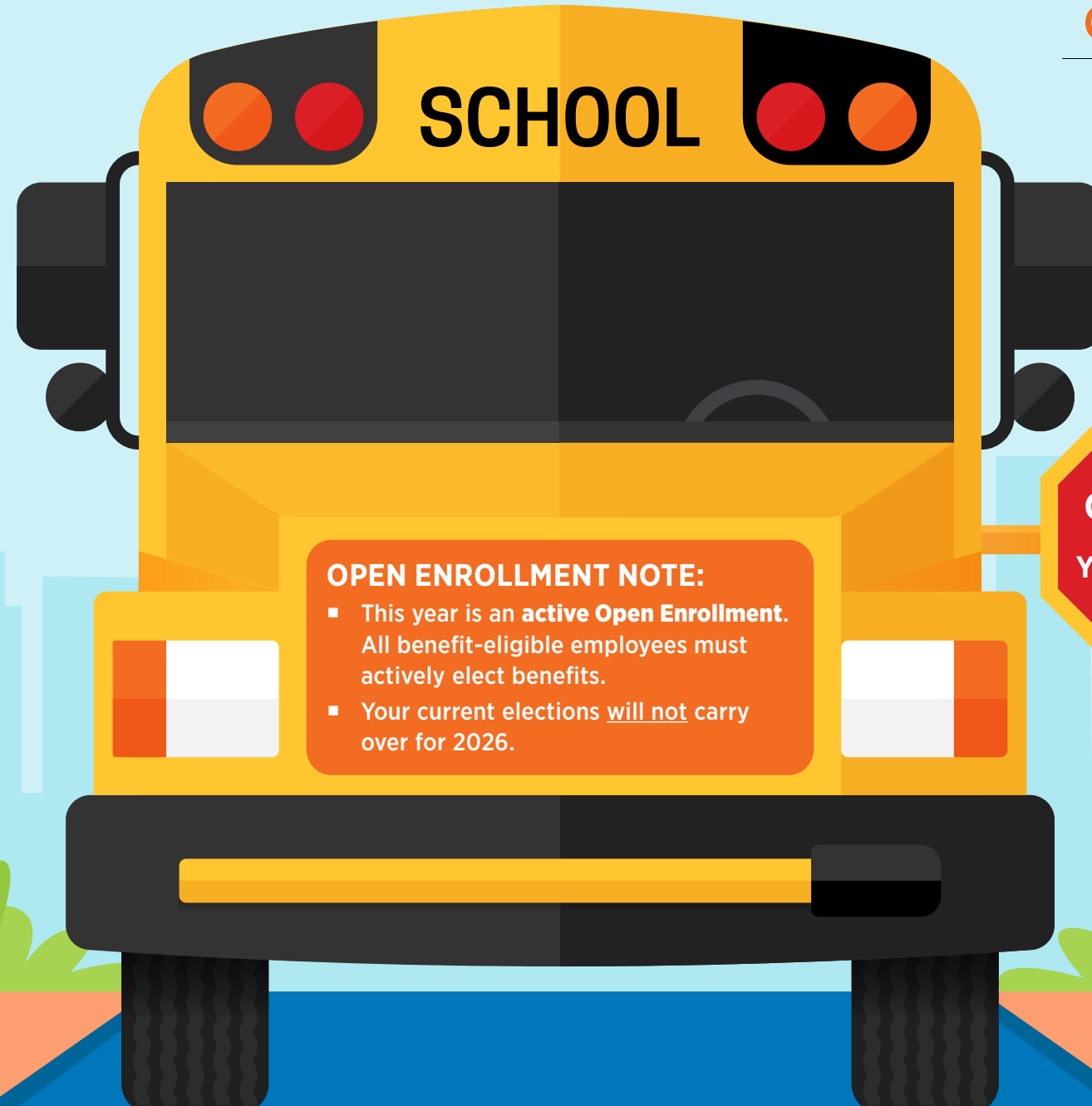


2026

Benefits Enrollment Guide



OPEN ENROLLMENT NOTE:

- This year is an **active Open Enrollment**. All benefit-eligible employees must actively elect benefits.
- Your current elections **will not** carry over for 2026.

CLICK HERE
TO EXPLORE
YOUR BENEFITS



OUR EMPLOYEES ARE OUR MOST

Valuable Asset

That's why at Roanoke City Public Schools (RCPS), we are committed to a comprehensive employee benefit program that helps our employees stay healthy, feel secure and maintain a work/life balance. As always, every effort has been made to minimize any increase in costs. The district continues to fund, on average, 90% of the cost for the medical plan. Benefits include:

- Medical Plans
- Vision Plans
- Dental Plans
- Health and Limited Flexible Spending Accounts
- Dependent Care Flexible Spending Account
- 403(b), Non-VRS 457(b) and Roth Retirement Account Options
- Short-Term Disability Insurance
- Life Insurance with Long Term Care
- Accident, Critical Illness and Hospital Indemnity Plans

Proof of Dependent Eligibility: If adding new dependents during Open Enrollment, employees are required to submit proof of eligibility (see page 3) by the last day of the **Open Enrollment** period. As a **New Hire** or due to a **Qualifying Event**, proof of eligibility is also required for new dependents within 30 calendar days of the date of hire or a Qualifying Event. If ineligible dependents are found, they will be removed from the plan.



What's New for 2026?

- We have a new enrollment platform, Selerix, and this year, all benefit elections will be made by meeting with a Benefit Counselor. This is a new process to ensure all RCPS employees understand the value of our benefit offerings and that your needs are met. To sign up for an appointment, scan the QR code or visit the website at <https://micro.page/roanoke-city-ps-signup>.
- This year is an **active Open Enrollment** which means that all benefit-eligible employees must actively elect benefits (with a Benefits Counselor). Your current elections will not carry over for 2026.
- RCPS makes every effort to provide affordable insurance rates for our employees. Medical and Dental rates have increased for 2026.
- For 2026, the High Deductible Health Plan (HDHP) with Health Savings Account (HSA) minimum deductible will increase to \$3,400/Individual (from \$3,300 in 2025) and \$6,800/Family (from \$6,600 in 2025) to remain compliant with IRS guidelines to a qualified HDHP.
- The Health Reimbursement Account (HRA) Plan's deductible will increase to \$3,000/Individual and \$6,000/Family in 2026. In order to be eligible for HRA reimbursements, you must meet your \$2,000 Access Point.



- **NEW** programs for 2026 (more details can be found in this guide)
 - » UnitedHealthcare Rewards will be replacing Rally, see [page 17](#).
 - » Encircle Rx and Omada Health's Weight Loss Program – enroll to have your weight loss medications covered (details on [page 18](#))
 - » Vision plan options that are available to employees not enrolled in RCPS' medical plan
 - » Voluntary Supplemental Health Plans – Accident, Critical Illness, and Hospital Indemnity Insurance plans offered through VOYA
 - » Voluntary Short-Term Disability Insurance through Aflac
 - » Voluntary Life Insurance with Long Term Care through Trustmark
 - » LifeBalance, a free employee discount program
- Health Savings Account (HSA)
 - » 2026 IRS limits will be increasing to \$4,400/Individual and \$8,750/Family
 - » Although still generous, employer contributions to the HSA will be decreasing for 2026. See [page 5](#) for details.
- Flexible Spending Accounts (FSA)
 - » Healthcare and Limited Purpose FSA maximums will increase to \$3,400 for 2026. If you wish to enroll in this benefit, you must enroll during Open Enrollment each year.
 - » For 2026, the Dependent Care FSA maximum will increase to \$7,500.



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How do I enroll in benefits?

This year all benefit elections will be made by meeting with a Benefit Counselor. To sign up for an appointment, scan the QR code or visit the website at <https://micro.page/roanoke-city-ps-signup>.



What happens if I make a mistake or I am not sure what benefits I elected?

- **Open Enrollment:** You will receive an email of your elections from our new Selerix benefit system once your enrollment is completed. If you need to make a correction, you can call the Call Center at **(877) 252-1197** Monday through Friday from 9 a.m. to 6 p.m. ET during Open Enrollment.
 - » After the Open Enrollment period closes, review your January 15, 2026 paycheck (direct deposit receipt) to see that all your elected benefit deductions/credits are correct. Contact Human Resources no later than January 31, 2026 if there is a concern.
- **The last day corrections can be made to your 2026 Open Enrollment elections is January 31, 2026.**
- **New Hire Enrollment:** You will receive an email of your elections from our Selerix benefit system once your New Hire enrollment is completed. If you need to make a correction, you can call the Call Center at **(877) 252-1197** Monday through Friday from 9 a.m. to 6 p.m. ET during your New Hire enrollment window (30 days from date of hire).

When can I make changes after Benefit Enrollment?

- You must have a Qualifying Event to make a mid-year change to your benefits. Qualifying events include: marriage, divorce, legal separation, status change, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, or change in spouse's benefits or employment status.
- A Qualifying Event allows you to make a change in benefits based on the Qualifying Event.
- Changes in benefits must be made within **30 calendar days** of a Qualifying Event by contacting Human Resources. Provide the following to Human Resources:
 - » **Proof of the Qualifying Event** is required within 30 calendar days of the event, e.g. letter from a spouse's employer, birth certificate, marriage license, etc.
 - » **A completed benefit change form** for each benefit. These forms may be found on the RCPS Human Resources Intranet page. Click the **Qualifying Event** tab and contact Human Resources at **(540) 853-2728**.
 - » **Proof of eligibility is required** if adding dependents to your medical, vision or dental plans. You are required to submit a copy of a marriage license, birth certificate or copy of the first page of your most recent tax return listing your dependents (with Social Security numbers and income blocked out) to Human Resources within 30 calendar days of the date of a Qualifying Event.

