

2026 Employee Benefits Overview



Holden - Paxton - Princeton - Rutland - Sterling



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To Employees:

We're pleased to share our 2026 Benefits Guide, designed to highlight the many ways we invest in you—our people.

This guide outlines the rich benefits available to support your health, well-being, and life beyond work.

At WRSD, we believe that caring for our employees means caring for the whole person and extending that care to your family.

Our benefits reflect our ongoing commitment to your physical, emotional, and financial well-being, and we hope this resource helps you make the most of all that's available to you and your family.

WRSD Human Resources Team

 508-829-1670

IMPORTANT REMINDERS



ACTIVE ELECTRONIC OPEN ENROLLMENT VIA EMPLOYEE NAVIGATOR

WRSD will be capturing all 2026 benefit elections through Employee Navigator.

Please plan to log in between April 13, 2026 and May 8, 2026 to review your current benefits, explore available plan options, and make your elections for the 2026-2027 plan year.

All elections must be completed within this window—changes cannot be made after open enrollment closes.



WHO CAN ENROLL?

WRSD offers coverage to employees who work 20 hours or more (per week).

Eligible dependents include:

- Your legal spouse
- Children to age 26
- Disabled dependent children of any age who meet plan criteria

For new employees, you are eligible to enroll in WRSD benefits upon hire and must choose benefits within 30 days of hire date.

QUALIFYING LIFE EVENT - CHANGE IN STATUS

Once Open Enrollment is complete, your benefit elections for the 2026 calendar year cannot be changed unless you experience a qualifying life event (QLE).

Examples of qualifying life events include marriage, divorce, birth or adoption of a child, death of a spouse, or dependent, or a change in coverage eligibility.



HOW TO ENROLL

1

Step 1: Log In

Go to www.employeenavigator.com and click **Login**

Returning Users: Log in with the username and password you selected. Click **Reset a forgotten password**, if needed.

First Time Users: Click on your Registration Link in the email sent to you by your admin or **Register as a new user**. Create an account and your own username and password.

You will need your Name, Date of Birth, Last 4 of SSN, and the company identifier: WRSDMA

2

Step 2: Start Enrollments

After clicking Start Enrollment, you'll need to complete some personal & dependent information before moving to your benefit elections.

3

Step 3: Benefit Elections

To enroll dependents in a benefit, click the checkbox next to the dependent's name under **Who am I enrolling?**

Below your dependents you can view your available plans and the cost per pay. To elect a benefit, click **Select Plan** underneath the plan cost.

Click **Save & Continue** to save your elections.

If you do not want a benefit, click Don't want this benefit? and select a reason from the dropdown menu.

4

Step 4: Review & Confirm Elections

Review the benefits you selected on the enrollment summary page to make sure they are correct.

Click **Sign & Agree** to complete your enrollment. You can either print a summary of your elections for your records or login at any point during the year to view your summary online.





MEDICAL BENEFITS - CHANGES FOR 2026

WRSD has contracted with **Reimbursement Specialists Inc. (RSI)** to administer an alternative health plan funding strategy, called a **Participating Funding Arrangement (PFA)**. This model preserves our relationship with Blue Cross Blue Shield of MA, while adjusting the process through which WRSD and our employees pay healthcare costs.

NOTE: This change does NOT influence the Blue Care Elect Deductible PPO.

Below, please see a chart detailing 2025 medical plans and their 2026 equivalents:

2025/26 Plan	2026/27 Plan Equivalent
Blue Care Elect PPO	Blue Care Elect PPO
NE Enhanced Value HMO	Access Blue NE Saver HMO - Gold
Blue NE Options HMO	Access Blue NE Saver HMO - Silver
Access Blue NE Saver HMO	Access Blue NE Saver HMO - Bronze



