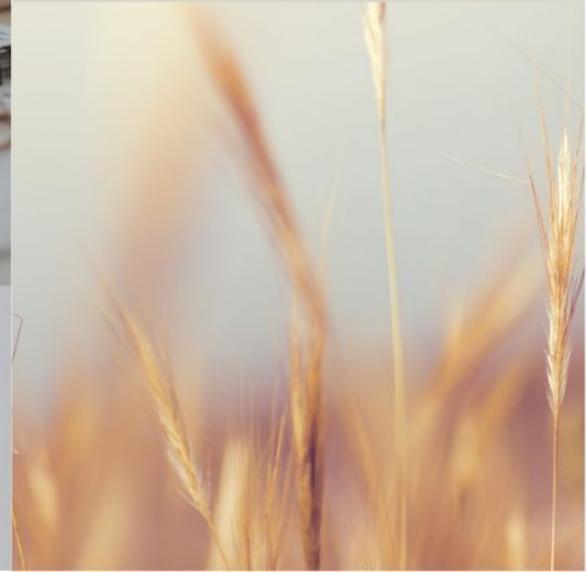
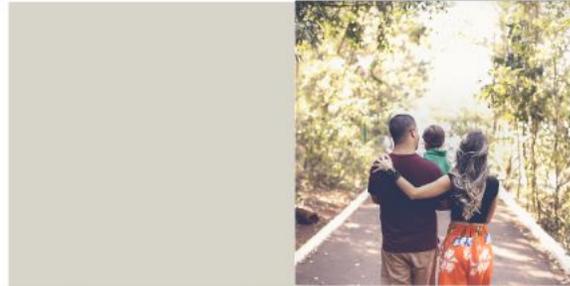


2025-2026 Employee Benefits



September 1, 2025 – August 31, 2026



Benefits Package

New benefits and plan changes for 2025:



The District is proud to increase the defined contribution from \$920 to \$985 this year

****Blue Cross of Idaho Medical PPO \$500 Plan Update:****

The plan now features a lower out-of-pocket maximum, reduced physician copays, and a lower prescription out-of-pocket maximum. The coinsurance rate has increased to a 20% cost-share.

The IRS updated the HSA plan to a \$3300 vs a \$3200.

****Delta Dental Plan Update:****

We have switched to a regular PPO dental plan with Delta Dental, ensuring 100% coverage for all preventative dental work, the dental plan will also now cover \$1500 annually vs \$1250.

****New Voluntary Life Insurance Plan:**** Employees can now enroll in voluntary life and AD&D insurance through United Heritage, with options for spouse and dependent coverage.

Medical Plans

Plans effective September 1, 2025



<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: \$3,300 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>

What Cost More?

- A. 12 first class flights to Maui & back (\$24,873*)
- B. Average cost of a kitchen remodel (\$40,425*)
- C. Average cost of a 2024 Tesla "S" model (\$82,130*)
- D. Average cost of a wedding in 2024 (\$33,000*)
- E. Average cost for 1yr Humira medication (\$83,064*)





International Rx

ScriptSourcing

US Consumers pay

16x

more than other
countries for the
SAME medications



ScriptSourcing contracts with government-licensed pharmacies in TIER ONE Countries who have the same or higher standards as the FDA.

These TIER ONE Countries have negotiated lower prices with the pharmaceutical companies:

- Canada
- United Kingdom
- Australia
- New Zealand



**\$0
Copay**

Members who enroll pay \$0 for a 90-day supply of eligible Brand or Specialty Medications.

Program is completely voluntary for members.



International Rx

How it Works:



Look up medication on ScriptSourcing Med Finder.



Member speaks to a ScriptSourcing Advocate.



Member's U.S. Physician issues 90-day supply w/ 3 refills.



Member submits enrollment form and copy of Photo ID.



90-day supply of medication is safely shipped directly to member's home at no cost.



+1 (410)-902-8811
save@scriptsourcing.com

- ✓ Comprehensive member outreach & engagement.
- ✓ +500 Brand-Name & Specialty Medications available.
- ✓ 100% voluntary & members may opt-out anytime.
- ✓ \$0 Copay for members + reduced pharmacy spend on high-cost drugs for the Trust.

Members must be active enrollees on a BCI Medical Plan thru ISBT

Safety Protocols:

- All Pharmacies are inspected and maintain pharmacists onsite.
- All Medications are factory packaged & sealed.
- Members must have a 30-day supply of medication prior to enrollment.