Brainsharks!

Click on the titles or scan the QR codes below for more details on the great benefits available to you!

UNITEDHEALTHCARE
TOOLS & RESOURCES



2026 OPEN
ENROLLMENT



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Medical and Prescription Drug Overview

This is a summary of what you pay in-network for RCPS' UnitedHealthcare medical and Express Scripts prescription drug plans for the upcoming plan year — January 1, 2026 to December 31, 2026. UnitedHealthcare plans allow you the freedom to use providers in- and out-of-network; however, benefits are paid at a lower percentage for out-of-network providers. For example, prior authorization is required for prescription drugs, certain services, tests and procedures. For in-network medical services, tests and procedures, your provider will coordinate any necessary prior authorization. Additional information about UnitedHealthcare and Express Scripts is available on the RCPS Human Resources Intranet page. You may also call the phone number on your UnitedHealthcare medical card or Express Scripts ID card.

Services	High Deductible Health Plan (HDHP) with Health Savings Account (HSA)	Health Reimbursement Account (HRA)	Traditional
Deductible			
Individual	\$3,400	\$3,000	\$500
Family	\$6,800	\$6,000	\$1,000
Out-of-Pocket Max			
Individual	\$5,000	\$4,000	\$2,000
Family	\$10,000	\$8,000	\$4,000
Preventive Care	0%	0%	0%
Virtual Visit			
Medical	\$49 Before Deductible	\$25	\$20
Behavioral Health	20% After Deductible		
Office Visit			
Primary Care	20% After Deductible	\$25	\$20
Specialist	20% After Deductible	\$50	\$40
In-office Lab & X-ray	20% After Deductible	20% After Deductible	20% After Deductible
Outpatient Facility (surgery, etc.)	20% After Deductible	20% After Deductible	20% After Deductible
Inpatient Hospitalization	20% After Deductible	20% After Deductible	20% After Deductible
Emergency Room	20% After Deductible	20% After Deductible	20% After Deductible
Prescription Drugs - Express Scripts			
Retail (31-day supply)	20% After Deductible	\$10 / \$30 / \$60 / \$80*	\$10 / \$20 / \$40 / \$60*
Mail Order (90-day supply)	20% After Deductible	\$20 / \$60 / \$120	\$20 / \$40 / \$80
Deductible	(Combined with Medical Deductible)	No Deductible	No Deductible

* The 4th tier is for Specialty Drugs (prior authorization may apply).



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Medical Insurance

RCPS offers three (3) medical plan options, the High Deductible Health Plan with Health Savings Account, the Health Reimbursement Account Plan, and the Traditional Plan.

High Deductible Health Plan (HDHP) with Health Savings Account (HSA)

WHAT DO YOU NEED TO DO?

If you are enrolled in the High Deductible Health Plan, you must open a Health Savings Account.

WHAT IS A HEALTH SAVINGS ACCOUNT (HSA)?

A Health Savings Account is an account that allows you to accumulate funds deposited by RCPS on your behalf, with the option of adding your own pre-tax contributions, to cover health care expenses toward your deductible and co-insurance. You must be enrolled in UnitedHealthcare's High Deductible Health Plan (HDHP) to have an HSA.

HOW TO OPEN A HEALTH SAVINGS ACCOUNT (HSA)

STEP 1: Create Your HealthSafe ID

Before you can open your HSA, you'll need to create a HealthSafe ID.

Visit the [Optum registration page](#) at [optumbank.com](#).

1. Enter your personal details:
 - » Name
 - » Date of birth
 - » ZIP code
 - » Phone number
 - » Member ID or Social Security number
2. Choose a username and password
3. Confirm your email address
4. Review and complete your registration

Once your HealthSafe ID is created, you're ready to move on to Step 2.

STEP 2: Open Your Optum HSA

Now that you have your HealthSafe ID,

1. Go to [optumbank.com](#) and click **Open an HSA** at the top of the page, then click **Next**.
2. Enter your demographic information.
3. When prompted for a Group Number or Financial Advisor Number, enter: **717709**.
4. Enter your effective date:
 - » Open Enrollment (January 1, 2026): Open your account by December 10, 2025 to ensure funds are available in January.
 - » New Hire or Qualifying Event (QE): Use the first of the month following your hire or QE date.
Example: Hired March 15, 2026 - Effective date is April 1, 2026

After submitting your application, Optum Bank will send you a welcome letter and your HSA debit card—or request additional information if needed. Be sure to respond promptly if they reach out.

2026 IRS Annual HSA Contribution Limits

INDIVIDUAL: \$4,400

FAMILY: \$8,750

CATCH-UP: \$1,000

2026 RCPS HSA Contribution (Per Pay Period)

	without Wellness Discount	with Wellness Discount
Employee Only	\$47	\$72
Employee + 1 Child	\$51	\$76
Employee + Spouse	\$48	\$73
Employee + Family	\$53	\$78
2 Employees + Married	\$101	\$151
2 Employees + Family	\$101	\$151

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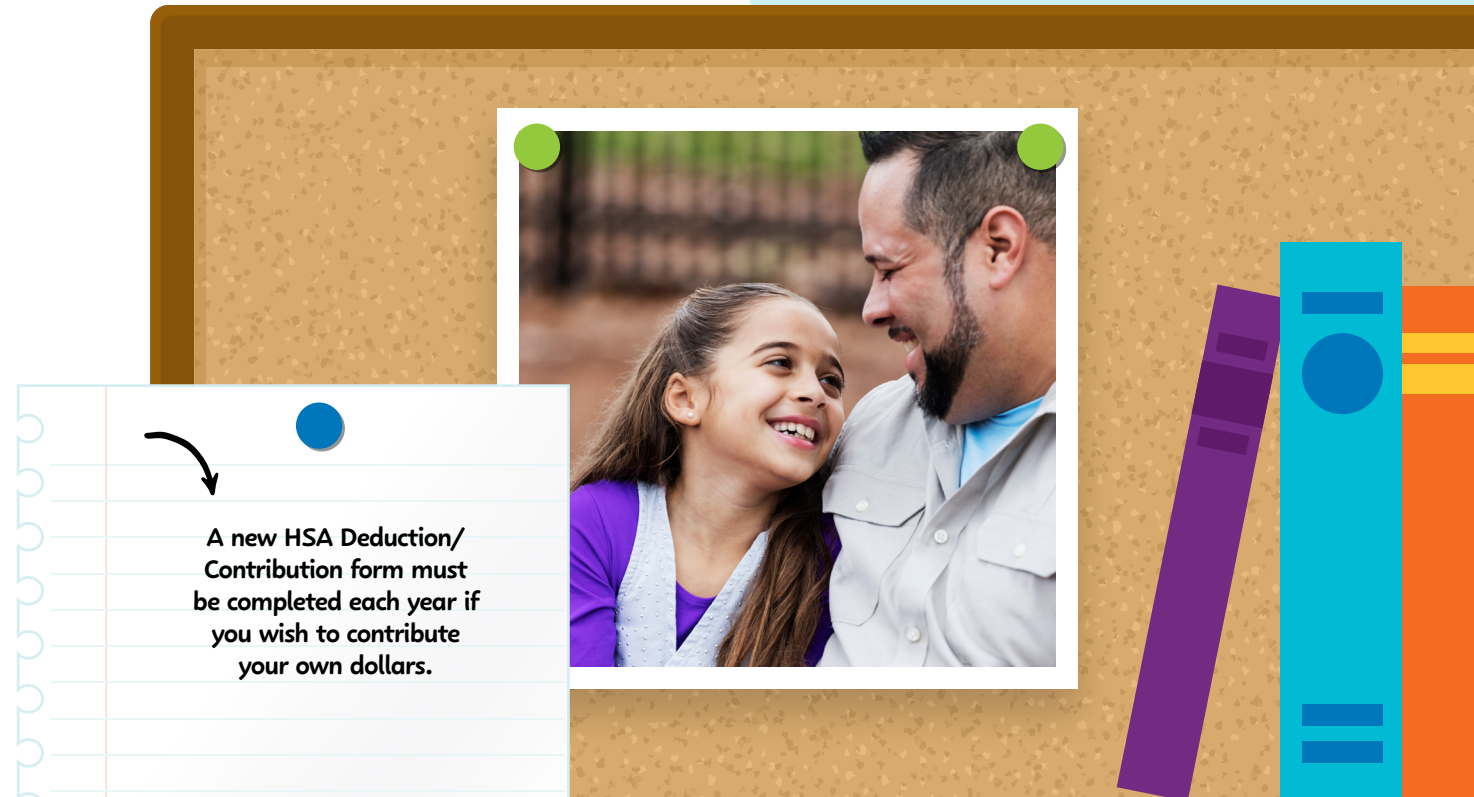
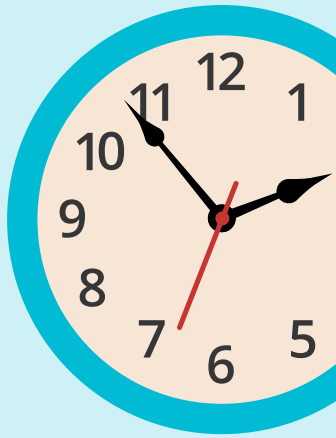
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Medical Insurance continued

