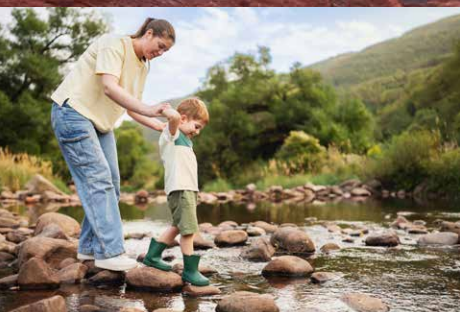


Life. Work. Wellness.

.....

Employee benefits to
keep you balanced.



Employee Benefits Guide

2026 - 2027



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Introduction

Whether you are a new employee enrolling into your benefits for the first time or considering your benefits during open enrollment, this guide is designed to help you through the process.

Scottsdale Unified School District is proud to offer you a broad range of benefit options. You can choose from a number of plans including medical, dental, vision, life insurance and voluntary supplement programs. In addition, we provide health care and dependent care reimbursement accounts to assist employees in managing their out-of-pocket expenses with before-tax dollars.

Please take the time to read this information and ask questions so you can make the best benefits decisions for yourself and your family.

IF YOU SHOULD HAVE ANY QUESTIONS:

1. **Contact the carrier directly** using the phone numbers and websites listed on page 24.
2. **Contact the SUSD Benefits Team** at 480-484-6104 or benefits@susd.org

This booklet highlights important features of Scottsdale Unified School District's benefits for its benefit eligible employees. While efforts have been made to ensure the accuracy of the information presented, in the event of any discrepancies your actual coverage and benefits will be determined by the legal plan documents and the contracts that govern these plans.

Enrollment Information

OPEN ENROLLMENT

Open Enrollment is from April 27 through May 15, 2026. This is your one time per year to make changes. Elections made during the Enrollment Period are effective from July 1st, 2026 to June 30th, 2027.

All benefit eligible employees are required to elect coverage each year through the employee portal.

TO ENROLL THROUGH THE EMPLOYEE ACCESS PORTAL

1. Log on to SUSD Homeroom/Employee Services/Employee Access.
2. Click on Enrollment under the My Benefits tab.
3. Read through the Welcome Screen instructions.
4. If you need to make changes to your address or phone number, you will do that on the Profile tab under My Information and not via the benefits enrollment portal.
5. To add/edit dependents, you will click on the Profile tab and then on the Dependent menu item.
6. You will move through the screens with the "Next" or "Previous" button on the bottom of the page; do not hit the "Back" button on your browser.
7. To elect benefits, click on the radio button to make your election. If you choose any dependents, make sure you scroll to the bottom to select the corresponding dependent.
8. You may opt out of any benefit by scrolling to the bottom of the screen and clicking the "Waive" radio button.
9. When you come to the end of the portal, make sure you hit "Submit" to complete your enrollment. You will receive a thumbs up when your enrollment is completed.
10. You can print your enrollment after you have submitted to keep a copy for your records. Go to: Employee Access My Tasks/Documents to print your enrollment.

NEW EMPLOYEES

New Employees have 31 days from your hire date to complete enrollment in the group insurance program. If you have moved from a non-benefits-eligible status to a benefits eligible status, you will have 31 days from the new benefits eligible status date to complete your enrollment. All insurance coverage starts at the first of the month.

Remember, if elections are not made within the 31-day initial period of eligibility, you will be required to wait until **Annual Open Enrollment** or until a **Qualifying Life Event** takes place.

PRE-TAX VS POST-TAX DEDUCTIONS

Pre-Tax Dollars: Your insurance premiums are paid with money deducted from your gross wages prior to any tax calculations. This reduces your tax liability and is a more efficient way to pay for premiums.

Post-Tax Dollars: Some insurance premiums may be paid after taxes are deducted from your gross pay. Please contact the benefits team for more information related to the specific premiums that are deducted post-tax.

Qualifying Life Event

The elections that you make during Open Enrollment or at initial benefits eligibility will remain in effect for the plan year (July 1, 2026 – June 30, 2027). During that time, if your life or family status changes as per the recognized events listed below, you are permitted to revise your benefits coverage to accommodate your new status. You may make benefits changes by contacting the Benefits Team and providing the proper documentation.

IRS regulations govern which circumstances allow you to make changes to your benefits, which benefits you can change and what kinds of changes are permitted.

- All changes must be consistent with the qualifying life event.
- In most cases, you cannot change your benefit plan, but may modify the level of your coverage (in other words, you can add or delete dependents, enroll or dis-enroll yourself or dependents, but not switch insurance carriers or plans).

Any changes in benefit levels must be completed within 31 days of the qualifying life event.

COBRA

In most cases, if your employment ends, benefits will terminate on the last day of the month in which you stopped working. Benefits will end on the day of termination in cases of employee fraud.

Through federal legislation known as the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), you may choose to continue coverage by paying the full monthly premium cost plus an administrative charge of 2% (if applicable).

Each individual who is covered by a Scottsdale Unified School District benefit plan immediately preceding the employee's COBRA event has the right to continue his or her medical, dental, or vision plan.

The right to continuation of coverage ends at the earliest of the date:

- you, your spouse or dependents become covered under another group health plan; or,
- you become entitled to Medicare; or,
- you fail to pay the cost of coverage; or
- your COBRA Continuation Period expires.

