

2026 Health & Dental Plan Options

West Irondequoit Schools

October 28, 2025





Agenda



2026 Plans to Review



Value

Copay Plan



HDHP

IRS Qualified High
Deductible Health Plan



Health Savings Account

Pairs with HDHP

Definitions: Key Health Plan Components



Premium

What you pay from payroll to have health insurance



Network

Physicians, hospitals, labs, pharmacies and other healthcare providers



Deductible

The amount of out of pocket costs you must incur before the insurance begins paying



Prescription Formulary

List of drugs covered by the health plan



Coinsurance

The percentage of costs you pay vs. insurance



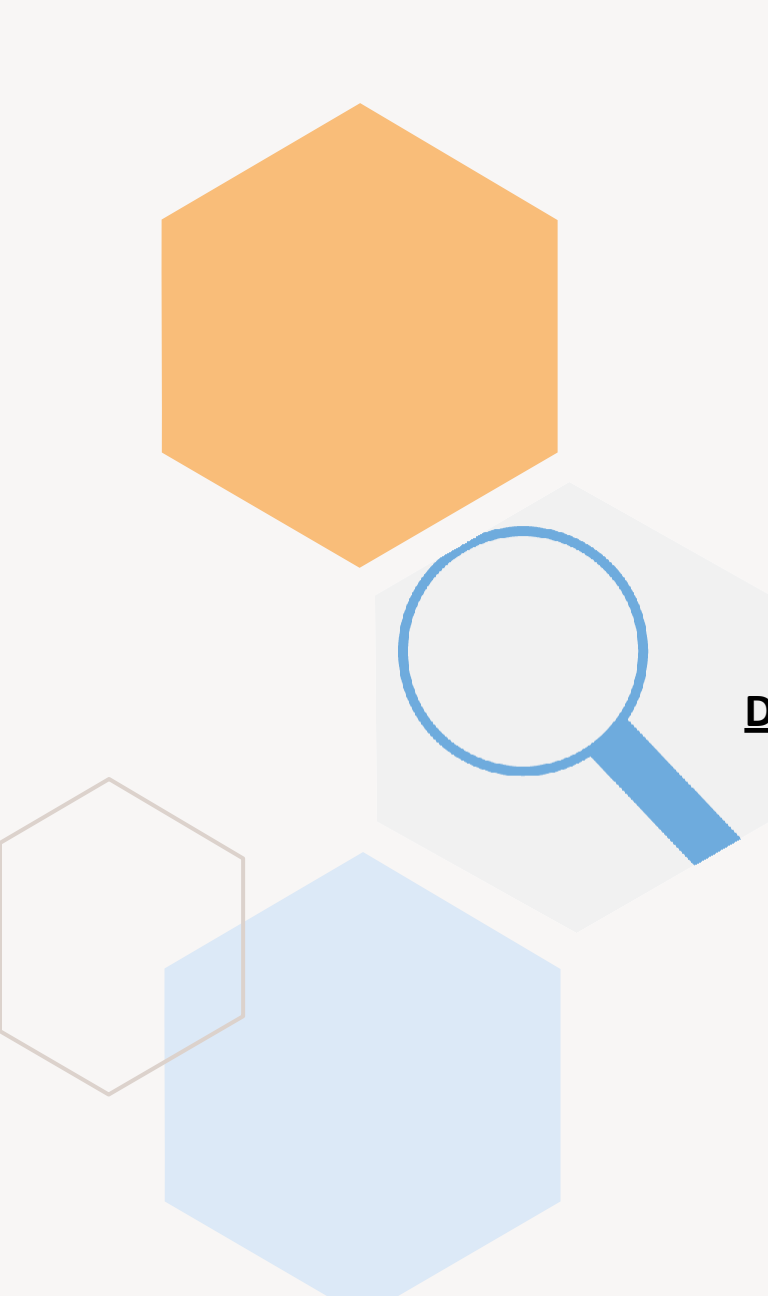
Plan Benefits

Services approved to be covered under the insurance program



Out of Pocket Maximum

Your maximum exposure in out of pocket expenses in a calendar year

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2026 Plan Options

Same Features – Both Plans:

Blue Card PPO Network of Providers
Pharmacy Formulary
Out of Pocket Maximum
Benefit Coverage
Preventive Care Covered in Full

Differences:

Excellus Value Plan

- NY Residency Requirement
- Copays Only
- No Deductibles
- No Coinsurances
- Higher Cost Premium
- Can not use Health Savings Account

Excellus HDHP Plan

- No Residency Requirement
- IRS Qualified High Deductible Health Plan
- Deductible Applies
- Coinsurance Applies (after Deductible is Met)
- Lower Premium
- Can be paired with Health Savings Account
- Includes \$300 Thrivewell Wellness Rewards**

**New for 2026! \$300 per adult spouse

How Cost Sharing Works on HDHP

- #1 Meet Deductible

You Pay Everything

When your plan starts, you pay all of your medical costs until you reach a fixed amount, called a **deductible**. You won't have to pay for preventive care like screenings and immunizations.

