



# Avon Community School Corporation



**AVON** COMMUNITY SCHOOL CORPORATION



## Your benefits made simple.

To make your enrollment easier, you'll be able to enroll in your major medical insurance and supplemental benefits at the same time. Get all your benefit options and details with less hassle.

Your American Fidelity account manager can answer your questions and help you prepare your plan.



### Disability Income Insurance

- Helps protect your finances in case of a covered injury or illness.
- Provides a benefit to help cover costs while you are unable to work.
- Select from custom coverage options.

Learn more: [americanfidelity.com/disability](https://americanfidelity.com/disability)



### Life Insurance

- May help financially protect your family if you were to pass away.
- Several plans available to select the coverage that best fits you and your family.
- Provides immediate coverage.

Learn more: [americanfidelity.com/life](https://americanfidelity.com/life)



### Limited Benefit Accident Only Insurance

- Helps with out-of-pocket expenses for the treatment of covered accidental injuries.
- Provides benefit payments directly to you.
- Some covered accidents include burns, a sprained ankle or spider bites.

Learn more: [americanfidelity.com/accident](https://americanfidelity.com/accident)



### Limited Benefit Cancer Insurance

- May help protect you financially if you are diagnosed with a covered cancer so you can focus on recovery.
- Provides benefit payments directly to you.
- May cover expenses like travel and lodging, experimental treatments and second opinions.

Learn more: [americanfidelity.com/cancer](https://americanfidelity.com/cancer)



Book your appointment.

<https://enroll.americanfidelity.com/5FAD4B34>

**AMERICAN FIDELITY**  
a different opinion



## Limited Benefit Hospital Indemnity Insurance

- Helps pay for out-of-pocket costs associated with a covered inpatient stay or treatment.
- Compatible with Health Savings Accounts allowing for tax benefits and potential savings.
- Benefits are paid directly to you.

Learn more: [americanfidelity.com/hospital-indemnity](http://americanfidelity.com/hospital-indemnity)



## Limited Benefit Critical Illness Insurance

- Pays a lump sum benefit upon diagnosis of certain covered life-altering illnesses.
- Helps with costs not covered by medical insurance.
- Some eligible conditions include heart attack, organ failure and more.

Learn more: [americanfidelity.com/critical-illness](http://americanfidelity.com/critical-illness)

## Did your salary increase?

If your salary has increased since your last enrollment, it's important that you review your **Disability Income Insurance** coverage. Help protect more of your paycheck and your lifestyle by ensuring you have the coverage you need.

[americanfidelity.com/disability-increase](http://americanfidelity.com/disability-increase)

## Bring Home More From Your Paycheck

Take advantage of tax savings when paying for medical coverage and out-of-pocket expenses before taxes. This could reduce your taxable income and allow you to take home more money.

### How does it work?

Consider this example: Jane makes \$2,000 per paycheck and is paid twice a month. Under a tax-savings plan, she would save \$140 per month, adding up to \$1,680 a year. Calculate your possible savings: [americanfidelity.com/s125-calculator](http://americanfidelity.com/s125-calculator)

Earnings	Post-Tax	Pre-Tax
Gross Pay	\$2,000	\$2,000
Eligible Benefit Contributions	N/A	-\$250
<b>Taxable Gross</b>	<b>\$2,000</b>	<b>\$1,750</b>
Estimated Taxes (Federal & State @ 20%)	-\$400	-\$350
Estimated FICA (7.65%)	-\$153	-\$133
Out-of-Pocket Medical Expenses	-\$250	N/A
<b>Take Home Pay</b>	<b>\$1,197</b>	<b>\$1,267</b>

A savings  
of **\$1,680**  
a year

Example is for illustrative purposes only. Please consult your tax advisor for actual tax savings.

## Healthcare Flexible Spending Accounts

### Save money on eligible medical expenses.

Healthcare Flexible Spending Accounts (HCFSA) allow you to save part of your paycheck, before taxes, to pay for eligible medical costs throughout the year.

#### Features:

- Funds available at the beginning of your plan year
- Reduce your taxable income
- Contribute as much, or as little, as you want (up to the annual limit)

Learn more at  
[americanfidelity.com/fsa](https://americanfidelity.com/fsa)



Calculate medical costs  
[americanfidelity.com/fsa-worksheet](https://americanfidelity.com/fsa-worksheet)

#### Examples of Eligible Expenses

- Asthma treatments
- Chiropractic care
- Contact lenses
- Copays
- Dental services
- Eye exam/eyeglasses
- Fertility treatments
- Laser eye surgery
- Over-the-counter medications
- First aid kits
- Physical therapy
- Prescriptions
- Prenatal care
- Sunscreen with 15 SPF or higher
- Breast pumps and supplies

[americanfidelity.com/eligible-expenses](https://americanfidelity.com/eligible-expenses)