QUALIFYING LIFE EVENTS LIST

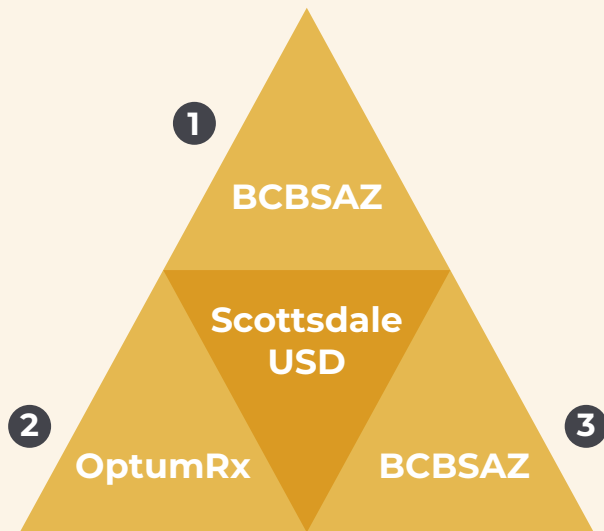
Marital Status Changes

- Marriage
- Death of spouse
- Divorce
- Spouse gains or loses coverage from another source
- Spouse employer's Open Enrollment

Covered Dependent Changes

- Birth or adoption of a child
- Death of dependent child
- Dependent becomes ineligible for coverage

Medical Plan Information

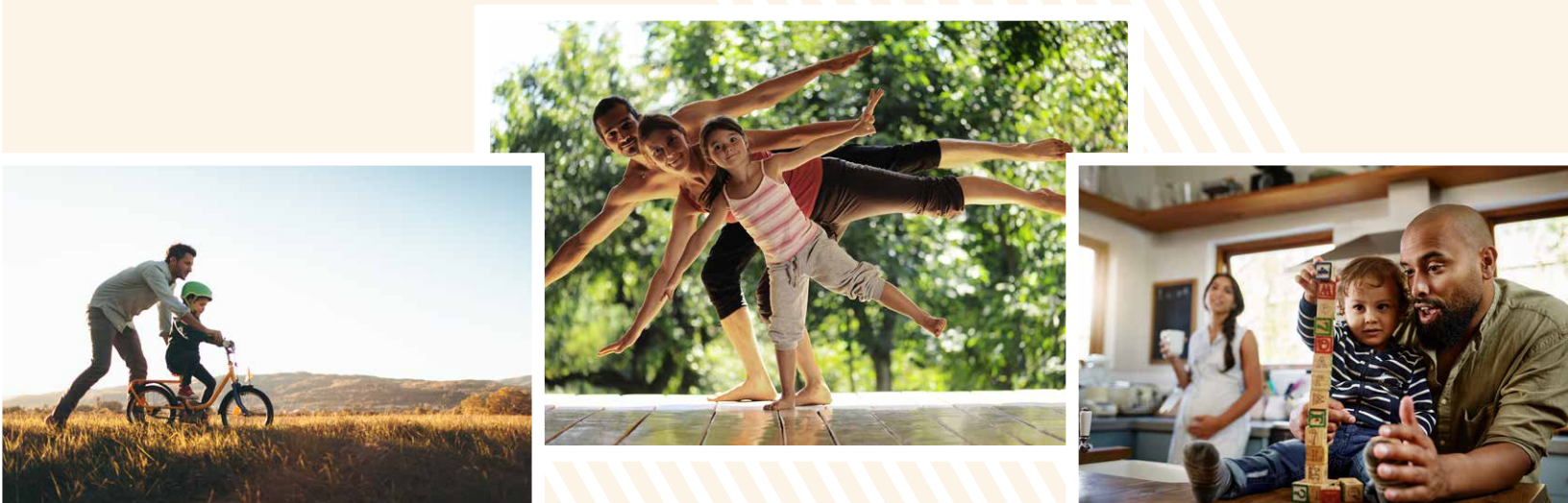


- 1 The network Scottsdale Unified School District will use for hospitals and physicians.
- 2 The company that will administer the district's prescription services.
- 3 The company that will administer and pay claims for the district's medical plan.

SUMMARY

Medical benefits provide you and your family access to quality health care. Scottsdale USD offers you five medical plans with different coverage levels from which to choose. All plans are administered through Blue Cross Blue Shield of AZ and depending on the plan selected, use their Statewide, Alliance or Prosano Networks. Pharmacy benefits will also be managed by BCBS AZ.

To search for an in-network Blue Cross Blue Shield provider, visit azblue.com/find-a-doctor.



Medical Plans

	Prosano PPO 2000	Alliance PPO 7000	Prosano HDHP 1700	Prosano HDHP 3400	Prosano HDHP 5000
	In-Network	In-Network	In-Network	In-Network	In-Network
Provider Network	Prosano / PPO	Prosano / Alliance	Prosano / PPO	Prosano / PPO	Prosano / PPO
Deductible	Prosano / PPO	Prosano / Alliance	Non-Embedded	Embedded	Embedded
Individual	\$0 / \$2,000	\$0 / \$7,000	\$1,700	\$3,400	\$5,000
Family	\$0 / \$4,000	\$0 / \$14,000	\$3,400**	\$6,800	\$10,000
Coinsurance	0% / 30%	0% / 30%	30%	30%	30%
Out-of-Pocket Maximum					
Individual	\$6,000	\$8,500	\$6,000	\$6,000	\$6,750
Family	\$12,000	\$17,000	\$12,000	\$12,000	\$13,500
Includes Deductible?	Yes	Yes	Yes	Yes	Yes
Routine Services					
	Prosano / PPO	Prosano / Alliance	Prosano / PPO	Prosano / PPO	Prosano / PPO
Primary Care	\$0 / \$40 Copay	\$0 / \$75 Copay	30% after deductible	30% after deductible	30% after deductible
Specialist	\$50 Copay	\$100 Copay	30% after deductible	30% after deductible	30% after deductible
Preventive Care	100%	100%	100%	100%	100%
Laboratory & X-Ray	\$0 / \$25 lab; \$75 xray	\$0 / \$25 lab; \$75 xray	30% after deductible	30% after deductible	30% after deductible
Complex Diagnostic Testing	30% after deductible	30% after deductible	30% after deductible	30% after deductible	30% after deductible
Hospital Services					
Inpatient Hospital	30% after deductible	30% after deductible	30% after deductible	30% after deductible	30% after deductible
Outpatient Hospital	\$250 Copay or ded/30%	30% after deductible	30% after deductible	30% after deductible	30% after deductible
Emergency Services					
Urgent Care	\$75 Copay	\$100 Copay	30% after deductible	30% after deductible	30% after deductible
Emergency Room	\$250 then 30%	\$250 then 30%	30% after deductible	30% after deductible	30% after deductible
Prescription Drugs					
	\$100 EE/\$200 Fam Ded then:	\$100 EE / \$200 Fam Ded then:	Med ded then:	Med ded then:	Med ded then:
Generic	\$10 Copay	\$10 Copay	\$10 Copay	\$10 Copay	\$10 Copay
Preferred Brand	20% to \$80	20% to \$80	20% to \$80	20% to \$80	20% to \$80
Non-Preferred Brand	20% to \$200	20% to \$200	20% to \$200	20% to \$200	20% to \$200
Specialty Brand	50% to \$200	50% to \$200	50% to \$200	50% to \$200	50% to \$200
Mail-Order	\$30 / 20%-\$200 / 20%-\$500	\$30 / 20%-\$200 / 20%-\$500	\$30 / 20%-\$200 / 20%-\$500	\$30 / 20%-\$200 / 20%-\$500	\$30 / 20%-\$200 / 20%-\$500