Excluded Medications

- Acute medications (antibiotics)
- Controlled Substances (narcotics)
- Targeted Substances (benzodiazepines)
- Precursor Substances (Allegra-D)
- Lifestyle Medications



\$0 Copay for Children's Office Visits



WE BELIEVE OUR MEMBERS SHOULD HAVE ACCESS TO MORE AFFORDABLE HEALTHCARE FOR THEIR CHILDREN. ONE OF OUR NEWEST BENEFITS AIMS TO DO JUST THAT.

As of January 1, 2020, many of our members will pay no out-of-pocket copay when they take their covered dependent children to the doctor.*

What's covered:

- Visits to both primary care providers (PCPs) – such as family care providers, pediatricians, nurse practitioners or physician assistants – and specialists
- Visits to urgent care clinics
- Visits for covered dependent children age 17 and younger
- Many preventive screenings and vaccinations that take place during office visits



SmartShopper

Rewarding members for shopping for healthcare

SmartShopper®

It pays to shop around for care. Use SmartShopper to compare the cost of medical procedures at different hospitals and clinics so you can save more of your healthcare dollars. You may be eligible for a cash reward if you choose an affordable, effective location for a procedure.

HOW SMARTSHOPPER WORKS

When your doctor asks you to get a procedure, SmartShopper lets you shop around for care by helping you compare the cost of procedures at different locations.

Access SmartShopper through our online Find a Provider tool, which lets you search for:

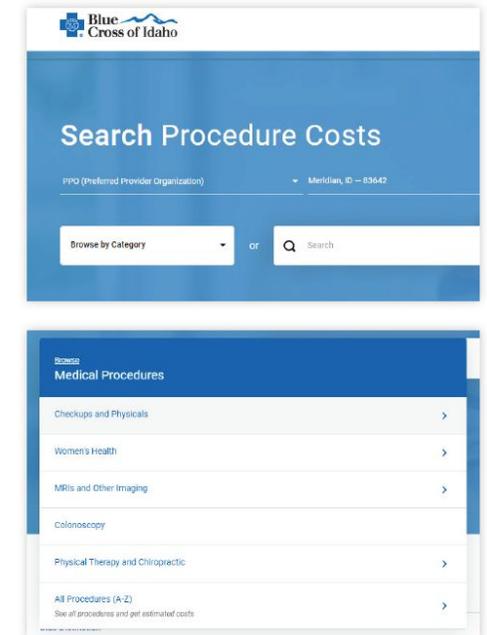
- Healthcare providers
- Hospitals
- Medical procedures

When you use the Find a Provider tool to search for medical procedures, like MRIs, mammograms and colonoscopies, your search results will show you an estimated cost of care for procedures. This cost is based on your plan benefits.

If the procedure at a location is eligible for a cash reward, you'll also see the SmartShopper cash reward amount. (Keep in mind that not all procedures are eligible for a SmartShopper cash reward.)

How it Works:

- After a provider recommends a medical procedure, a member logs in to their Blue Cross of Idaho member account at *members.bcidaho.com* and accesses the CostAdvisor tool.
- In the tool, the member searches for a service or procedure, using filters to refine the search.





SmartShopper

Rewarding members for shopping for healthcare

You can choose high-quality, better value healthcare.

You Selected	Best Value	Next Best Value
Meridian Endoscopy Center	Millennium Surgery Center	Idaho Endoscopy Center
Total Procedure Cost \$1,875	Total Procedure Cost \$1,177	Total Procedure Cost \$1,455
SmartShopper Cash Reward \$0	SmartShopper Cash Reward \$250	SmartShopper Cash Reward \$125
Distance 7 miles	Distance 7 miles	Distance 1 miles
Select this Provider	Select this Provider	Select this Provider

- Search results will show the member a list of facilities, plus the estimated cost and the cash reward amount. Facility contact information and patient reviews are also included.
- The member chooses a facility and makes an appointment or contacts the SmartShopper Personal Assistant team to schedule it.
- If the member visits a facility with a cash reward (based on submitted claims), the reward will be on its way to the member four to six weeks after the date of the procedure.

Your Procedure Cost
\$1,177

SmartShopper Cash Reward
\$250

 In your network



Talk directly with a doctor or pediatrician in minutes!

- \$0 Copay for PPO & H.S.A Members
- Available 24/7/365 by phone, web or mobile app
- **Covers you and your entire family**
- Prescriptions sent to your local pharmacy
- 100% HIPAA Compliant and private
- 94% of calls can be resolved on first call
- High quality care on your schedule. Anytime. Anywhere.

