

Employee Benefits *at-a-glance*

September 1, 2025 - August 31, 2026



MEDICAL

<p>Option 1 500 PPO</p> <p>Plan Changes</p>	<p>Blue Cross PPO Network Deductible: \$500 Individual / \$1,000 Family After Deductible, plan pays 80% / Member pays 20% Out of Pocket Max: \$2,000 Individual / \$4,000 Family (includes deductible, coinsurance, and office visit copays)</p>	<p>PC Office Visit: \$20 Copay (\$0 Choice Docs) Specialist Office Visit: \$40 Copay (\$20 Choice Docs) Pediatric Copay: \$0 Telehealth: Covered in Full Preventive Care Visits: Covered 100% Diagnostic Lab & X-Ray: First \$100 Covered - Then Deductible + Coinsurance Maternity: Deductible + Coinsurance Chiropractic: Deductible + Coinsurance (18 visit limit) Hospital Services: Inpatient: Deductible + Coinsurance Outpatient: Deductible + Coinsurance</p>	<p>Generic: \$10 Copay Brand Name Drugs: \$30 Copay for Preferred Brand \$45 Copay for Non-Preferred Brand Copays are per 30 day supply</p> <p>RX Out-of-Pocket Maximum: \$2,000 Individual / \$4,000 Family</p>
<p>Option 2 3,300 HSA</p> <p>Plan Changes</p>	<p>Blue Cross PPO Network Embedded Deductible: \$3,200 Individual / \$6,600 Family After Deductible, plan pays 70% / Member pays 30% Out of Pocket Max: \$5,800 Individual / \$11,600 Family (includes deductible and office visit copays)</p>	<p>Office Visits: Deductible + Coinsurance Telehealth: \$45 Copay Preventive Care Visits: Covered 100% Diagnostic Lab & X-Ray: Deductible + Coinsurance Maternity: Deductible + Coinsurance Chiropractic: Deductible + Coinsurance (18 visit limit) Hospital Services: Inpatient: Deductible + Coinsurance Outpatient: Deductible + Coinsurance</p>	<p>Generic: Deductible + Coinsurance Brand Name Drugs: Deductible + Coinsurance</p> <p>*Approved Preventative Covered at 100%</p>

TELEMEDICINE - ALLYHEALTH

<p>ALLYHEALTH</p>	<p>All employees and their families are enrolled on this company paid telemedicine benefit automatically. Employees have around the clock access to a doctor, no matter where they are, through AllyHealth. This Telemedicine benefit will connect you to a board-certified doctor by video chat at no cost to you. Services included but are not limited to, General Medical Visits, Family/Pediatric Visits, Medical Bill Review and Negotiation.</p> <p>Go to www.allyhealth.net to activate your account.</p>
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DENTAL

<p>Option 1 DELTA DENTAL PPO</p> <p>Plan Changes</p>	<p>Network: PPO \$25 Deductible Individual Benefit Max: \$1,500 Per Person Preventive: Covered at 100% Basic: Covered at 70% Major: Covered at 50% PPO Orthodontia Discount Program * No Longer on an incentive program *</p>	<p>Option 2 DELTA BLUE CONNECT</p>	<p>Network: Must go to Willamette Clinic No Deductible / No Annual Max \$25 Copay per Visit Diagnostic & Preventive: Covered 100% Fillings: \$25 Copay Root Canal: \$125-\$200 Copay Porcelain / Metal Crowns: \$300 Copay Bridge: \$300 Copay Comprehensive Orthodontia: \$2,500 Copay Implant Benefit: \$1,500 max per year</p>
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VISION

<p>UNITED HERITAGE</p>	<p>VSP Vision: \$10 Exam Copay (Every 12-Months) \$25 Hardware Copay (Every 12-Months) Lenses: Covered in full Frames: Covered up to \$150 (Every 12-Months) Contacts: In Lieu of Frames/Lenses with \$150 allowance</p>
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Employee Defined Contribution

<p>Defined Contribution</p>	<p>Genesee School District gives their employees a set contribution to put towards your benefits each year.</p> <p>Genesee SD has increased the defined contribution to \$985 this 2025-2026 school year.</p> <p>The order in which your defined contribution is release is Medical, Vision, EAP, AllyHealth, Dental. Any leftover funds from your defined contribution will be put towards your FSA/HSA banking account.</p>
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*See full benefit summaries for out of network benefits, exclusions, limitations, and contract clarifications.

