

EDUCATING

OUR



INTUITION

FUTURE

**RUSD HEALTH AND WELFARE  
BENEFITS PLAN  
2026-2027**



# Welcome to Your 2026-2027 Benefits Overview

Welcome to the Redlands Unified School District's Health and Welfare Benefits presentation for the 2026-2027 plan year. This guide will help you understand your benefit options and make informed decisions about your healthcare coverage.

Your benefits are an important part of your total compensation package, and we're pleased to offer comprehensive options to support your health and wellbeing. This year, we have transitioned back to American Fidelity to help streamline the enrollment process and provide you with improved tools to manage your benefits. Additionally, we're partnering with ALEX, an AI personal benefits counselor, who is available 24/7 to help you compare plans and make the best choice for your needs.

Open Enrollment runs from May 4 through May 29, 2026. During this time, you can:

- Enroll in or change your medical, dental, and vision plans
- Add or remove dependents
- Elect voluntary benefits through American Fidelity

Please take time to review your options carefully. The choices you make during Open Enrollment will remain in effect for the entire plan year unless you experience a qualifying life event.

Let's explore your benefit options for the upcoming year.



# Important Enrollment Scheduling Information

**American Fidelity Representatives** will be on-site ALL DAY during their scheduled days, accepting both appointments and walk-ins to discuss voluntary benefits.



## Open Enrollment Schedule

<b>Redlands USD</b>	<b>Plan Year:</b> 7/01/2026 - 6/30/2027	
An American Fidelity account manager will be available to meet at the following sites:		
School Sites	Date	Time
Adult Ed	May 11	8:00-4:00
Arroyo Verde Elem	May 27	8:00-4:00
Beattie MS	May 18, 19	8:00-4:00
Bryn Mawr Elem	May 11, 12	7:30-3:30
Clement MS	May 4, 5	8:00-4:00
Cope MS	May 14, 15	8:00-4:00
Crafton Elem	May 5, 6	8:00-4:00
Cram Elem	May 8	7:30-3:30
CVHS	May 20, 21, 22	8:00-4:00
District Office	May 14, 22, 26	8:00-4:00
District Office	May 27, 28, 29	9:00-5:00
Franklin Elem	May 13, 14	7:30-3:30
Highland Grove Elem	May 19-20	7:30-3:30
Judson & Brown Elem	May 6	8:00-4:00
Kimberly Elem	May 21, 22	7:30-3:30
Kingsbury Elem	May 11	8:00-4:00
Lugonia Elem	May 5	8:00-4:00

**PLEASE NOTE**  
American Fidelity account managers will be visiting each site at the times listed above.

To Schedule an Appointment, visit:  
<https://enroll.americanfidelity.com/9A557F5A>  
 or call (800) 365-9180 ext. "0"

**Southern CA Branch Office**  
 36310 Inland Valley Drive, Suite 100  
 Wildomar, CA 92395  
 (800) 365-9180  
 SB-32492-0119



**Schedule Your Appointment**  
<https://enroll.americanfidelity.com/9A557F5A>

Point your smart phone camera at the QR code and open the link that appears.

American Fidelity Assurance Company



## Open Enrollment Schedule

<b>Redlands USD</b>	<b>Plan Year:</b> 7/01/2026 - 6/30/2027	
An American Fidelity account manager will be available to meet at the following sites:		
School Sites	Date	Time
Mariposa Elem	May 7	8:00-4:00
McKinley Elem	May 7	8:00-4:00
Mentone Elem	May 13	8:00-4:00
Mission Elem	May 11, 12	8:00-4:00
Moore MS	May 27, 28	8:00-4:00
Orangewood HS	May 8	8:00-4:00
REVHS	May 12, 13, 14, 15	8:00-4:00
RHS (North Campus)	May 18	8:00-4:00
RHS (Main Campus)	May 19, 20, 21, 22	8:00-4:00
Rise/Elementary (Orangewood HS)	May 8	8:00-4:00
Rise/Secondary (Redlands East Valley)	May 8	8:00-4:00
Service Center/M&O	May 8, 18	7:30-3:30
Smiley Elem	May 11, 12	8:00-4:00
Transportation	May 7, 27	8:00-2:00
Victoria Elem	May 18-19	8:00-4:00
Virtual Appointments	Dates Vary	Times Vary

**PLEASE NOTE**  
American Fidelity account managers will be visiting each site at the times listed above.

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American Fidelity Assurance Company

# Understanding Your Enrollment Opportunities

Redlands Unified School District · Benefit Year 2026-27

Open enrollment: May 4-29, 2026

Effective July 1, 2026

## DISTRICT OPEN ENROLLMENT

### Medical plans

- Kaiser HMO Plans
- Anthem HMO Plans
- Anthem PPO Plan
- Anthem HSA Plans
- ACA Minimum Value Plans

### Dental & vision

- Delta Dental PPO
- EyeMed

### Basic life insurance

- District-paid basic life
- Supplemental life options

Mandatory decisions for core coverage

Pre-tax premium deductions

Managed by Risk Management & Benefits

## AMERICAN FIDELITY ENROLLMENT

### Tax-advantaged accounts

- Flexible Spending Accounts (FSA)
- Dependent Care Accounts

### Insurance options

- Limited Benefit Accident Only
- Individual Cancer Insurance
- Critical Illness Insurance
- Long-Term Disability Income

### Life insurance options

- AF Life Insurance
- AF Term Life Insurance
- AF Whole Life Insurance

### Key features

- Optional supplemental coverage
- Section 125 cafeteria plan
- Additional situational protection

**Enroll online:** [benefits.americanfidelity.com/redlands-unified-school-district](https://benefits.americanfidelity.com/redlands-unified-school-district)

# KEY FACTORS TO CONSIDER WHEN SELECTING YOUR BENEFITS



## Your Medical Usage Patterns

Consider how frequently you access healthcare services

- **Low Usage:** 0-2 doctor visits per year, minimal prescriptions
- **Moderate Usage:** 3-8 doctor visits per year, some regular prescriptions
- **High Usage:** 9+ doctor visits per year, ongoing condition management
- **Expected Changes:** Planned surgeries, pregnancies, or new diagnoses