Single Member:

\$1,800

Deductible

- #2 Share Costs through Coinsurance or Copay (Rx)

Insurance Pays Some

Once you reach that fixed amount, you will only pay a **percentage** of the cost of your medical bill when you get care.

You Pay
Some

10%

Coinsurance

- #3 Max out of pocket costs – Stop Paying

Insurance Pays Everything

Any deductible, copay, coinsurance or out-of-pocket expense for covered services goes toward an **out-of-pocket maximum**. If you reach this amount, all you need to do is pay your monthly premium. Then the health insurance company pays in full for any covered service until the end of your plan year.

\$3,600

Out-of-Pocket Maximum

How Cost Sharing Works on HDHP

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Family Plans:

\$3,600

Deductible

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Coinsurance

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Any deductible, copay, coinsurance or out-of-pocket expense for covered services goes toward an **out-of-pocket maximum**. If you reach this amount, all you need to do is pay your monthly premium. Then the health insurance company pays in full for any covered service until the end of your plan year.

\$7,200

Out-of-Pocket Maximum

Preventive care: **free*** (In-network)

General Preventative Care:

- Annual Routine Checkup
- Wellness Visit/Well Child Visits
- Annual Obstetrician-Gynecologist (OB/GYN) Visit
- Blood Pressure Screening
- Bone Health- Osteoporosis Screening
- Cholesterol Screening
- Depression Screening
- Diabetes (Type 2) Screening
- HIV Screening
- Sexual Transmitted Infection (STI) Screening
- Routine Prenatal Care

Cancer Screenings:

- Breast Health- Mammogram (diagnostic x-ray)
- Cervical Cancer Screening
- Colorectal Cancer Screening
- Lung Cancer Screening
- Prostate Screening

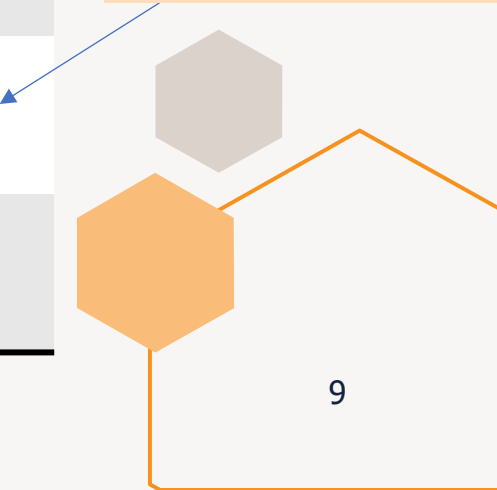
Vaccines/Immunizations:

- Vaccines/Immunizations

*A well visit or preventive service can sometimes turn into a "sick visit", in which out-of-pocket expenses for deductible, copay and/or coinsurance may apply. There may also be other services performed in conjunction with the above preventive care services that might be subject to deductible, copay and/or coinsurance.

Benefit Type	Value	HDHP
Employee Annual Premium Cost 2026	Higher Cost Premium	Lower Cost Premium
District Health Savings Account Contribution	Not Allowed.	YES!
Deductible	None. Copays apply to all services.	\$1800 single \$3600 family
Coinsurance	None.	10% on Medical after deductible is met
Pharmacy	\$10/\$25/\$40	\$5/\$35/\$70 after deductible is met
Out of Pocket Maximum	\$4200 single \$12600 family	\$3600 single \$7200 family
Wellness Rewards	None.	\$300 per enrolled subscriber and spouse

“Do the math” to see how much premium savings plus district HSA contribution compare to your out of pocket maximum exposure!



Review individual contracts/benefit sheets for the District’s contribution amount to rates and the HSA for each respective year.
District HSA contributions apply to benefit eligible active employees only.