## Dependent Care Accounts

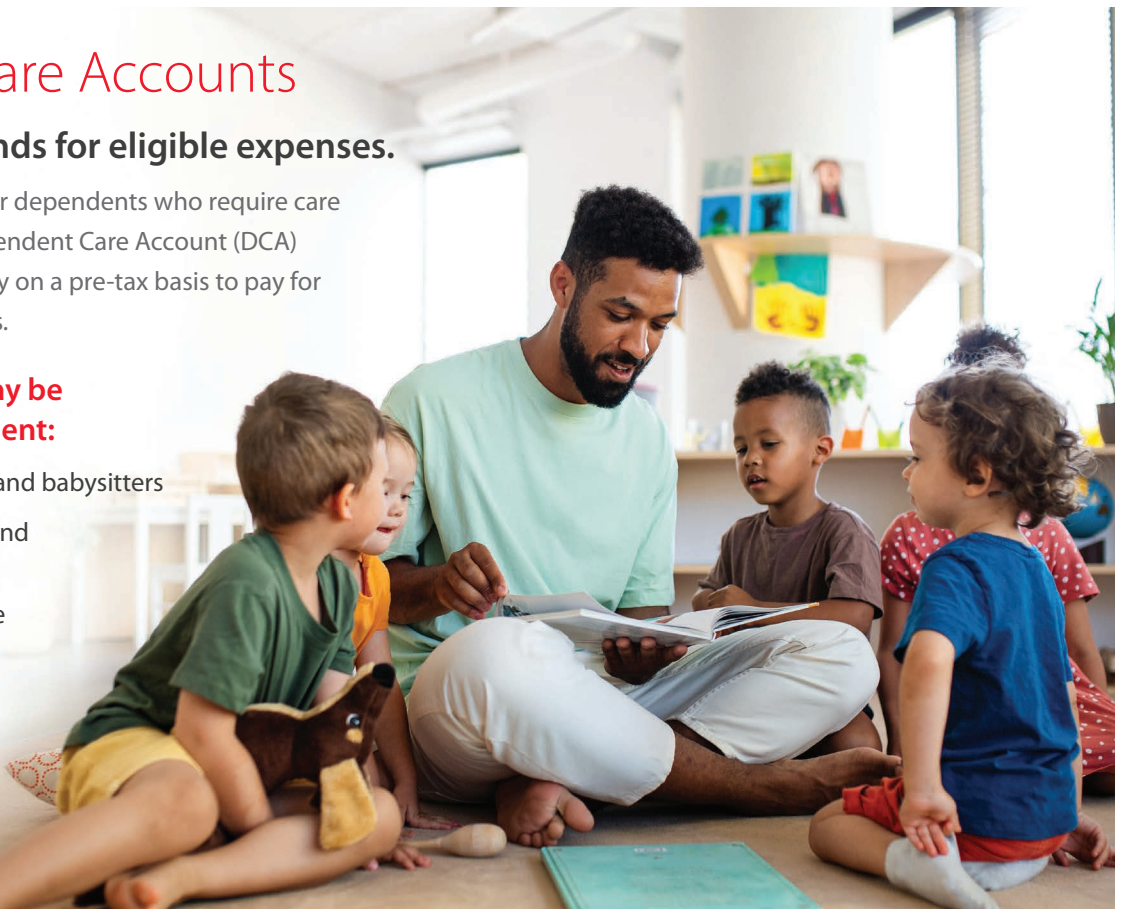
### Set aside pre-tax funds for eligible expenses.

Do you have children or other dependents who require care while you're working? A Dependent Care Account (DCA) allows you to set aside money on a pre-tax basis to pay for eligible dependent care costs.

#### Some expenses that may be eligible for reimbursement:

- Nursery school, daycares and babysitters
- In-home care, elder care and custodial care
- Before or after-school care
- Summer and holiday day camps

Learn more at  
[americanfidelity.com/dca](https://americanfidelity.com/dca)



Help protect the ones you **love.**



## Health Savings Accounts

### Stretch your dollars further.

Health Savings Accounts (HSA) allow those covered by a qualified High Deductible Health Plan (HDHP) to pay for eligible medical costs tax-free.

#### Features:

- Reduce your taxable income
- Ability to roll over funds each year
- Potential to invest for long-term goals
- Take your HSA with you if you leave your employer or retire

Learn more at [americanfidelity.com/hsa](https://americanfidelity.com/hsa)



#### Examples of Eligible Expenses

- Asthma treatments
- Chiropractic care
- Contact lenses
- Copays
- Dental services
- Eye exam/eyeglasses
- Fertility treatments
- Laser eye surgery
- Over-the-counter medications
- First aid kits
- Physical therapy
- Prescriptions
- Prenatal care
- Sunscreen with 15 SPF or higher
- Breast pumps and supplies

*HSA contributions are not subject to federal income tax and most states' income tax. State income tax may apply in California and New Jersey. Please consult a tax advisor for your state's specific rules.*

[americanfidelity.com/eligible-expenses](https://americanfidelity.com/eligible-expenses)

# Medical Benefits 2026



Avon Community School Corporation's medical plan offers great flexibility in managing care for you and your family. All plans are administered by Anthem. The corporation pays 65% - 82% of the cost of the plan. Please refer to plan documents for a full description.