## Financial Considerations

Balance premiums against out-of-pocket expenses

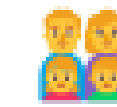
- **Monthly Premium:** How much comes out of your paycheck
- **Out-of-Pocket Costs:** Deductibles, copays, and coinsurance
- **Tax Advantages:** HSA contributions are tax-deductible
- **Risk Tolerance:** Ability to handle unexpected large expenses



## Provider Preferences

Ensure your preferred doctors are covered

- **Current Relationships:** Whether your doctors are in-network
- **Specialization Needs:** Access to specialists or specific facilities
- **Convenience Factors:** Location of providers, virtual visit options
- **Integrated Health Systems:** Single system for all your care needs



## Family Considerations

Account for the needs of all family members

- **Dependent Coverage:** Number of family members and their needs
- **Life Stage:** Growing family, children in college, approaching retirement
- **Alternative Coverage:** Spouse's plan options, coordination of benefits
- **Special Needs:** Chronic conditions or ongoing treatments

# INTRODUCING ALEX



## Make better benefits decisions with ALEX

Your personal and confidential benefits counselor

alex®

### Redlands USD is partnering with ALEX

This year, Redlands USD is teaming up with ALEX to send you need-to-know information about your enrollment.

Enrollment is **passive this year**, which means if you don't elect to make any changes, you'll automatically be re-enrolled in the coverage you have now.

Take a moment to think about your family, finances, and health – even if not much has changed since you last enrolled, it might be worth double checking that your coverage still makes sense for 2026.

### How does ALEX work?

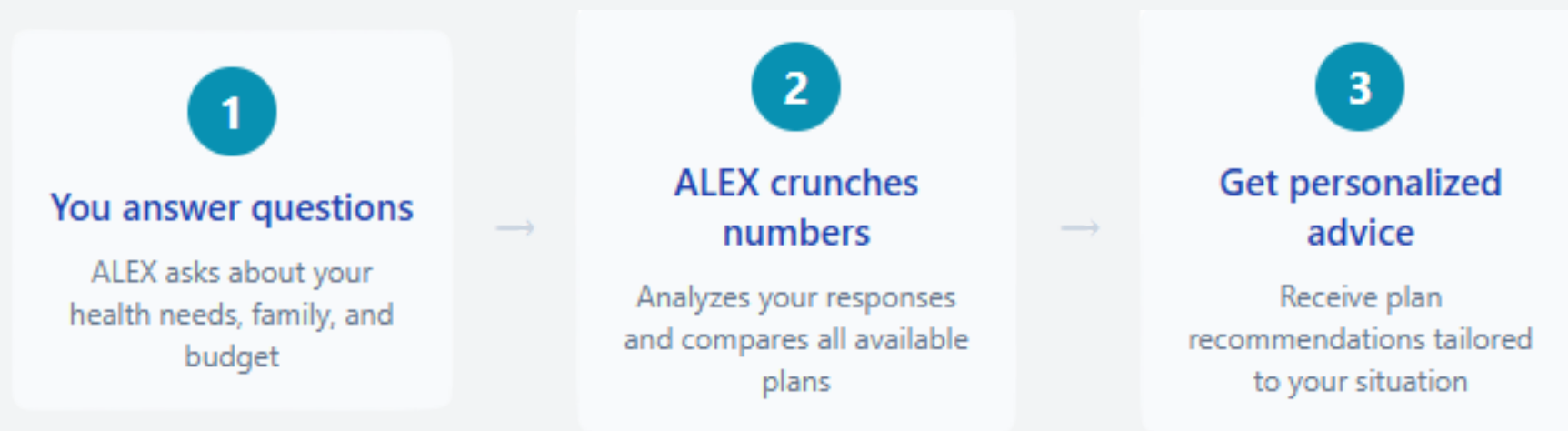
ALEX will ask a few simple questions about your health needs and preferences, then crunch the numbers to help you find personalized coverage options at prices that fit your budget.

**Don't worry:** Everything you tell ALEX is completely anonymous.

ALEX is available **24/7** to help you understand, choose, and use your benefits.

# How ALEX Works with Real Benefit Scenarios

ALEX asks questions about your situation and recommends the best plan for your needs



Ready to get your personalized recommendation? Visit <https://start.myalex.com/redlands>



## James, Managing Diabetes

Ongoing healthcare needs

### ALEX ASKED:

"Do you have ongoing health conditions? How often do you see specialists? What prescriptions do you take?"

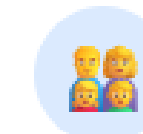
### HE ANSWERED:

Type 2 diabetes, quarterly endocrinologist visits, multiple prescriptions, prefers staying with current doctor

### ALEX RECOMMENDED:

#### Anthem PPO 500

Flexibility to see any doctor including specialists without referrals, lower deductible means prescription costs are covered sooner, and out-of-pocket maximum protects against high costs.



## The Martinez Family

Two adults, two children

### ALEX ASKED:

"How often do family members visit the doctor? Do you have regular prescriptions? What's your monthly budget?"

### THEY ANSWERED:

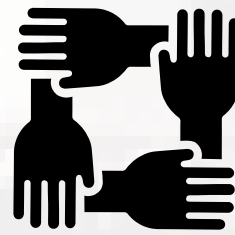
Regular checkups, two kids in sports (occasional injuries), one ongoing prescription, prefer predictable costs

### ALEX RECOMMENDED:

#### Kaiser HMO 30

Low copays, predictable costs, and great for families who see the doctor regularly. The \$30 copays and no deductible mean you'll know exactly what you'll pay each visit.

# 2026-2027 REEP MEDICAL BENEFIT PLANS



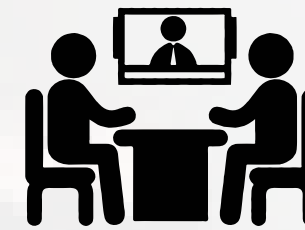
## Kaiser

- HMO 30 Plan
- Deductible HMO \$500 Plan



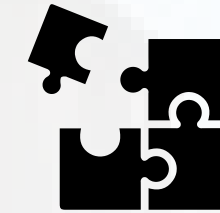
## Anthem

- HMO 30 Plan
- DHMO 500 Select Plan



## Anthem PPO/HSA

- PPO 500 Plan
- HSA 1700 Plan
- HSA 3000 Plan



## MVP

- Kaiser ACA Compliance Minimum Value Medical Plan
- Anthem ACA Compliance Minimum Value Medical Plan