HOW TO USE ALLYHEALTH

ACTIVATE:

- Visit activate.allyhealth.net
- Or call: 888-565-3303 (xt.2)

ACCESS (after activation)

- Go to member.allyhealth.net or
- Call 888-565-3303 (extension 1)

*Watch
this video
to learn
more:*



Scan Here



Employee Assistance Program

Members on medical are enrolled

4 FREE Face-to-Face counseling sessions

- **Personal:** *Stress, anxiety, depression, grief, drug/alcohol use*
- **Relationship:** *Marriage, separation, divorce, family, parenting, domestic abuse*
- **Work:** *Anger management, job change, co-worker conflicts, ethics*
- **Legal & Financial:** *Wills, budgeting, financial planning, divorce, ID theft protection & recovery*



Accessing your EAP is easy, confidential and no cost to you. If you are enrolled in medical you are enrolled in EAP.

1-800-726-0003

Crisis counselors are available 24/7

BPAHealth.com

Vision

(included in Medical for employees and optional for dependents)



\$10 Exam Copay (Every 12-Months)

\$25 Material Copay (Every 12-Months)

Lenses: Covered in full (Every 12-Months)

Frames: \$150-\$170 Allowance

Contacts Instead of Frames: \$150 Allowance (Every 12-Months)

Dental Options



<p>Option 1 DELTA DENTAL PPO 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>
---	---	---	---

HealthEquity®

FSA (Flexible Spending Account) allows you to pay for qualified medical expenses with pre-tax dollars

- Maximum annual pre-tax election 2025: \$3,300
- Use it or Lose it!
- \$660 carryover allowed for 2025/26 elections

HSA (Health Savings Account)

- Maximum annual pre-tax election 2025: \$4,400
- At age 55 individuals can contribute an additional \$1,000.
- Individuals must stop all HSA contributions 6 months prior to Medicare A or B to avoid conflict with personal Medicare premium cost



There. When You Need Us.®

Membership covers employee, spouse or and dependents claimed on their tax return

Members will not incur any out-of-pocket expenses for medically necessary emergent flights flown by LifeFlight or one of their reciprocal partners

The \$75 membership fee is payroll deducted

Employee Life Insurance



Employer-Paid Group Term Life:	Benefit Amount
Employee Life Benefit	\$20,000 <i>(Spouse & \$2,500 Children)</i> (\$5,000)
Accidental Death & Dismemberment:	Two Times the Life Benefit

This benefit is at no cost to the employee



NEW Voluntary Life Insurance

Employees may purchase additional life insurance for themselves and eligible dependents.

Employee: Up to \$300,000, not to exceed 5 times your annual earnings

Spouse: Up to \$50,000, not to exceed 50% of the employee election

Child(ren): Up to \$10,000

Guaranteed Issue amounts are available at the first offering and allow the benefit to be elected with no health questions

If you request outside of guaranteed issue you have by the end of September to submit your form or your request will be withdrawn.

Employee: Up to \$50,000 / **Spouse:** Up to \$25,000



Colonial

Enhanced Supplemental Benefits

Accident insurance — 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.

Disability insurance — Helps replace a portion of your income to help make ends meet if you become disabled from a covered accident or covered sickness.

Critical illness insurance / Cancer— 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.

Hospital insurance — Provides a lump-sum benefit for a covered hospital confinement or outpatient surgery to help with co-payments and deductibles that are not covered by most major medical plans.

Term Life with Long Term Care Rider— Term Life Insurance with the option to add Long Term Care.



Wellness Incentive

All Colonial Policies but accident
Include a \$50 Wellness Incentive.

You can submit a claim for this \$50
wellness credit after completing any
of the eligible activities through your
regular insurance.

The most common activity is having
your routine annual physical.

Colonial Life

The benefits of good hard work.

Policyholder Service Guide

Getting started

The easiest way to manage your business with us is through ColonialLife.com. To sign up for the website, click Register at the top right of the home page and follow the instructions.

Contact us

Online
ColonialLife.com
Log in and click on [Contact Us](#)

Telephone
1-800-325-4368

Hearing-impaired customers
803-798-4040

If you do not have a TDD, call Voicance Telephone Interpretation Services.
844-495-6105



ColonialLife.com

Consider your options

At Colonial Life, our goal is to give you an excellent customer experience that is simple, modern and personal. For your convenience, you can choose how you interact with us. For the quickest service, we recommend using our website, which lets you do the following:

- Review, print or download a copy of your policy/certificate by clicking on the **My Correspondence** tab.
- Update contact information or add family member profile information for use when filing online claims.
- Access service forms to make changes to your policy, such as a beneficiary change.
- Submit your claim using our eClaims system.
- Check the status of your claim and view claims correspondence.
- Access claim forms.

eClaims are quick and easy

With the eClaims feature on ColonialLife.com, you can file most claims online by simply answering a few questions and uploading your supporting documentation. You're able to spend less time on paperwork, and we're able to process your claim faster.

