

2026-2027

Benefit Enrollment Guide

ACPS
Alexandria City Public Schools

Open Enrollment Begins May 1, 2026

Now Is the Time to Focus on You

Your physical, emotional, and financial health are important, especially during challenging times. Alexandria City Public Schools cares about you and your overall well-being, that's why we offer a comprehensive benefits package that can help provide you with the stability and security to be prepared for the unexpected.

Open Enrollment is the time to add or change benefits for the 2026-2027 plan year. We understand how important it is to have resources to help make the best decisions for you and your family. Review your options presented in this benefits guide, compare plans, and choose what works best for you.

Take Action!

All employees are required to take action during the Open Enrollment period.

Participation is mandatory. You must complete a mandatory Open Enrollment session to review, select, or waive your benefit coverages for the 2026–2027 plan year. This mandatory requirement applies to all staff, even if you intend to keep your current elections. All benefit elections made during this period will take effect on July 1, 2026.



Table of Contents

For Your Health

Medical and prescription drug insurance 4
Medical plan rates 5
Health savings account (HSA) 6
Dental insurance 7
Vision insurance 8
Flexible spending accounts (FSAs) 9

For Your Wealth

Short-term disability (STD) insurance 10
Long-term disability (LTD) insurance 10
Basic life and accidental death and dismemberment (AD&D) insurance 11
Supplemental life and accidental death and dismemberment (AD&D) insurance 11

For Your Lifestyle

Retirement and savings plans 12
Leave program 13
Workers' compensation 13
Employee assistance program (EAP) 13
Long-term care insurance 13
Banking 13

What's New/What's Changing?

- Please see updated rates later in the documents for the upcoming year.
- Prescription drug vendor changed from CareFirst to UHC for coming plan year.
- Please review page 6 and page 9 for IRS HSA and FSA limit changes.
- New Eye360 program added with details on page 8.

Enrollment Information

Do I Need to Enroll?

As a reminder, it is mandatory for all employees to take action during Open Enrollment this year, even if you plan to decline/waive coverage and not participate in any of the plan offerings. Before deciding whether you need to enroll in Alexandria City Public Schools' health and group benefits, take a close look at all the benefits and options we offer you. You may experience changes from year to year, and there likely will be changes to what you pay for coverage each year. It's a good idea to make sure your benefits still fit you — and that you're not paying for more coverage than you need.

You must enroll if you want to:

- Elect or change your medical, dental or vision coverage for next year
- Contribute to an HSA Account or FSA Medical and/or Dependent Care Accounts
- Change your optional employee life insurance, spouse supplemental life insurance, AD&D insurance, or STD insurance choices

If you don't enroll during this Open Enrollment period, you will not have benefits during the 2026-2027 plan year or will be able to enroll/make changes later in the year, unless you have a qualifying life event.

Who Is Eligible?

You are eligible to participate in the Alexandria City Public School's group health insurance plans if you are scheduled to work at least 20 hours per week in a benefit eligible position. For purposes of health insurance coverage, if you work 30 hours or more per week, you are a full time employee and pay the full time health insurance rates. An employee scheduled to work between 20 and 29 hours per week is considered a part time employee and the part time health insurance rates apply.

When Can I Enroll?

As a benefits-eligible employee, you have the opportunity to enroll in or make changes to your benefit plans during our benefits enrollment period. Open Enrollment is May 1, 2026 to May 31, 2026 with your benefit choices being effective July 1, 2026. Our benefits plan year is July 1, 2026 to June 30, 2027.

If you do not enroll during Open Enrollment then you cannot make changes until next year unless you have a qualified life event. The IRS imposes specific rules regarding when you can make a change to benefits that are paid for on a pre-tax basis. See your Summary Plan Description (SPD) for details.

If you're enrolling as a new employee, you become eligible for benefits on the first day of the month following your first full month of pay and must enroll within 30 calendar days of your hire date to have coverage for the rest of the plan year. You may also need to enroll for the next plan year's benefits during the enrollment period.

How to Enroll

Online: Visit https://alexandriacpsva.tylerportico.com/tesp/employee-selfservice/home to register or log in, and follow the prompts to complete your self-service enrollment.

Preparing for Your Enrollment Session

Start with Education

Visit https://www.acps.k12.va.us/departments/human-resources/benefits and review your Summary Plan Description (SPD) to learn more about how your benefits can help provide you with the stability and security to be prepared for the unexpected.

Gather Information

Please be prepared for your enrollment session by gathering information for yourself, your dependents, and your life insurance beneficiaries. You will need:

- Full names
- Dates of birth
- Social Security numbers

Open Enrollment Checklist/Reminders!