High Deductible Health Plan (HDHP) with Health Savings Account (HSA) continued

HSA ADVANTAGES

- **If you wish to contribute additional dollars to your HSA account pre-tax, you must complete a new HSA Deduction/Contribution form each year and submit it to Payroll.** Go to the RCPS Human Resources Intranet page, **Forms - Benefits** link, and print the 2026 HSA contribution form. Complete and submit this form to Payroll. You can change the per pay period contribution to your account anytime throughout the year. **You must not exceed the IRS maximum contribution each year which includes both employee and employer contributions** made on your behalf. The 2026 IRS maximum contribution is **\$4,400 for an individual** and **\$8,750 for a family**. HSA catch-up (for age 55 and older) is \$1,000.
- You can use the money in your HSA to pay for eligible medical and prescription expenses to satisfy your plan's annual deductible.
- Unused account dollars are yours to keep, even if you retire or leave the company.
- Health care dollars can grow over time. You can also invest your HSA dollars in select funds.
- HSA dollars can be used for future eligible medical, vision or dental expenses.



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Medical Insurance continued

HDHP with HSA

HSA-ELIGIBLE EXPENSES

The products and services listed to the right are examples of eligible expenses for payment under your HSA, to the extent that such services are not covered by your medical, vision and dental insurance plans. This list is not all-inclusive; additional expenses may qualify, and the items listed are subject to change in accordance with IRS regulations. Please refer to IRS Publication 502 to verify that your expense is eligible.

HSA TAX PROVISIONS AND ELIGIBILITY REQUIREMENTS

- **HSA account holder must not be covered by any other health plan (i.e. Medicare Part A or Part A and B, Medicaid, TRICARE, Group, and Individual non-HDHP medical plan, or obtain care at the VA) unless it is a HDHP plan.**
- Contributions to your HSA are made pre-tax and withdrawals from your account for eligible medical expenses are tax free. Earnings on the account are not taxed and there is no lifetime maximum accumulation of your HSA.
- Withdrawals for reasons other than eligible medical expenses taken before age 65 are subject to an additional 20% penalty but there is no distribution age requirement.
- HSA account holder cannot be covered by a spousal medical FSA and cannot be claimed as a dependent on another person's tax return.

HDHP UPDATE

For 2026, the High Deductible Health Plan (HDHP) with Health Savings Account (HSA) minimum deductible will increase to \$3,400/Individual (from \$3,300 in 2025) and \$6,800/Family (from \$6,600 in 2025) due to the IRS increase to minimum embedded deductibles. A deductible is the amount of money that the insured person must pay before their insurance policy starts paying for covered expenses. However, Preventive Care services, according to ACA guidelines, are covered at 100% with no deductible.

LIMITED PURPOSE HEALTH FLEXIBLE SPENDING ACCOUNT (FSA)

- You may only enroll in a Limited Purpose Health FSA. **This account may be used for eligible vision and dental expenses only.** Medical expenses are not eligible for reimbursement. See FSA information on [pages 15 and 16](#).

HSA-Eligible Expenses



- | | | |
|---|--|---|
| - Abdominal Supports | - Hearing aids | - Physical exams |
| - Acupuncture | - Home Health Care | - Physical therapy |
| - Alcoholism treatment | - Hospital services | - Prenatal/Postnatal exams |
| - Artificial limbs & teeth | - Hot/cold packs | - Prescription drugs (prescription drugs imported from another country are not covered) |
| - Asthma treatments/nebulizer | - Individual counseling (to alleviate or prevent a physical or mental defect or illness) | - Preventive care screenings |
| - Bariatric Surgery | - Insulin | - Prostheses |
| - Blood pressure monitoring devices | - Laboratory tests | - Psychiatric care |
| - Body scans (MRI, CAT scan) | - Long Term Care Premiums | - Psychoanalysis |
| - Breast reconstruction surgery following mastectomy | - Laser eye surgery/Lasik | - Psychologist |
| - Co-insurance amounts and deductibles | - Medical Alert necklace or bracelet | - Screening tests |
| - Contact lenses – also materials & equipment | - Medical Records charges | - Sleep deprivation treatment |
| - Dental procedures, non-cosmetic | - Mental health treatment facility | - Smoking cessation programs and medications |
| - Dentures and denture adhesives | - Nursing services provided by a nurse or attendant | - Speech Therapy |
| - Diabetic supplies | - Obstetrical expenses | - Sterilization procedures |
| - Diagnostic items/services | - Occlusal guard to prevent teeth grinding | - Support braces/wraps |
| - Drug addiction treatment | - Operations | - Surgical Stockings |
| - Eye Exams | - Optometrist | - Taxes on medical services and products |
| - Eyeglasses – prescription sunglasses/safety glasses | - Organ donors/transplants | - Transplants |
| - Flu Shots | - Orthodontia | - Transportation expenses for person to receive medical care |
| - Fluoridation device or services | - Osteopath fees | - Vaccines/Immunizations |
| - Gambling problem treatment | - Ovulation monitor | - Weight loss program/drugs – if prescribed by a physician |
| | - Oxygen | |
| | - Patterning exercise | |
| | - Personal trainer fees | |

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Health Reimbursement Account (HRA) Plan

WHAT IS THE HEALTH REIMBURSEMENT ACCOUNT (HRA) PLAN?

The HRA Plan is a medical plan with a Health Reimbursement Account funded by RCPS. This account is used on an employee's behalf by UnitedHealthcare (UHC) to pay for eligible expenses after meeting the \$2,000 Access Point.

- An employee in the HRA Medical Plan has a Health Reimbursement Account (HRA) that is a part of the plan. This HRA is a tax-exempt account funded by RCPS, and excluded from the employee's gross income. The disbursements from the HRA are used to pay for qualifying medical expenses.
- HRA dollars can only be used to pay the eligible medical expenses of the employee, the employee's enrolled spouse and the employee's enrolled dependents. RCPS' HRA allowable expenses apply to the deductible, co-insurance, out-of-pocket maximum, and provider office visit copays.

HOW THE HEALTH REIMBURSEMENT ACCOUNT (HRA) WORKS

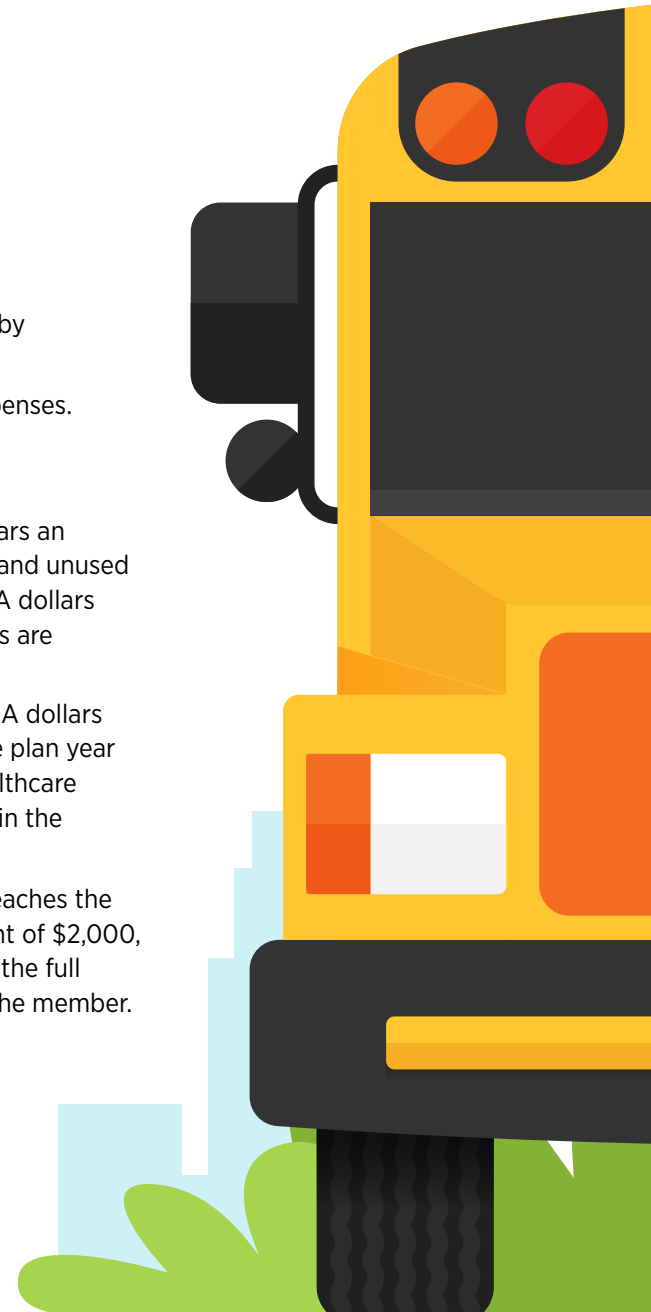
- **HRA Dollars:** These are dollars provided by RCPS to an employee's HRA. HRA dollars are distributed to providers by UnitedHealthcare only.
- **HRA Dollar Access Point:** The HRA Dollar Access Point is reached when an employee incurs \$2,000 in eligible expenses. UnitedHealthcare will distribute available HRA dollars as they track employee expenses.
- **HRA Dollars Available:**
 - » **Employee Only Coverage:** Each plan year, \$1,000 HRA dollars are available in the HRA. The maximum HRA dollars an employee can accumulate in the HRA in a plan year is \$2,000. This includes the plan year HRA dollars (\$1,000) and unused HRA dollars rolled over from the prior year (maximum of \$1,000). UnitedHealthcare will distribute any or all HRA dollars available for eligible expenses once the Access Point is met. If an employee terminates employment, HRA dollars are not portable.
 - » **Employee + Child, Employee + Spouse, and Employee + Family Levels of Coverage:** Each plan year, \$2,000 HRA dollars are available. The maximum HRA dollars an employee can accumulate in a plan year is \$4,000. This includes the plan year HRA dollars (\$2,000) and unused HRA dollars rolled over from the prior year (maximum of \$2,000). UnitedHealthcare will distribute, on behalf of whichever family member reaches the Access Point, any or all HRA dollars available in the HRA account. If an employee terminates employment, HRA dollars are not portable.