**If you have Family coverage under a HDHP plan, the Family Deductible must be satisfied before the Plan will pay any benefits.

Health Savings Account (HSA)

If you choose to enroll in the High Deductible Health Plan (HDHP), you will have the option of opening an HSA provided by Inspira. An HSA is a tax advantaged savings and spending account that can be used to pay for qualified health care expenses.



THERE ARE TWO COMPONENTS TO AN HSA-BASED COVERAGE PLAN:

1. A qualified health plan is the insurance component that provides medical coverage for you and your family. This health plan includes both an Individual and Family Deductible..
2. An HSA with HealthEquity which can be funded by pre-tax payroll contributions from you, the district, or both.

The district contributes \$500 to employee HSAs for those enrolled in the HDHP 3400 plan or \$1,000 to employee HSAs for those enrolled in the HDHP 5000 plan.

The funds will be contributed in two installments, one in September and then again in February. This contribution is pro-rated based on the benefit eligibility or termination date.

HOW AN HSA WORKS:

1. Enroll in one of the HDHP plans offered by the district
2. Contribute to your HSA by payroll deductions:
 - Up to \$4,400 for single coverage
 - Up to \$8,750 if you enroll a dependent
 - An additional \$1,000 if you are age 55 or older
3. With your HSA debit card, use those funds to pay for qualified expenses such as:
 - copays
 - deductibles
 - doctors, hospitals
 - chiropractic
 - dental treatment
 - hearing aids
 - glasses/ contacts
 - prescriptions



The money contributed to the account is yours to keep and will roll over year after year – no ‘use it or lose it’ rule!

HSA ELIGIBILITY

To make tax-free contributions to an HSA, the IRS requires that:

- You are covered by an HSA-qualified plan (such as the HDHP 1700, HDHP 3400, or HDHP 5000)
- You have no other health coverage (such as other health plan, Medicare, military health benefits, medical FSAs)
- You cannot be claimed as a dependent on someone else's taxes

Prosano Health® Plan

azblue.com/SUSD

PREVENTIVE AND WELLNESS

Your advanced primary care team looks to identify health issues early on and will work with you to develop the right treatment plan. For patients 5 & up.



- Routine wellness exams
- Health screenings and consultations
- Well woman exams
- Immunizations

SICK CARE FOR ALL AGES

When you don't feel well, you can count on the team at Prosano Health to see you and help you feel better.



- Cough, cold, and flu
- Stomach pain
- Rashes and infections
- Muscle and joint pain

BEHAVIORAL HEALTH

Need to talk to someone? We can provide short-term counseling to help you through difficult times.



- Grief/bereavement
- Emotional wellness strategies
- Medication management for mild to moderate symptoms

CHRONIC HEALTH CONDITIONS

High-quality chronic condition management is one of the core strengths of our care team.



- Diabetes
- Asthma
- High blood pressure
- High cholesterol
- Weight management

TOP 10 ADVANTAGES OF YOUR PROSANO HEALTH® PLAN BY AZ BLUE

1. **Lower Costs** - With \$0 visits for PPO, and visits starting at \$75 for high-deductible plans, Prosano Health gives you affordable care both in-person and virtually.
2. You can get primary care, sick care, short-term counseling, help for chronic conditions, labs, and more **all under one roof**.
3. **You have access to a broader network** when you need care outside of Prosano Health. We'll even help you schedule appointments with in-network specialists and providers.
4. **Get same- or next-day care** when you need it fast.*
5. **Your whole family** can receive care at Prosano Health, including sick care for all ages and immunizations for children ages 5+.
6. **A Care Guide** will help coordinate when you need care outside the Care Centers – you won't have to guess if providers are in- or out-of-network.
7. **A Benefit Liaison** can help you understand benefits, out-of-pocket costs, and network options.
8. **If you need to talk to someone**, you can get short-term counseling to help you through difficult times.
9. **You'll get doctors who take the time** to get to know you, for care that feels more personal, and longer appointments when you need more time.
10. **You can get basic primary care labs done** conveniently on-site at all of our Care Centers.