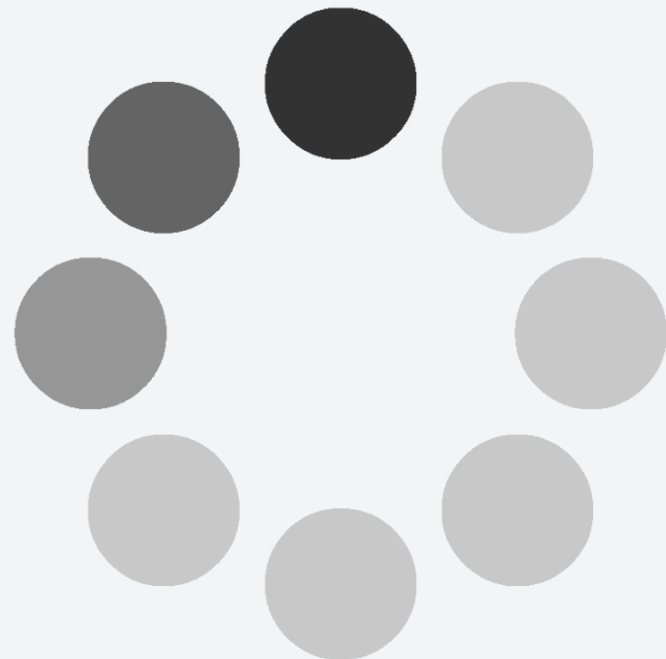
# HMO PLAN COMPARISONS

FEATURE	KAISER HMO 30	KAISER DEDUCTIBLE HMO \$500	ANTHEM HMO 30	ANTHEM DHMO 500 SELECT
<b>Provider Network</b>	Kaiser facilities and doctors only	Kaiser facilities and doctors only	Anthem HMO network providers	Anthem Select HMO network (smaller network)
<b>Annual Deductible</b>	None	\$500 Individual / \$1,000 Family	None	\$500 Individual / \$1,000 Family
<b>Office Visit</b>	\$30 copay	\$20 copay (deductible waived)	\$30 copay	\$40 copay
<b>Preventive Care</b>	No charge	No charge	Covered 100%	Covered 100%
<b>In-Patient Hospital</b>	100% covered	20% coinsurance after deductible	100% covered	Deductible + \$250/Admit
<b>Out-Patient Surgery</b>	\$30 copay	20% coinsurance after deductible	100% covered	Deductible + \$250/Admit
<b>Emergency Room</b>	\$100 copay; waived if admitted	20% coinsurance after deductible	\$100 copay	Deductible, then \$250/Admit
<b>Out-of-Pocket Maximum</b>	\$1,500 Single / \$3,000 Family	\$3,000 Single / \$6,000 Family	\$1,500 Single / \$3,000 Family (Rx not included)	\$1,500 Single / \$4,500 Family (Rx not included)
<b>Rx Generic/Brand</b>	\$15 Generic / \$35 Non-Preferred Brand	\$10 Generic / \$30 Brand after \$100 Rx deductible	\$15 Generic / \$40 Preferred / \$80 Non-Preferred (after brand deductible)	\$15 Generic / \$40 Preferred / \$80 Non-Preferred (after brand deductible)

## Key Plan Highlights:

- HMO 30 Plans (Kaiser & Anthem): No deductible, predictable copays — best for frequent healthcare users.
- Deductible HMO Plans: Lower premiums, higher out-of-pocket costs — better for moderate healthcare users.
- Network Differences: Kaiser plans require use of Kaiser facilities and doctors only; Anthem allows more provider choice within their network.
- Rx Note: Anthem plans have a separate brand-name Rx deductible (\$250 Ind / \$500 Family). Rx costs excluded from Anthem's medical out-of-pocket maximum.
- Chiro/Acupuncture: All four plans include chiropractic (100 days) and acupuncture coverage.

# PPO & HSA PLAN COMPARISONS



## PPO & HSA Plans Comparison

FEATURE	ANTHEM PPO 500	ANTHEM HSA 1700	ANTHEM HSA 3000
Plan Type	Preferred Provider Organization	High Deductible Health Plan with HSA	High Deductible Health Plan with HSA
Annual Deductible (In-Network)	\$500 Individual / \$1,500 Family	<b>\$1,700 Individual / \$3,400 Family</b>	\$3,000 Individual / \$6,000 Family
Annual Deductible (Out-of-Network)	\$1,000 Individual / \$3,000 Family	\$3,000 Individual / \$6,000 Family	\$6,000 Individual / \$12,000 Family
Office Visit (In-Network)	\$30 copay (deductible waived)	10% after deductible	10% after deductible
Office Visit (Out-of-Network)	30% after deductible	30% after deductible	30% after deductible
Preventive Care (In-Network)	Covered 100%	Covered 100%	Covered 100%
In-Patient Hospital (In-Network)	10% after deductible	10% after deductible	10% after deductible
Emergency Room (In-Network)	10% after deductible	10% after deductible	10% after deductible
Out-of-Pocket Max (In-Network)	\$3,000 Individual / \$9,000 Family	\$3,000 Individual / \$9,000 Family	\$4,000 Individual / \$8,000 Family
Out-of-Pocket Max (Out-of-Network)	\$6,000 Individual / \$18,000 Family	\$9,000 Individual / \$18,000 Family	\$9,000 Individual / \$18,000 Family
Prescription Drugs (In-Network)	\$10 Generic, \$30 Preferred Brand	\$10 Generic, \$30 Preferred Brand (after deductible)	\$10 Generic, \$30 Preferred Brand (after deductible)
HSA Eligible	No	Yes	Yes
Best For	Those wanting balance between cost and flexibility	Those wanting to save for future medical expenses with moderate deductible	Those seeking lowest premiums and highest tax advantages

### Health Savings Account (HSA) Benefits:

- **Triple Tax Advantage:** Contributions are tax-deductible, growth is tax-free, and withdrawals for qualified expenses are tax-free
- **Account Ownership:** You own the HSA funds even if you change employers or insurance plans
- **Long-Term Savings:** Unused funds roll over year to year and can be used for retirement healthcare expenses

# ACA MINIMUM VALUE PLANS



## Important Notice

Minimum Value Plans (MVP) are offered for Affordable Care Act compliance. These benefits are significantly different from traditional HMO and PPO plans. Please carefully review the benefits including deductibles and out-of-pocket maximums before enrolling.