**ALL PLANS INCLUDE ACCESS TO FREE SERVICES AT HRH WELLNESS CENTER, MENTAL HEALTH SERVICES, AND FIRST STOP HEALTH**

<b>MEDICAL PLAN HIGHLIGHTS</b>				
<b>Plan</b>	<b>Plan 1: PPO</b>		<b>Plan 2: HDHP \$3500</b>	<b>Plan 3: HDHP \$6000</b>
<b>Benefits</b>	<b>In Network</b>	<b>HRH</b>	<b>In Network</b>	<b>In Network</b>
<b>Deductible (Single/Family)</b>	\$750/ \$1500	\$500/ \$1000	\$3500/ \$6000	\$6000/ \$12000
<b>Coinsurance</b>	20%	20%	0%	0%
<b>Out-of-Pocket Limit (Single/Family)</b>	\$3500/ \$7000	\$3000/ \$6000	\$3500/ \$6000	\$6000/ \$12000
<b>Preventative Care Services</b>	\$0	\$0	\$0	\$0
<b>Office Copay (PCP/Specialist)</b>	\$30/\$30	\$0/\$25	<i>After deductible-100%</i>	<i>After deductible-100%</i>
<b>Emergency Room</b>	\$250	\$150	<i>After deductible-100%</i>	<i>After deductible-100%</i>
<b>Urgent Care Copay</b>	\$75	\$75	<i>After deductible-100%</i>	<i>After deductible-100%</i>
<b>PRESCRIPTION HIGHLIGHTS</b>				
<b>Tier 1 - Generics Pharmacy/Mail Order</b>	\$10/\$20	\$10/\$20	<i>After deductible-100%</i>	<i>After deductible-100%</i>
<b>Tier 2 - Preferred Pharmacy/Mail Order</b>	\$30/\$75	\$30/\$75	<i>After deductible-100%</i>	<i>After deductible-100%</i>
<b>Tier 3 - Non-Preferred Pharmacy/ Mail Order</b>	\$60/\$150	\$60/\$150	<i>After deductible-100%</i>	<i>After deductible-100%</i>
<b>Tier 4 - Specialty Pharmacy/Mail Order</b>	Not Covered	Not Covered	<i>After deductible-100%</i>	<i>After deductible-100%</i>
<b>HEALTH SAVINGS ACCOUNT (HSA) ELIGIBILITY</b>				
<b>School Contribution</b>	Not Eligible	Not Eligible	\$1500-Employee Only \$2500-Employee + <i>Half deposit in Feb/Aug</i>	\$1500-Employee Only \$2500-Employee + <i>Half deposit in Feb/Aug</i>



# 2026 HEALTH INSURANCE PREMIUMS 26-PAY EMPLOYEES

## HSA Contributions

Employees electing Plans 2 or 3 are HSA-eligible. In addition to lower paycheck deductions, these employees also receive annual HSA contributions from ACSC, half in February and August:

- \$1,500 - Employee Only
- \$2,500 - Employee + Spouse
- \$2,500 - Employee + Children
- \$2,500 - Family



Program	Coverage	Total Annual Premium	ACSC Annual Contribution		Employee Annual Contribution	26-Pay Employee Premiums (24 deductions)	Difference Per Deduction 2026 vs 2025
<b>PLAN 1 HRH PPO Plan \$500/\$1,000</b>	Employee Only	\$10,990.29	\$9,012.04	82%	\$1,978.25	\$82.43	\$0.82
	Employee + Spouse	\$25,257.60	\$16,417.44	65%	\$8,840.16	\$368.34	\$3.65
	Employee + Child(ren)	\$21,645.35	\$14,069.48	65%	\$7,575.87	\$315.66	\$3.12
	Family	\$27,559.43	\$17,913.63	65%	\$9,645.80	\$401.91	\$3.98
<b>PLAN 2 CDHP (HSA Eligible) \$3,500/\$6,000</b>	Employee Only	\$9,804.11	\$8,039.37	82%	\$1,764.74	\$73.53	\$0.73
	Employee + Spouse	\$22,512.66	\$14,633.23	65%	\$7,879.43	\$328.31	\$3.25
	Employee + Child(ren)	\$19,294.07	\$12,541.15	65%	\$6,752.92	\$281.37	\$2.78
	Family	\$24,568.33	\$15,969.42	65%	\$8,598.91	\$358.29	\$3.55
<b>PLAN 3 CDHP (HSA Eligible) \$6,000/\$12,000</b>	Employee Only	\$8,344.14	\$6,842.19	82%	\$1,501.95	\$62.58	\$0.62
	Employee + Spouse	\$19,145.48	\$12,444.56	65%	\$6,700.92	\$279.20	\$2.76
	Employee + Child(ren)	\$16,400.66	\$10,660.43	65%	\$5,740.23	\$239.18	\$2.37
	Family	\$20,881.18	\$13,572.77	65%	\$7,308.41	\$304.52	\$3.02
<b>DENTAL</b>	Single	\$441.87	\$362.34	82%	\$79.53	\$3.31	\$0.35
	Family	\$1,312.62	\$853.20	65%	\$459.42	\$19.14	\$2.05
<b>VISION</b>	Single	\$76.61	--	--	\$76.61	\$3.19	\$0.34
	Family	\$211.55	--	--	\$211.55	\$8.81	\$0.94