Getting Started with BCBS of AZ



Get 24/7 access to manage your plan – even from the palm of your hand! Here's how to sign up at azblue.com/member:

1. Click on Create an account
2. Enter your member ID or Social Security Number and date of birth
3. Remember to enter your email address
4. Choose your delivery preferences
5. Enter login information, accept terms, and submit

If you have any questions, please reach out to the number on the back of your member ID card.

CLAIMS & BENEFITS

- ✓ Review your coverage
- ✓ View claims status and detail
- ✓ Track deductibles
- ✓ Access member health statements

FIND A DOCTOR, FACILITY, OR ESTIMATE COSTS

- ✓ Find doctors in your network
- ✓ Get cost estimates for treatments and procedures
- ✓ Search for in-network hospitals, labs, and urgent cares clinics near you

MANAGE YOUR ACCOUNT

- ✓ Review or change your communication preferences
- ✓ Access a digital version of your ID card or print a copy, or request a new card be mailed to you

Register today!

azblue.com/member

Member accounts are mobile-friendly too!

FIND A PROVIDER:

Prosano Health Care Centers - prosanohealth.com/our-locations

Alliance & Statewide Networks - azblue.com/find-a-doctor



Telehealth

TELEHEALTH BY AZ BLUE - 24/7/365 on-demand access to affordable, quality healthcare. Anytime, Anywhere.



Discover convenience, comfort, and savings

If you don't have a regular doctor, or if your primary care provider isn't available, you can visit with a board-certified doctor in the privacy and comfort of home. See a doctor from your phone, computer, or tablet. Plus, **Telehealth from AZ Blue visits will be free of charge** compared to the cost of going to urgent care.

When should I use TELEHEALTH BY AZ BLUE?

- Instead of going to the ER or an urgent care center for a non-emergency issue
- During or after normal business hours, nights, weekends and holidays
- If your primary care physician is not available
- To request prescriptions (when appropriate)
- If traveling and in need of medical care

Medical Care 24/7

Get treated for minor injuries and illnesses and non-emergency health issues like cold and flu symptoms, fevers, rashes, and stomach bugs. Doctors can also prescribe medications from your pharmacy of choice, if needed.

Create your account today to access care quickly when you need it.

- Log in to azblue.com/member, click on Find Care, then select Telehealth to log in or sign up.
- Follow the prompts to set up your access.
- You're ready to use Telehealth from AZ Blue!

Helpful hint: If prompted to add your member ID, use the entire series of numbers and letters shown on your member ID.

SERVICES OFFERED

Medical Available 24/7

Physicians provide care and prescription support for a range of common illnesses and injuries.

- | | | | |
|---------|-------------------|---------------|-----------------|
| ■ Colds | ■ Bronchitis | ■ Sore throat | ■ Ear infection |
| ■ Flu | ■ Rash | ■ Diarrhea | ■ Migraines |
| ■ Fever | ■ Abdominal pain | ■ Vomiting | ■ Sprains |
| ■ Cough | ■ Sinus infection | ■ Pinkeye | ■ Strains |

Counseling available by appointment

Certified psychologists or counselors treat issues affecting emotional, psychological, and social well-being.

- | | | | |
|---------------------|--------------------|---------------|----------------------|
| ■ Anxiety | ■ Panic attacks | ■ PTSD trauma | ■ Bereavement/grief |
| ■ Stress management | ■ Social anxiety | ■ Insomnia | ■ Couples counseling |
| ■ OCD | ■ LGBTQ counseling | ■ Depression | ■ Life transitions |

Psychiatry available by appointment

Board-certified psychiatrists provide assessments, evaluations, treatment, and prescription support.

- | | | | |
|------------|----------------------|--------------------|-------------------|
| ■ Anorexia | ■ Social anxiety | ■ OCD | ■ Depression |
| ■ Bulimia | ■ Anxiety disorders | ■ PTSD | ■ Panic attacks |
| ■ Insomnia | ■ Cognitive disorder | ■ Bipolar disorder | ■ General anxiety |

BCBS AZ Wellness



Benefits that Go Beyond Your Plan.

Your BlueCross BlueShield of Arizona medical plan gives you access to innovative tools, exclusive discounts, and partners that improve your health.

Your BCBS AZ benefits package also includes several clinical programs to help you and your family live your healthiest life:

SHARECARE

Sharecare Personalized Health App

Sharecare® is an app-based health and well-being solution that gives you the power to manage all your health information in one place—and discover your RealAge®.



FAMILY CARE

Nurse On Call:

- Talk to a registered nurse to get your questions answered
- Available around-the-clock: days, nights, weekends or holidays
- Get help in more than 200 languages through translation services at 866-422-2729



Registered Dietitian:

AZ Blue offers weight management support for members through a combination of benefits & additional resources including:

- 1:1 appointments with a registered dietitian through our expanded dietitian network
- Behavioral Therapy
- 1:1 Lifestyle coaching (virtual or telephonic)

BLUE365

Save Money with Blue365

Save on everything from gym memberships, fitness equipment, baby products, breastfeeding supplies, prepared meals, vision & hearing products, and more!



UNWINDING

Mental Wellbeing

Your mental and physical health go hand in hand. Unwinding® by Sharecare is a mental wellbeing app designed to help you better understand your mind and build healthier habits.



Maternity Support:

- Save money with Blue365 Discounts on bottles, diapers & more
- Keep Fit & Healthy during pregnancy using ShareCare
- Our Care Management Team is here to help if complications arise.

Have questions or want to learn more? Contact us at CM@AZBlue.com or call 877-694-2583.

Chronic Care Management

VIRTUAL HEALTHCARE PROGRAMS TO HELP YOU LIVE WELL.

Discover a one-of-a-kind approach to manage chronic conditions.

Diabetes Management

A personalized way to manage diabetes.

- Receive a connected blood glucose meter
- Unlimited strips and lancets
- Tips, action plans and one-on-one coaching
- Real-time support for out-of-range readings

Diabetes Prevention Program

Reduce your risk of type 2 diabetes.

