



BENEFITS

2026 - 2027 Open Enrollment for Insurance Benefits

Open Enrollment is mandatory for all benefit-eligible employees

The Benefits Portal will be open Tuesday, April 28
through 5:00 pm Friday, May 8, 2026

Employees must re-enroll in order to maintain insurance for the 2026-2027 school year. **Those who do not complete Open Enrollment will lose their insurance June 30, 2026.**

A virtual Open Enrollment presentation will be held on Tuesday, April 28, 2025, at 4:30 pm. **The registration link can be found in the April GESD Weeklys and Know Your Benefits emails dated April 20 and April 27.** Benefit enrollers are available to answer questions and assist with completing the online enrollment process. You can schedule your virtual appointment using the following link:

<https://calendly.com/vsenrollments/glendaleesd>

IMPORTANT REMINDERS:

- Changes made during Open Enrollment will become effective from July 1, 2026 through June 30, 2027
- There will be 20 payroll deductions for insurance premiums starting August 25, 2026 through June 1, 2027.
- Insurance premiums will not be deducted from the January 12, 2027 paycheck.

Medical Insurance

The District will absorb the premium increases, so the employee cost will remain the same.

UNITED HEALTHCARE INSURANCE

The following programs are **FREE** for employees and dependents enrolled in a District medical plan:

- 2nd MD – Second opinion consultation
- VIRTAs – Reverse Type 2 Diabetes
- Hinge Health – Virtual physical therapy coaching
- Parsley Health – a virtual clinic that provides an evidence-based approach to healing by finding the root cause of your symptoms and conditions affecting your health.
- Maven – Online Maternity Support resource
- Calm app

High-Deductible Health Plan (HDHP)

- **Single coverage is FREE** - the District pays the monthly premium
- Employees can earn up to \$1,500 for their HSA account
 - Returning employees receive a \$550 deposit on 8/14/2026
 - Employees can earn \$950 for a Wellness exam completed between January 1 - December 31, 2026
 - Exam deposits will be processed on 10/23/2026, 1/22/2027 and 2/19/2027
- \$0 copay for preventive care
- Calendar-year deductibles will remain unchanged
 - Individual \$2,000
 - Family \$4,000 (Non-embedded)

Non-embedded deductible means the family deductible has to be met before the plan pays for any covered service for any covered member.

- Calendar-year out-of-pocket maximums will also remain unchanged
 - Individual \$6,500
 - Family \$13,000
- This plan is compatible with the Limited Purpose Spending Account provided by WEX Health

Pharmacy Benefit

Prescription drugs are subject to the deductible unless the drug is on the Expanded Preventive Drug List. If a drug is on this list, the deductible does not apply.

Tier 1 \$0

Tier 2 \$25

Tier 3 \$50

Traditional Medical Plan

- Employee's cost for single coverage: \$60 per month
- \$0 copay for preventive care
- Tiered copay for office visits and prescription drugs
- Calendar-year deductibles will remain unchanged
 - Individual \$1,000
 - Family \$3,000
- Calendar-year out-of-pocket maximums will also remain unchanged
 - Individual \$6,500
 - Family \$13,000
- This plan is compatible with the Medical Flexible Spending Account provided by WEX Health

Pharmacy Benefit

Tier 1 \$0

Tier 2 \$25

Tier 3 \$50

Tier 4 \$100 Specialty Drugs

Dental Insurance

Premium reduction for Level I Plan Employee plus Children and Level III Plan Employee only.
Night Guard coverage has been added to both plans.

DELTA DENTAL Level I

- **Single coverage is FREE** – the District pays the monthly premium
- Free teeth cleaning every 6 months with a PPO provider
- Basic services are covered at 80%
- Major services are covered at 50%
- \$1,000 calendar-year benefit
- \$50 calendar-year deductible with a PPO provider

DELTA DENTAL Level III

- Employee's cost for single coverage reduced to \$15.46 per month
- Free teeth cleaning every 6 months with a PPO provider
- Basic services are covered at 90%
- Major services are covered at 60%
- \$2,000 calendar-year benefit
- \$25 calendar-year deductible with a PPO provider
- \$1,500 orthodontic benefit with a PPO provider

CIGNA DHMO Dental Plan

- **Family coverage is FREE** – the District pays the monthly premium for any tier
- Free teeth cleaning every 6 months
- Copayment plan versus co-insurance
- No annual maximum or deductible
- Participants must choose a dentist from CIGNA's network

VSP Vision Insurance

No changes to premium or plan design

- **Single coverage is FREE** – the District pays the monthly premium
- \$15 copay for eye exams
- \$30 copay for materials (frames and lenses)
 - Frame allowance \$150 or \$200 for VSP Preferred Brands and any frame at Visionworks
- Contacts in place of glasses
- Frames and lenses can be replaced every 12 months
- LightCare – use your benefit for non-prescription sunglasses or blue light filtering glasses

Sun Life Group and Voluntary Life Insurance and Short-term Disability Insurance

No change to premiums or plan designs

Group Life Insurance

- **Group Life insurance provided FREE** – benefit is equal to two times your base salary.