FEATURE	KAISER ACA MINIMUM VALUE PLAN	ANTHEM ACA MINIMUM VALUE PLAN
Plan Type	ACA Minimum Value Plan	ACA Minimum Value Plan
Annual Deductible (In-Network)	\$4,500 Individual / \$9,000 Family	\$5,900 Individual / \$11,800 Family
Annual Deductible (Out-of-Network)	Not covered	\$11,800 Individual / \$23,600 Family
Office Visit	\$50 after deductible	\$35 for first 3 visits, then subject to deductible
Preventive Care (In-Network)	Covered 100%	Covered 100%
In-Patient Hospital	40% after deductible	100% after deductible
Emergency Room	40% after deductible	Deductible, then 50% coinsurance
Out-of-Pocket Maximum (In-Network)	\$6,000 Individual / \$12,000 Family	\$6,100 Individual / \$12,200 Family
Out-of-Pocket Maximum (Out-of-Network)	Not covered	\$12,700 Individual / \$25,400 Family
Prescription Drugs	\$250 Deductible, \$15 Generic, \$35 Brand after deductible	After Deductible: \$19 Generic, \$50 Preferred, \$75 Non-Preferred
Monthly Employee Cost	\$X Individual / \$X Family	\$X Individual / \$X Family

### Who Should Consider These Plans:

- Part-time employees seeking basic coverage at lowest premium cost
- Employees with alternate coverage (such as through a spouse) who need to satisfy ACA requirements
- Individuals seeking catastrophic coverage who rarely use healthcare services

*Note: These plans feature significantly higher out-of-pocket costs and limited coverage compared to standard plans. They are not recommended for those who expect to use healthcare services frequently.*

# KAISER PERMANENTE'S ADVANTAGE HEALTH & FITNESS RESOURCES

- Wellness Coaching
- Total Health Assessment (THA)
- Healthy Lifestyle Programs
- On-demand wellness apps
- 24/7 Virtual Care
- Mental Health & Wellness Resources
- Maternity Resources
- Care Away From Home
- Fitness Network Benefits
- Digital Wellness Tools
- Musculoskeletal Program
- One Pass KPSA Members



**KAISER PERMANENTE®**

See the Risk Management Benefits website for information on these Kaiser resources and more.



# ANTHEM RESOURCES



- Plan Options
- 24/7 NurseLine
- Specialized Care Management
- Family Planning & Parenting Support
- Emotional Well-being Resources
- MyHealth Advantage
- Digital Tools & Services
- Sydney Health Mobile App
- Virtual Care Options
- Special Offers Program

See the Risk Management Benefits website for information on these Anthem resources and more.

**Anthem**<sup>®</sup> <sup>®</sup>  
Blue Cross

# Express Scripts Rx for Anthem (cont.)

## Specialty Medications Including Injectables

- Express Scripts: Acredo Specialty

- Up to a 30-day supply per copay

## Express Advantage 2-Tiered Pharmacy Network

Tier 1 Pharmacies include but are not limited to: Rite Aid, Costco, Wal-Mart, Albertsons, Vons, Stater Bros.

Tier 2 Pharmacies include but are not limited to: CVS, Walgreens, Target and The Medicine Shoppe - \$15 Additional copayment

Call Express Scripts if you have questions at 1-888-806-4969 or go online at [www.express-scripts.com](http://www.express-scripts.com).

# Express Scripts Rx Cost Saving Programs (Anthem Plans)

Select Home Delivery program provide maintenance medications to be set up for home delivery

**Utilization Management** programs control rising prescription costs and save members money

**Keenan Pharmacy Care Management (KPCM) Program** for Anthem PPO/HSA/MVP member to access vaccines at the pharmacy

**Migraine Care Value Program** for all REEP Anthem members provides Exclusive Home Delivery for members taking the CGRP inhibitors and creates medication reliability, improves clinical outcomes and maximizes savings

# Certificated/Management Rate Sheet

## CERTIFICATED / MANAGEMENT

2026-2027 SCHOOL YEAR

ALL RTA, ADULT EDUCATION, RISE, MANAGEMENT, AND HOME TEACHERS PER MONTH COST OF BENEFITS

ALL EMPLOYEE CONTRIBUTIONS FOR MEDICAL, DENTAL, AND VISION WILL BE TAKEN PRE-TAX.

FTE CONTRACT	HOURLY		KAISER DHMO 500		KAISER HMO 30		ANTHEM DHMO 500		ANTHEM HMO 30		DELTA DENTAL	EYE MED	GROUP LIFE INS.
			SINGLE	FAMILY	SINGLE	FAMILY	SINGLE	FAMILY	SINGLE	FAMILY			
76-100%	36 HRS OR MORE/WEEK	EMPLOYEE	\$215.00	\$425.00	\$380.00	\$645.00	\$245.00	\$615.00	\$320.00	\$845.00	\$0.00	\$0.00	\$0.00
		DISTRICT	\$1,354.56	\$1,354.56	\$1,354.56	\$1,354.56	\$1,354.56	\$1,354.56	\$1,354.56	\$1,354.56	\$147.45	\$17.29	\$13.80
51-75%	27 TO 36 HRS/WEEK	EMPLOYEE	\$553.64	\$763.64	\$718.64	\$983.64	\$583.64	\$953.64	\$658.64	\$1,183.64	\$36.86	\$4.32	\$3.45
		DISTRICT	\$1,015.92	\$1,015.92	\$1,015.92	\$1,015.92	\$1,015.92	\$1,015.92	\$1,015.92	\$1,015.92	\$110.59	\$12.97	\$10.35
26-50%	18 TO 27 HRS/WEEK	EMPLOYEE	\$892.28	\$1,102.28	\$1,057.28	\$1,322.28	\$922.28	\$1,292.28	\$997.28	\$1,522.28	\$73.73	\$8.65	\$6.90
		DISTRICT	\$677.28	\$677.28	\$677.28	\$677.28	\$677.28	\$677.28	\$677.28	\$677.28	\$73.73	\$8.65	\$6.90
0-25%	12.5 TO 18 HRS/WEEK	EMPLOYEE	\$1,230.92	\$1,440.92	\$1,395.92	\$1,660.92	\$1,260.92	\$1,630.92	\$1,335.92	\$1,860.92	\$110.59	\$12.97	\$10.35
		DISTRICT	\$338.64	\$338.64	\$338.64	\$338.64	\$338.64	\$338.64	\$338.64	\$338.64	\$36.86	\$4.32	\$3.45