MEDICAL BENEFITS

UNDERSTAND YOUR OPTIONS

Coverage In Network	Blue Care Elect Deductible (PPO)	Access Blue HMO Saver - Gold	Access Blue HMO Saver - Silver	Access Blue HMO Saver - Bronze
Your Annual Deductible After PFA Funding (Individual/Family)	\$250 / \$750	\$500 / \$1,000	\$1,000 / \$2,000	\$2,000 / \$4,000
Out of Pocket Maximum (Individual/Family)	\$2,000 / \$6,000	\$2,950 / \$5,900	\$3,450 / \$6,900	\$4,450 / \$8,900
Preventive Care	\$0	\$0	\$0	\$0
Office Visit (Primary/Specialist)	\$20 / \$20	\$25 / \$40 both after deductible	\$25 / \$40 both after deductible	\$25 / \$40 both after deductible
Emergency Room	\$100	No charge after deductible	No charge after deductible	No charge after deductible
Urgent Care	\$20	\$40 after deductible	\$40 after deductible	\$40 after deductible
Inpatient Hospital (per stay)	\$300 after the deductible	No charge after deductible	No charge after deductible	No charge after deductible
Outpatient Surgery	\$150 after deductible	No charge after deductible	No charge after deductible	No charge after deductible
X-rays, Labs	\$0 after deductible	No charge after deductible	No charge after deductible	No charge after deductible
Imaging (CT/PET Scans, MRI's)	\$100 after deductible	No charge after deductible	No charge after deductible	No charge after deductible
Prescription Drug Coverage (Retail, 30-day supply)	\$10 / \$25 / \$50	\$10 / \$25 / \$45 copays after deductible	\$10 / \$25 / \$45 copays after deductible	\$10 / \$25 / \$45 copays after deductible

Choosing the right health plan depends on your healthcare needs, budget, and comfort with risk. Be sure to compare the total cost, including deductibles, copays, and out-of-pocket maximums, not just the paycheck deduction.

Check that your preferred doctors and prescriptions are covered in-network.

Finally, think ahead about upcoming needs like surgeries or maternity care to ensure your plan choice fits both your health and financial goals.



MEDICAL BENEFITS

SAVE TIME AND MONEY

	Type of Care	Description	Best For
	Nurse Advice Line <u>1-888-247-BLUE (2583)</u>	When you're uncertain if your symptoms are serious or if an injury needs immediate care, get a nurse's advice 24/7 (even on holidays).	Advice on when to seek care or questions about your symptoms, or whether they might be serious.
	Virtual Care (Well Connection) *access via myBlue login or app	Get convenient medical and mental health care from licensed doctors, therapists, and psychologists using your preferred device.	Cold and flu symptoms, allergies and sinus symptoms, ear infections/pain, skin issues such as a rash or bug bite, mild stomach issues such as nausea, UTIs, headaches, pink eye as well as behavioral health needs.
	Primary Care Doctor	Visit your doctor for scheduled checkups and urgent health concerns that occur during office hours.	Your PCP can help with the above items and can perform in-person exams, coordinate your care across specialists, and manage conditions that require regular monitoring or testing.
	Limited Service Clinic (inside a pharmacy)	Found in local pharmacies, you can visit a limited service clinic for simple medical concerns.	Ear infections, pink eye, strep throat, urinary tract infections, bronchitis, sinus infections. Sore throat, cough, fever, congestion. Rashes, insect bites, mild acne, poison ivy, ringworm. Sprains, strains, splinters, minor burns, small cuts that don't require stitches
	Urgent Care Center	Go to a nearby urgent care center when you need immediate, in-person help for a non-life-threatening problem and you can't see your doctor.	X-rays and imaging for possible fractures, sprains, or dislocations, stitches for cuts or lacerations, splints and minor orthopedic injuries (sprains, strains, minor broken bones). Lab tests and rapid results for flu, strep, mono, or COVID-19. IV fluids for dehydration or heat exhaustion. Asthma attacks or shortness of breath that's not life-threatening. Moderate infections (ear, eye, urinary tract, or respiratory). Wound care or draining small abscesses.