Participants will have access to the same high quality coverage with the same network of doctors and hospitals and the same access to the HRH Wellness Center and preventative care benefits.



# 2026 HEALTH INSURANCE PREMIUMS 22-PAY EMPLOYEES

## HSA Contributions

Employees electing Plans 2 or 3 are HSA-eligible. In addition to lower paycheck deductions, these employees also receive annual HSA contributions from ACSC, half in February and August:

- \$1,500 - Employee Only
- \$2,500 - Employee + Spouse
- \$2,500 - Employee + Children
- \$2,500 - Family



Program	Coverage	Total Annual Premium	ACSC Annual Contribution		Employee Annual Contribution	22-Pay Employee Premiums (16 deductions)	Difference Per Deduction 2026 vs 2025
<b>PLAN 1 HRH PPO Plan \$500/\$1,000</b>	Employee Only	\$10,990.29	\$9,012.04	82%	\$1,978.25	\$123.64	\$1.22
	Employee + Spouse	\$25,257.60	\$16,417.44	65%	\$8,840.16	\$552.51	\$5.47
	Employee + Child(ren)	\$21,645.35	\$14,069.48	65%	\$7,575.87	\$473.49	\$4.69
	Family	\$27,559.43	\$17,913.63	65%	\$9,645.80	\$602.86	\$5.97
<b>PLAN 2 CDHP (HSA Eligible) \$3,500/\$6,000</b>	Employee Only	\$9,804.11	\$8,039.37	82%	\$1,764.74	\$110.30	\$1.10
	Employee + Spouse	\$22,512.66	\$14,633.23	65%	\$7,879.43	\$492.46	\$4.87
	Employee + Child(ren)	\$19,294.07	\$12,541.15	65%	\$6,752.92	\$422.06	\$4.18
	Family	\$24,568.33	\$15,969.42	65%	\$8,598.91	\$537.43	\$5.32
<b>PLAN 3 CDHP (HSA Eligible) \$6,000/\$12,000</b>	Employee Only	\$8,344.14	\$6,842.19	82%	\$1,501.95	\$93.87	\$0.93
	Employee + Spouse	\$19,145.48	\$12,444.56	65%	\$6,700.92	\$418.81	\$4.15
	Employee + Child(ren)	\$16,400.66	\$10,660.43	65%	\$5,740.23	\$358.76	\$3.55
	Family	\$20,881.18	\$13,572.77	65%	\$7,308.41	\$456.78	\$4.53
<b>DENTAL</b>	Single	\$441.87	\$362.34	82%	\$79.53	\$4.97	\$0.53
	Family	\$1,312.62	\$853.20	65%	\$459.42	\$28.71	\$3.07
<b>VISION</b>	Single	\$76.61	--	--	\$76.61	\$4.79	\$0.51
	Family	\$211.55	--	--	\$211.55	\$13.22	\$1.41



Participants will have access to the same high quality coverage with the same network of doctors and hospitals and the same access to the HRH Wellness Center and preventative care benefits.

GETTING STARTED

Be Well



# Your Health and Wellness Journey Starts with your Wellness Center

Call (317) 838-WELL (9355) to schedule an appointment with your employer Wellness Center today.

We want our employees to lead balanced lives and commit to developing lifelong habits of wellness. Your employer Wellness Center offers comprehensive services and programs that focus on the health and well-being of you and your dependents.

The Wellness Center model was designed to help you meet your health goals and save on out-of-pocket medical expenses. **All Wellness Center services are offered at no charge.**

### How to Get Started

Your first step is to schedule an appointment to meet your provider and become an established patient. It's our goal to make it as easy and convenient as possible to schedule. Simply call our Wellness Center Concierge Line at 317.838.WELL (9355). Our helpful navigators can schedule an appointment time at one of our five convenient locations, Avon, Brownsburg, Danville, Indianapolis, or Plainfield.