Since the maximum total deductible for the family plan is \$6,000, it is possible that if the first family member reaches the Access Point of \$2,000 and uses all available HRA dollars, and a second family member reaches the Access Point of \$2,000, the second family member will be required to meet the full deductible of \$3,000. Once a family member meets the full individual deductible (\$3,000), then co-insurance begins, e.g. 80% paid by UnitedHealthcare and 20% paid by the member.

Traditional Medical Plan

WHAT IS THE TRADITIONAL PLAN?

The Traditional Plan option offers the lowest employee cost-share, e.g. lowest copays, deductible and out-of-pocket maximum with the highest premium cost for employees. See [page 4](#) to compare to our other plans.



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Express Scripts

Who is Express Scripts?

Express Scripts is a pharmacy plan that covers the medicine your doctor prescribes whether you pick it up from your neighborhood pharmacy or have it delivered to your home. It is the largest independent manager of pharmacy benefits in the United States and one of the country's largest pharmacies, serving more than 100 million people. Express Scripts knows healthcare is complicated and they're available 24/7 to give you the information and support you need.

What is the Express Scripts Member Services phone number and what are the hours of operation?

Express Scripts Member Services is available 24 hours per day, 7 days per week and can be reached at [\(844\) 803-7603](tel:844-803-7603).

Is there a separate card for prescription drugs?

Yes, Express Scripts provides a separate prescription drug card to be presented when obtaining your medications. See sample card on this page.

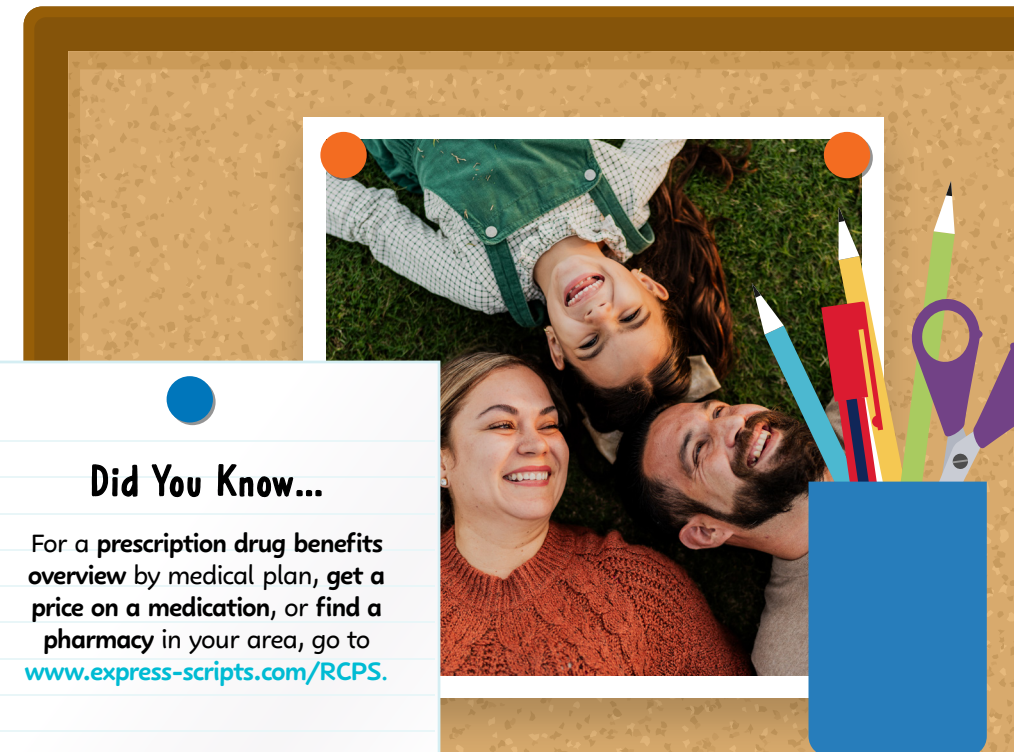
Please note that the member ID card will cover all your dependents. Separate ID cards for dependents will not be issued. However, you may request additional cards by calling Member Services.

A convenient feature on Express-Scripts.com allows you to print a temporary member ID card for use at a participating retail pharmacy. The temporary card isn't intended to replace your member ID card. If you need to order a permanent replacement card, please contact Member Services toll-free at [\(844\) 803-7603](tel:844-803-7603). Or, visit Express-Scripts.com and register.



What is Utilization Management?

Utilization management (UM) is a process that is part of our health plan. Utilization management helps to ensure that you are getting the right drugs – all while helping to make medicine more affordable. Prescription drug costs continue to rise. Non-Specialty drug costs increased by 20% per member per month, primarily driven by weight loss drugs, which increased by 127%. Cost containment measures include prior authorization, step therapy and quantity limits on certain medications. For more information on these requirements or to research your prescriptions, please visit Express-Scripts.com.



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Right Rx Program

Pharmacy Plan Enhancement

The Right Rx program, powered by US-Rx Care, may help reduce your out-of-pocket prescription spending. Right Rx is an innovative program that works with Express Scripts to analyze all of your prescription drugs and communicate with your doctor on quality of care and cost-saving opportunities.

Do all employees who are in a medical plan have this enhancement?

- Yes, Right Rx will review all those on the medical plan to see if there are any cost-saving opportunities available to them.

What do employees do to participate?

- Respond to Right Rx’s call. At times, US-Rx Care may call to discuss pharmacy care options. Please answer these calls, as a prompt reply will provide opportunities to save money.
- Employees may also call to request a review to determine if there is a lower cost alternative. For questions regarding this program, please contact US-Rx Care Pharmacy Services at [\(800\) 241-8440](tel:8002418440).

What do employees do if they don’t want to participate?

- This program is voluntary and if Right Rx calls, an employee may elect to participate in the savings opportunity or not.

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Virtual Visits: A Convenient Option

24/7 Medical Virtual Care

When you don't feel well, or your child is sick, the last thing you want to do is leave the comfort of your home to sit in a waiting room. Now, you don't have to.

A Medical Virtual Visit lets you see and talk to a doctor from your video-equipped mobile device or computer. Most visits take about 10-15 minutes and doctors can write a prescription, if needed, that you can pick up at your local pharmacy.

WHEN YOU WOULD USE A MEDICAL VIRTUAL VISIT

- When your doctor is not available
- When you become ill while traveling
- When you are considering visiting a hospital emergency room for a non-emergency health condition

CONDITIONS COMMONLY TREATED THROUGH A MEDICAL VIRTUAL VISIT

Doctors can diagnose and treat a wide range of non-emergency medical conditions including:

- Bladder infection/urinary tract infection
- Diarrhea
- Rash
- Bronchitis
- Fever
- Sinus problems
- Cold/flu/sore throat
- Migraine/headaches
- Stomach ache
- Pinkeye

HOW TO ACCESS MEDICAL VIRTUAL VISITS

1. Log in to myuhc.com and click on **Talk To A Doctor Online**.
2. After registering and requesting a visit, you will pay your portion of the service costs according to your medical plan ([see page 4 for costs](#)).
3. Then you will enter a virtual waiting room.
4. During your visit, you will be able to talk to a doctor about your health concerns, symptoms and treatment options.

Behavioral Health Virtual Care

From the privacy of home and the convenience of your mobile device or computer, you can receive caring support from a licensed behavioral health virtual therapist. Virtual therapy offers confidential counseling and includes:

- **Private video sessions**
Get 1-on-1 support —in your home and at a time that's convenient for you.
- **Help with coping — for children, teens and adults**
Your licensed therapist may provide a diagnosis, treatment and medication if needed.
- **Similar standard of care as in-person visits**
You can see the same therapist with each appointment and establish an ongoing relationship.

