



K I R K W O O D
S C H O O L D I S T R I C T

2026 Benefits Open Enrollment

Changes for 2026

- Medical Plan Premium Increases - Increase to All Medical Premiums
 - The premiums for the PPO plan - employee only coverage - will increase by \$101.06 per month (a total increase of 12%)
 - The premiums for the HDHP/HSA plan - employee only coverage - will increase by \$62.64 per month (a total increase of 12%)
 - Employee only medical premiums will be 100% board paid.
 - Premiums for dependents (employee cost) will increase 9% for the PPO and HDHP/HSA plans
- KSF Traditional Plan – Medical Flex Spending Limits - The IRS has approved an increase increase to \$3,400, from \$3,300 for 2026. The carry-over amount has been increased to \$680, from \$660.
- HDHP/HSA High Deductible Plan –
 - HDHP Deductible Increases, per IRS requirement to remain embedded, to \$3,400 for individual and \$6,800 for family
 - An embedded deductible is a feature of some high-deductible health plans (HDHPs) with family coverage that includes both an individual deductible and a higher overall family deductible. This means a single family member can begin receiving after-deductible benefits once they meet their individual deductible, even if the rest of the family has not yet met their combined deductible.
 - HSA Contribution limits have increased \$4,400/\$8,750
 - For those 55 and older there is a \$1,000 catch-up contribution cap

Other Coverage for 2026

- Dental Plan - No Changes
 - Humana premiums will remain the same and will continue to include the following:
 - A preventative waiver (cost of cleanings will not go toward annual max),
 - Extended annual max (~30% off in-network services beyond the annual max)
 - Enhanced preventative (an additional cleaning, increasing from 2 to 3, each year)
- Vision Plan - No Changes
 - EyeMed premiums will remain the same and will continue to include the following:
 - \$0 copy with Plus Providers
 - Enhanced frame benefits.
- WorkSite Plans - New York Life - No Changes
 - Accident, Critical Illness and Hospital Indemnity plans
 - There are no increases to premiums for these, however critical illness is age banded, impacting premiums
- Life and Long Term Disability
 - These will stay with NYLife
- Review the coverages whose rates are based on age and salary
 - Voluntary Life Insurance
 - Long Term Disability
 - Critical Illness, Accident and Hospital Plans

Medical Insurance

- **Kirkwood Self-Funded Medical/United HealthCare (UHC) – Traditional Plan**
 - \$500 deductible for in-network services. \$700 deductible for out-of-network services. \$1000/\$1400 deductible for Family deductible In/Out-of-network.
 - Deductible does not apply to wellness visits, prescription drugs or co-pays. See the plan summary (located on the KSD website or www.myuhc.com) for specific information. All preventative services must be in-network. It is the employee responsibility to make sure the doctor uses in-network providers, labs, etc.
 - Rx 'n Go, voluntary pharmacy benefits will continue with \$0 co-pay for generic prescriptions. Information can be found at www.rxngo.com
 - Utilize www.myuhc.com for benefit and claim information, request ID cards, learn about disease management and much more
- **Kirkwood Self-Funded Medical/United HealthCare (UHC) – High Deductible/HSA Plan**
 - \$3,400 deductible for in-network services. \$4,000 deductible for out-of-network services. \$6,800/\$8,000 deductible for Family deductible In/Out-of-network.
 - District will contribute \$1,200, annually, into individual HSA account to offset deductible
 - Tax free contributions to the HSA.
 - Any funds not spent will rollover to next year. This is NOT a “Use it or lose it” plan.
 - Lower premium for dependent coverage.
 - Use the HSA funds for dental and vision expenses.
 - Use the HSA funds for dependent expenses, even if they are not covered by our plan.

PPO vs. HDHP

Is a PPO Plan or a High Deductible Plan Better for Me?

PPO Plan

- **Premium is higher**

- Employee Only \$0.00 annually
- Employee + Spouse \$9,221.76 annually
- Employee + Child(ren) \$8,145.60 annually
- Employee + Family \$17,367.36 annually

- **Ability to Contribute to a Medical FSA**

- A Medical FSA is 100% employee funded
- Allows employee to save, pre-tax, for medical/dental/vision expenses in a plan year
- Must use funds in the plan year, but funds are available on effective date

- **Deductible is lower**

- Employee \$500 / Family \$1,000

- **Payment at the time of service is less expensive**

(Dr. Visit, Urgent Care, ER Visit, Inpatient, Outpatient)
PPO plans require copay or coinsurance at the time of service

- **Out-of-Pocket Maximum is higher**

- Employee \$6,600 / Family \$13,200 Family

*Deductibles and Out-of-Pocket based on in-network services

High Deductible Health Plan (HDHP)

- **Premium is lower**

- Employee Only \$0.00 annually
- Employee + Spouse \$5,768.40 annually
- Employee + Child(ren) \$4,899.60 annually
- Employee + Family \$10,667.52 annually

- **Access to a Health Savings Account**

- KSD contributes \$1,200 annually to an HSA for the employee
- Subscribers may deposit money that may be tax deductible, while earning interest and will never forfeit this money
- Allows pre-tax savings for future expenses