\*\*\*NEW\*\*\* RTA CONTRACT LANGUAGE HAS CHANGED IN 2026-2027 (SEE BELOW). THE PLAN COST FOR MARRIED COUPLES IS IN YELLOW \*\*\*NEW\*\*\*

FTE CONTRACT	HOURLY		ANTHEM PPO 500		ANTHEM HSA 3000		ANTHEM HSA 1700		DELTA DENTAL	EYE MED	GROUP LIFE INS.	COMPLETE CARE
			SINGLE	FAMILY	SINGLE	FAMILY	SINGLE	FAMILY				
76-100%	36 HRS OR MORE/WEEK	EMPLOYEE	\$1,135.00	\$3,820.00	\$370.00	\$1,660.00	\$510.00	\$1,955.00	\$0.00	\$0.00	\$0.00	\$0 employee paid
		DISTRICT	\$1,354.56	\$1,354.56	\$1,354.56	\$1,354.56	\$1,354.56	\$1,354.56	\$147.45	\$17.29	\$13.80	
51-75%	27 TO 36 HRS/WEEK	EMPLOYEE	\$1,473.64	\$4,158.64	\$708.64	\$1,998.64	\$848.64	\$2,293.64	\$36.86	\$4.32	\$3.45	\$0 employee paid
		DISTRICT	\$1,015.92	\$1,015.92	\$1,015.92	\$1,015.92	\$1,015.92	\$1,015.92	\$110.59	\$12.97	\$10.35	
26-50%	18 TO 27 HRS/WEEK	EMPLOYEE	\$1,812.28	\$4,497.28	\$1,047.28	\$2,337.28	\$1,187.28	\$2,632.28	\$73.73	\$8.65	\$6.90	\$0 employee paid
		DISTRICT	\$677.28	\$677.28	\$677.28	\$677.28	\$677.28	\$677.28	\$73.73	\$8.65	\$6.90	
0-25%	12.5 TO 18 HRS/WEEK	EMPLOYEE	\$2,150.92	\$4,835.92	\$1,385.92	\$2,675.92	\$1,525.92	\$2,970.92	\$110.59	\$12.97	\$10.35	\$0 employee paid
		DISTRICT	\$338.64	\$338.64	\$338.64	\$338.64	\$338.64	\$338.64	\$36.86	\$4.32	\$3.45	

"7.14.4.1 - If plan selected has an employee contribution, the contribution will be borne by the District up to the District's maximum contribution." These plans have an employee contribution that exceeds the districts maximum contribution. The employee must cover the portion that exceeds the districts contribution. For married couples, your plan cost is in yellow.

# Classified Rate Sheet

## CLASSIFIED

### 2026-2027 SCHOOL YEAR

PER MONTH (10 MONTHS) COST OF BENEFITS

ALL EMPLOYEE CONTRIBUTIONS FOR MEDICAL, DENTAL, AND VISION WILL BE TAKEN PRE-TAX.

FTE CONTRACT		KAISER DHMO 500		KAISER HMO 30		ANTHEM DHMO 500		ANTHEM HMO 30		DELTA DENTAL	EYE MED	GROUP LIFE INS.
		SINGLE	FAMILY	SINGLE	FAMILY	SINGLE	FAMILY	SINGLE	FAMILY			
6.25 OR MORE HRS PER DAY	EMPLOYEE	\$215.00	\$425.00	\$380.00	\$645.00	\$245.00	\$615.00	\$320.00	\$845.00	\$0.00	\$0.00	\$0.00
	DISTRICT	\$1,354.56	\$1,354.56	\$1,354.56	\$1,354.56	\$1,354.56	\$1,354.56	\$1,354.56	\$1,354.56	\$147.45	\$17.29	\$13.80
4 HRS BUT LESS THAN 6.25 HRS PER DAY	EMPLOYEE	\$485.91	\$695.91	\$650.91	\$915.91	\$515.91	\$885.91	\$590.91	\$1,115.91	\$29.49	\$3.46	\$2.76
	DISTRICT	\$1,083.65	\$1,083.65	\$1,083.65	\$1,083.65	\$1,083.65	\$1,083.65	\$1,083.65	\$1,083.65	\$117.96	\$13.83	\$11.04
LESS THAN 4HRS PER DAY	EMPLOYEE	\$756.82	\$966.82	\$921.82	\$1,186.82	\$786.82	\$1,156.82	\$861.82	\$1,386.82	\$58.98	\$6.92	\$5.52
	DISTRICT	\$812.74	\$812.74	\$812.74	\$812.74	\$812.74	\$812.74	\$812.74	\$812.74	\$88.47	\$10.37	\$8.28

\*\*\*\*NEW\*\*\*\* RESPA CONTRACT LANGUAGE HAS CHANGED IN 2026-2027 (SEE BELOW). THE PLAN COST FOR MARRIED COUPLES IS IN YELLOW \*\*\*\*NEW\*\*\*\*

FTE CONTRACT		ANTHEM PPO 500		ANTHEM HSA 3000		ANTHEM HSA 1700		DELTA DENTAL	EYE MED	GROUP LIFE INS.	COMPLETE CARE
		SINGLE	FAMILY	SINGLE	FAMILY	SINGLE	FAMILY				
6.25 OR MORE HRS PER DAY	EMPLOYEE	\$1,135.00	\$3,820.00	\$370.00	\$1,660.00	\$510.00	\$1,955.00	\$0.00	\$0.00	\$0.00	\$0 employee paid
	DISTRICT	\$1,354.56	\$1,354.56	\$1,354.56	\$1,354.56	\$1,354.56	\$1,354.56	\$147.45	\$17.29	\$13.80	
4 HRS BUT LESS THAN 6.25 HRS PER DAY	EMPLOYEE	\$1,405.91	\$4,090.91	\$640.91	\$1,930.91	\$780.91	\$2,225.91	\$29.49	\$3.46	\$2.76	\$0 employee paid
	DISTRICT	\$1,083.65	\$1,083.65	\$1,083.65	\$1,083.65	\$1,083.65	\$1,083.65	\$117.96	\$13.83	\$11.04	
LESS THAN 4HRS PER DAY	EMPLOYEE	\$1,676.82	\$4,361.82	\$911.82	\$2,201.82	\$1,051.82	\$2,496.82	\$58.98	\$6.92	\$5.52	\$0 employee paid
	DISTRICT	\$812.74	\$812.74	\$812.74	\$812.74	\$812.74	\$812.74	\$88.47	\$10.37	\$8.28	

"7.14.4.1 - If plan selected has an employee contribution, the contribution will be borne by the District up to the District's maximum contribution." These plans have an employee contribution that exceeds the districts maximum contribution. The employee must cover the portion that exceeds the districts contribution. For married couples, your plan cost is in yellow.

