

Lyon County School District Benefits Guide



July 1, 2026 through June 30, 2027

Making Benefit Selections

Eligibility

For You

You are eligible for benefits as a full-time employee working at least 25 hours per week.

Covering Your Family

You may also cover your eligible dependents when you elect coverage for yourself.

Your Spouse or Partner

You may cover your legal spouse or domestic partner (proof of marriage is required).

Your Children

Dependent children are eligible until age 26.

[Enroll Now](#)



Enrolling in Coverage

Your benefit plans are in effect July 1st through June 30th each year. In general, there are three times where you can update or change your benefit elections:

1 When You're First Eligible

Your benefits begin on the first day of the month following your date of hire; this is your effective date. Be sure to make your benefit elections within your first 30 days of employment.

2 At Open Enrollment

Open Enrollment is your one chance each year to review your coverage options and make changes to your benefits. Your open enrollment this year begins on **March 30, 2026** and ends on **April 30, 2026**. Your choices are in effect from **July 1, 2026** through **June 30, 2027** unless you have a qualifying life event.

3 Qualifying Life Events

Qualifying life events allow you to change your coverage during the year outside of Open Enrollment.

These include:

- Marriage/divorce
- Birth/adoption
- Death of a covered dependent
- A change in eligibility through Medicare, Medicaid, or a spouse or parent's coverage.

You must request a change to your benefits within 30 days of your life event (60 days for changes involving Medicaid eligibility).

Documentation may be required.

Helpful Terms & Resources

When reviewing the offered plans, it is important to consider how you and your family use your medical care to make the right choice for your specific situation. Not only that, but it is important to understand some common terms used by insurance carriers and healthcare providers as well.

Network:

The list of doctors and facilities that have contracted with the insurance company. Staying in network will provide the best rates when you use your healthcare.

Contracted Rates:

The amount of money the insurance company and in-network doctors/facilities have negotiated for approved services. If you receive services out-of-network there is not a contract to limit the amount a doctor or provider can charge.

Copayments:

A flat dollar amount that you will pay a provider at the time you receive care.

Coinsurance:

A percentage you pay based on the contracted rate negotiated for the type of service you receive.

Deductible:

An amount of money that you are responsible for paying before the insurance company will begin paying for your claims. The deductible only applies to services that indicate deductible applies.

Out-of-Pocket Maximum:

This is the most money you will be responsible for paying during a calendar year. All copays, deductibles and coinsurance paid accumulates towards your out-of-pocket maximum. Once you have met your out-of-pocket maximum you will not have to pay for any other approved in-network services for that calendar year.

PPO:

PPO health plans contract with medical providers, such as hospitals and doctors, to create a large network of participating providers. You typically pay less if you use providers that belong to the plan's network.

Have questions?

Your benefits team at LCSD is here to help you with all things benefits.

See their contact information on the next page.

Annual Notices

We're required to tell you about certain rights and responsibilities you have as an employee.

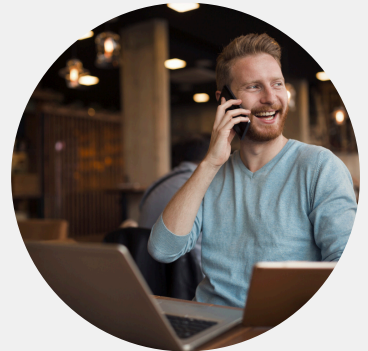
You can request a paper copy at no charge from your HR representative.










Contact Information

Blake Smith
 Safety and Benefits Risk Manager
 Phone: 775.463.6800 EXT: 10027
 Email: blakesmith@lyoncsd.org (District Contact)

Becky Stidham
 Account Executive
 Phone: 775.996.6049
 Email: lcsdsupport@lpins.net (Claims/Benefit Support)



	Medical	Anthem	844.396.2329 anthem.com
	Dental	Guardian	800.541.7846 guardianlife.com
	Vision	Guardian	800.541.7846 guardianlife.com
	Life & AD&D	Guardian	212.598.8000 guardianlife.com
	HSAs/FSAs	American Fidelity	800.662.1113 americanfidelity.com
	Employee Assistance Program	Acentra	833.430.6028 EAPhelplink.com
	Medicare Education	Mark Toomey LP Insurance	775.297.4613 mark.toomey@lpins.net

Prosper



Download the Prosper App today!