IF YOU'RE EXPERIENCING A LIFE-THREATENING EMERGENCY OR BELIEVE A DELAY IN CARE COULD BE DANGEROUS, CALL 911 OR GO TO THE NEAREST EMERGENCY ROOM IMMEDIATELY.

MEDICAL BENEFITS

PAYCHECK DEDUCTIONS - 21 PAY PERIODS

PFA Gold Plan (HMO)	Bi-weekly Deductions
Employee	\$166.11
Family	\$440.19

PFA Silver Plan (HMO)	Bi-weekly Deductions
Employee	\$126.84
Family	\$336.13

PFA Bronze Plan (HMO)	Bi-weekly Deductions
Employee	\$118.87
Family	\$315.76

Blue Care Elect Deductible PPO	Bi-weekly Deductions
Employee	\$389.33
Family	\$1,031.73

MEDICAL BENEFITS

PAYCHECK DEDUCTIONS - 26 PAY PERIODS

PFA Gold Plan (HMO)	Bi-weekly Deductions
Employee	\$134.16
Family	\$355.54

PFA Silver Plan (HMO)	Bi-weekly Deductions
Employee	\$102.45
Family	\$271.49

PFA Bronze Plan (HMO)	Bi-weekly Deductions
Employee	\$96.01
Family	\$255.03

Blue Care Elect Deductible PPO	Bi-weekly Deductions
Employee	\$314.46
Family	\$833.32

HEALTH SAVINGS ACCOUNT (HSA)

OVERVIEW + ELIGIBILITY

A Health Savings Account (HSA) is a personal, tax-advantaged savings account that can be used to pay for eligible medical, dental, and vision expenses. It's paired with a qualified High Deductible Health Plan (HDHP)—like the HDHP Core or HDHP Saver options—and helps you save money by using pre-tax dollars for healthcare costs.

Key Features

Triple tax advantage: Contributions are made pre-tax, funds grow tax-free, and withdrawals for qualified medical expenses are tax-free.

Your money stays with you: Unused funds roll over year to year and remain yours even if you change jobs or health plans.

Investment opportunity: Once your balance reaches a certain amount, you can invest your HSA funds for long-term growth.

Eligible	Not Eligible
Be enrolled in a qualified High Deductible Health Plan (HDHP).	Enrolled in a PPO, HMO, or other traditional medical plan.
Not be claimed as a dependent on someone else's tax return.	Enrolled in Medicare or TRICARE.
Not be covered by any other non-HDHP medical plan, including a spouse's plan.	Covered by a general-purpose FSA (Flexible Spending Account) that reimburses medical expenses.
Not be enrolled in Medicare (Part A or B).	

HEALTH SAVINGS ACCOUNT (HSA)

ADVANTAGES

Triple Tax Advantage

- An HSA is one of the most tax-favored accounts available:
- Pre-tax contributions lower your taxable income.
- Tax-free growth on any interest or investment earnings.
- Tax-free withdrawals when used for qualified medical expenses.

Lower Premiums

- HSAs are only available with High Deductible Health Plans (HDHPs), which generally have lower monthly premiums than traditional PPO plans helping you save money up front.

Long-Term Savings

- Your balance rolls over year to year, so you never lose unused funds. There's no "use-it-or-lose-it" rule like with FSAs. Over time, an HSA can grow into a substantial healthcare nest egg.

Investment Potential

- Once your account reaches a minimum threshold (varies by provider), you can invest your HSA funds in mutual funds or other options, allowing your balance to grow for future healthcare needs or even retirement.

Flexibility and Control

- You decide when and how to use your HSA funds, for current expenses, future costs, or retirement healthcare. You can use it for yourself, your spouse, or eligible dependents, even if they're not covered on your HDHP.

Portability

- The money is yours to keep forever. Your HSA follows you if you change jobs, switch health plans, or retire.