- Review and update your personal details (address, phone, email, marital/dependent status) in the benefits portal.
- Confirm or update dependents on your medical, dental, vision and other plans; add/remove as needed.
- Review and update beneficiaries for life/AD&D insurance and retirement/savings plans.
- Compare next year's medical, dental, vision and other coverage options; choose plans that fit your expected needs and budget.
- Set or adjust HSA/FSA and retirement (e.g., 401(k)) contribution amounts for the coming year.
- Check provider networks and prescription coverage for your chosen plans.
- Submit elections before the open enrollment deadline and save your confirmation for your records.

Medical Benefits

Each person's health care needs are different. That's why our medical plan offers multiple options so that you can choose the coverage level best-suited to your personal situation.

Good to Know!

66% of the public say they worry about being able to afford health care.

KFF Health Tracking Poll, 2026

BENEFIT	UNITEDHEALTHCARE POINT OF SERVICE (POS) PLAN		UNITEDHEALTHCARE QUALIFIED HEALTH PLAN (QHP) WITH HEALTH SAVINGS ACCOUNT*		KAISER HMO PLAN	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	
Annual/Calendar Year Deductible (Individual/Family)	$300/$600	$600/$1,200	$1,700/$3,400		None	
Total Out-of-Pocket Maximum (Individual/Family)	$4,000/$8,000	$6,000/$12,000	$6,500/$13,000	$13,000/$26,000	$2,250/$4,500	
Medical	$3,000/$6,000	$6,000/$12,000	$6,500/$13,000	$13,000/$26,000	$2,250/$4,500	
Pharmacy	$1,000/$2,000	N/A	Combined with medical	N/A	Combined with medical	
Coinsurance	10%	30%	10%	30%	0%	
Virtual Care	$0	30% after annual deductible	$0	30%	$20 copay	
Physician's Office Visit						
Primary Care	$20	30% after deductible	10% after deductible	30% after deductible	$20	
Specialist	$35	30% after deductible	10% after deductible	30% after deductible	$30	
Urgent Care	$30 copay	30% after annual deductible	10% after annual deductible	30% after annual deductible	$30 copay	
Emergency Room	10% after annual deductible		10% after annual deductible		$200 copay	
Hospital Services						
Inpatient	10% after annual deductible	30% after annual deductible	10% after annual deductible	30% after annual deductible	$300 copay	
Outpatient	10% after annual deductible	30% after annual deductible	10% after annual deductible	30% after annual deductible	$75 copay	
PRESCRIPTION DRUGS	Retail (34-Day Supply)	Mail Order (90-Day Supply)	Retail (Up to 60-Day Supply)	Mail Order (90-Day Supply)	Retail (Up to 60-Day Supply)	Mail Order (90-Day Supply)
Generic	$10 copay	$20 copay	10% after annual deductible	10% after annual deductible	$15 or $20 copay	$15 copay
Preferred Brand	$30 copay	$60 copay	20% after annual deductible	20% after annual deductible	$25 or $45 copay	$25 copay
Non-preferred Brand	$50 copay	$100 copay	30% after annual deductible	30% after annual deductible	$40 or $60 copay	$40 copay

NOTE: Deductibles, copays, and coinsurance accumulate toward the out-of-pocket maximums. Usual, customary, and reasonable charges apply for all out-of-network benefits. Your medical plan options must offer certain preventive care benefits to you in-network without cost sharing and these preventive care benefits generally are updated annually. Under the Affordable Care Act, the medical plans generally may use reasonable medical management techniques to determine frequency, method, treatment or setting for a recommended preventive care service. You may obtain a list of preventive care services at https://www.acps.k12.va.us/departments/human-resources/benefits.

Rates

Licensed and Administrators

SEMI-MONTHLY PAYCHECK DEDUCTIONS	UHC POS	UHC QHP	KAISER HMO
Full-Time			
Employee Only	$143.84	$103.55	$100.94
Employee + 1 Dependent	$276.24	$198.90	$193.59
Family	$383.80	$276.34	$268.87
Part-Time			
Employee Only	$258.91	$207.13	$181.71
Employee + 1 Dependent	$497.23	$397.78	$348.46
Family	$690.84	$552.68	$483.96

Support Employees

SEMI-MONTHLY PAYCHECK DEDUCTIONS	UHC POS	UHC QHP	KAISER HMO
Full-Time			
Employee Only	$86.30	$77.67	$60.57
Employee + 1 Dependent	$165.74	$149.17	$116.15
Family	$230.29	$207.25	$161.32
Part-Time			
Employee Only	$201.38	$181.23	$141.32
Employee + 1 Dependent	$386.73	$348.06	$271.02
Family	$537.33	$483.59	$376.40

NOTE: These rates also include the 24-pay period Transportation Employees.