# MVP Rate Sheet

## MINIMUM VALUE PLAN RATES

2026-2027 SCHOOL YEAR

PER MONTH (10 MONTHS) COST OF BENEFITS

FTE CONTRACT		ANTHEM MINIMUM VALUE PLAN				KAISER MINIMUM VALUE PLAN				DELTA DENTAL	EYE MED	GROUP LIFE
		SINGLE	EE + SPOUSE	EE + CHILDREN	FAMILY	SINGLE	EE + Spouse	EE + Children	FAMILY			
76-100% OR 6.25 OR MORE HRS PER DAY	EMPLOYEE	\$15.00	\$15.00	\$15.00	\$125.00	\$15.00	\$15.00	\$15.00	\$135.00	\$0.00	\$0.00	\$0.00
	DISTRICT	\$1,354.58	\$1,354.58	\$1,354.58	\$1,354.58	\$1,354.58	\$1,354.58	\$1,354.58	\$1,354.58	\$147.45	\$17.29	\$13.80
51-75% OR 4 HRS BUT LESS THAN 6.25 HOURS PER DAY	EMPLOYEE	\$15.00	\$15.00	\$15.00	\$395.91	\$15.00	\$15.00	\$15.00	\$405.91	\$29.49	\$3.46	\$2.76
	DISTRICT	\$1,083.65	\$1,083.65	\$1,083.65	\$1,083.65	\$1,083.65	\$1,083.65	\$1,083.65	\$1,083.65	\$117.98	\$13.83	\$11.04
0-50% OR LESS THAN 4 HOURS PER DAY	EMPLOYEE	\$15.00	\$15.00	\$15.00	\$666.82	\$15.00	\$15.00	\$15.00	\$676.82	\$58.98	\$6.92	\$5.52
	DISTRICT	\$812.74	\$812.74	\$812.74	\$812.74	\$812.74	\$812.74	\$812.74	\$812.74	\$88.47	\$10.37	\$8.28

# OUT-OF-STATE OPTIONS

Dependents Living Out-of-State



## Kaiser HMO

- Urgent Care & Emergency Care

## Anthem HMO

- Urgent Care & Emergency Care
- Away From Home Guest Membership – 800-827-6422
- HMO Coverage if Contract HMO is Available in the Area
- Must Complete Application to Qualify and Enroll

# REEP COMPLETECARE

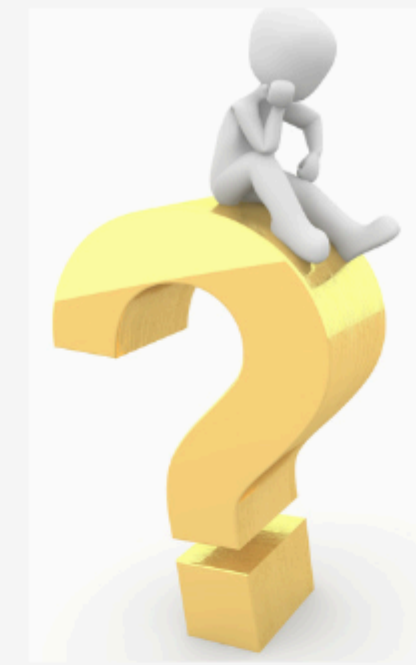
## What is it?

- CompleteCare is a VOLUNTARY program available only to new employees or employees currently enrolled in a District Medical plan through REEP.
- Employees enrolling in CompleteCare, will terminate coverage with Redlands Unified for the 2026-2027 plan year when you enroll in a spouse/partner's healthcare plan.
- Spouses/partner's healthcare coverage may not be within Redlands USD or any other REEP district.
- CompleteCare will reimburse active employees and their dependents for out-of-pocket expenses when participating in the spouse/partner's new healthcare coverage program.
- This may include deductibles, copays and insurance premiums.
- There is no cost to enroll in CompleteCare and because your out-of-pocket expenses for deductibles, copays and some insurance premiums are reimbursed, it generally adds up to a savings for the employee and their family.



# REEP CompleteCare

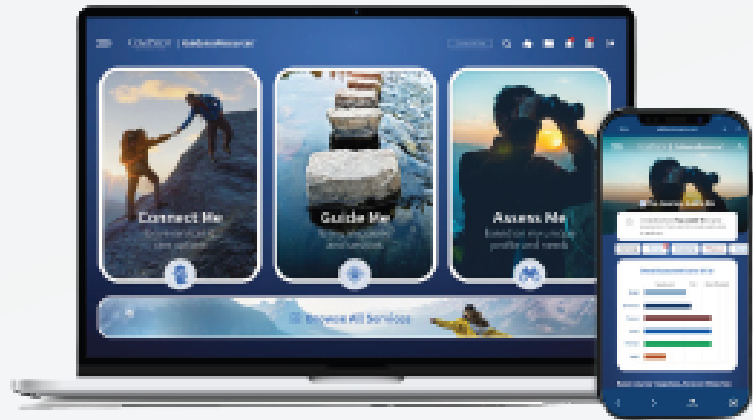
## Who is Eligible?



- Active employees, their spouse and dependents who are currently enrolled in a REEP medical plan as of 6/30/2026 – Note: employee may remain on REEP medical plan and spouse/dependents may move to alternate coverage
- New hires who join the District on 7/1/2026 or after as long as they enroll within 30 days of hire
- Eligible Employee's Spouse's healthcare coverage must *not* be provided by a REEP Member District medical plan

# REEP EMPLOYEE ASSISTANCE PROGRAM

ComPsych is the new EAP plan for ALL district employees and immediate family members living in the same household, including non benefited individuals.



**COMPSYCH**<sup>®</sup>  
GuidanceResources<sup>®</sup> Worldwide

Sometimes life can feel overwhelming. It doesn't have to. Your ComPsych<sup>®</sup>

GuidanceResources<sup>®</sup> program provides confidential counseling, expert guidance and valuable resources to help you handle any of life's challenges, big or small.