Learning about Service Costs



Excellus BCBS Claim History

Use your ID card to go online and check actual claims and costs

Physician Office

Some billing offices will be able to share estimated costs

Pharmacy

They can see full Excellus price for Rx based on history

Excellus BCBS Cost Estimator Tool

Allows you to find estimated costs for services in your area, with your provider

Chat with a Pharmacist

Understand if lower cost Rx are available – chat feature on Excellus website

ExcellusBCBS mobile app

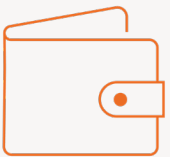


CONVIENENT ACCESS TO:



View & Order
Member ID
Cards

Track
Spending &
Deductibles



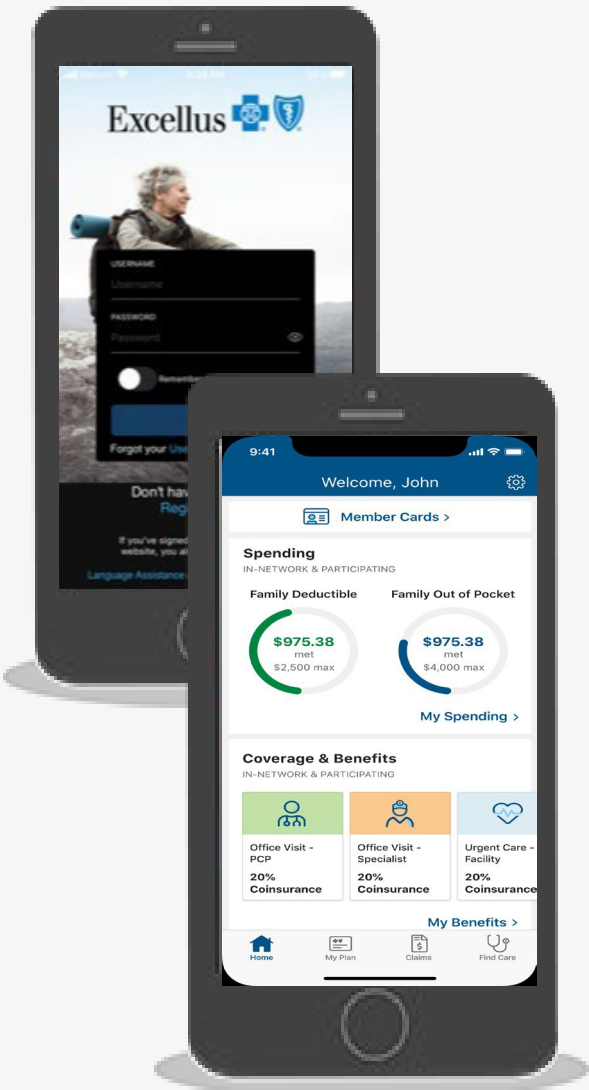
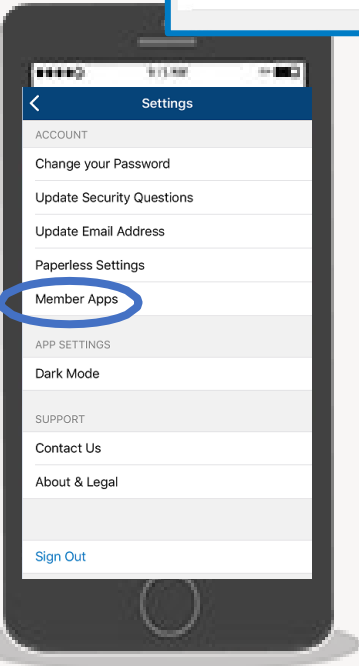
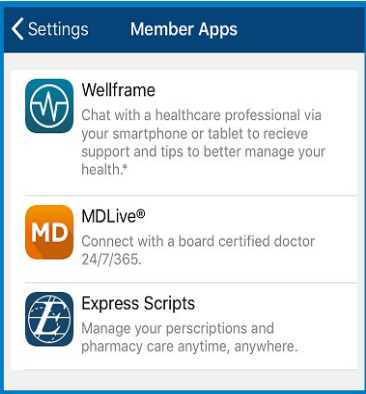
Check
Coverage &
Benefits

Find Doctor,
Urgent Care
or Hospital



View & Filter
Claims

Access
partner apps



* Benefits varies by contract

Looking at Costs – Excellus Site

This is what you would pay

CLAIM ITEMS

[How to Read a Claim](#)

This claim has **2 item(s)**

						Your Responsibility				
DESCRIPTION OF SERVICE	DATE OF SERVICE(S)	PROVIDER CHARGED	ALLOWED	OTHER INSURANCE	PAID	NOT COVERED	DEDUCTIBLE	COPAY	COINSURANCE	REMARKS
Office Visit	10/26/2023 - 10/26/2023	\$115.00	\$98.40	\$0.00	\$78.40	\$0.00	\$0.00	\$20.00	\$0.00	N/A
Laboratory	10/26/2023 - 10/26/2023	\$90.00	\$29.83	\$0.00	\$29.83	\$0.00	\$0.00	\$0.00	\$0.00	N/A
Totals		\$205.00	\$128.23	\$0.00	\$108.23	\$0.00	\$0.00	\$20.00	\$0.00	

2025 Prices - Common Services

RX Drugs



Top 20 Rx filled in Rochester area
are under \$17



Physician Visit

\$137



Pediatric Visit

\$123



Maternity

\$10800



Physical Therapy

\$110



Diagnostic Labs

\$2-18 per lab



Urgent Care

\$235



Emergency Room

\$2094



Telehealth

\$60 - medical

Health Plan Extras – All Plans – NEW for 2026!