- Team of expert coaches to support you
- Receive a smart scale that syncs to the app
- All-in-one weight, activity and food-tracking program

Hypertension Management

Make managing your blood pressure easier.

- Receive a connected blood pressure monitor
- One-on-one support from expert coaches
- Personalized tips on nutrition and activity

Weight Management

Improve nutrition, exercise and weight loss.

- Receive an advanced smart scale
- Personalized action plan
- Ongoing expert coaching
- Full nutrition, exercise and weight-loss support

Get started today

Visit TeladocHealth.com/Smile/AZ-BLUE or call 800-835-2362 and use registration code: AZ-BLUE.

Hinge Health

With Hinge Health, you can get virtual physical therapy and more from real people who are dedicated to helping you feel your best, all at **no cost** to you!

Reduce everyday joint and muscle aches. Recover from an injury. Relieve pelvic pain and discomfort.

- A care plan designed for your everyday activities and long-term goals — and to treat multiple areas of your body at once
- Access exercise therapy sessions you can do in as little as 15 minutes — anytime, anywhere with the Hinge Health app
- Get 1-on-1 support from a physical therapist or health coach to tailor your sessions as needed and help you reach your goals



Scan the QR code or visit:
hinge.health/susd-join



Please use the default camera on your device to scan the QR code, not a third-party application. If you are directed to a site other than the URL listed above, do not proceed.

PPO Dental Plans



PPO LOW 1000

	In Network
Annual Deductible	
Individual	\$50
Family	\$150
Annual Plan Maximum	\$1,000
Orthodontia Lifetime Maximum	Not covered
Diagnostic & Preventive	100%
Deductible Waived	yes
Exams	100%
Cleanings	100%
Bitewing X-Rays	100%
Diagnostic X-Rays	100%
Sealants (up to age 19)	100%
Basic Services	80%
Fillings	80%
Simple Extractions	80%
Oral Surgery	80%
Emergency Pain Treatment	80%
Major Services	50%
Crowns, Inlays, Outlays	50%
Bridges	50%
Dentures	50%
Orthodontic Services	Not covered
Orthodontia Age Limitation	Not covered
Periodontic Coverage	50%
Endodontic Coverage	50%
Reasonable & Customary	Negotiated Fee
Crown Replacement Frequency	Every 5 Years
Waiting Periods	None
Composite Fillings	Front teeth only
Implants	Every 5 Years

PPO HIGH 2000

	In Network
Annual Deductible	
Individual	\$50
Family	\$150
Annual Plan Maximum	\$2,000
Orthodontia Lifetime Maximum	\$1,500
Diagnostic & Preventive	100%
Deductible Waived	yes
Exams	100%
Cleanings	100%
Bitewing X-Rays	100%
Diagnostic X-Rays	100%
Sealants (up to age 19)	100%
Basic Services	90%
Fillings	90%
Simple Extractions	90%
Oral Surgery	90%
Emergency Pain Treatment	90%
Major Services	60%
Crowns, Inlays, Outlays	60%
Bridges	60%
Dentures	60%
Orthodontic Services	50%
Orthodontia Age Limitation	Adult & Child
Periodontic Coverage	90%
Endodontic Coverage	90%
Reasonable & Customary	Negotiated Fee
Crown Replacement Frequency	Every 5 Years
Waiting Periods	None
Composite Fillings	Front teeth only
Implants	Every 5 Years

Both PPO plans featured on this page cover exams, cleanings, X-rays and sealants at 100%

DMO Dental Plan

Provider Network	TDA DHMO-AZ
Procedure/Service	
Routine Office Visit	No charge
Oral Exam - Periodic	No charge
Complete Series X-Rays	\$5
Routine Cleaning (Prophylaxis)	No charge
Fluoride Application	No charge
Sealant - per tooth (up to age 17)	\$15
Amalgam Filling (primary tooth)	\$13
Resin Filling (one-anterior)	\$29
Porcelain Crown (w nobel metal)	\$495
Root Canal-4 (molar, excl final rest)	\$399
Periodontal scaling (4+/quadrant)	\$90
Denture- upper	\$615
Denture- lower	\$615
Simple Extractions	\$40
Complete Bony Impaction	\$150
Orthodontic Services	
Appliances and Related Services	Discount only
Orthodontia Age Limitation	Adult & Child
Other Features	
Waiting Periods	Copays apply on specialists
	None



Vision Plan



Provider Network	EyeMed Insight
Overview of Benefits	\$0 exam copay at Plus Providers
Eye Exam/Refraction	Covered in Full after \$10 copay
Contact Lens Evaluation & Fitting	Up to \$40 standard
Single Vision Eyeglass Lenses	Covered in Full after \$25 copay
Bifocal Eyeglass Lenses	Covered in Full after \$25 copay
Trifocal Eyeglass Lenses	Covered in Full after \$25 copay
Lenticular Eyeglass Lenses	Covered in Full after \$25 copay
Standard Progressive Lenses	Level 1 Covered in Full after \$25 copay
Youth Polycarbonate	Covered in Full
Standard Frames	\$180 (\$230 at Plus Providers)
Standard Contact Lenses (hard/soft)	\$150
Medically Necessary	Covered in Full
Disposable Contact Lenses	\$150
Frequency of Services	
Exams	12 months
Lenses	12 months
Frames	12 months
Contact Lenses	12 months
Other Features	
Laser Vision Correction	15% discount; 5% off promo



Life/AD&D Insurance

BASIC LIFE INSURANCE AND AD&D

The district provides eligible employees with Basic Term Life and Accidental Death and Dismemberment Insurance coverage for each eligible employee who works a .75 or greater contract.

Eligible classified and certified employees are provided Basic Life coverage in the amount of \$50,000.