Life is challenging. We can help. Confidential 24/7 support.

## Services:

### Confidential Emotional Support

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts

### Work and Lifestyle Support

- Child, elder and pet care
- Moving and relocation
- Shelter and government assistance

### Legal Guidance

- Divorce, adoption and family law
- Wills, trusts and estate planning
- Free consultation and discounted local representation

### Financial Resources

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more

### Digital Support

- Connect to counseling, work-life support or other services
- Tap into an array of articles, podcasts, videos, slideshows
- Improve your skills with On-Demand trainings

### Interactive Digital Tools

- Self-care platform offers guided health programs
- Tackle anxiety, depression, stress
- Improve mindfulness, sleep, and more

### Wellness Support





- Make positive lifestyle changes with health coaching
- Improve your nutrition, exercise habits, weight loss efforts
- Get help with smoking cessation, back care, resiliency and more

**Your Life. Your Work. Your Best.**<sup>®</sup>  
Your GuidanceResources<sup>®</sup> Program

# REEP Wellness Program – Omada Health

**This program will be focused on diabetes & hypertension prevention and weight management.**

## **Program goals:**

-  Lose weight (and keep it off) with small, sustainable lifestyle changes
-  Build strategies for a healthy eating, activity, sleep and stress management
-  Reduce risk of developing type 2 diabetes, heart disease and stroke
-  Program offers supportive online peer groups, interactive lessons and a dedicated health coach



# DISTRICT MARRIED COUPLES



## 🕒 Enrollment Requirements

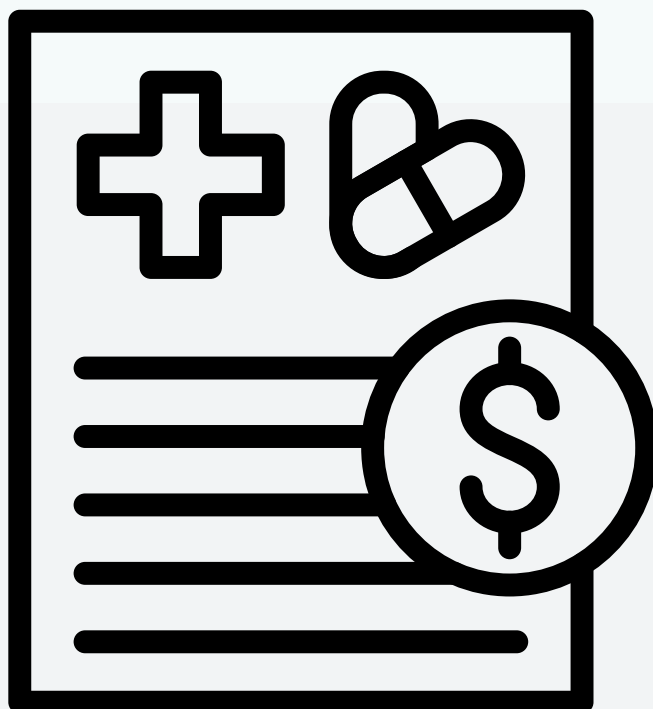
- **May not enroll as individuals** - couples must select one health plan
- **One spouse must be primary** and the other will be covered as a dependent
- Same rule applies for **dental and vision coverage**

## 💰 Financial Benefits

- **No employee contribution** for the selected medical, dental, and vision plans
- **Copays & deductibles reimbursement** up to the highest available employee contribution
- **Highest available contribution** = District contribution minus (dental, vision, and life × 10 monthly payments)

## 📄 Reimbursement Guidelines

- Submit receipts within **30 days** of incurring the expense
- Eligible expenses: **doctor visit co-pays, prescriptions, medically necessary services**
- Submit through **Airtable** with complete documentation
- Reimbursement does **not accumulate** from year to year



For detailed receipt requirements and submission instructions, please contact:

**Risk Management**

[risk\\_management@redlands.k12.ca.us](mailto:risk_management@redlands.k12.ca.us)

# ARE THESE VOLUNTARY BENEFITS RIGHT FOR YOU?

## Could You Benefit From...

- ? Tax savings on medical and dependent care expenses through pre-tax accounts?
- ? Additional financial protection for accidents, critical illness, or cancer diagnosis?
- ? Income protection if you're unable to work due to disability?
- ? Additional life insurance coverage to supplement your existing benefits?
- ? Protection for your pets with affordable veterinary care insurance?
- ? Identity theft protection to safeguard your personal information?
- ? Hearing and vision enhancements like LASIK surgery or hearing aid discounts?
- ? Payroll deduction options that make premium payments convenient?

## American Fidelity Voluntary Products

### Do you have medical expenses?

- Flexible Spending Accounts
- Dependent Care Accounts

### Worried about unexpected illnesses?

- Accident Only Insurance
- Cancer Insurance
- Critical Illness Insurance

### What if you can't work?

- Long-Term Disability Income Insurance

### Need additional life coverage?

- Term Life Insurance
- Whole Life Insurance

### How American Fidelity Benefits Work

These optional products complement your existing District benefits by providing additional coverage for specific needs. They are administered by American Fidelity and require separate enrollment with an AF representative.

## Interested in Learning More?

### American Fidelity Benefits

For information on FSA, Dependent Care, Insurance, and Life products:

<https://benefits.americanfidelity.com/redlands-unified-school-district/>

Contact American Fidelity Representatives:

Stephanie Hopkins - [Stephanie.Hopkins@americanfidelity.com](mailto:Stephanie.Hopkins@americanfidelity.com)

Monika Waggoner - [Monika.Waggoner@americanfidelity.com](mailto:Monika.Waggoner@americanfidelity.com)

### Other Voluntary Programs

For information on Pet Insurance, ID Theft Protection, Hearing Benefits, and LASIK:

- EPIC Hearing Benefit Plan
- Amplifon Hearing Aids
- LASIK Eye Surgery Discounts
- Pet Insurance
- Identity Theft Protection

Contact Risk Management for details about these separately administered programs.

[risk\\_management@redlands.k12.ca.us](mailto:risk_management@redlands.k12.ca.us)

All voluntary benefits are entirely optional and separate from your required District benefits enrollment. Please note that enrollment processes differ between American Fidelity benefits and other voluntary programs.