VIRTUAL THERAPY IS DESIGNED TO HELP TREAT CONDITIONS LIKE:

- ADD / ADHD
- Addiction
- Anxiety
- Depression
- Mental health disorders

TO FIND A PROVIDER AND SCHEDULE A VISIT:

Sign in or register on myuhc.com. Then, go to **Find Care > Virtual Visits Directory > Virtual Behavioral Care > Get Started** and call the provider to set up an appointment. Or call the telephone number listed on the back of your medical ID card.

Talkspace

WITH TALKSPACE ONLINE THERAPY, YOU CAN REGULARLY COMMUNICATE WITH A THERAPIST, SAFELY AND SECURELY FROM YOUR PHONE OR DESKTOP. MAKE PROGRESS. NO OFFICE VISIT REQUIRED.

SIMPLY REGISTER (FIRST VISIT ONLY) AND CHOOSE A PROVIDER AND MESSAGE ANYWHERE, ANYTIME AT [TALKSPACE.COM/CONNECT](https://talkspace.com/connect).

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Diabetes Management Through Livongo By Teladoc Health

Diabetes and pre-diabetes affect over 136 million Americans. If not properly treated, pre-diabetes can lead to diabetes, which can cause serious health complications. Knowing if you have diabetes or pre-diabetes, and getting help to manage these conditions, are the first steps to better health.

Livongo by Teladoc Health is a diabetes management program that supports people with type 1 and type 2 diabetes and helps make living with diabetes easier. This program is part of your benefits that can help you save money because you do not have to pay for diabetes supplies. You will get support for your diabetes with smart devices, expert coaches and easy-to-follow, personalized plans.

Benefits include:

- Easy-to-use, connected devices that provide feedback
- Personalized content, delivered when members are most receptive, to help drive engagement and help them reach their goals
- Coaching with 1:1 live and digital support with remote monitoring for members with diabetes
- Free test strips and monitor
- Lower or no copays for doctor-related visits with potential savings of up to \$500 a year

For more information:

- Visit teladochealth.com/smile/RCPS
- Call [\(800\) 835-2362](tel:800-835-2362), code: **UHC-KEY-RCP**

How do members enroll?

- Go to teladochealth.com/smile/RCPS and register for Livongo by Teladoc. Select **Enroll Now** and complete the online questionnaire to get started.
- After Open Enrollment, if you are a New Hire or add medical benefits due to a Qualifying Event: Getting registered for Livongo by Teladoc Health program is easy and only takes a few minutes. You can either download the Livongo app, call [\(800\) 945-4355](tel:800-945-4355) or visit the website. You will start the process by answering a few questions about your health to see if you qualify for the program. If you do qualify, you will be mailed a Welcome Kit with instructions on how to get started.



Dental Insurance

Delta Dental of Virginia: Dental PPO plus Premier Plan

You are not required to be enrolled in a RCPS Medical Plan. You can elect Dental coverage separately.

Delta Dental Plan Features	Low Plan	High Plan
Annual Deductible	\$25 (limit 3 per family per calendar year)	\$0
Annual Maximum	\$1,500	\$2,000
Diagnostic & Preventive Services	100%	100%
Basic Dental Care	80%	80%
Major Dental Care 12 months waiting period in Low Plan only	50%	80%
Orthodontic Benefits 12 months waiting period Orthodontic Lifetime Maximum=\$1,500	N/A	50%

Refer to Delta Dental Benefit Description for coverage details. Additional information about Delta Dental of VA plans is available on the RCPS Human Resources Intranet page.

Delta Dental - Virtual Visits

Having a dental emergency? If you're a member of Delta Dental of Virginia, you have 24/7/365 access to a dentist through Delta Dental - Virtual Visits, delivered by [Teledentistry.com](https://www.teledentistry.com), a great solution when your dentist is not available!

IT'S SAFE.

Teledentistry is a safe and effective way to receive care when you:

- Have a dental emergency and do not have a dentist,
- Need access to a dentist after hours, or
- Need to consult a dentist without leaving home or while traveling.

The teledentistry service is included in the RCPS Delta Dental plan and counts as an oral examination.

IT'S EASY.

You can access [Teledentistry.com](https://www.teledentistry.com) by smartphone, tablet or computer with audio/visual capabilities. Or if you prefer, call the dedicated phone number at **(866) 256-2101**.

Teledentistry dentists provide the initial consultation and can write prescriptions, when needed.

After the initial consultation, the Teledentistry dentist will email consultation notes to your Delta Dental dentist for further diagnosis and treatment. If you do not have a Delta Dental dentist, [Teledentistry.com](https://www.teledentistry.com) will refer you to an in-network dentist.

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Vision Insurance

UnitedHealthcare Vision

UHC's **Basic Vision Plan** is included at **no extra cost** if you are enrolled in a RCPS Medical Plan, with the same coverage level as the Medical Plan.

UHC offers two enhanced vision plan options – the **Voluntary Base Vision Plan** and the **Voluntary Buy-Up Vision Plan**. Both plans are available to all employees, whether or not you're enrolled in a RCPS Medical Plan.

See More Ways to Save!

Keep out-of-pocket costs low by visiting uhcontacts.com or uhglasses.com where you'll have a variety of brands and frame choices at your fingertips.



UHC In-Network Plan Features	Basic Vision Plan (included with a RCPS Medical Plan)	Frequency
Annual Eye Exam	\$0 copay	Exam every 12 months. Provider must be informed that this is separate from your medical plan and is offered by UnitedHealthcare Vision.

UHC In-Network Plan Features	Voluntary Base Vision Plan	Voluntary Buy-Up Vision Plan
Annual Eye Exam	\$0 copay	\$0 copay
Annual Eye Exam	\$0 copay	\$0 copay
Frames Allowance	\$130 allowance + 30% discount over allowance	\$200 allowance + 30% discount over allowance
Lenses (Single, Bifocal and Trifocal)	\$10 copay	\$10 copay
Contact Lens Allowance		
Non-Formulary Contacts	\$105 allowance	\$200 allowance
Formulary Contacts	Up to 4 boxes	Up to 4 boxes
Medically Necessary Contacts	Covered in full	Covered in full
Frequency		
Exam	12 months	12 months
Lenses	12 months	12 months
Frames	24 months	12 months
Contact Lenses*	12 months	12 months

*in lieu of frames

Refer to the UnitedHealthcare Vision Summary for more coverage details.

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Flexible Spending Accounts (FSAs)

Features & Advantages

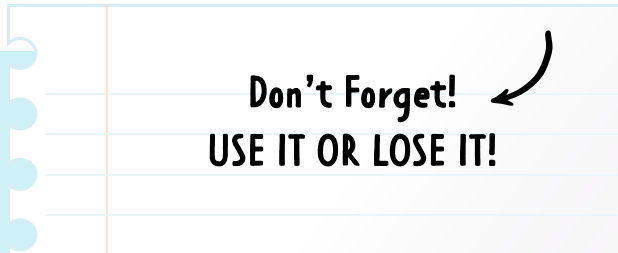
FEATURES OF THE FSA

WageWorks has more than 20 years' experience in flexible benefit administration and they are the largest provider of these services in the nation.

- Health and Limited FSA – **new maximum: \$3,400**
- Dependent Care FSA – **new maximum: \$7,500**
- Use of a debit card for eligible Health FSA expenses
- A comprehensive website, wageworks.com, where you can view claim status, FAQs, and access information.
 - » Planning tools, forms and educational materials
 - » Online claim submission with quick turn-around time and tracking of account balances

PROVISIONS OF THE FSA: USE IT OR LOSE IT!

- Deposits to your FSA accounts are only made during the calendar year between January 1, 2026 and December 31, 2026.
- **Use it or lose it!** You have until March 15, 2027 to incur eligible expenses for 2026 monies and until March 31, 2027 to submit eligible expenses for reimbursement for 2026 monies.