Transportation

SEMI-MONTHLY PAYCHECK DEDUCTIONS	UHC POS	UHC QHP	KAISER HMO
Full-Time			
Employee Only	$103.56	$93.21	$72.68
Employee + 1 Dependent	$198.89	$179.00	$139.38
Family	$276.34	$248.70	$193.58
Part-Time			
Employee Only	$241.64	$217.48	$169.59
Employee + 1 Dependent	$464.07	$417.68	$325.22
Family	$644.78	$580.31	$451.68

NOTE: These rates are for the 20-pay period Transportation Employees only.

Health Savings Account (HSA)

Save for future medical costs and reduce your tax bill with this special savings account available **to only high-deductible health plan (HDHP) participants.**

Out-of-pocket medical expenses can add up quickly. Over time, health care likely will be your largest household expense. A health savings account (HSA) allows you to build up protection for future health care expenses.

Along with Alexandria City Public Schools' contributions, you can contribute money to your HSA and use it any time for qualified health care expenses. Whatever you don't use rolls over for future years and in some circumstances may be invested. Better yet, HSAs provide tax advantages.



HSAs Deliver Triple Tax Savings

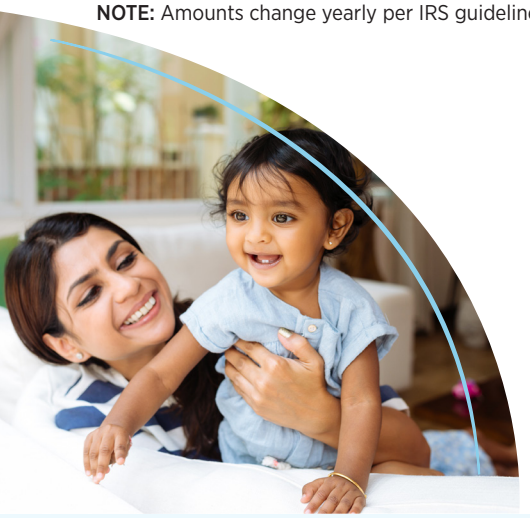
1. You don't pay federal income tax on the money you contribute.
2. You don't pay federal taxes on the interest you earn in your account.
3. You don't pay federal taxes when you use the money to pay for qualified medical services.

Keys to Growing Your Health Savings Account (HSA):

- Try not to use your HSA for routine expenses. If you can pay out-of-pocket, leave your HSA funds alone because they may grow for when you need them in the future.
- Consider electing supplemental medical benefits to cover big ticket expenses from unexpected serious illnesses or injuries and to ensure they don't wipe away the money in your HSA.
- Monitor your fund's growth. Like a 401(k), your HSA funds may in some circumstances be invested. Make sure your money is growing at an acceptable and safe pace.

HOW MUCH CAN YOU CONTRIBUTE?	ANNUAL IRS CONTRIBUTION LIMIT	ANNUAL ALEXANDRIA CITY PUBLIC SCHOOLS CONTRIBUTION	YOUR MAXIMUM CONTRIBUTION AMOUNT
Individual Coverage	$4,400*	$600	$3,800
Family Coverage	$8,750*	$1,200	$7,550
If an individual reaches age 55 by the end of the calendar year, they can contribute an additional $1,000.			

NOTE: Amounts change yearly per IRS guidelines.



Dental Benefits

Your dental health is an important part of your overall wellness. The following dental insurance option is offered through CareFirst BCBS.

BENEFIT	BLUEDENTAL PLUS IN-NETWORK	OUT-OF-NETWORK
Annual/Calendar Year Maximum	$2,000	$2,000
Annual/Calendar Year Deductible (Individual/Family)	$50/$150	$50/$150
Preventive Services	100%	80%
Basic Services*	80%	60%
Major Services*	80%	60%
Orthodontia Lifetime Maximum	$1,000	$1,000
SEMI-MONTHLY PAYCHECK DEDUCTIONS		
Full-Time		
Employee Only	$11.51	
Employee + 1 Dependent	$18.74	
Family	$30.16	
Part-Time		
Employee Only	$14.86	
Employee + 1 Dependent	$24.20	
Family	$38.96	

*Annual deductible only applies to basic and major services.

What Does Preventive Dental Care Typically Cover?

Preventive care can save you money later on procedures that are more urgent, complex, and costly.



Routine dental checkups and cleanings should be scheduled every six months. Your dentist may recommend more frequent or fewer visits, depending on your dental health history.