Retirement Advantage

- After age 65, you can use HSA funds for any purpose—not just medical expenses. Non-medical withdrawals are taxed like traditional 401(k) or IRA withdrawals, but no penalties apply. Medical expenses remain tax-free.



HEALTH SAVINGS ACCOUNT (HSA)

ADDITIONAL DETAILS + CONTRIBUTION AMOUNTS

Click [Here](#) for a List of Qualified Medical Expenses

Tax Year	Individual Contribution Limit	Family Contribution Limit
2026	\$4,400	\$8,750

At age 55, members can contribute an additional \$1,000 beyond IRS limits.



FLEXIBLE SPENDING ACCOUNTS (FSA)

HEALTH AND DEPENDENT CARE

A Flexible Spending Account (FSA) helps you save money by using pre-tax dollars to pay for everyday expenses, lowering your taxable income and increasing your take-home pay.

Health Care FSA

A Health Care FSA lets you set aside pre-tax money to cover eligible out-of-pocket expenses such as doctor visit copays, prescriptions, dental and vision care, and many over-the-counter items. Funds are available up front on day one of the plan year, so you can use your full election amount immediately.

Annual Health Care FSA 2026 Limit: \$3,400

Note: Employees will have a grace period of 2 ½ months following 7/1/2026 to use remaining FSA balance from the prior year. Beginning 7/1/2027, employees have the option to roll over a maximum \$680 of unused FSA funds.

Dependent Care FSA

A Dependent Care FSA helps pay for child care or adult day care expenses that allow you (and your spouse, if applicable) to work or attend school. Eligible expenses include daycare, nursery school, before- and after-school care, and certain summer camps for children under age 13, or care for a dependent adult who cannot care for themselves.

Annual Dependent Care FSA 2026 Limits: \$3,750 (married, filing separately), \$7,500 (joint filing)

Note: All elected funds must be used by the end of the plan year and do not roll over

Why It's Valuable

Reduces taxes — contributions are made pre-tax, lowering your taxable income.

Covers everyday costs — helps manage predictable expenses for healthcare and dependent care.



When you enroll in a Health Care FSA, you will receive a debit card from HRC Total Solutions which you can use to pay for eligible expenses. Depending on the transaction, you may need to submit receipts or other documentation to HRC Total Solutions



DENTAL BENEFITS

PLAN BENEFITS

Enrolling in a dental plan is an easy way to protect both your health and your wallet. Routine dental care not only helps maintain a healthy smile but also plays an important role in your overall well-being. Poor oral health has been linked to heart disease, diabetes, and other medical conditions.

With a dental plan, preventive services such as cleanings and exams are covered at 100%, helping you catch issues early before they become costly or painful.

Coverage for basic and major services, like fillings, crowns, or root canals, also provides valuable financial protection against unexpected expenses. Regular visits to the dentist can keep your teeth strong, your smile bright, and your out-of-pocket costs under control.

Key Features	Low Plan	High Plan
Calendar Year Maximum	\$500 per member	\$1,500 per member
Annual Deductible (Individual/Family)	\$25 per member \$75 per family	\$50 per member \$150 per family
Diagnostic & Preventive Services	100%	100%
Basic Services	80%	80%
Endodontics & Periodontics	80%	80%
Major Services	Not Covered	50%
Orthodontics	Yes	Yes
Orthodontia Lifetime Maximum	\$500 (any age)	\$1,500 (any age)

DENTAL BENEFITS

PAYCHECK DEDUCTIONS

BCBSMA Dental Blue PPO	Low Plan Bi-Weekly deductions - 26 pay periods	High Plan Bi-Weekly deductions - 26 pay periods
Employee Only	\$19.57	\$27.96
Family	\$47.37	\$67.67

BCBSMA Dental Blue PPO	Low Plan Bi-Weekly deductions - 21 pay periods	High Plan Bi-Weekly deductions - 21 pay periods
Employee Only	\$24.23	\$34.62
Family	\$58.65	\$83.78

VISION BENEFITS

PLAN BENEFITS

Even if you have perfect eyesight, enrolling in a Vision Plan through Blue 20/20 is a smart way to protect your eye health and save money.