- From Colonial Life.com, file claims from any device. It's fast, easy and available 24/7.
- Select direct deposit to receive your benefit payment faster.
- Easily submit additional documents.

Paper claims

- If you don't want to file online, download the form you need by visiting the Claims Center page on ColonialLife.com and clicking on [claim and service forms](#).
- You may fax your claim to 1-800-880-9325.
- Follow the instructions, tips and videos to complete and submit your claim.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC
©2017 Colonial Life & Accident Insurance Company. All rights reserved. Colonial Life is a registered trademark and marketing brand of Colonial Life & Accident Insurance Company.

8-17 | 43233-39



Short-Term Disability

DID YOU KNOW?



75 percent of disabling injuries happen to employees off the job? What would you do if your income was eliminated for a month? What about longer?

Short-term disability (STD) insurance provides income protection if you're unable to work.

WHAT EVENTS TRIGGER COVERAGE?

STD coverage can be used for illness or injury—whichever prevents you from working. Some common reasons employees take STD leave include the following:

Three circular icons: a person in a wheelchair, a crutch, and a stethoscope. Each icon is surrounded by a green cross symbol.

Pregnancy Injury Illness



Accident insurance

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.

How it works

- Benefits are payable directly to you
- Available to you, spouse and eligible children
- Can cover accidents on or off the job
- No medical questions or physical exam for basic coverage
- Not reduced by other insurance payments/coverage with other companies
- \$50 Wellness Screening Benefit!



Olivia was driving to the store when she got into a car accident.

Olivia's accident benefits helped cover her annual deductible and co-payments.	
Ambulance	\$150
Accidental injury due to an automobile accident	\$250
X-ray	\$100
Medical imaging study (CT)	\$150
Hospital admission	\$1,000
Hospital confinement (3 days)	\$600
Thigh fracture - femur (surgical)	\$2,800
Surgery (exploratory/arthroscopic)	\$200
Medical equipment (crutches)	\$75
Accident follow-up treatment (6 visits)	\$270
Physical therapy (8 days)	\$200
Total	\$5,825

For illustrative purposes only based on the IAC4000 Basic Plan Design.
Benefit amounts may vary and may not cover all expenses. The policy has exclusions and limitations.



Critical illness insurance

Supplements your major medical coverage by providing a lump-sum benefit that you can use to help pay costs related to a covered critical illness – like a heart attack, stroke, end-stage renal failure, major organ transplant, sudden cardiac arrest, benign brain tumor and more.

How it works

Can be used to cover:

- Deductibles and co-pays
- Out-of-network treatment and additional medical procedures
- Travel, lodging and meals
- Gym memberships and smoking cessation programs
- Rehabilitation and home health services
- Childcare
- \$50 Wellness Screening Benefit!



Hospital confinement indemnity insurance

Provides a lump-sum benefit for a covered hospital stay or outpatient surgery to help pay co-payments and deductibles that are not covered by most major medical plans.

How it works

- Benefits payable directly to you, and usable for any purpose
- Includes outpatient surgery, inpatient services, diagnostic tests, ER visits and more
- Available to you, spouse and eligible children
- Clear benefit amounts so you know exact amount payable
- \$50 Wellness Screening Benefit!

THIS INSURANCE PROVIDES LIMITED BENEFITS.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law.

A **FIX** TO THE **GLITCH**

Navigating the Family Glitch with **Your Health Idaho**

Idaho Families may now be eligible to save money on their health insurance.



Kate has a family of 4



Her employer offers health insurance for employees and their families



Health insurance for her whole family would cost 12% of her annual household income

Health insurance for just Kate would be 8% of her annual household income



Is Kate's individual health insurance from her job considered affordable?

→ **YES!**

The affordability percentage is a federal standard set by the IRS each year. It is 9.12% for the 2023 plan year.

Can Kate's family apply for a tax credit and coverage through **Your Health Idaho?**



BEFORE 2023

No.



Because Kate was offered "affordable" individual insurance through her employer, her family members could not apply for a tax credit through Your Health Idaho, even without Kate on the plan

BEGINNING JANUARY 1, 2023

Yes!



Because Kate's family plan* offered through her employer is "not affordable", her family members may qualify for a tax credit and enroll in coverage through Your Health Idaho without Kate on the plan

*Kate would not be eligible for a tax credit as long as she is offered "affordable" individual coverage from her job

Contact Your Benefits Team at Acisure

(208) 765-2620

Questions about benefits, coverage, prescription drugs, finding providers

THANK YOU

.....