Administrative employees are provided their annual salary plus \$50,000 to a maximum of \$250,000.

After you reach age 65, the policy amount is reduced by 35% and then reduced at age 70 by 50%. An Accelerated Death benefit is also available in the event of your terminal illness.

VOLUNTARY LIFE / AD&D INSURANCE

You can also elect to purchase additional life insurance from Prudential Life for yourself, your spouse or children.

- **Employee:** \$10,000 increments to a maximum of \$500,000 or 5x annual earnings.
- **Spouse:** \$10,000 benefit increments to a maximum of \$250,000 not to exceed 100% of the employee coverage.
- **Children:** \$10,000 benefit.

NEW HIRES: If you are electing an amount above the Guaranteed Issue amount of \$150,000, you **MUST** complete an Evidence of Insurability (EOI) within 5 days of submitting your completed enrollment. Return completed EOI to the Benefits Department.

EMPLOYEES ENROLLING AFTER INITIAL ELIGIBILITY AT TIME OF HIRE (LATE ENTRANTS) or EMPLOYEES REQUESTING TO INCREASE COVERAGE: Any amount of coverage elected requires Evidence of Insurability (EOI). You **MUST** complete an Evidence of Insurability (EOI) within 5 days of submitting your completed enrollment. Return EOI to the Benefits Department.

Scottsdale Unified School District pays 100% of the cost of the Basic Life and AD&D.

Disability Insurance

Disability coverage can be one of the most important benefits you have. It provides you and your family with financial protection if you are ever unable to work due to an illness or non-work related injury.

VOLUNTARY SHORT TERM DISABILITY

Scottsdale Unified School District offers voluntary short term disability coverage through Prudential.



Elimination Period: Benefits begin on the 8th day of Illness/Accident

Benefit Amount: You can elect benefit amounts of 40%, 50% or 66 $\frac{2}{3}$ % of your pre-disability earnings up to a benefit maximum of \$1,500 per week

Benefit Duration: 25 weeks

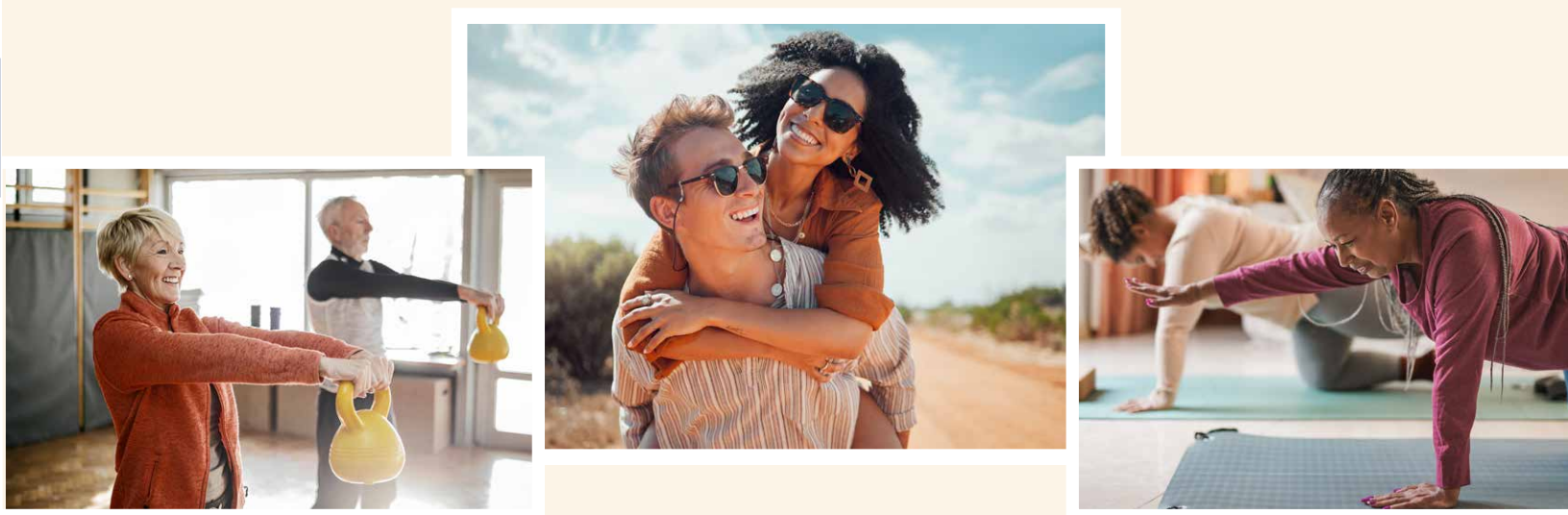
LONG TERM DISABILITY

All employees who work 20 or more hours per week for 20 weeks per year will pay premiums through mandatory contributions to Arizona State Retirement System (ASRS) for Long Term Disability (LTD).

Elimination period: 180 Days

Benefit Amount: 66 $\frac{2}{3}$ % of monthly base salary as determined by ASRS

View all plan documents in SUSD Homeroom/Departments/Benefits or contact the Benefits Department.



Supplemental Health Insurance



**Your future is bright.
Help ensure your financial future is too.**

Even with a good medical plan, the out-of-pocket expenses from an unexpected accident, illness, or hospital stay can disrupt your financial path and progress toward life goals. Supplemental health insurance complements any other insurance you may have. You're guaranteed coverage—regardless of your health—and there are no health questions to answer to enroll.

HOW IT WORKS

If you need to make a claim, you may receive a lump-sum payment that you can use however you like, to help pay for medical costs not covered by traditional insurance or for non-medical costs like transportation, groceries, and food delivery services.

TYPES OF SUPPLEMENTAL HEALTH INSURANCE

Supplemental health insurance issued by The Prudential Insurance Company of America (Prudential) can help protect your pocket and overall well-being.