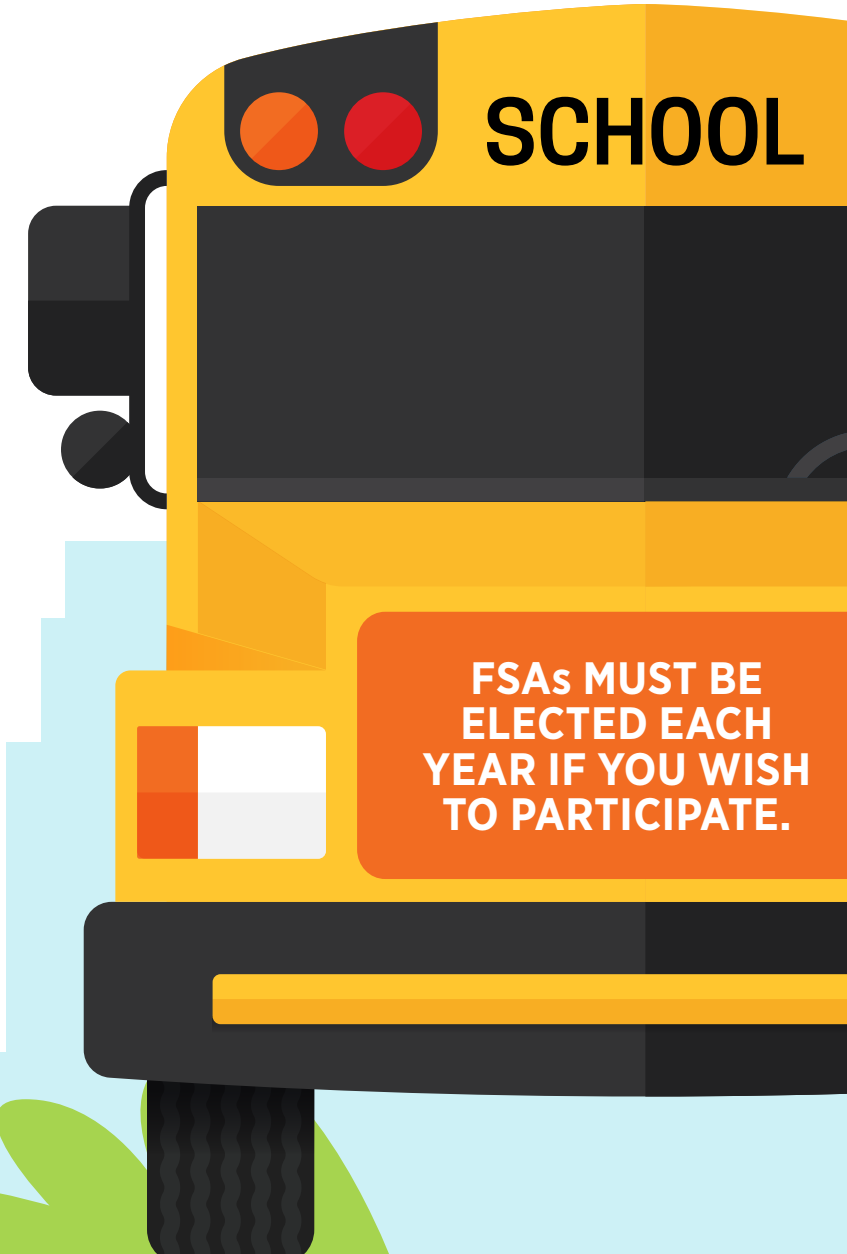
ADVANTAGES OF AN FSA

FSAs provide you with an important tax advantage (see chart below) which can help you pay health care and dependent care expenses on a pre-tax basis. By anticipating your family's health care and dependent care costs for the next year, you can actually lower your taxable income. New elections must be made each year to the Flexible Spending Account to continue participation.

- An account minimum of \$100 per year is required in each FSA.

IMAGINE YOUR TAX RATE IS 25% AND YOU HAVE \$3,400 IN ELIGIBLE HEALTH CARE EXPENSES:		
	With FSA	No FSA
Eligible Expenses:	\$3,400	\$3,400
Tax Benefit:	(\$850)	\$0
Final Cost to You:	\$2,550	\$3,400

IMAGINE YOUR TAX RATE IS 25% AND YOU HAVE \$7,500 IN ELIGIBLE DEPENDENT CARE EXPENSES:		
	With FSA	No FSA
Eligible Expenses:	\$7,500	\$7,500
Tax Benefit:	(\$1,875)	\$0
Final Cost to You:	\$5,675	\$7,500



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Flexible Spending Accounts (FSAs) continued



Health FSA

This program lets RCPS employees pay with pre-tax dollars for certain IRS-approved medical care expenses not covered by the insurance plan, e.g. copays, deductibles and co-insurance. See IRS publication 502. Examples include:

- Hearing services, including hearing aids and batteries
- Vision services, including contact lenses, contact lens solution, eye examinations and eyeglasses
- Dental services and orthodontia
- Chiropractic services
- Acupuncture
- Prescription contraceptives

The maximum amount you can contribute to your Health Flexible Spending Account is \$3,400.



Dependent Care FSA

The Dependent Care FSA allows employees to use pre-tax dollars toward qualified dependent care such as caring for children under age 13 or caring for elders. See IRS publication 503. Examples include:

- The cost of child or adult dependent care
- The cost for an individual to provide care either in or out of your house
- Nursery schools and preschools (excluding kindergarten)

The maximum amount you can contribute to your Dependent Care Flexible Spending Account is \$7,500.



Limited Purpose Health FSA

(ONLY IF YOU ARE ENROLLED IN THE HDHP WITH HSA PLAN)

If you are in the HDHP with HSA, you may have a Limited Purpose Health FSA. This account allows employees to pay for certain **IRS-approved vision and dental care expenses only**, not covered by the insurance plan, with pre-tax dollars. See IRS publication 502. Examples include:

- Vision services, including contact lenses, contact lens solution, eye examinations and eyeglasses
- Dental services and orthodontia

The maximum amount you can contribute to your Limited Purpose Health Flexible Spending Account is \$3,400.

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Wellbeing Programs

Wellness Programs

Our employees' health is very important to us. In an effort to motivate our employees to be more aware of their health and ways that it can be improved, RCPS provides an incentive to those employees who elected to be "Wellness Compliant". It is anticipated that if employees exhibit healthful behaviors, the result will be both a healthier workforce and reduce overall health care costs.

Wellness Compliant Incentive

RCPS' wellness program for 2026 is offered through UnitedHealth Personal Rewards® program. **Here's the only requirement for 2026:**

- Complete a preventive physical examination between January 1, 2026 and September 30, 2026. No paperwork is required. Instead, UnitedHealthcare (UHC) will receive the physical code submitted by your provider's office when billing UHC.

UnitedHealthcare allows one physical anytime in the calendar year. Accordingly, you can schedule your physical earlier in 2026 if need be, to meet the September 30, 2026 deadline. You must have a Preventive Care/Wellness Physical for the appropriate code to be submitted when billing. Periodic office visits to check medications or health status will not count as a Preventive Care/Wellness Physical. You may view if your physical was received, go to myuhc.com and sign in. Look on the right side of your home page, in the **My coverage** box. Click on **My rewards**, "**View your rewards and learn how to earn**". You will see 100% if your physical has been received.

Consider having your wellness physical early. While the deadline is September 30, Human Resources is finding that waiting until close to the deadline is causing issues and delays for employees. In some cases, employees are put in non-compliant status. These delays are often caused when billing codes are not sent by a doctor's office promptly. To avoid this issue, it is *recommended* that you have your wellness physical no later than August 31.

Compliant employees are eligible for the following incentive:

- **Employees:** \$50 per month incentive, a reduction in premium or increased HSA employer contribution.
- **Two-Employee coverage:** Each employee receives a \$50 per month incentive, reduction in premium or increased HSA employer contribution. Both employees must be compliant.

Kaia's Virtual Physical Therapy

Virtual Physical Therapy provided by Kaia delivers:

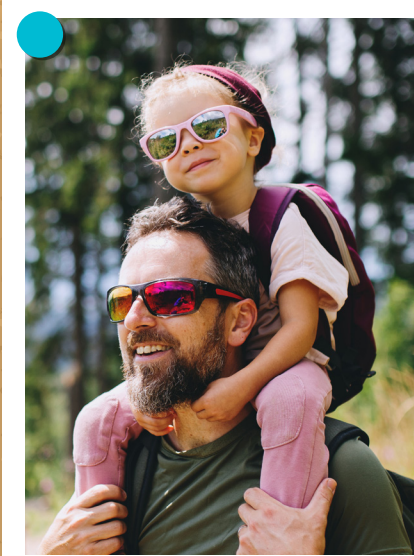
- Physical therapy exercises, education, and relaxation modules
- 1:1 coaching via chat or phone with licensed physical therapists
- A virtual motion coach that gives real-time feedback

HOW IT WORKS...

- Kaia's Virtual Physical Therapy program uses artificial intelligence (AI) to track your movements. An AI coach will support you through workouts, counting reps and providing immediate feedback. Each day, your therapy is adapted to your needs to help target your specific pain areas.
- Go to startkaia.com/uhc and click on **Get started today** to enroll in Kaia's at-home therapy program.

UnitedHealthcare Rewards

UnitedHealthcare Rewards is a program that rewards members for taking healthy actions! Sign in using your myuhc.com or UHC app (no enrollment needed). From a desktop, you will see a tile on the home page listed as **UHC Rewards** on the left-hand side. From the Menu tab in the UHC app, select **UHC Rewards**. You will be presented with an overview of the program, and you can get started right away!



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Wellbeing Programs continued

Encircle RxSM and Omada[®]

Encircle Rx is a new weight management program that includes coverage for select prescription weight management medications.

Omada is a virtual chronic care provider partnered with Express Scripts. They are experts in weight loss and obesity disease management, allowing you to work closely with a health coach. They offer support and virtual programs that give you the tools and resources to get healthy and manage weight, lower blood pressure and/or control diabetes.

For a weight loss medication to be covered, you must join and participate in the Omada online lifestyle modification program, which is available at no extra cost to you.

To enroll, register at esrx.com/healthsolutions to get your access code then sign up at omadahealth.com/esi or download the Omada mobile app.

Any questions or trouble enrolling, email Omada at support@omadahealth.com.



Real Appeal[®], a comprehensive online Weight Loss Program for employees enrolled in our medical plan

Real Appeal can help you reach your personal weight loss goals and help reduce your risk of developing diabetes and cardiovascular diseases. It's an easy digital program offered at no cost to you as part of our medical benefits plan through RCPS.