The Prosper App has all your desired benefits information and resources in one, easily accessible place. At the touch of a finger tip, members can access:

- Medical, dental and vision plan summaries
- Anthem tools and resources like:
 - Anthem Virtual Primary Care
 - Anthem SmartShopper
 - Employee Assistance Program
 - And more!

Download the Prosper App!



Scan the QR code to download the app. And don't forget to enable your push notifications to stay up to date on important news regarding your coverage. The app is available on IOS, android and desktop devices.

Step 1:

- Go to <https://myapp.is/prosper> on your browser, or scan the QR code below.

Step 2:

- Choose your device: Android, iOS, or Desktop.

Step 3:

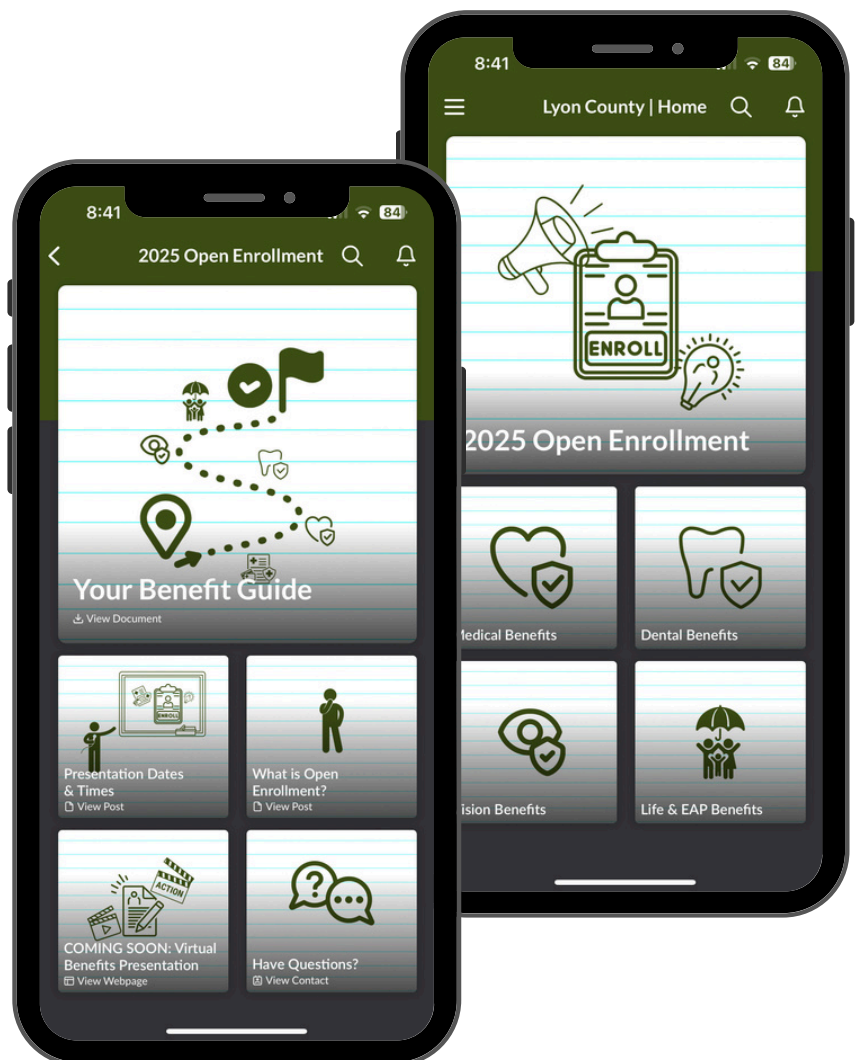
- Enter workspace name 'LCSD' and press the 'Get Started' button to register.

Username:

- Your District email address

Temporary Password:

- Myapp123!



Medical Insurance

Select from the three medical options through [Anthem](#).



All plans cover in-network preventive care at 100%, prescription drugs, and include an annual limit on your expenses. The differences are:

- What you pay for the plan
- What you pay when you get care
- How out-of-network care is covered
- Your annual maximum cost for care (out-of-pocket maximum).



Find an in-network provider



See your plan details for out-of-network information.