Accident

This insurance provides benefits for medical services received related to an injury, such as:

- Fractures and dislocations
- Burns
- Lacerations

Critical Illness

This insurance covers a variety of conditions, such as:

- Cancer (invasive or in situ)
- Coronary artery bypass graft
- Heart attack

Hospital Indemnity

This insurance pays a benefit for a variety of medical services received, such as:

- Hospital admissions, including ICU
- Daily in-hospital stays, including ICU
- Premature infant and NICU benefit

Get Started

View all plan documents in SUSD Homeroom/ Departments/Benefits or contact the Benefits Department.

Employee Assistance Program



Provided through ComPsych® GuidanceResources®, the Employee Assistance Program (EAP) offers counseling, legal and financial consultation, work-life assistance, and other health and well-being resources.

The EAP is available at no cost to you and your household members to help with emotional, financial, legal or other concerns, whether at work or at home, anytime of the day or night. Just call your designated number or log on to the EAP website, GuidanceResources® Online, for immediate assistance.

WHY WOULD SOMEONE USE THE EAP?

There are many reasons. Among the most common are:

1. **Feeling overwhelmed by the demands of balancing work and family.**
2. **Experiencing stress, anxiety or depression.**
3. **Dealing with grief and loss or separation.**
4. **Having concerns about substance misuse for yourself or a dependent.**
5. **Needing assistance with child or elder care concerns.**
6. **Struggling with legal or financial issues.**

CAN MY CHILDREN USE THE EAP?

Yes. The EAP is a benefit for employees and each of their household family members, including children.

GuidanceResources gives you someone to talk to when life's challenges threaten to overwhelm you.

STRICT EAP CONFIDENTIALITY.

No personal information about your participation in the EAP will be provided to your employer without your permission.



Live
Assistance

Call: 833-787-7760

App: GuidanceNowSM

Online: guidanceresources.com

TRS: Dial 711

Web ID: SUSDEAP



Scan for more
resources



Pet Insurance

UNITED PET CARE

United Pet Care is the affordable pet health savings plan that works for all pets!



- Save 20-50% at an in-network primary care veterinarian
- Free 24/7 virtual care for quick pet answers—new app now available!
- \$500, 0%-interest Vet Spending Card via Fido, powered by medZERO*
- More savings on pet prescriptions and everyday pet products and services!

Membership starts at \$15.50 per month for your first pet, \$14.50 for each additional pet. To enroll, make the election in Employee Access/Benefits Enrollment during your new hire or open enrollment. United Pet Care will be payroll deducted.

NATIONWIDE

Pet-loving employees can fetch the best health coverage for their pets with My Pet Protection ChoiceChoiceSM, available only through workplace benefit programs.

Nationwide offers two ready-made employee plans, plus the ability to customize a coverage plan for individual pets and their specific care needs.¹



Pet protection when it matters most

Nationwide's pet insurance plans cover:

- Accidents and injuries
- Common illnesses
- Serious illnesses
- Chronic illnesses
- Hereditary conditions
- Testing and diagnostics
- Procedures
- Holistic and alternative care
- And more!

Coverage includes emergency care and specialists.
No networks, no pre-approval, no problem.

Easy to use, easy to understand

Using a Nationwide pet insurance plan is easy:

- Visit any vet, anywhere
- Submit a claim from any device
- Get reimbursed for eligible expenses once the deductible is met

What's the difference between accident, illness and wellness coverage?

Accident coverage: Support for unexpected injuries

Illness coverage: Support for when pets get sick

Wellness coverage: Support for proactive care

Important: Nationwide Pet Insurance is not deducted from your paycheck. You will be responsible for enrolling and paying the monthly premium directly to Nationwide

partnersolutions.nationwide.com/pet/susd | 877-738-7874

Flexible Spending Accounts

The Flexible Spending Account (FSA) and the Dependent Care Spending Account (DCSA) allow you to reduce your taxable income by paying for out-of-pocket health care and dependent day care expenses with pre-tax dollars. Since these accounts are to be used for predictable expenses, careful planning is required.

FLEXIBLE SPENDING ACCOUNT (FSA)

To help you pay for predictable out-of-pocket, unreimbursed medical and dental expenses for you and your family, Scottsdale USD is offering a Flexible Spending Account.

How it Works:

- You make before-tax deposits (via payroll deductions) to your FSA.
- You can deposit up to \$3,400 per year.
- Eligible expenses for both you and eligible family members are covered. You or your family members do NOT have to be enrolled in SUSD's health insurance to participate in the Flexible Spending Account.
- When you or an eligible family member has a medical expense, you pay for the expense via debit card.
- All expenses must be incurred between July 1, 2026 and June 30, 2027 while you are employed.
- If your employment terminates or you change to non-benefit eligible status, your "plan year" will end effective the last day worked. Eligible expenses must be incurred before that date.

DEPENDENT CARE SPENDING ACCOUNT (DCSA)

You can use a Dependent Care Spending Account (DCSA) to make before-tax deposits to an account that will reimburse you for dependent care expenses so that you (and your spouse, if married) can work or attend school.

How it Works:

You make before-tax deposits (via payroll deduction) to your Dependent Care Spending Account. You can deposit up to \$7,500 per year. In some cases, your maximum allowed annual contribution may be less than \$7,500.

For reimbursement of an eligible expense, you pay the bill and then submit a claim form for reimbursement.

All eligible expenses must be incurred between July 1, 2026, and June 30, 2027. Purchases or services must occur on or before June 30, 2027. Employees have 90 days from the date of the expense to submit a claim for reimbursement. Any unused funds remaining after June 30, 2027, will be forfeited.