# Frequently Asked Questions

## General Benefits Questions

**Q: When does the new plan year begin?**

A: The 2026-2027 plan year begins on July 1, 2026.

**Q: Can I make changes after open enrollment ends?**

A: Only if you experience a qualifying life event (marriage, birth, adoption, loss of other coverage, etc.). You have 30 days from the event to make changes.

**Q: How do I know which plan is right for me?**

A: Consider your medical usage history, anticipated needs, budget, and preferred providers. HMOs offer lower costs but less flexibility, PPOs offer more provider choice at higher costs, and HSA plans work well for healthy individuals who want to save for future expenses.

## Plan Comparison Questions

**Q: What's the difference between HMO and PPO plans?**

A: HMO plans require selecting a primary care physician and getting referrals for specialists. PPO plans allow seeing any provider without referrals, but cost less when using in-network providers.

**Q: How does an HSA work with high-deductible plans?**

A: An HSA is a tax-advantaged account paired with high-deductible health plans. You contribute pre-tax dollars to pay for qualified medical expenses, and unused funds roll over year to year.

**Q: What are the main differences between Kaiser HMO 30 and Kaiser Deductible HMO \$500?**

A: Kaiser HMO 30 has no deductible with \$30 office visit copays. The Deductible HMO \$500 has lower premiums but requires meeting a \$500 individual/\$1,000 family deductible before certain services are covered.

## Enrollment Process Questions

**Q: How do I enroll?**

A: American Fidelity representatives will be at each site to help walk employees through the enrollment process. Employees can also enroll online through AF Enroll if they want. The enrollment deadline is May 29, 2026.

**Q: Is it mandatory for me to make an appointment to enroll?**

A: This year we will have a passive enrollment which means that you only have to participate if you want to make changes.

**Q: What documents do I need to verify dependents?**

A: For spouses: marriage certificate and proof of joint ownership. For children: birth certificate, adoption papers, or guardianship documents.

## Special Circumstances Questions

**Q: What happens if I have a medical emergency while traveling?**

A: All plans cover emergency care regardless of network status. For HMO plans, follow up with your primary provider as soon as possible.

**Q: How do I access care if my dependent is attending college in another state?**

A: For HMO plans, review the Out-of-State Options for guest membership. PPO and HSA plans generally offer nationwide coverage.

**Q: What if I work part-time? Am I still eligible for benefits?**

A: Please review the rate sheets for rate specific information or contact the Risk Management Department.

## Still Have Questions?

For additional questions or personalized assistance, please contact the Risk and Benefits Department at [risk\\_management@redlands.k12.ca.us](mailto:risk_management@redlands.k12.ca.us).

# HEALTHCARE BENEFITS GLOSSARY

## Copay

Fixed amount you pay for a covered service, usually at time of service.

*Example: Your HMO plan has a \$30 copay for office visits.*

## Deductible

Amount you pay before insurance begins to pay.

*Example: With a \$500 deductible, you pay first \$500 of covered services.*

## Coinsurance

Your share of costs as a percentage after meeting deductible.

*Example: With 20% coinsurance, you pay 20% and plan pays 80%.*

## Premium

Amount paid for health insurance every month.

*Example: Monthly premium is deducted from your paycheck.*

## Out-of-Pocket Maximum

Most you'll pay annually before plan pays 100% for covered services.

*Example: After reaching \$3,000 max, plan covers all remaining costs.*

## HMO

Plan limiting coverage to providers in the HMO network.

*Example: Kaiser HMO requires selecting a primary care physician.*

## PPO

Plan allowing more provider flexibility, in and out of network.

*Example: PPO 500 allows seeing specialists without referrals.*

## HSA

Tax-advantaged account for medical expenses with high-deductible plan.

*Example: Contribute \$100/month pre-tax to pay for qualified expenses.*

## In-Network

Providers contracted with your health plan at negotiated rates.

*Example: In-network visits have lower costs than out-of-network.*

## Out-of-Network

Providers not contracted with your health plan.

*Example: Out-of-network care costs more and may not be covered.*

## Formulary

List of prescription drugs covered by your plan.

*Example: Generic medications on Tier 1 have \$10 copay.*

## FSA

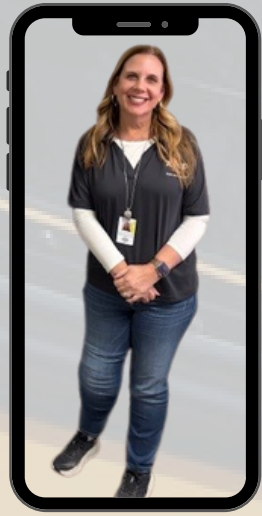
Tax-free account for healthcare expenses; use it or lose it annually.

*Example: Contribute to FSA for expected dental and vision expenses.*

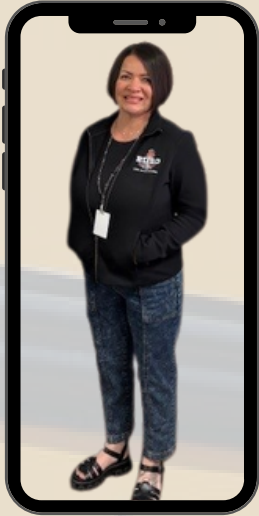
### How Costs Work Together:

1. First, pay your premium monthly
2. Then, pay 100% until you meet your deductible
3. Next, pay copays and coinsurance
4. Finally, once you reach out-of-pocket maximum, plan pays 100%

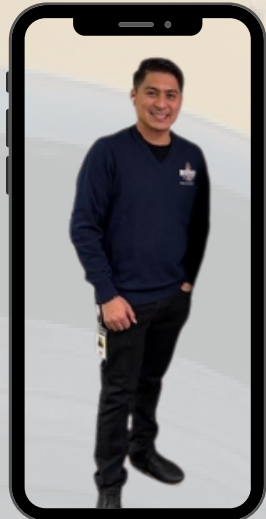
# CONTACT US



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risk\_management@redlands.k12.ca.us



To schedule an appointment, click on the link below:  
<https://benefits.americanfidelity.com/redlands-unified-school-district/>

Or call 1-800-365-9180 ext. "0"

Or contact your American Fidelity Representative:  
Stephanie Hopkins  
Stephanie.Hopkins@americanfidelity.com