Voluntary Life Insurance

- Evidence of Insurability (EOI) **REQUIRED** for new enrollments and increasing existing coverage
- EOI link provided on the Benefits screen in the Benefits Portal
- Employee does not have to be enrolled to insure a spouse and/or dependent child(ren)

Optional AD&D Insurance

- Employee must be enrolled to insure a spouse and/or dependent child(ren)
- Maximum coverage for dependent children is \$10,000 per child
- Maximum coverage for a spouse cannot exceed 50% of the employee's elected amount

Voluntary Short-term Disability Insurance

- Pre-existing condition clause
- Employees can select a weekly benefit up to 66 2/3% of the employee's base pay
- Coverage is for non-work-related illness or injury
- 7-day calendar elimination period
- Benefit may be payable for up to 3 months

Employer-paid Short-term Disability Insurance

- Weekly benefit is 66 2/3% of employee's base pay – up to maximum benefit of \$1,155.00
- 90-day calendar elimination period
- Benefit may be payable for up to 3 months

Additional Insurance Offerings

WEX HEALTH Flexible Spending Accounts

Medical Spending Account

- **Maximum annual election increases to \$3,400**
- **Carryover maximum increases to \$680**
- Compatible with the Traditional Medical Plan

Limited Purpose Spending Account

- **Maximum annual election increases to \$680.**
- Can be used for dental and vision expenses
- Compatible with the High-Deductible Health Plan (HDHP)

Dependent Care Spending Account

- **Maximum annual election increases to \$7,500**
- 2 ½ month Grace Period allows employees to incur expenses until September 13th, 2027

ARAG LEGAL PLANS

No changes to premiums or plan designs

- **Ultimate Advisor Plan** - \$17.30 a month
 - Includes Bankruptcy
- **Ultimate Advisor Plus Plan** - \$24.45 a month
 - Includes Bankruptcy and Divorce

COLONIAL LIFE SUPPLEMENTAL PLANS

No changes to premiums or plan designs

- **Group Accident Plan**
 - Coverage on and off the job
- **Group Critical Illness Plan**
 - Three benefit levels: \$10,000, \$20,000, \$30,000
 - Premiums are age-banded
- **Group Hospital Plan**
 - Two benefit levels: \$500 and \$1,500

ALLSTATE IDENTITY PROTECTION

No changes

- **Single coverage is FREE** – the District pays the monthly premium
- Dependent coverage is available along with a buy-up plan; must contact the carrier

NATIONWIDE PET INSURANCE AND UNITED PET CARE

No changes

- Discounted available
- Employees must contact the carriers directly for costs and enrollment

ComPsych Employee Assistance Program

New carrier

- **FREE for employees and their dependents**
- Therapy Sessions - Six in-person or telephonic sessions available to employees and dependents
- Financial - connects employees and dependents with financial advisors for credit counseling and debt consolidation services
- Online resources available for work/life balance

OPTIONAL RETIREMENT SAVINGS PLANS

- Work with professional financial advisors
- Multiple plans to choose from with contributions payroll deducted and pre-taxed
- Contributions are not matched by the District

MEDICARE ADVOCATE

Shasta Vargas (623) 233-6477

- **Cost is FREE for employees and their family members**
- Provides personalized assistance for navigating Medicare

WELLNESS PROGRAM

No changes

- WellStyles - Personify platform
 - **Earn \$300 in gift cards every school year**

For more information, visit the Employee Benefits website at www.gesd40.org/Careers/Benefits.

Important Note: *The District participates in a Section 125 Plan. A Section 125 Plan allows employers to deduct the employee's portion of their insurance premium(s) on a pre-tax basis. This saves the employee money because it reduces the employee's taxable earnings. The Internal Revenue Service oversees Section 125 Plans and they determine when employees can make changes to their insurance.*