80%
Orthodontics *\$1,000 lifetime max	60%	60%

Vision Insurance

Driving to work, reading a news article and watching TV are all activities you likely perform every day. Your ability to do these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems. VSP premiums are 100% paid by the Board.

Paulding's vision insurance with VSP entitles you to specific eye care benefits. Our policy covers routine eye exams, other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses. Vision Benefits are through the VSP Network. To find an In Network Provider visit www.vsp.com/eye-doctor. If you seek the services of an In Network provider, your benefits include the following:



Plan Features	VSP Signature	
	In-Network	Out-of-Network
Exam	\$10 Copay	Up to \$50 allowance
Standard Frames	\$150 allowance	Up to \$48 allowance
Single Vision Lenses Bifocal Lenses Trifocal Lenses Lenticular Lenses	\$20 copay	Up to \$50 allowance Up to \$75 allowance Up to \$100 allowance Up to \$125 allowance
Medically Necessary Contact Lenses	Covered 100%	Up to \$210 allowance
Elective Contact Lenses	\$130 allowance	Up to \$105 allowance
Frequencies	Exams: once every calendar year Lenses: once every calendar year Frames: once every <i>other</i> calendar year Materials: once every calendar year	

Basic Life Insurance

Life insurance is a key part of your financial safety net, helping to protect your loved ones in the event of your passing. In addition to life insurance, accidental death and dismemberment (AD&D) coverage provides financial support in the case of a serious injury or accidental death.

Paulding offers all full-time employees Life and AD&D insurance at no cost to you. This coverage includes:
Benefit Amount: A flat amount of \$50,000 for both life and AD&D insurance.

Cost: 100% paid by the Board—you are not responsible for any monthly premiums.

This coverage can help your family manage expenses such as funeral costs, outstanding debts, or ongoing living expenses should something happen to you.

To ensure your benefits are properly directed, please log into the Benelogic portal and update your beneficiary information. Keeping this information current is essential to ensure your benefits are distributed according to your wishes.

Voluntary Life Insurance

While Paulding offers basic life insurance, some employees may want to purchase additional coverage. Think about your personal circumstances. Are you the sole provider for your household? What other expenses do you expect in the future (for example, college tuition for your child)? Depending on your needs, you may want to consider buying supplemental coverage.

With voluntary life insurance, you are responsible for paying the full cost of coverage through payroll deductions. Please log in to the Benelogic Self-Service Portal to update your beneficiary information.

LIFE AND AD&D	Employee	Spouse	Dependent Child(ren)
Increments	\$10,000 increments not to exceed 5x annual salary	\$5,000 increments, not to exceed 50% of employee's benefit amount	Choice of \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000
Guarantee Issue Amount	\$150,000	\$25,000	Any amount less than or equal to maximum
Maximum Benefit	\$500,000	\$100,000	\$10,000

**Please note: Age reductions may apply. Please see the plan document for details.*

Disability Income Benefits

Unexpected injuries or illnesses can disrupt your ability to work and earn an income. To help protect your financial stability during such times, Paulding offers full-time employees the opportunity to elect short-term and long-term disability income benefits.

Without disability insurance, a sudden health issue could leave you and your family without the income needed to cover everyday expenses such as rent or mortgage, utilities, groceries, and medical bills. Disability coverage helps bridge that gap by providing partial income replacement when you're unable to work due to a non-work-related injury or illness.

Short-Term Disability (STD):

Provides income replacement for a limited period, typically starting after a short waiting period following the onset of a disability.

Important Note: You are **not eligible** to receive short-term disability benefits if you are receiving workers' compensation for a work-related injury or illness.

Long-Term Disability (LTD):

Offers extended income protection if your disability lasts beyond the short-term period. LTD benefits typically begin after STD benefits are exhausted and may continue for several months or even years, depending on the severity of the condition and the policy terms.

Plan Features	Short-term Disability	Long-term Disability
Benefits Begin	15th day of disability	After 90 days of disability
Benefits Payable	13 weeks	Age 65 or SSNRA
Percentage of Income Replaced	\$50-\$1,000 in \$50 increments, not to exceed 60% of your basic weekly earnings	60% of your monthly earnings
Maximum Benefit	\$1,000 weekly	\$6,000 monthly

Worksite Benefit Offerings

Paulding offers benefit plans that help you with out-of-pocket expenses. These voluntary plans provide cash payments dependent on your type of incident. These benefits do not coordinate with your benefit plans. They pay separately and directly to you. The cash payment is yours for whatever you may need.