- **Deductible is higher**

- Employee \$3,400 / Family \$6,800

- **Payment at the time of service is more expensive unless deductible is met**

(Dr. Visit, Urgent Care, ER Visit, Inpatient, Outpatient)
PPO plans require payment of contracted cost at the time of service

- **Out-of-Pocket Maximum is lower**

- Employee \$6,550 / Family \$13,100 Family

*Deductibles and Out-of-Pocket based on in-network services



Dental Insurance

- Provider is Humana Dental. *This will be our second year with Humana. You will use the same ID card.
- Register online at [Humana](https://www.humana.com) - You can access EOBs and ID cards, as well as find service and providers
- Traditional Preferred PPO Network
 - Annual Deductible \$50 Individual/\$150 Family
 - Preventative Services covered 100% (3 cleanings per plan year)
 - Basic Services covered 80%
 - Major Services covered 50%
 - Annual Benefit Maximum \$1,250 (~30% off in-network services beyond the annual max)
 - Orthodontic Services covered 50%
 - Orthodontic Lifetime Maximum \$1,000

Vision Insurance

- Provider is EyeMed. Please use the same ID cards.
- Find a Provider [here](#).



- Exam – once per year
 - \$10 co-pay
 - \$0 co-pay at Plus Provider
- Single vision lenses – once per year- \$20 co-pay
- Or Contacts – once per year -
 - \$150 allowance, 15% off balance over \$150
 - Plus Provider - \$200 allowance, 15% off balance over \$200
- Frames – every other calendar year
 - \$150 allowance; 20% off balance over \$150
 - Plus Provider - \$200 allowance; 15% off balance over \$200
- Diabetic product benefits for Type 1 and Type 2 Diabetes with Diabetic Retinopathy

*Above is based on in-network utilization

INDEPENDENT
PROVIDER
NETWORK

Life Insurance

- Provider is NewYork Life. District provides a term life policy equal to 1X your annual salary.
- Benefit increases as your salary increases each year.
- Name beneficiary(ies) in BSwift.



Voluntary Programs

- Voluntary Life Insurance – You may purchase additional life insurance for you or your family. There is a guarantee issue amount of \$200,000 for the employee; \$50,000 for spouse; and \$10,000 for children. Rates are age based.
 - You can increase your voluntary life insurance during OE. You can increase your life insurance up to \$10,000 (not to exceed the GI of \$200,000) without an EOI. Anything increase greater than \$10,000 or over the GI requires EOI
- Long Term Disability Insurance – This is income protection. If you are unable to work for over 90 days, you could receive 60% of your salary, until you are able to return to work. Rates are age based.
 - If you elect this during open enrollment, you will be required to complete an EOI form.
- Accident Insurance – This provides cash benefits for expenses associated with an accidental injury. Benefits are payable directly to you and are not reduced by your medical claim payment.
- Critical Illness Insurance – This provides a monetary benefit when an illness, such as cancer, stroke, heart attack, etc. occurs. This is on top of your medical coverage and is not reduced by your medical claim payment. There are also wellness benefits payable directly to you.
- Hospital Insurance – This provides a cash benefit if you are hospitalized
- Don't forget about the wellness benefits with your worksite plans.

Other Benefits

- Kirkwood School District Foundation - auto contribute
- Employee Assistance Program (EAP)
Personal Assistance Services - Free counseling service



Pay It Forward
Increase Your Impact
Leave A Legacy

Contributing to the Kirkwood School District Foundation through the 'Pay it Forward' employee giving campaign makes it simple to give even more back to KSD Students than you do every day.

KSDF 'PAY IT FORWARD' POTENTIAL

760 ELIGIBLE KSD EMPLOYEES
54 PER PAYCHECK (24 PAY PERIODS)
172,000 PER YEAR FOR KSD STUDENTS

EACH DONATION MAKES A BIG IMPACT

\$1 PER PAYCHECK =	\$24/YEAR
\$2 PER PAYCHECK =	\$48/YEAR
\$3 PER PAYCHECK =	\$72/YEAR
\$4 PER PAYCHECK =	\$96/YEAR
\$5 PER PAYCHECK =	\$120/YEAR
\$10 PER PAYCHECK =	\$240/YEAR
\$20 PER PAYCHECK =	\$480/YEAR

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We challenge you to consider giving \$1/check as any amount makes a collective difference. You can elect for this payroll deduction at any time through your SmartBen account to start paying it forward TODAY!

For enrollment questions contact Kathy Monahan, Director of Benefits: kathy.monahan@kirkwoodschools.org
For KSDF questions contact Stephanie Collet, Executive Director: stephanie.collet@kirkwoodfoundation.org

KSDF is a tax exempt, 501(c)(3) charitable organization, Federal EIN # 43-1526652

The logo for the Kirkwood School District Foundation features a large, stylized red 'K' with a white outline. To the right of the 'K' is the text 'KIRKWOOD SCHOOL DISTRICT FOUNDATION' in a smaller, red, sans-serif font. Below the text is the tagline 'Supporting Education Since 1909' in a very small, red, sans-serif font.

Questions

- Contact Kathy Monahan @ kathy.monahan@kirkwoodschoools.org
- Check out the HR webpage on www.kirkwoodschoools.org