Vori Health is a nationwide specialty medical practice delivering a virtual-first musculoskeletal (MSK) solution to help you get back to your life faster. With Vori Health, you will have access to:



Convenient video visits



Medical evaluation and diagnosis



Non-opioid pain medication and imaging if needed



Personalized treatment including physical therapy and more



Support to help manage pain, regain strength, and enjoy life

Copays/Cost Share does apply to visits

Bright Beginnings – Maternity Care Program

Here's how it works:



Initial assessment

We analyze the participating member's health data to determine their risk level. Higher-risk moms will be contacted more frequently.



Our Care Management Team reaches out

Experienced in maternity, labor and delivery, NICU care, and postpartum nursing, our team works closely with the expecting mom's obstetrician and other doctors.



Trimester check-ins

Milestones are marked with in-depth educational materials highlighting baby's progress and what to expect during each stage of pregnancy.



Postpartum support

The new mom receives depression screenings, postpartum education, and stays in touch with her nurse for up to 12 weeks after the baby is born.

No cost service!

New for 2026! HDHP Plan ONLY

ThriveWellSM Rewards

It's easy to earn rewards by making healthy decisions. Choose your healthy activities and watch your rewards add up. The more you do, the more you'll earn—up to \$600 in Rewards Cash. The subscriber and their spouse or domestic partner can participate in the following activities to earn rewards that are claims verified and action based.

Complete these activities to earn Rewards Cash

Complete by the end of your program year	Complete 2-3 Activities from the list of preventive services	\$150
	Complete the Health Assessment	\$50
	Complete Monthly Wellness Activities	\$100



Earn up to \$600 per year!*

Excellus



Everybody Benefits

Health Savings Accounts – Only Pair with HDHP Plan!

Individually Owned
Account

Triple Tax Benefit

No Limit on
Balances

Unused Balances
Roll Over

Reimburse for
Health, Dental,
Vision and Retiree
Health

Contributions may
be changed
midyear

Funds may be
Invested

May not be covered
on other health
plan, including
Medicare

May not have an
active all purpose
FSA or HRA
account and HSA at
same time

Funding Your HSA

1

•Payroll Contributions

- Many employers will give you the option to contribute to your HSA plan straight from your paycheck using pre-tax dollars.

2

•Employer Contributions

- Your employer might make a deposit to your HSA account on your behalf

3

•Personal Contributions

- You can deposit money into your HSA account on your own too.



For example, if you move from Copay to HDHP...

Old Insurance Payroll Deduction: \$200/month

New Insurance Payroll Deduction: \$40/month

Savings: \$160/month that can go in HSA account

HSA Contribution Limits For 2026

	2026
HSA contribution limit (sum of all contributions, district and member)	Self-only: \$ 4400 Family: \$ 8750
HSA catch-up contribution limit (aged 55 or older)	Additional \$1000 per spouse

Please note: As of October 2025, the IRS only allows HSA funds to be used to pay for expenses to dependents up to age 23, even though they may stay on your plan to age 26.

FSA/HRA Interaction with HDHP/HSA (the “rules”)

- IRS prohibits pretax contributions to all purpose healthcare flexible spending account AND health savings accounts at the same time
- IRS also prohibits access to all purpose Health Reimbursement funds and pretax contributions to health savings account at the same time – HRA is considered “other healthcare coverage” as it may pay for first dollar out of pocket expenses
- Members will not forfeit those HRA balances – they may be used for dental/vision (if they remain in the HDHP/Health Savings until retirement)
- If you move back to Value prior to retirement and you have HSA funds, those remain in the account to use as you wish (you will not be able to continue to contribute) and the HRA funds will be available all purpose again

A decorative graphic on the left side of the slide consists of a cluster of hexagons. Some hexagons are solid colors (light blue, orange, grey, dark blue), while others contain images. The images include: two people in an office setting, two men looking at a laptop, a close-up of financial charts and documents, and a person looking at a large display board with many papers pinned to it.

Thank you

Gallagher Benefits Team

This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.