Dr. April Johnson, Medical Director  
Lifestyle Medicine Certification



Dr. Cindi Speelman  
Board-certified Family Practice Physician,  
Fellowship Trained in Primary Care Psychiatry

### What to bring to your first appointment

- Photo ID
- Insurance card
- Medications in original containers or a list complete with dosage



Heidi Pifer, FNP-C



Megan McConnell, FNP-C



Laura Murray, FNP-C



Stephanie Marlow, FNP-C



Riley Day, FNP-C



Michelle Barrett, FNP-C

# HENDRICKS REGIONAL HEALTH EMPLOYER WELLNESS CENTERS

## A QUICK GUIDE: Locations, Hours & Contact Information

**Brownsburg Wellness Center**  
1411 S. Green St., Suite 220  
Brownsburg, IN

Mon: 7am – 6pm (closed 12pm -1pm)  
Tue: 10am – 1pm  
Wed: 7am – 6pm (closed 12pm -1pm)  
Thur: 10am – 1pm  
Fri: 10am – 5pm

The Wellness Center is located on the second floor of the Hendricks Regional Health Brownsburg Medical Building. Reserved parking is located at the front of the main entrance of the building.

**Wayne Township Wellness Center**  
602 N. High School Rd., Suite C  
Indianapolis, IN

Mon: 7am – 5pm  
Tue: 7am – 5pm (closed 11am -12pm)  
Wed: 7am – 4pm (closed 11am -12pm)  
Thur: 7am – 5:30pm  
Fri: 7am – 5pm (closed 12-1pm)

The Wellness Center is located in the back left hand corner of the medical complex in Suite C. Reserved parking is at the front of the entrance to the Wayne Township Wellness Center.

**Danville Wellness Center**  
1555 E. Main Street  
Danville, IN

Mon: 2pm – 5pm  
Tues: 7am – 1pm  
Wed: 2pm – 5pm  
Thurs: 2pm – 5pm  
Fri: 7am – 9am

The Wellness Center is located on the corner of East Main Street and Manor Drive. Reserved parking is located on the West side of the building.

**Avon Wellness Center** 8244  
E. U.S. Hwy 36, Suite 1260  
Avon, IN

Mon: 10am – 1pm  
Tues: 2pm – 6pm  
Wed: 7am – 12pm  
Thurs: 7am – 9am  
Fri: 2pm – 5pm

The Wellness Center is located on the third floor of the Hendricks Regional Health Avon Medical Center. Parking is located at the front of the Immediate Care entrance of Building Two.

**Plainfield Wellness Center**  
1100 Southfield Dr., Suite 1312  
Plainfield, IN

Mon: 7am – 9am  
Tue: 7am – 6pm (closed 12pm -1pm)  
Wed: 1pm – 5pm  
Thurs: 7am – 6pm (closed 12pm -1pm)  
Fri: 8am – 12pm

The Wellness Center is located on the third floor of the Hendricks Regional Health Plainfield Medical Center. Reserved parking is at the front of the building.



[Hendricks.org/Wellness Centers](https://www.hendricks.org/WellnessCenters)

Tel: (317) 838-WELL (9355) | Fax: (317) 718-2955



## Activate your account



Use the last 4 digits of your SSN to claim your account!

firststophealth.com | 888-691-7867



# 24/7 care when you need it.

Get convenient care for your body and mind — all via phone or video. Avon Community School Corporation provides First Stop Health to medical enrolled employees and their immediate family members. It costs \$0!



### On-demand doctor visits

Getting the care you need shouldn't be a pain. Board-certified doctors are available 24/7 via phone or video!



### Diagnosis & treatment

Get immediate support, including prescriptions when appropriate\* for:

- Sore Throat
- Cough
- Sinus Issues
- Skin Rash
- UTI
- Rx Refill\*
- Pink Eye
- Fever
- Earache
- Cold & Flu
- Medical Questions
- And more!



### Counseling for your mental health.

Use short-term, solution-focused counseling for anxiety, depression, grief and more.

First Stop Health services are not intended to constitute a health plan. \*Providers at First Stop Health do not prescribe controlled substances. Costs according to your medical plan may apply for prescriptions. For those under the age of 18, virtual counseling use will be considered on a case-by-case basis.

## Dental Benefits 2026

DELTA DENTAL  
FOUNDATION

BE *Smile*  
SMART

Your smile is  
the first thing  
others notice  
about you!



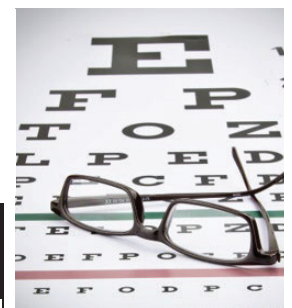
Staying healthy includes getting quality dental care for you and your family. Avon Community School Corporation offers a comprehensive dental plan through Delta Dental. Avon pays 65%- 82% of the cost of the plan. Please note this list is not all inclusive, refer to your plan documents for a full description. The chart below provides an overview of the

DELTA DENTAL	PPO/Premier Plan Pays
Calendar Year Max	\$1,500
Deductible - Employee Only	\$50
Deductible - Family	\$150
Diagnostic & Preventive	
Exams, Cleanings	100%
Sealants	100%
Brush Biopsy	100%
Radiographs (X-Rays)	100%
Basic Services	
Emergency Palliative	80%
Fillings	80%
Gum Disease	80%
Major Services	
Crowns	50%
Bridges, Implants, Dentist	50%
Braces	50%
Orthodontia Lifetime Max	\$1,000 per person
<i>Deductible does not apply to preventive services.</i>	

## Vision Benefits 2026

Avon Community School Corporation offers employees a voluntary vision program through DeltaVision/VSP. DeltaVision/VSP's preferred providers offer thorough eye exams and a wide variety of quality eye wear. Members pay less out-of-pocket thanks to the network's discounts.