Professional fluoride treatments can be a key defense against cavities. Professional fluoride treatments have significantly more fluoride than tap water or toothpaste and take only minutes to apply.



Dental sealants go a step beyond fluoride by providing a thin, coating to the surface of your teeth. Most dental plans cover sealants as preventive care for children under 18 on their first and second molars.



X-Ray images of your mouth may be taken to better evaluate your oral health. These images provide a more detailed look inside your teeth and gums.

Vision Benefits

Alexandria City Public Schools offers vision coverage through EyeMed and includes eye exams, affordable options for prescription glasses or contacts, and discounts for laser vision correction.

BENEFIT	IN-NETWORK	OUT-OF-NETWORK REIMBURSEMENT
Office Visits (Once Every 12 months)	$0 copay	Up to $30
Fundus Photography Benefit	Up to $39	N/A
Contact Lens Fit & Follow-Up		
Standard	Up to $55	N/A
Premium	10% off U&C	N/A
Frames (Once Every 12 months)		
Annual Allowance	$170; 20% off balance over $170	Up to $75
Standard Lenses		
Single Vision	$15 copay	Up to $25
Bifocal/Trifocal	$15 copay	Up to $40
Progressive Lenses	$80 for standard/$100-$125 premium	Up to $40
Lens Options (Once Every 12 months)	Copay varies depending on options	N/A
Contact Lenses (Once Every 12 months)		
Annual Allowance	$220	Up to $120
Medically Necessary	$0 copay, paid in full	Up to $200
Laser Vision Correction	15% off retail price or 5% off promotional price	N/A
SEMI-MONTHLY PAYCHECK DEDUCTIONS		
Full-Time & Part-Time		
Employee Only	$3.17	
Employee + 1 Dependent	$6.03	
Family	$8.85	

NOTE: Vision carriers do not provide an ID card. No ID Card will be required for vision services.



New for 2026-2027! Eye360

With Eye360, members who visit a PLUS Provider receive the following enhancements – on top of their base insurance benefit:

- $0 copay vision care exam
- $50 added to the frame allowance
- $100 second pair glasses benefit

Please use the link below to access a list of PLUS Providers.
https://eyedoclocator.eyemedvisioncare.com/member/en-us

Flexible Spending Accounts (FSAs)

Reduce your tax bill while putting aside money for health care and dependent care needs.

Flexible spending accounts (FSAs) allow you to put aside money for important expenses and help you reduce your federal income taxes at the same time. Alexandria City Public Schools offers two types of accounts — a health care FSA and a dependent care FSA.



Deductibles, copays, prescription drugs, medical equipment, etc.



Babysitters, day care, day camp, home nursing care, etc.

How Flexible Spending Accounts (FSAs) Work

1. Each year during the Open Enrollment period, you decide how much to set aside for health care and dependent care expenses.
2. Your contributions are deducted from your paycheck on a before-tax basis (federal) in equal installments throughout the calendar year.
3. You can use your FSA debit card to pay for eligible expenses at the point of sale, or you can pay out-of-pocket and submit a claim form for reimbursement.

Please note that these accounts are separate — if eligible, you may choose to participate in one, all, or none. You cannot use money from the health care FSA to cover expenses eligible under the dependent care FSA or vice versa.

PLAN	ANNUAL MAXIMUM CONTRIBUTION	EXAMPLES OF COVERED EXPENSES*
Health Care Flexible Spending Account	$3,400	Copays, deductibles, orthodontia, over-the-counter medications, etc.
Dependent Care Flexible Spending Account	$7,500 ($3,750 if married and filing separate tax returns)	Day care, nursery school, elder care expenses, etc.

NOTE: Limits may vary for highly compensated employees.

NOTE: See IRS Publications 502 and 503 for a complete list of covered expenses.

Health Care Items You Might Not Realize Are FSA Eligible

- Sunscreen
- Heating and cooling pads
- First aid kits
- Shoe inserts and other foot grooming treatments
- Travel pillows
- Motion sickness bands

For a complete list of covered expenses, go to https://www.tasconline.com/resources/eligible-expenses/.

Use It or Lose It!

Be sure to calculate your FSA contributions carefully. These funds do not roll over from year-to-year, and you must actively enroll on a yearly basis. You are not automatically re-enrolled.

If you have any money left in your account(s) at the end of the plan year:

- **Health Care FSA:** You may carry over up to $680 for use in the next plan year. You may incur additional claims for an additional 2½ months.
- **Dependent Care FSA:** You may incur additional claims for an additional 2½ months. Your balance will be forfeited.