EMPLOYER PAID LIFE & AD&D

UNITED HERITAGE	Employee Life Benefit: \$20,000 Dependent Life Benefit: Spouse: \$5,000 / Children \$2,500 (birth to age 26)
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NEW - SUPPLEMENTAL LIFE & AD&D

UNITED HERITAGE	<p>Voluntary Life Coverage: Employees may purchase up to \$300,000 in Life Insurance (not to exceed 5x annual salary, whichever is less) Up to \$50k approved as Guaranteed Issue and No Health Questions Spouse Coverage: Up to 50% of EE election Child Coverage: Up to \$10,000 for child(ren)</p>
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EMPLOYEE ASSISTANCE PROGRAM (EAP)

BPA HEALTH	Free face-to-face counseling visits - Up to 4 per Event 24-hour Crisis Help Legal, & Financial Services bpahealth.com or 800-726-0003
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HEALTHCARE EXPENSE ACCOUNTS

HEALTH EQUITY	<p>FLEXIBLE SPENDING ACCOUNT Eligible if on \$500 PPO Medical</p> <p>Put aside up to \$3,300 pre-tax dollars from your paycheck to assist with eligible medical expenses. The account will be funded up-front with your contributions for the year. You will receive a debit card that you can use at your providers office or pharmacy to pay for expenses. \$3,300 Annual Max</p>	<p>HEALTH SAVINGS ACCOUNT Eligible if on \$3,300 HSA Medical</p> <p>Put aside pre-tax dollars from your paycheck to assist with eligible medical expenses. 2025 IRS limits are \$4,300 Individual / \$8,550 Family You will receive a debit card that you can use at your providers office or pharmacy to pay for expenses. If you are on Medicare you may be ineligible to contribute to a Health Savings Account.</p>	<p>Dependent Care FSA Set aside pre-tax dollars to pay for qualified dependent care expenses. Your funds are available as contributions are made. \$5,000 Annual Max</p>
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SHORT TERM DISABILITY - Employee Paid/Optional

COLONIAL LIFE	Helps replace a portion of your income to help make ends meet due to covered illness, injury, or pregnancy. Replaces: Up To 60% of Gross Monthly Earnings Maximum Monthly Benefit: Up To \$7,500 and payable for up to 6 months Elimination Period: Selected by Employee at time of enrollment
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ACCIDENT INSURANCE - Employee Paid/Optional

COLONIAL LIFE	Helps offset unexpected medical expenses, such as emergency room fees, deductibles and co-payments that can result from a fracture, dislocation or other covered accidental injury. The Accident Plan pays benefits for the treatment of accidental injury.
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CRITICAL CARE- Employee Paid/Optional

COLONIAL LIFE	Supplements your major medical coverage by providing a lump-sum benefit you can use to pay the direct and indirect costs related to a covered critical illness, which can often be expensive and lengthy.
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HOSPITAL CONFINEMENT - Employee Paid/Optional

COLONIAL LIFE	Supplements your major medical coverage by providing a lump-sum benefit you can use to pay the direct and indirect costs related to a Cancer diagnosis which can often be expensive and lengthy.
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WHOLE LIFE INSURANCE- Employee Paid/Optional

COLONIAL LIFE	Whole life insurance can help provide protection for you and those who depend on you. With whole life insurance, you receive a guaranteed death benefit as long as premiums are paid, which can help with funeral costs and other immediate expenses. Also, throughout the life of the policy, you can access its cash value through a policy loan and use the money for emergencies. Employees may elect up to \$200,000 (age 18-50) and up to \$75,000 (age 51-79) Guarantee Issue (GI) Whole Life Insurance. Optional Long Term Care Riders available
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NEW - TERM LIFE INSURANCE- Employee Paid/Optional

COLONIAL LIFE	Employees can have a 10, 15, 20 or 30 year term life insurance product that is completed owned by the employee. The premium will remain level for the length of the term as long as the premium is paid. Employees will have the option to add a chronic care accelerated death benefit which allows you to use your life insurance toward that care if you are unable to perform 2 activities of daily living.
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Acrisure

BENEFIT CONSULTANTS	You may contact the Acrisure with any employee benefit related questions. 208-765-2620
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