Participation in the vision plan is 100% voluntary and the cost is 100% paid by you.



Vision Plan Highlights			
Services	In-Network	Out of Network	Frequency
Eye Exam Copay	\$10	Up to 45	Every 12 months
Materials Copay	\$25	Up to \$70	Every 12 months
Single Vision Lens	\$0	Up to \$30	12 months lens 24 months frames
Lined Bifocal Lens	\$0	Up to \$50	
Frames allowance	\$150	Up to \$70	
Contact Lenses	\$0	in lieu of lens and/or frames	
Contact lens fit	Up to \$60	Up to \$210	Every 12 months
Retinal Imaging Copay	\$39	Not Covered	

## **Important Notice About Your AVON COMMUNITY SCHOOL CORPORATION Prescription Drug Coverage and Medicare**

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Avon Community School Corporation and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan.

If you are or will be Medicare eligible and are enrolled in Avon Community Schools medical plan and are considering joining a Medicare drug plan, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

### **There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:**

- 1.** Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
- 2.** Avon Community School Corporation has determined that the prescription drug coverage offered by Avon Community School Corporation is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

### **When Can You Join A Medicare Drug Plan?**

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15<sup>th</sup> to December 7<sup>th</sup>. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

### **What Happens to Your Current Coverage If You Decide to Join a Medicare Drug Plan?**

If you decide to join a Medicare drug plan, your current Avon Community School Corporation coverage will not be affected. See pages 7- 9 of the CMS Disclosure of Creditable Coverage To Medicare Part D Eligible Individuals Guidance (available at <http://www.cms.hhs.gov/CreditableCoverage/>), which outlines the prescription drug plan provisions/options that Medicare eligible individuals may have available to them when they become eligible for Medicare Part D.

If you do decide to join a Medicare drug plan and drop your current Avon Community School Corporation coverage, be aware that you and your dependents will be able to get this coverage back.

CMS Form 10182-CC

Updated April 1, 2011

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-0990. The time required to complete this information collection is estimated to average 8 hours per response initially, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

### When Will You Pay a Higher Premium (Penalty) To Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Avon Community School Corporation and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

### For More Information About This Notice or Your Current Prescription Drug Coverage...

Contact the person listed below for further information at (317) 544-6000. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Avon Community School Corporation changes. You also may request a copy of this notice at any time.

### For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans. For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

<b>Date:</b>	<u>09/16/2025</u>
<b>Name of Entity/Sender:</b>	Avon Community School Corporation
<b>Contact--Position/Office:</b>	Lora Lewis, Benefits Coordinator
<b>Address:</b>	7203 East US Highway 36, Avon, IN 46123
<b>Phone Number:</b>	<b>(317) 544-6000</b>

CMS Form 10182-CC

Updated April 1, 2011

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-0990. The time required to complete this information collection is estimated to average 8 hours per response initially, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.



## Employee Assistance Program (EAP) with Claimant Assist

### The EAP Program

Everyday life can be stressful and can affect your health, well-being, and performance. Fortunately, our Employee Assistance Program can aid in finding solutions. When facing personal problems, you might struggle with where to turn for help. The first step is usually the hardest, and guidance is often the key. That's why National Insurance Services (NIS) offers an Employee Assistance Program (EAP). An EAP offers a confidential place to find the answers that work for you.

### Your EAP Service Provider

TELUS Health is a leader in the field of Employee Assistance and has been providing employee assistance services for over 40 years. TELUS Health has the experience to provide the broad range of services and guidance that is paramount to an EAP – whether it's help with day-to-day concerns or guidance through a challenging crisis. The information you discuss through the EAP is kept confidential in accordance with federal and state laws.

### The EAP Process

When you access the EAP, TELUS Health counselors listen and take

action toward finding solutions. The next step may include meeting with a mental health counselor for up to three face-to-face visits, negotiating health insurance benefits, or referrals to community resources for legal and financial services.

### Referrals and Resources

You can receive information and a listing of childcare and eldercare resources with confirmed vacancies meeting your specifications. If face-to-face mental health counseling sessions are required, TELUS Health counselors will refer you for counseling at a location that is convenient to your home or work. TELUS Health counselors can also refer you to self-help groups such as Alcoholics Anonymous or Gamblers Anonymous and community financial and legal resources for debt management.