Disability Insurance

Your ability to bring home a paycheck is a valuable asset. Disability Insurance offered through The Hartford helps you protect it.

If an injury or illness kept you out of work and prevented you from earning a paycheck, how would you cover your bills and other household expenses? Disability insurance provides income protection, paying a portion of your salary that you can use to offset out-of-pocket expenses and make up for lost wages.

Good to Know!

42% of Americans worry about being financially prepared if they or another wage earner can no longer work.

Guardian's 14th Annual Workplace Benefits Study, 2025

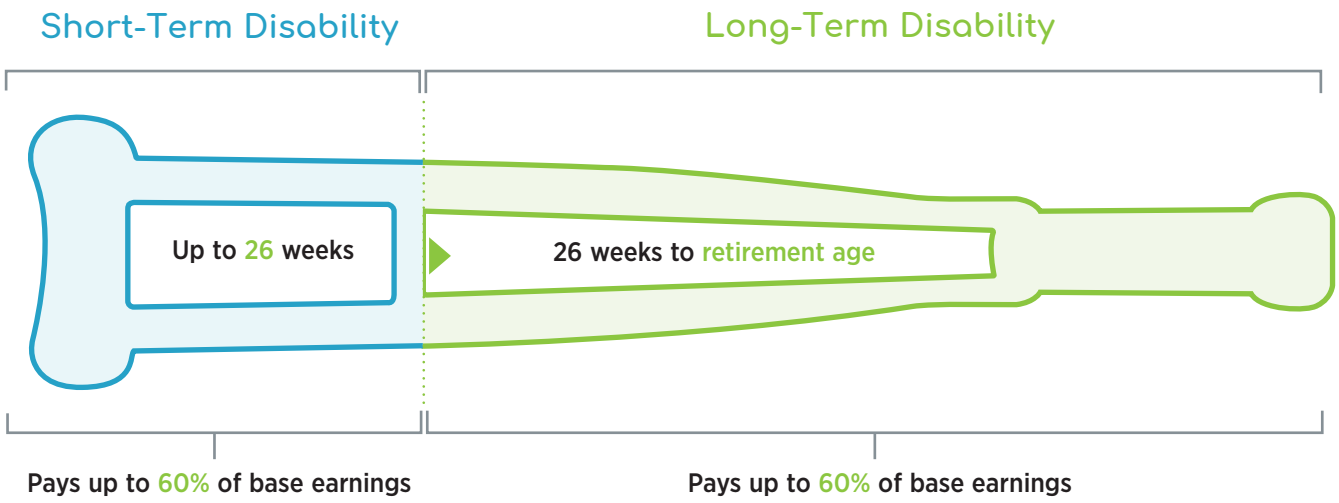
Short-Term Disability (STD)

Short-term disability (STD) insurance replaces a portion of your income if an injury or illness forces you out of work for an extended period of time.

Alexandria City Public Schools provides basic STD coverage at no cost to you and enrollment is automatic the 1st of the month following your one-year anniversary date. After you are out of work for 6 days and declared disabled, you will receive up to 60% of your base earnings up to a maximum of $13,500 for up to 55 work days.

Long-Term Disability (LTD)

Long-term disability (LTD) insurance helps protect your finances when your disability continues beyond the period covered by the STD plan. Employees are eligible for the LTD plan the first day of the month coinciding with or following the date you were hired. The benefit is equal to up to 60% of your base monthly earnings to a maximum of $13,500 per month. Benefits begin after 60 days.



VRS Basic Life and Accidental Death and Dismemberment (AD&D) Insurance

Always be there financially for your loved ones.

Your family depends on your income for a comfortable lifestyle and for the resources necessary to make their dreams a reality. Life insurance ensures your family's future is financially secure if you're no longer there to provide for them.

Alexandria City Public Schools provides basic term life insurance and offers additional options to give you the ability to assemble a complete life insurance portfolio.

Basic Term Life and AD&D Insurance

Basic term life and accidental death and dismemberment (AD&D) insurance provides important protection for you and your survivors. Basic term life insurance coverage of two times your annual salary is automatically provided to you. You and Alexandria City Public Schools share in the cost of basic life insurance. Life insurance coverage is provided through the Virginia Retirement System (VRS) and Securian Financial is the insurance carrier.

Supplemental Life and AD&D Insurance

You may also choose to purchase supplemental life insurance coverage in addition to the company-paid benefit. If you enroll in the optional life insurance plan within 31 days of your hire date, your coverage is guaranteed as long as it is less than $400,000. You may apply for optional life at any time but Evidence of Insurability (EOI - proof of good health) may be required.