When you enroll, you'll receive:

- **A personalized transformation coach for an entire year**
 - » Your transformation coach who will guide you through the program and develop a simple, customized plan that fits your needs, preferences, goals and medical history.
- **24/7 online support and mobile app**, helping to stay accountable to goals even easier
 - » Weekly analysis, feedback and goal reporting
- **A Success Kit** that includes a digital food scale, "perfect portion" plate and much more – delivered to your door!

Real Appeal is a fun and engaging plan that helps you learn simple steps for a healthier life, so you can spark your transformation. Enrollment in this program is online – go to realappeal.com to sign up. For questions or technical issues, call the Rally Coach Support Line Answer Center at **(844) 924-7325**, Monday through Friday from 7 a.m. to 11 p.m. ET.



2nd.MD Second Opinion

2nd.MD is a virtual expert medical consultation and navigation service. 2nd.MD specializes in medical certainty by providing access to elite specialists for questions about:

- Diseases, cancer or chronic conditions
- Surgeries or procedures
- Medications and treatment plans

2nd.MD is confidential, fast and no additional cost to you and your covered dependents enrolled in the UHC medical plan.

To get started, call **(866) 269-3534**, visit 2nd.MD/RCPS or download the 2nd.MD app from the Apple Store or Google Play.

LifeBalance NEW FOR 2026!

LifeBalance offers wellbeing-focused discounts both locally and nationally. All RCPS employees and their family members have access to over 2,500 discounts including:

- Gym memberships, yoga classes, personal training sessions, and athletic apparel
- Popular recreational purchases, including theme park admission, lift tickets, movie tickets, and sporting event tickets
- Cultural activities such as museum admission, performing art tickets, musical performances, and arts classes

To get started, visit <https://publicperks.memberbenefits.us/> and create an account!

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Wellbeing Programs continued

Calm Health

From myuhc.com navigate to the Coverage & Benefits tab.

- Click on **Mental health** to view all mental health coverage.
- Scroll down to the Calm Health section.
- Sign up with Google, Apple, Facebook or email. Once you have registered, you can download the Calm Health app on your mobile device.

If you go directly to the Calm Health app to register, you will need to provide:

- Your email address and password
- Your phone number to receive a code via text or voice call
- During the registration process if you're asked for an access code use: **UHC**

If you already have a Calm Health account, then log onto your account.

- Under **Profile** you can update your access code to link your UHC membership sponsorship.

Calm Health

Need help sleeping or meditating? Experience lower stress, less anxiety, improved focus and more restful sleep with the Calm Health app. Calm is a wellbeing app providing 24/7 access to digital resources for sleep, meditation and mindfulness.

It also includes mental health screenings as well as self-guided learning modules. Whether you have 30 seconds or 30 minutes, Calm content is made to suit your schedule and needs.

Calm Health is available to all employees and eligible dependents covered by UnitedHealthcare (16 years or older) at no additional cost as part of your health benefits through RCPS. To access Calm Health, go to myuhc.com to the Calm Health landing page and register for a Calm Health account. Once registered, you can use the Calm Health website or download the Calm Health app and sign in.



Smoking Cessation Reimbursement for Employees

If you want to take steps to stop using tobacco products:

- Enter a provider-recommended Smoking (and/or other tobacco product) Cessation program, RCPS will cover the professional costs of that program up to \$500 per year. **If you terminate employment, reimbursement will end on your last day worked.**

Maven

Maven is a maternal health support program designed to help improve pregnancy outcomes. A digital platform, Maven helps deliver inclusive benefits for individuals and families, including:

- Support through three (3) months postpartum
- Partner access and support
- Pregnancy, miscarriage and loss, postpartum and return-to-work support

Dedicated care advocacy, referrals to in-person care, and care plans for all maternal risk levels are offered through Maven.

In addition, Maven provides:

- Around-the-clock access to 30+ specialties, including OB-GYNs, doulas, lactation consultants, midwives and sleep coaches
- Live classes
- Thousands of articles and videos
- Community groups with peers in similar journeys

Maven is available to all employees and eligible dependents covered by UnitedHealthcare at no additional cost as part of your health benefits through RCPS.



SIGN UP FOR YOUR MAVEN MEMBERSHIP NOW BY SCANNING THE QR CODE OR VISIT MAVENCLINIC.COM/JOIN/TAKECARE.

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VRS Benefits

Retirement Benefits

The Virginia Retirement System (VRS), an independent state agency, provides retirement and other benefits to covered Virginia public sector eligible employees. Go to varetire.org for information, forms, publications and access to your retirement information. Sign into “My VRS” to look at your retirement information and run your own retirement estimates. If you need assistance, please call VRS at **(888) 827-3847**.

Plan One and Plan Two have:

- A Defined Benefit Plan (Pension), and
- The option to apply for Disability Retirement, if applicable
- Update your beneficiaries online. Go to varetire.org > **My VRS**.

Hybrid Plan has:

- A Defined Benefit Plan (Pension), and
- Two Contribution Accounts: 401a and 457. You can go online to varetire.org and view more information about your plan under the “Defined Contribution Plans” tab. For assistance, call VRS-Defined Contribution Plans at **(877) 327-5261**.
- Short Term and Long Term Disability coverage after a year and one day in the Hybrid Plan. VACORP manages this program and their toll-free number is **(844) 404-2111**.
- Update your beneficiaries online. Go to varetire.org/hybrid > **DCP Account Access > Defined Contribution Log-in**.

Life Insurance Benefits

VRS-eligible employees will be covered for Basic Group Life Insurance at no cost through Securian Financial/VRS.

Group Life Insurance, as noted on VRS’ website:

Natural death benefit: The natural death benefit is equal to your creditable compensation rounded to the next highest thousand and then doubled. Example: If your compensation is \$41,600, that amount will be rounded to \$42,000 and then doubled for a natural death benefit of \$84,000.

Accidental death benefit: The accidental death benefit is double the natural death benefit. Example: If your natural death benefit is \$84,000, that amount will be doubled for an accidental death benefit of \$168,000.

- Update your beneficiaries online. Go to varetire.org > **My VRS**.

Optional Life Insurance

You are also eligible to apply to purchase additional life insurance for the yourself, spouse, and dependent children through the **Optional Group Life Insurance Program**. You would pay the premium for this additional coverage through payroll deductions. You’ll find the application under **Enrollment > Forms**. Contact Securian Financial/VRS at **(800) 441-2258**.

- Apply for Optional Group Life insurance online. Go to varetire.org > **My VRS**.



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Voluntary Benefits



Accident Insurance

Life happens! Accidents can happen anytime, anywhere. When an injury happens, Accident Insurance can help.

Accident Insurance pays cash benefits for the treatments and injuries associated with accidental injuries such as fractures, dislocations, burns, emergency room, urgent care visit, and physical therapy. If you or a covered family member suffers an accident, the plan will pay a lump sum benefit based on a predetermined schedule of benefits.

Hospital Indemnity Insurance

A hospital stay can be costly, even if you have medical coverage. As expenses add up, Hospital Indemnity Insurance can help cover your medical deductible or coinsurance if you are hospitalized by paying a lump-sum benefit directly to you.

Accident Insurance, Critical Illness Insurance and Hospital Indemnity Insurance do not replace your medical coverage – instead, they complement it. With all three plans, benefit payments go directly to you – to be used however you'd like.

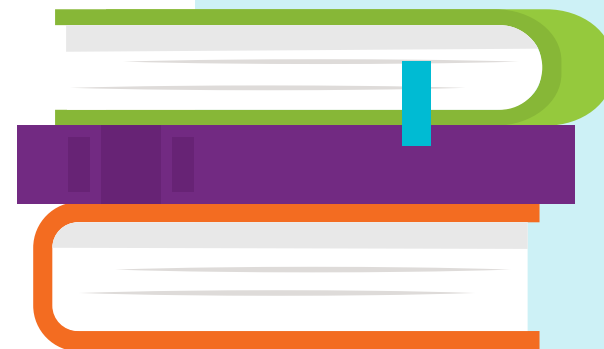
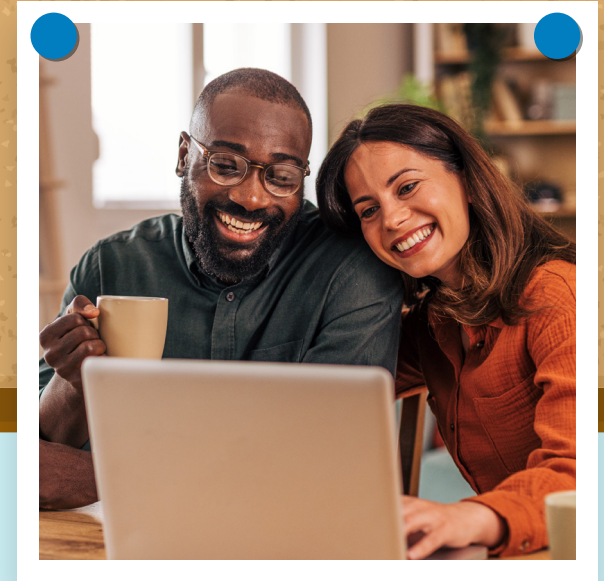
And these benefits are portable, meaning: if you leave RCPS for any reason, you can keep your coverage.

For more information on these plans, visit <https://presents.voya.com/EBRC/RoanokeCityPublicSchools> or call (800) 955-7736.