In-Network Care	Base PPO \$3,500 Anthem PPO	Buy Up PPO \$2,000 Anthem PPO	HDHP PPO \$3,400 Anthem PPO
Calendar Year Deductible Individual / Family	\$3,500 / \$7,000	\$2,000 / \$4,000	\$3,400 / \$6,800
Coinsurance	you pay 20% AD	you pay 20% AD	you pay 20% AD
Calendar Year Out-Of-Pocket Max.	\$6,600 / \$13,200	\$5,000 / \$10,000	\$5,000 / \$10,000
Preventative Services Primary Care Specialist	no charge you pay \$35 copay you pay \$60 copay	no charge you pay \$20 copay you pay \$40 copay	no charge you pay 20% AD you pay 20% AD
Anthem Virtual Primary/Urgent Care Urgent Care (in-person) Emergency Room Inpatient Hospital Outpatient Hospital	you pay \$0 you pay \$50 copay you pay \$350 copay you pay 20% AD you pay 20% AD	you pay \$0 you pay \$50 copay you pay \$350 copay you pay 20% AD you pay \$500 copay	you pay \$0 you pay 20% AD you pay 20% AD you pay 20% AD you pay 20% AD
(Non-Hospital) Lab X-Ray MRI, PET, CT Scans	you pay \$35 copay you pay \$60 copay you pay \$300 copay	you pay \$15 copay you pay \$40 copay you pay \$200 copay	you pay 20% AD you pay 20% AD you pay 20% AD
Prescription Benefit Generic (Tier I) Preferred (Tier II) Non-Preferred (Tier III)	you pay \$15 copay you pay \$40 copay you pay \$60 copay	you pay \$15 copay you pay \$40 copay you pay \$60 copay	you pay 20% AD you pay 20% AD you pay 20% AD
Your Cost for Coverage Employee Only Employee + Spouse Employee + Child (ren) Employee + Family Dual Spouse	Per Paycheck \$0 \$611.89 \$489.51 \$1223.78 \$456.57	Per Paycheck \$164.05 \$940.00 \$784.81 \$1715.94 \$915.90	Per Paycheck \$0 \$495.67 \$396.53 \$991.33 \$190.41

*This information is designed to help you choose a benefit plan for 2025 only. Please refer to the Plan Documents provided by the carrier for information regarding coverage, limitations and exclusions. If there is a difference between this guide and the Plan Documents, the Plan Documents prevail.

** CY (Calendar Year)

*** AD (After Deductible)

Health Savings Accounts (HSAs)

An HSA through **American Fidelity** is paired with the **High Deductible Health Plan (HDHP)**.

Save pre-tax money for health care expenses - or retirement!

What is an HSA?

A Health Savings Account, or HSA, is a tax-advantaged savings account owned by an individual that can be used to pay for qualified medical expenses for the owner and their dependents. The contributions you make to an HSA account are made on a pre-tax basis; this means you save money on the medical expenses you pay for using your HSA because you did not pay taxes on those funds.



Annual Contributions	Individual Coverage	Individual & Dependent(s)	Family Dual Spouse
Lyon County School District Contributions	\$2,145.72	\$2,145.72	\$2,145.72

HSA Funds

Use your HSA balance for everyday health needs like doctor visits, prescriptions, dental work, and vision care for you and your tax dependents.

Your money rolls over, never lose it until you spend it, and you take it with you wherever you go.

Non-health spending before retirement may lead to tax penalties. Save your receipts.

Your money goes in tax-free, grows tax-free, and can be used tax-free for qualified care.

2026 IRS Contribution limits

- **\$4,400** Individual only.
- **\$8,750** Individual + one or more.
- Age 55+ can make an additional **\$1,000** in contributions.

Eligibility

- You must be enrolled on the HDHP.
- You cannot be covered by a secondary non-HDHP plan.
- You cannot be enrolled in Medicare.
- You must not have received VA Care in the last 3 months.

Flexible Spending Accounts (FSAs)

Pay for qualifying expenses with tax-free money using your FSA through [American Fidelity](#).



What is an FSA?

FSAs allow you to set aside a portion of your income, before taxes, to pay for qualified healthcare and/or dependent care expenses. Because that portion of your income is not taxed, you pay less in federal income, Social Security and Medicare taxes.

2026 Maximum Contribution	\$3,400
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Qualified Expenses

- Coinsurance
- Copayments
- Deductibles
- Prescriptions
- Dental Treatment
- Orthodontia
- Eye Exams
- Glasses/Contacts
- Lasik Eye Surgery

Dependent Care FSA

With an FSA you can cover eligible dependent care expenses. Some eligible expenses include:

- Care of a dependent child under the age of 13 by babysitters, nursery schools, pre-school or daycare centers.
- Care of a household member who is physically or mentally incapable of caring for him/herself and qualifies as your federal tax dependent.

2026 Maximum Contribution	\$7,500
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Enrollment

FSAs require an annual election. You must enroll each year to participate – there is no “auto-renewing” available.