OPTION	EMPLOYEE Level of Coverage	SPOUSE Level of Coverage	CHILD(REN) (15 Days to Maximum Age)
1	1x salary	0.5x employee salary	$10,000
2	2x salary	1x employee salary	$10,000
3	3x salary	1.5x employee salary	$20,000
4	4x salary	2x employee salary	$30,000

NOTE: Evidence of insurability is required for late entrants or increases in optional coverage amounts and insurance amount of $400,000 or higher or if spouse option 2 through 8 is elected.

Your cost for the employee optional life and spouse optional life is determined by age and level of coverage. Below are the monthly rates for each age category per $1,000 of coverage.

AGE (AS OF EFFECTIVE DATE OF COVERAGE)	MONTHLY RATES PER $1,000 OF COVERAGE	
Under 30	$0.05	The per pay cost for child(ren) optional life is the following: $10,000 coverage = $0.80 $20,000 coverage = $1.60 $30,000 coverage = $2.40
30 – 34	$0.05	
35 – 39	$0.06	
40 – 44	$0.08	
45 – 49	$0.14	
50 – 54	$0.20	
55 – 59	$0.33	
60 – 64	$0.59	
65 – 69	$1.06	
70 – 74	$2.06	
75 & Over	$2.06	

NOTE: Per pay cost = amount of coverage divided by $1,000 x rate per age category divided by 2.

LIFE INSURANCE PLAN COMPARISON CHART	
Basic Term Life	Supplemental Life
The premiums are fully company paid.	The premiums increase as you age.
This plan replaces your income so that your family can cover items like mortgage, tuition, and household expenses.	This plan replaces your income so that your family can cover items like mortgage, tuition, and household expenses.
Coverage ends when you leave the company.	You may have the option to change to an individual policy that you can continue.

Retirement and Savings Plans

Virginia Retirement System (VRS)

The Virginia Retirement System is a mandatory defined benefit program sponsored by the Commonwealth of Virginia. Full time, benefit eligible employees working at least 30 hours per week are eligible for the VRS retirement plan. You and Alexandria City Public Schools share the cost of your VRS retirement. Generally if you were hired into a VRS covered position before January 1, 2015, you are a VRS plan 1 or plan 2 member with a required employee contribution amount of 5%. You generally become fully vested in VRS defined benefit plan (Plan 1 and 2) after 5 years of eligible service.

Employees hired on or after January 1, 2014 with no previous VRS service credit are enrolled in the Hybrid plan. This plan requires a 4% employee contribution to the defined benefit plan and a 1% employee contribution into the defined contribution plan administered by MissionSquare Retirement. In the Hybrid Plan you are generally 100% vested after four or more years and may withdraw 100% of employer contributions.

You are always 100% vested in the contributions you make in all the VRS retirement plans. More information on VRS retirement plan is available on **www.varetire.org**.

Alexandria City Public Schools Supplemental Retirement

Alexandria City Public Schools Supplemental Retirement plan is a mandatory defined benefit retirement plan, designed to supplement your VRS benefits. Alexandria City Public Schools Supplemental Retirement plan is managed by the Principal Financial Group, **www.principal.com**. Under this plan, you pay the full mandatory contribution of 1.5% of your salary.

403(b) and 457(b) Savings Plans

Alexandria City Public Schools has partnered with TSA Consulting Group (TSACG) for the administration of the 403(b) and 457(b) savings plans. As soon as you are employed, you are eligible to participate in these plans. If you choose to participate, you are fully vested in your contributions and earnings at all times.

Please note that if you are a private contractor, school board member, and/or student worker, you are not eligible to participate in the 403(b) plan.

To enroll in the plan, you will need to choose an authorized investment provider(s) and investment product(s) that are authorized under the plan. After you have established the 403(b) or 457(b) account with an investment provider, you must also complete a Salary Reduction Agreement (SRA) form. The SRA form authorizes Alexandria City Public Schools to withhold contributions from your pay and send the funds to your selected investment provider and is available on **www.tsacg.com**.

For CY 2025 eligible employees may contribute up to $23,500 to their 403(b) and defer a maximum of $23,500 to a 457(b) plan. These amounts could be higher for employees who qualify for special “catch up” provisions and/or age-based additional amounts. For employees age 50 or older, an additional $7,500 may be contributed to each of the plans in CY 2025. For more information on special “catch up” provisions, please contact **HRBenefits@acps.k12.va.us**.

A current list of authorized investment providers is shown below and also available on TSACG web site: **www.tsacg.com**.



Additional Benefits

We offer a variety of additional benefits that give you options beyond health care and income protection.