### Claimant Assist

NIS's Claimant Assist program offers special services to Long Term Disability claimants or Life Insurance beneficiaries at no charge. If you have Disability insurance coverage through NIS, our Long Term Disability Claimant Services are available to guide and counsel claimants and their immediate family

**Under our EAP you can receive no-cost, confidential help for a wide variety of needs and concerns:**

- Alcohol or Drug Addictions
- Anxiety
- Childcare
- Depression
- Eating Disorders
- Eldercare
- Family Conflict
- Financial or Legal Concerns
- Marital Difficulties
- Parenting Concerns
- Problem Gambling
- Relationship Problems
- Stress Management

**EAP Services Are Available to You Two Ways:**

**Phone:** 866.451.5465

**Online:** [www.niseap.com](http://www.niseap.com)  
**Login:** NISEAP | **Password:** EAP  
*(Note: Password Is Case-Sensitive)*

**Claimant Assist Services Are Available:**

866.472.2734

members. If you have Life insurance coverage through NIS, our Beneficiary Services Program provides counseling and assistance to beneficiaries when faced with the challenge of coping with loss.

### Virtual Fitness

You have access to a virtual fitness platform through the EAP. LIFT session, one of the leading fitness providers, provides you with an easily accessible, effective and affordable way to reach your fitness goals anytime, anywhere for better health and well-being.

You can work out on your own with personalized programs and access coaches if you have questions, or choose to work under the live supervision of a coach online, in 1-1 personal or group sessions.

### Access to Masters-Degreed Counselors 24-Hours a Day Through a Toll-Free Number

Up to three in-person assessment and counseling sessions.

- **Legal Assistance:** Counselors may refer you to a telephone and/or one in-person consultation with an attorney.
- **Financial Assistance:** Telephone consultation with a financial consultant to address questions on budgeting, taxes, and debt consolidation.
- **Eldercare Assistance:** Our specialists can help you locate eldercare options, such as residential care or in home care, provide support in dealing with the emotions of retirement, or legal aspects like estate planning. Use our website to find resources on retirement, from financial planning and calculators, to articles on coping with retirement stress, and filling your retirement days with meaningful activities.
- **Childcare Assistance:** Telephone consultation with a work-life professional to provide information, referrals, and resources related to childcare concerns.
- **Memorial Planning Assistance:** Telephone consultation with a work-life specialist to assist with memorial and funeral planning. Services include identifying potential locations, associated costs for services, and providing information to help coordinate logistics (Available to Life insurance beneficiaries only).

### Your EAP and Claimant Assist Administrator:



134 North LaSalle Street, Suite 2200  
Chicago, IL 60602

#### Telephone Assistance:

EAP: 866.451.5465

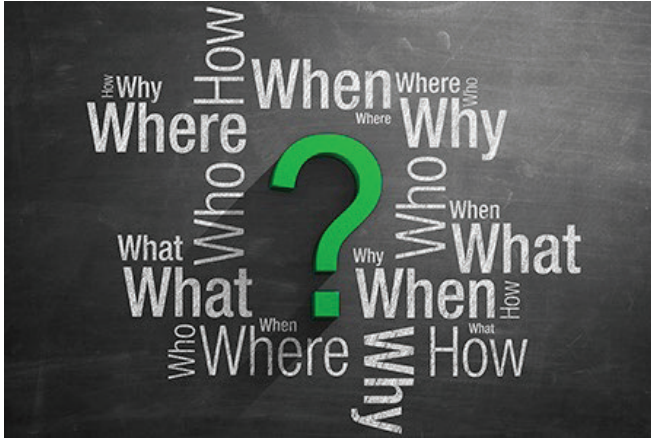
Claimant Assist: 866.472.2734

#### Online:

www.niseap.com | Login: NISEAP | Password: EAP  
(Note: Password Is Case-Sensitive)

**\*The EAP is for use by the covered employee only. While issues may concern family members, all contacts to the EAP must be made by the employee.**

## Who to Call?



Avon partners with the following insurance carriers and vendors to strive to meet your benefit needs. If you have questions regarding your benefits, please contact the corresponding vendor list below.