If enrolled in an HSA plan, you are not eligible for the Medical FSA, but you are eligible to participate in the Dependent Care FSA.

Making the Most of Your Benefits

Anthem[®]



Sydney Health App

- Search for doctors, hospitals, and other healthcare professionals in-network.
- Estimate costs with Anthem's cost estimator tool.
- Access virtual care.
- Chat with an Anthem representative.
- Access you and your dependent's health records.



Anthem Virtual Care

- Visit with a doctor at your convenience.
- Chat with a doctor 24/7/365 without an appointment.
- Schedule a virtual primary care appointment.
- Assess your symptoms with the symptom checker and get a referral for any follow up care needed.
- Save money and time with virtual care.



Anthem's SmartShopper

- Earn cash rewards.
- Lower out-of-pocket costs for covered medical procedures and screenings.
- Access a SmartShopper Personal Assistant Team.



Lark Diabetes Prevention Program

- Work with coaches through the Lark Diabetes Prevention
- Lower the risk of type 2 diabetes
- Lose weight - participants on average lose 5.3% of their body weight within 12 months
- Eat healthier, increase activity, reduce stress, etc.

Visit [anthem.com](https://www.anthem.com) to see what else Anthem has to offer!

Medicare Navigation Services

Medicare Made Easy - Clear. Personal. Stress-Free.

Are you turning 65 soon? Already eligible for Medicare but not sure where to start?

Medicare is a major milestone - and it can be confusing. That's why we're here.

Through Lyon County School District's Medicare Navigation Services program, you have access to licensed Medicare consultants who will help you understand your options, compare plans, and choose what's best for you. At no cost.

What You Can Expect:

Personal Guidance:

One-on-one support from a licensed Medicare advisor. Spouses welcome!

Simplified Plan Comparison:

We help you evaluate your best-fit options.

Enrollment Assistance:

Step-by-step help when you are ready to transition to Medicare.

Education First:

We're here to help you understand your options, with no obligation to enroll.

Why This Matters:

Medicare isn't one-size-fits-all.

Your situation, medications, doctors, and budget are unique - and your coverage should be too.

Whether you are working past 65, planning to retire, or already navigating Medicare, we'll help you make informed decisions with clarity and confidence.



Mark Toomey

Lead Medicare Specialist

Mark.Toomey@lpins.net

775.297-4613

Prescription Savings Resources



Maximize your pharmacy benefits - even beyond your health plan.

Prescription drug prices can vary widely between pharmacies, and not all medications are priced equally—even with insurance. The good news? These two trusted tools can help you compare prices, access discounts, and potentially save significantly on out-of-pocket costs.

GoodRx - retail alternative



Compare retail prices and access free discount coupons.

Use GoodRx to search for the lowest prices on prescriptions at local pharmacies. Even if you have insurance, GoodRx coupons can sometimes be cheaper than your cost share so always ask the pharmacy to check both your insurance and the GoodRx price.

Scan the QR Code to download the app today!



While your out of pocket costs can be reduced, money spent for prescriptions through GoodRx does not accumulate to your medical plan deductible or out of pocket maximum.

[GoodRx.com/mobile](https://www.GoodRx.com/mobile)

Cost Plus Drugs - mail order alternative



Transparent pricing, directly from the source.

Cost Plus Drugs offers hundreds of common drugs at the lowest possible prices and shipped right to your door. They negotiate directly with manufacturers and pass all savings directly to our patients.

Scan the QR Code to download the app today!



Get started today in 3 easy steps!

Find your medication

Go to [costplusdrugs.com/medications/](https://www.costplusdrugs.com/medications/) to find your generic drugs on our medication list.

Create your account

Go to [costplusdrugs.com/create-account/](https://www.costplusdrugs.com/create-account/) and enter your basic health information. Make sure to complete all steps.

Ask your doctor to send a new prescription to:
"Cost Plus Drug Co."

Dental Insurance



Your dental insurance is offered by **Guardian**.

All plans cover in-network preventive care at 100% and include an annual limit on your expenses.

See your plan details for out-of-network information.