Leave Program

The Alexandria City Public Schools leave program includes sick leave, personal leave, and annual leave. Depending on the employee group, leave may be accrued based on worked hours or may be advanced at the beginning of the contract year (second pay period). Employees may be eligible for leave under the Family and Medical Leave Act (FMLA) or other unpaid leave of absence. Details on FMLA are available on Alexandria City Public Schools website.

Unused sick leave may be paid out when an employee terminates his/her employment, provided the employee has a minimum of 3 years of service with Alexandria City Public Schools. Sick leave is paid at various rates depending on the employee group. A maximum of 45 days of annual leave is paid out at termination date. Details of the leave payout are available on Alexandria City Public Schools website.

Advanced leave may be pro-rated if the hire date is after the beginning of the contract year. Similarly, at the termination date, advanced leave may be pro-rated and the leave payout is adjusted accordingly.

Workers' Compensation

Workers' compensation benefits are available to employees who are injured on the job. Benefits available through workers' compensation may include payment for medical expenses and replacement of salary. Corvel is the third-party administrator for Alexandria City Public Schools workers' compensation program.

Employee Assistance Program (EAP)

The Employee Assistance Program assists employees and their family with personal concerns that may adversely impact employees' work performance, and their well-being. This confidential program includes assessment, short-term counseling, and referral services and is offered through the disability program with the Hartford. Information on EAP is available on Alexandria City Public Schools website.

Long-Term Care Insurance

Sponsored by the Virginia Retirement System and underwritten by Genworth Life, the optional insurance pays for covered expenses for long term care services whether they are received at home, in the community, or in a nursing facility. For more information or to enroll, go to www.genworth.com/cov or call 1-866-859-6060 to speak with a program expert or to order an information kit.

Credit Union

Alexandria City Public Schools has partnered with CommonWealth One credit union to offer employees a wide range of financial options, including savings, investments, checking, convenience services, student accounts, Visa, auto and RV loans, personal, home equity, and mortgage loans. Contact one of their branch locations to open an account, or complete an online membership application at www.cofcu.org.

Apple Federal Credit Union

Apple Federal Credit Union is a member-owned, not-for-profit financial institution that offers a full range of banking services, including checking and savings accounts, loans, credit cards, and online and mobile banking. For more information visit https://www.applefcu.org/.

Truist Banking

Truist Bank is a large U.S. financial institution that provides a wide variety of banking products and services, including checking and savings accounts, credit cards, mortgages, personal loans, and digital banking tools. With an extensive branch and ATM network, Truist serves individuals, families, and businesses across many states, focusing on convenient access, financial guidance, and technology-enabled banking solutions.
For more details please visit https://www.truist.com/.