Voya is the vendor for our voluntary benefit product offerings. The premium is paid by the employee on a per pay period deduction.

Accident Coverage

Accident plans provide you with a cash payment if you incur medical expenses due to an accident (not work-related). Sports injuries, slips on the ice, falls down the stairs, even poison ivy, will be covered. Use the cash payment to pay your medical plan deductible, copays and coinsurance or use the cash for whatever you need! There is a special rider that can pay you for getting a preventive visit. You can make money on this plan.

Occurrence	Benefit Amount
Emergency Room Visit	\$300
Ambulance	\$400
X-Ray	\$75
CT Scan	\$300
Follow-up Office Visit	\$75
*See full schedule in the plan document for additional benefits including fractures, dislocations, lacerations, burns, hospital stays, therapy and more.	

Critical Illness Plan

Critical Illness plans provide you with a lump sum cash payment if you have a heart attack, stroke, kidney failure, organ transplant, or cancer diagnosis. Cash is paid directly to you to help with medical and non-medical expenses such as deductibles, copays, coinsurance, lost time from work, transportation, personal bills, and medication expenses. You use the cash to help you and your family.

Covered Conditions:

- Heart Attack
- Stroke
- Cancer
- Major Organ Failure
- Kidney Disease (End-Stage Renal Failure)
- Advanced Alzheimer's Disease
- See summary plan description for full list of conditions



Hospital Indemnity Plan

Hospital Indemnity plans pay a fixed daily benefit if you have a covered stay in a hospital, critical care unit or rehabilitation facility. This benefit can be used for any purpose, such as paying out-of-pocket medical expenses, copays, deductibles, groceries, gas, utilities and more.

Hospital Indemnity Insurance is a limited benefit policy. It is not health insurance.

Wellness Benefit

Coverage under the Hospital Indemnity plan includes a Wellness Benefit, which will pay you and covered dependents an annual benefit if you complete an eligible health screening test. The annual benefit for each covered member is \$50.



Flexible Spending Accounts

Paying for health care can be stressful. That's why Paulding offers an employer-sponsored flexible spending account (FSA).

What Is a Health Care FSA?

A health care FSA lets you use pre-tax dollars for certain IRS-approved medical care expenses not covered by your insurance plan. For example, cash that you now spend on deductibles, copayments or other out-of-pocket medical expenses can instead be placed in the health care FSA on a pre-tax basis.

The FSA limit for 2026 \$3,300 (\$6,600 combined) Carryover limit is \$660. This maximum includes both employee contributions and any employer contributions, if applicable.

What Are the Benefits of a Health Care FSA?

There are a variety of different benefits of using a health care FSA, including the following:



It saves you money. Allows you to put aside money tax-free that can be used for qualified medical expenses.



It's a tax-saver. Since your taxable income is decreased by your contributions, you'll pay less in taxes.



It is flexible. You can use your FSA funds at any time, even if it's the beginning of the year.

What Is a Dependent Care FSA?

Similar to health FSAs, dependent care FSAs allow you to contribute pre-tax dollars to qualified dependent care such as daycare, preschool, before and after school care and summer camp expenses. The maximum amount you may contribute each year is \$7,500 (or \$3,750 if married and filing separately).



Contact Information

BENEFIT	CARRIER	PHONE	WEBSITE
Medical & Rx	Anthem Blue Cross Blue Shield	800-331-1476	www.anthem.com
Dental	Delta Dental	800-524-0149	www.DeltaDentalOH.com
Vision	VSP Vision	800-877-7195	www.vsp.com
Group Life and AD&D and Voluntary Life and AD&D	Voya Financial	877-236-7564	See QR Code Below
Disability (STD and LTD)			
Accident, Critical Illness and Hospital Indemnity			

Questions?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please call:

- Voya Employee Benefits Customer Service at (877) 236-7564

Scan the QR code to visit your Employee Benefits Resource Center to learn more about this benefit and review instructions on how to file a claim after your coverage effective date.

<https://presents.voya.com/EBRC/PEVS>



Huntington Insurance has a dedicated service unit to support you when you need it. We will help you understand your explanation of benefits, walk you through any necessary appeals and help you to get your claim paid correctly. We serve as your advocate throughout the claims process and support you until a resolution to your inquiry is obtained.



Your Benefit Service Team

EBClientServiceTeam@huntington.com

844-847-4757

Monday – Friday
8am – 5pm EST





This guide is only intended to highlight some of the major benefit provisions of the district plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's Summary Plan Descriptions for further detail. Should this training differ from the Summary Plan Descriptions, the Summary Plan Descriptions prevail.