IRS RULES FOR ALL FLEXIBLE SPENDING ACCOUNTS

- Your deposit amount cannot be changed, stopped or started during the year for any reason, unless you have a change in family or job status.
- Only those expenses that are considered tax deductible by the IRS, as listed in Publication 502, are eligible for reimbursement.
- IRS guidelines can be found at <http://www.irs.gov/publications/p969/ar02.html> or request Publication 969.

Medical Plan Rates

		Monthly	18-Pay	19-Pay	24-Pay
PPO 7000	EE Only	\$15.00	\$10.00	\$9.47	\$7.50
	EE+Spouse	\$425.00	\$283.33	\$268.42	\$212.50
	EE+Child(ren)	\$375.00	\$250.00	\$236.84	\$187.50
	EE+Family	\$850.00	\$566.67	\$536.84	\$425.00
PPO 2000	EE Only	\$260.00	\$173.33	\$164.21	\$130.00
	EE+Spouse	\$1,307.00	\$871.33	\$825.47	\$653.50
	EE+Child(ren)	\$1,187.00	\$791.33	\$749.68	\$593.50
	EE+Family	\$2,414.00	\$1,609.33	\$1,524.63	\$1,207.00
HDHP 1700	EE Only	\$63.00	\$42.00	\$39.79	\$31.50
	EE+Spouse	\$1,010.00	\$673.33	\$637.89	\$505.00
	EE+Child(ren)	\$906.00	\$604.00	\$572.21	\$453.00
	EE+Family	\$2,056.00	\$1,370.67	\$1,298.53	\$1,028.00
HDHP 3400	EE Only	\$35.00	\$23.33	\$22.11	\$17.50
	EE+Spouse	\$681.00	\$454.00	\$430.11	\$340.50
	EE+Child(ren)	\$615.00	\$410.00	\$388.42	\$307.50
	EE+Family	\$1,347.00	\$898.00	\$850.74	\$673.50
HDHP 5000	EE Only	\$25.00	\$16.67	\$15.79	\$12.50
	EE+Spouse	\$500.00	\$333.33	\$315.79	\$250.00
	EE+Child(ren)	\$441.00	\$294.00	\$278.53	\$220.50
	EE+Family	\$1,041.00	\$694.00	\$657.47	\$520.50



Vision & Dental Plan Rates

VISION PLAN

		Monthly	18-Pay	19-Pay	24-Pay
EyeMed Vision Plan	EE Only	\$6.47	\$4.31	\$4.09	\$3.24
	EE+Spouse	\$12.95	\$8.63	\$8.18	\$6.48
	EE+Child(ren)	\$13.85	\$9.23	\$8.75	\$6.93
	EE+Family	\$22.14	\$14.76	\$13.98	\$11.07

DENTAL PLANS

		Monthly	18-Pay	19-Pay	24-Pay
Delta Dental High Plan	EE Only	\$56.53	\$37.69	\$35.70	\$28.27
	EE+Spouse	\$116.85	\$77.90	\$73.80	\$58.43
	EE+Child(ren)	\$133.29	\$88.86	\$84.18	\$66.65
	EE+Family	\$246.26	\$164.17	\$155.53	\$123.13
Delta Dental Low Plan	EE Only	\$30.46	\$20.31	\$19.24	\$15.23
	EE+Spouse	\$60.34	\$40.23	\$38.11	\$30.17
	EE+Child(ren)	\$66.53	\$44.35	\$42.02	\$33.27
	EE+Family	\$117.03	\$78.02	\$73.91	\$58.52
EMI / TDA Dental DMO	EE Only	\$11.90	\$7.93	\$7.52	\$5.95
	EE+Spouse	\$23.70	\$15.80	\$14.97	\$11.85
	EE+Child(ren)	\$26.10	\$17.40	\$16.48	\$13.05
	EE+Family	\$29.70	\$19.80	\$18.76	\$14.85



Important Phone Numbers & Websites

BCBS AZ & PROSANO

Medical

855-776-7266

azblue.com

BCBS AZ

Pre-Enrollment Support

844-817-4117

azblue.com/SUSD

TELEHEALTH FROM AZ BLUE

Virtual Care

844-606-1612

azblue.com/member > Find Care > Telehealth

24/7 Nurse on Call:

866-422-2729

HEALTH EQUITY

Health Savings Account (HSA)

866-346-5800

my.healthequity.com

INSPIRA FINANCIAL

Flexible Spending Accounts

844-729-3539

inspirafinancial.com

TELADOC HEALTH

Chronic Care Management

800-835-2362

TeladocHealth.com/Smile/AZ-BLUE

HINGE HEALTH

Virtual Physical Therapy

hinge.health/susd-join

DELTA DENTAL OF AZ

Dental PPO

602-938-3131

deltadentalaz.com/member

EMI HEALTH

Dental HMO

800-662-5851

emihealth.com

EYEMED

Vision

866-800-5457

eyemed.com

PRUDENTIAL

Life, Disability & Voluntary Benefits

844-455-1002

mybenefits.prudential.com

ARIZONA STATE RETIREMENT SYSTEM

Long Term Disability

800.621.3778

azasrs.gov

COMPSYCH

Employee Assistance Program (EAP)

833-787-7760

GuidanceNow App

guidanceresources.com

Web ID: SUSDEAP

UNITED PET

Pet Insurance

877-872-8800

unitedpetcare.com

NATIONWIDE

Pet Insurance

877-738-7874

partnersolutions.nationwide.com/pet/susd

SUSD BENEFITS TEAM

480-484-6104

benefits@susd.org

About this booklet

This booklet highlights important features of Scottsdale Unified School District's benefits for its eligible employees. While efforts have been made to ensure the accuracy of the information presented, in the event of any discrepancies your actual coverage and benefits will be determined by the legal plan documents and the contracts that govern these plans.

Capital Financial

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