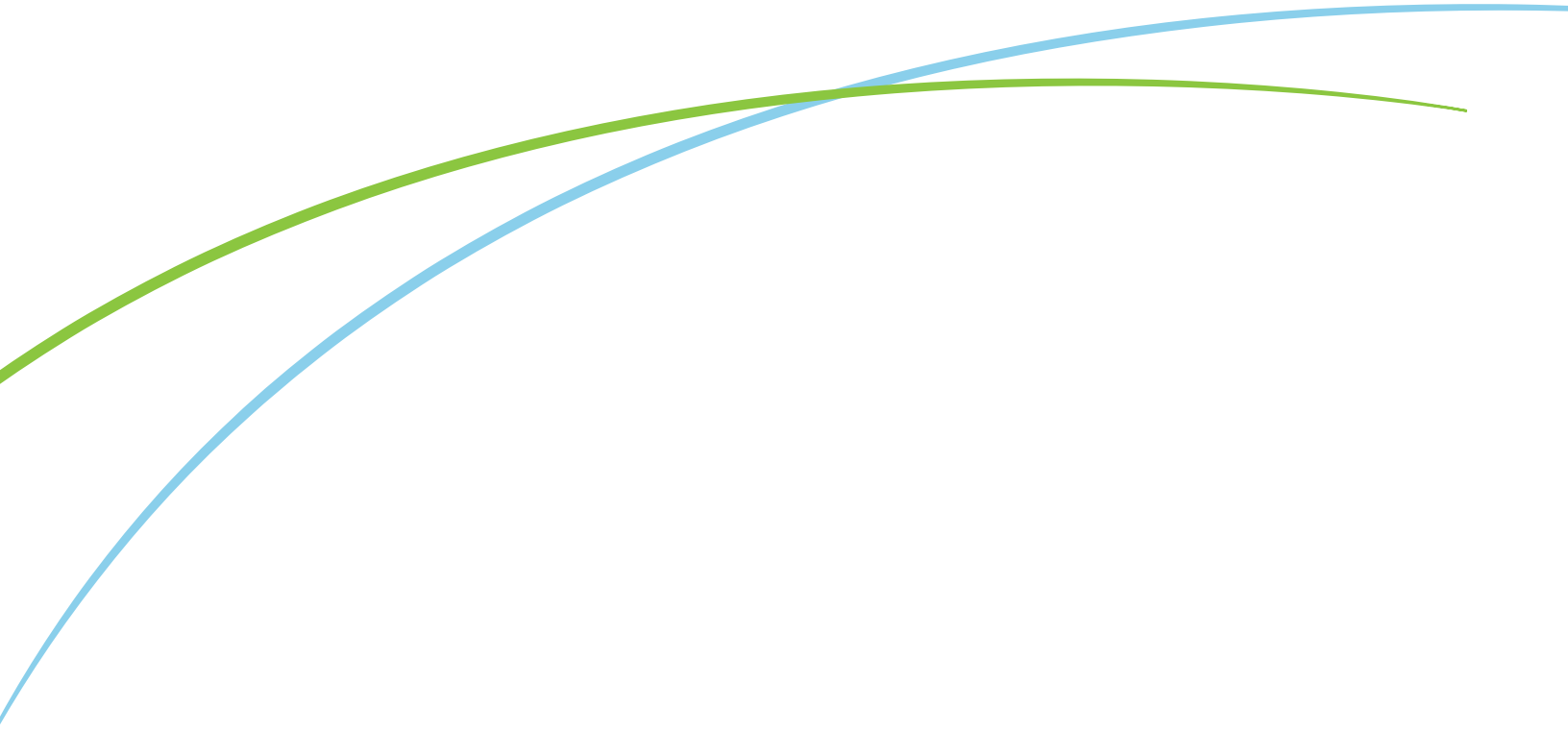


Get More Information

BENEFIT	WHO TO CALL	WEBSITE/EMAIL	PHONE NUMBER
Medical/Prescription Drug	UnitedHealthcare	www.myuhc.com	1-866-633-2446
	Kaiser	www.kp.org	1-800-777-7902
Health Savings Account	Optum Bank	www.optumbank.com/	1-866-234-8913
Dental	CareFirst BCBS	www.carefirst.com/acps	1-888-755-2657
Vision	EyeMed	www.eyemedvisioncare.com	1-888-362-7463
Flexible Spending Accounts	Total Administrative Services Corporation	www.tasconline.com	1-800-422-4661
Short- & Long-Term Disability Claims	The Hartford	www.thehartford.com	1-888-301-5615
Basic Life & Accidental Death & Dismemberment Claims	Securian Financial	https://web1.lifebenefits.com/content/lifebenefits/home/en.html	1-800-441-2258
Supplemental Life Claims	Securian Financial	https://web1.lifebenefits.com/content/lifebenefits/home/en.html	1-800-441-2258
Workers' Compensation	Corvel	N/A	1-877-764-3574
Employee Assistance Program	The Hartford	guidanceresources.com	1-800-327-1850
Long-Term Care Insurance	Genworth Life	www.genworth.com/cov	1-866-859-6060
Credit Union	CommonWealth One	www.cofcu.org	N/A
Virgina Retirement System	MissionSquare Retirement	www.varetire.org	1-888-827-3847
Supplemental Retirement	Principal Financial Group	www.principal.com	1-800-547-7754
403(b) & 457(b) Savings Plans	TSA Consulting Group	www.tsacg.com	1-888-796-3786
Credit Union	Apple Federal Credit Union	https://www.applefcu.org/	N/A
Banking	Truist Banking	https://www.truist.com/	N/A
Human Resources	ACPS Benefits Office	HRBenefits@acps.k12.va.us	1-703-619-8010

ABOUT THIS GUIDE: Actual plan provisions for Alexandria City Public Schools ("the Company") benefits are contained in the appropriate plan documents, including the Summary Plan Description (SPD) and incorporated benefit/carrier booklets. The Benefit Enrollment Guide is a summary only and does not describe each benefit option. This Benefit Enrollment Guide provides updates to your existing SPD as of the first day of plan year, which describes your health and welfare benefits in greater detail. Until the Company provides you with an updated SPD, this guide is intended to be a Summary of Material Modification (SMM) and should be retained with your records along with your SPD. As always, the official plan documents determine what benefits are available to you. If any discrepancy exists between this guide and the official documents, the official documents will prevail. The Company reserves the right to amend or terminate any of its plans or policies, make changes to the benefits, costs, and other provisions relative to benefits at any time with or without notice, subject to applicable law.

Updated: April 2026

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Alexandria City Public Schools