Critical Illness Insurance

Critical Illness Insurance can help fill a financial gap if you experience a serious illness such as cancer, heart attack or stroke. Upon diagnosis of a covered illness, a lump-sum benefit is paid directly to you. **No medical questions are required to enroll for this benefit.**

By enrolling in the Critical Illness plan, you and your covered family members are also eligible to receive an annual **\$50 health screening benefit** for keeping up with your preventive care.



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Short-Term Disability Insurance

The financial consequences of a disability can be very serious. Aflac's Short-Term Disability (STD) insurance replaces part of your income for a limited duration for issues such as:

- Pregnancy issues and childbirth recovery
- Prolonged illness or injury
- Surgery and recovery time

STD payments may be reduced if you receive other benefits such as sick pay, Workers' Compensation, Social Security, or State Disability.



Short-Term Disability	Employee-Paid Benefit Option 1	Employee-Paid Benefit Option 2
Monthly Benefit Amount	\$300 to \$6,000	\$300 to \$6,000
Maximum Benefit Amount	60% of employee's base annual pay	60% of employee's base annual pay
Elimination Period for Accident / Illness	7 / 7 days	14 / 14 days
Benefit Duration	3 months	6 months

Visit www.aflacgroupinsurance.com or call (800) 433-3036 Monday through Friday from 9 a.m. to 7 p.m. ET for more information.

Life + Care, Life Insurance with Long Term Care (LTC)

Take charge of tomorrow with this two-in-one protection plan that helps employees better plan for their families, finances, and futures. Trustmark's Life + Care offers the stability of guaranteed premiums. It provides both permanent term life insurance and benefits for caregiving services. Employees get both a safety net for their loved ones and the ability to better afford comfortable, high-quality care when they need it.



Trustmark	Employee	Spouse
Guarantee Issue	\$125,000 (to Age 70)	\$15,000
Modified Guarantee Issue	\$150,000	N/A
Long Term Care (LTC) Rider Included	Professional Caregiving: 4% of Death Benefit per month Family Caregiving: 2% of Death Benefit per month	
Length of LTC Benefit	50 months for professional caregiving, 100 months for friends and family caregiving	
Extension Rider	Included - doubles the amount of LTC benefit	
Benefit Reduction	Death Benefit decreases to 1/3 of the benefit at age 70 or the 10th policy anniversary, whichever is later. The LTC benefit does not decrease.	

For more information, call (866) 813-7192 x3 or visit <https://myvb.trustmarkbenefits.com/login>.

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Voluntary Non-VRS Retirement Plans

403(b), 457(b), and Roth Plans

In addition to 403(b) accounts, you may select from 457(b) investment options as well as post-tax Roth 403(b) and 457(b) options with our existing vendors.

Pre-Tax Deferrals, 403(b) and 457(b) retirement plans: By saving on a pre-tax basis, you reduce the taxes you pay today and delay paying taxes on the money you save. Taxes are paid when you withdraw the money from the plan. As an employee, you may start participating at any time during your employment. Employees may contribute the maximum in BOTH types of accounts to augment retirement savings.

Roth Deferrals (after tax), Roth Elective Deferral: This a retirement plan that allows a participant to make contributions with post-tax rather than pre-tax dollars. Contributions designated as Roth Elective Deferral contributions are subject to Federal income tax withholding since those amounts will be currently taxed as wages.

WHAT IS THE DIFFERENCE BETWEEN POST-TAX AND PRE-TAX ELECTIVE DEFERRALS IN A RETIREMENT PLAN?

If a distribution from a Roth Elective Deferral account meets certain requirements, earnings are tax-free. However, the deferrals and growth on pre-tax contributions will be taxed at the participant's income tax rate at the time of distribution.



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403(b), 457(b), and Roth Plans

To sign up for a 403(b), 457(b) and Roth Plans administered by PenServ:

1. Review the list of vendors which can be found on the Human Resources Intranet page, **Web Access Guide**. Contact the vendor and open an account. If you have an existing account with one of the vendors on our list but wish to add a Roth or 457(b), you must contact your vendor to do so. Once that account is established, you can then go to PenServ’s website to designate your contributions.
2. PenServ’s website is penserv.com. Sign up using your vendor account information.
3. For questions, call PenServ at **(800) 849-4001**.

Contributions

- Contributions are deducted from your paycheck for the 403(b) and 457(b) plan on a pre-tax basis. Taxes are deferred until the tax year in which funds are received by you from the plan(s).
- Contributions made into Roth plans are post-tax.
- A participant may make both pre-tax elective deferrals and post-tax Roth elective deferrals at the same time. Participants can elect to have some of their contributions designated as pre-tax elective deferrals and some as post-tax Roth elective deferrals.

	403(b)	457(b)
Maximum annual contribution*	\$23,500	\$23,500
Age 50 “Catch up” (additional contribution amount permitted)	\$7,500	\$7,500

*Important: 457(b) IRS annual maximum includes any additional contributions you make to the VRS Hybrid 457(b) plan and includes auto-escalation.

The 2026 Universal Availability Notice will be posted on the RCPS Human Resources Intranet page when issued.



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Employee Assistance Program (EAP)

Balancing the demands of work and life can be challenging. The RCPS-sponsored EAP through Carilion offers you support for personal, work and family problems, including substance use concerns, as well as financial worries. This program is available to you and your family members at no cost. The EAP services include up to five (5) free visits per concern (also available via web or phone). Most importantly, it's completely confidential. Contact the Carilion Employee Assistance Program (EAP) at **(540) 981-8950** or toll-free at **(800) 992-1931** and identify yourself as a Roanoke City Public Schools' employee or family member. After hours, and **in case of an emergency**, call the Carilion Clinic Switchboard at **(540) 981-7000** and request that the EAP Counselor on-call be paged. For more information, visit the Carilion Clinic website at carilionclinic.org/EAP or contact Human Resources at **(540) 853-2728**.

Employee Hotline

Conducting our business in an ethical manner is the obligation of all employees. By fulfilling this obligation, we not only protect the reputation and image of RCPS, we also honor our responsibility to RCPS' stakeholders and maintain the public's trust. The School Board also feels it is important that every employee have a variety of options in communicating issues to the School Administration.

The RCPS' Employee Hotline, **(800) 556-3041**, is a 24-hour telephone service line available to all staff for reporting potentially illegal or unethical matters observed, discovered or experienced in the workplace. This resource is operated by a third party agency to ensure confidentiality. The RCPS' Employee Hotline is not meant to replace ongoing communication between employee and supervisor, but it does provide the employee an anonymous alternative. **In addition to the hotline, there is also a reporting option on the Internet at rcps.alertline.com.**

The RCPS' Employee Hotline is available for reporting workplace violations such as:

- Discrimination/harassment
- Conflicts of interest
- Inappropriate gifts or entertainment
- Bribery
- Fraud
- Questionable accounting and auditing matters
- Environmental, health or safety issues
- Improper use of confidential information
- Drug or alcohol abuse
- Stealing or misuse of company property
- Other violations of company policies or criminal conduct



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Vendor Contact Information

Benefit	Vendor	Website/Email	Telephone
Dental	Delta Dental	deltadentalva.com	(800) 237-6060
Diabetes Management Plan	Livongo by Teladoc Health	teladochealth.com/smile/RCPS	(800) 835-2362 Code: UHC-KEY-RCP
Employee Assistance Program (EAP)	Carilion Clinic	N/A	(800) 992-1931 (540) 981-8950
Flexible Spending Accounts (FSAs)	HealthEquity/WageWorks through Horace Mann	wageworks.com	(877) 924-3967 Fax: (877) 353-9236
Health Savings Account (HSA)	Optum Bank	optumbank.com	(800) 791-9361
Life Insurance	Securian Financial	varetire.org	(800) 441-2258
	UnitedHealthcare (UHC)	myuhc.com	(800) 638-4802
Medical	Kaia (Pain Relief Self-Care)	startkaia.com/uhc	(800) 638-4802
	2nd.MD (Second Opinion)	2nd.MD/RCPS	(866) 269-3534
Pharmacy Plan	Express Scripts (ESI)	Express-Scripts.com	(844) 803-7603
Pharmacy Plan Enhancement	Right Rx	N/A	(800) 241-8440
Vision	UnitedHealthcare (UHC)	myuhc.com	(800) 638-3120
Accident/Critical Illness/Hospital Indemnity	Voya	presents.voya.com/EBRC/RoanokeCityPublicSchools	(800) 955-7736
Short-Term Disability	Aflac	www.aflacgroupinsurance.com	(800) 433-3036 Monday-Friday, 9 a.m. - 7 p.m. ET
Life + Care	Trustmark	myvb.trustmarkbenefits.com/login	(866) 813-7192 x3
Voluntary Non-VRS Retirement	PenServ: 403(b), 457, Roth	penserv.com	(800) 849-4001
VRS Retirement Benefits	Virginia Retirement System	varetire.org	(888) 827-3847
Weight Loss Program	Real Appeal	realappeal.com	(844) 924-7325
Wellness	UnitedHealthcare Rewards	myuhc.com	N/A

The information in this Benefits Enrollment summary is presented for illustrative purposes and is based on information provided by the employer. The text contained in this summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits Enrollment Summary and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. For questions about this summary, contact Human Resources at (540) 853-2728.



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