Find an in-network provider



In-Network Care

Dental Guard Preferred

Annual Deductible January - December	\$50 per individual \$150 per family
Annual Maximum January - December	\$2,000 per individual
Waiting Period (timely applicants)	none for preventive services, basic, major services
Preventative Services Cleanings, routine exams, space maintainers, fluoride, sealants, and x-rays	plan pays 100% of covered services
Basic Services Fillings, extractions; certain endo/perio, and oral surgery procedures (see benefit summary for details)	you pay 20% AD
Major Services Crowns, bridges, implants, dentures, inlays, onlays, veneers, and general anesthesia; certain endo/perio, and oral surgery procedures (see benefit summary for details)	you pay 50% AD
Orthodontic Services Children up to age 19	50% up to \$1,500
Orthodontic Lifetime Maximum	\$1,500
Your Cost for Coverage	Per Paycheck
Employee Only	\$0
Employee + Spouse	\$25.59
Employee + Child (ren)	\$26.00
Employee + Family	\$46.81
Dual Spouse	\$15.80

Out-of-network coverage

A dentist who is "out-of-network" means the provider hasn't agreed to negotiated rates. The plan pays benefits based on the reasonable & customary charge for particular service. If the out-of-network provider charges more, you'll be responsible for paying the amount that exceeds the reasonable & customary limit plus the applicable coinsurance and deductible. Please refer to plan documents for out-of-network information.

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Vision Insurance

Your vision coverage is through **Guardian**.

You'll get an annual exam with coverage for lenses and frames, or contacts in lieu of glasses.



In-Network Care



Find an in-network provider

VSP

Routine Vision Exams	\$10 copay
Benefit Frequency: Date of service Eye Exams Lenses Frames	every 12 months every 12 months every 24 months
Eye Glasses Single Vision Lenses Lined Bifocal Lenses Lined Trifocal Lenses Frame Allowance	\$25 copay \$25 copay \$25 copay up to \$130
Contact Lenses Prescription Medically Necessary Prescription Elective (in lieu of eyeglasses)	100% of covered services up to \$130
Your Cost for Coverage Employee Only Employee + Spouse Employee + Child (ren) Employee + Family Dual Spouse	Per Paycheck \$0 \$3.28 \$3.38 \$7.55 \$5.28

With your vision plan, you can visit any provider, but you pay less out-of-pocket when you obtain care from a provider who is in the VSP Network.

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Life and AD&D Insurance



Find peace of mind through **Guardian**.

Basic Life and AD&D Insurance

Life insurance pays a benefit if you pass away while you're covered. Accidental Death and Dismemberment (AD&D) insurance offers additional support if you pass away or are seriously injured due to an accident.

Lyon County School District provides full-time employees with \$20,000 in group life and accidental death & dismemberment (AD&D) insurance.

All Active Full Time Employees	\$20,000
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Lyon County School District pays for the full cost of this benefit - meaning you are not responsible for paying any monthly premiums.

Your only responsibility is making sure your beneficiary is up to date.

You have the option to convert your coverage if you retire, lose eligibility, or terminate your employment.

*Benefit is reduced to \$10,000 at age 70

What is AD&D?

Accidental death and dismemberment (AD&D) insurance may pay:

- **Your beneficiary:** if you pass away due to an accident
- **You:** a partial benefit if you lose specified bodily functions (sight, limbs, etc.)

Employee Assistance Program

Care for your mind and your life with support through **Acentra Health**.

The program's experienced counselors provided through Acentra can talk to you about anything going on in your life, including:

- **Family:** Going through a divorce, caring for an elderly family member, returning to work after having a baby.
- **Work:** Job relocation, building relationships with co-workers and managers, navigating through reorganization.
- **Money:** Budgeting, financial guidance, retirement planning, buying or selling a home, tax issues.
- **Legal Services:** Issues relating to civil, personal and family law, financial matters, real estate and estate planning.
- **Identity Theft Recovery:** ID theft prevention tips and help from a financial counselor if you are victimized.
- **Health:** Coping with anxiety or depression, getting the proper amount of sleep, how to kick a bad habit like smoking.
- **Everyday Life:** Moving and adjusting to a new community, grieving over the loss of a loved one, military family matters, training a new pet.

Counseling Visits

Virtual and In-Person Visits

Up to 4 counseling sessions per issue, per year

EAP Features:

- **Confidential.** Your employer will never know you called or what was discussed.
- **Available 24/7/365.** Life doesn't happen during office hours. The EAP is here when you need it.
- **Family care is included.** Anyone living in your home is eligible for EAP services at no cost.

*Additional EAP Services through Guardian and Anthem are available.



Acentra
HEALTH

Contact Acentra Health to access your total wellbeing services.

Call: 1.833.430.6028

Go to: EAPhelpink.com

Company code: POOLPACTEAP

100% paid for by LCSD!





2026-2027