***Be well, Avon!***

Benefit	Vendor	Phone	Web
Avon Employee Questions	Avon Staff Intranet	317.544.6000	<a href="http://www.avon-schools.org/staff">www.avon-schools.org/staff</a>
Dental	Delta Dental	800.524.0149	<a href="http://www.deltadentalin.com">www.deltadentalin.com</a>
Dependent Care Account	American Fidelity	800.662.1113	<a href="http://www.americanfidelity.com">www.americanfidelity.com</a>
EAP	Telus Health	866.451.5465	<a href="http://www.niseap.com">www.niseap.com</a>
Flexible Spending Account	American Fidelity	800.662.1113	<a href="http://www.americanfidelity.com">www.americanfidelity.com</a>
Health Savings Account	American Fidelity	800.662.1113	<a href="http://www.americanfidelity.com">www.americanfidelity.com</a>
HRH Centers of Excellence	Hendricks Regional Health	317.386.5630	<a href="http://www.hendricks.org/WellnessCenter">www.hendricks.org/WellnessCenter</a>
Medical	Anthem	833.578.4441	<a href="http://www.anthem.com">www.anthem.com</a>
Mental Health Services	Hendricks Regional Health	317.838.9355	<a href="http://www.hendricks.org/WellnessCenter">www.hendricks.org/WellnessCenter</a>
Orthopedic Center of Excellence	Hendricks Regional Health	317.386.5630	<a href="http://www.hendricks.org/COE">www.hendricks.org/COE</a>
Virtual Counseling	First Stop Health	888.691.7867	<a href="http://www.firststophealth.com">www.firststophealth.com</a>
Virtual Medical	First Stop Health	888.691.7867	<a href="http://www.firststophealth.com">www.firststophealth.com</a>
Vision	Delta/Vision - VSP	800.785.0699	<a href="http://www.deltadentalin.com">www.deltadentalin.com</a>
Wellness Center	Hendricks Regional Health	317.838.9355	<a href="http://www.hendricks.org/WellnessCenter">www.hendricks.org/WellnessCenter</a>

**Notice:** This brochure provides only a highlight of the benefit plans offered to you by Avon Community School Corporation and in no way serves as the actual plan description or plan document for the plans. The plan documents will always govern the offered benefits that your employer provides for you. We reserve the right to modify any or all of the plans at any time.

## Important Notices



Federal regulations require Avon Community School Corporation to provide benefit eligible employees with the following notices:

### Private Health Information

A portion of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) addresses the protection of confidential health information. It applies to all health benefit plans. In short, the idea is to make sure that confidential health information that identifies (or could be used to identify) you is kept completely confidential. This PHI, and it will not be used or disclosed without your written authorization, except as described in the Plan's HIPAA Privacy Notice or as otherwise permitted by federal and state health information privacy laws. A copy of the Plan's Notice of Privacy Practices that describes the Plan's policies, practices and your rights with respect to your PHI under HIPAA is available from your medical plan provider. For more information regarding this Notice, please contact Human Resources or the medical plan directly.

### Women's Health And Cancer Rights Act

Avon Community School Corporation's medical plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services. These services include:

This coverage will be provided in consultation with the attending physician and the patient, and will be subject to the same annual deductibles and coinsurance provisions that apply to the mastectomy. For more information, contact your medical plan provider. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

You can contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). All questions about the pre-existing condition limitation and creditable coverage should be directed to the HR Department.

### Individual Coverage Mandate

Federal law requires that you have Health Care coverage or you may be subject to an income tax penalty. You can enroll in Avon Community School Corporation health plan, or you may want to consider visiting [www.healthcare.gov](http://www.healthcare.gov) for more information on health plans available through the Healthcare Marketplace in your area.

### Premium Assistance Under Medicaid And Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you are eligible for health coverage from your employer, your State may have a premium assistance program that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for these programs, but also have access to health insurance through their employer. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium assistance programs. If

you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must permit you to enroll in your employer plan if you are not already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, you can contact your local state Medicaid or CHIP office for more information.

### Indiana - Medicaid

Healthy Indiana Plan for low-income adults 19-64 Website: <https://www.in.gov/fssa/hip/> Phone: 1-877-438-4479

All all-other Medicaid:

Website: <https://www.in.gov/medicaid/>

Phone: 1-800-457-4584

## Prepare for Your Enrollment

Have you reviewed your insurance benefits lately? The right benefits can help you be more financially stable. Reviewing them ensures you have coverage to help protect your wallet and your lifestyle. Here are some questions that may help.

**What questions do you have about your available insurance options?**

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**What medical, dental, or vision procedures do you have planned for next year?**

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**What do you typically spend on prescriptions?** Tip: Log in to your pharmacy's website to view your history.

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## Inspiring Stories

Hear from others who have shared their life-changing stories. American Fidelity is honored to be a part of their journeys.

[americanfidelity.com/customer-stories](https://americanfidelity.com/customer-stories)

## File Your Claims Faster



**1 AFmobile®**  
Our mobile app is the easiest way to **submit your claims**. Upload documentation from your device's photo gallery.

**2 americanfidelity.com®**  
Filing online is convenient, secure, and has a live chat option. From your computer, log in to file a claim.

**3 AFQuickClaims®**  
Do you have an accident, cancer, critical illness or disability policy? *You could receive some benefits in as little as one day when enrolled in direct deposit.*

### Need assistance?

Visit [americanfidelity.com/fileclaim](http://americanfidelity.com/fileclaim)

*The Internal Revenue Code regulations require proof of eligible expenses using itemized receipts or other documentation showing the date of service, person for whom service was provided and description of the expense. Depending on the type of expense, documentation may come in the form of third party itemized statements or Explanation of Benefits.*



## File Your Claims Faster

Your online account is convenient, secure and provides faster claim processing than filing by paper.

You can file your claim, upload documentation and track your claims with an online account.

[americanfidelity.com/register](http://americanfidelity.com/register)



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