Routine eye exams can detect more than just vision changes, they can also reveal early signs of conditions like diabetes, high blood pressure, and glaucoma.

With Blue 20/20, you'll enjoy coverage for annual eye exams, allowances for eyeglass frames and contact lenses, and discounts on lens enhancements such as anti-reflective coatings or progressive lenses.

Key Features	In-Network	Out-of-Network
Annual Exam	\$10 copay	up to \$50
Frames	\$130 Allowance, 20% off balance	up to \$74
Contact Lenses	\$130 Allowance, 15% off balance	up to \$104
Standard Lens copay	\$25	up to \$42
Frequency	Exam: 12 Months Lenses or Contact Lenses: 12 Months Frames: 24 Months	



BLUE 20/20

VISION BENEFITS

PAYCHECK DEDUCTIONS

Tier	Bi-weekly Deduction - 26 pay periods	Bi-weekly Deduction - 21 pay periods
Employee Only	\$3.43	\$4.25
Employee + Spouse	\$5.83	\$7.22
Employee + one or more children	\$6.00	\$7.43
Family	\$9.43	\$11.68

LIFE INSURANCE

OVERVIEW

Life insurance provides financial protection for your loved ones in the event of your death. It can help cover everyday living expenses, mortgage or tuition payments, and other financial obligations, ensuring your family's stability during a difficult time. Even a basic policy can make a meaningful difference by offering peace of mind and security for the future.

WRSD employees must enroll to receive basic life and accidental death and dismemberment (AD&D) insurance. There is a 50% contribution from WRSD for this coverage.

Your benefit amount will be a maximum of \$10,000.

The age reduction schedule is 65% at age 70 and 50% at age 75.

You can purchase additional life insurance coverage for yourself and your dependents. To see your cost, please log into Employee Navigator.

The following coverage amounts are available:

For yourself: For voluntary life coverage, in increments of \$10,000 you may elect 1 to 7 times salary up to \$500,000 with a guaranteed issue amount of \$750k. For AD&D, you may elect 1 to 5 times salary up to \$500k.

For your spouse: Increments of \$5,000 up to the lesser of \$150,000 or 100% of employee's voluntary amount. Guarantee issue is \$30,000.

For your child(ren): Age 14 days to 1 year: \$500 - \$1,000. Age 1 year through 19 years of age \$5,000 or \$10,000.

Federal tax law requires WRSD to report the cost of company-paid life insurance in excess of \$50,000 as imputed income.

AD&D benefits are paid in addition to any life insurance if you die in an accident or become seriously injured or physically disabled.

You may have to complete an evidence of insurability (EOI) medical questionnaire to determine whether you or your spouse is insurable for supplemental life insurance amounts. If required, one will be provided to you.



DISABILITY

OVERVIEW

Short-Term Disability (STD) and Long-Term Disability (LTD) insurance protect your income if you're unable to work due to illness, injury, or another covered condition.

Short-Term Disability (STD) provides income replacement for a limited period—usually the first few weeks or months you're out of work.

Long-Term Disability (LTD) takes over once STD benefits end, offering continued income protection during extended absences.

Together, these benefits help you stay financially stable and focus on recovery without worrying about lost income.

Details	Short Term Disability - Colonial Life	Long Term Disability - Unum
Who Pays	Employee	Employee
Benefit Provided	60% of Weekly Earnings	60% of Monthly Earnings
Maximum Benefit Payable	\$4,000 Per Month	\$7,500 Per Month
Maximum Benefit Duration	3 Months or 6 Months	Until you're no longer disabled or reach normal social security retirement age. Whichever comes first.
Elimination Period	14/14 or 30/30 Accident or Illness	90 Days

TO SEE YOUR COST, PLEASE LOG INTO EMPLOYEE NAVIGATOR.



BENEFIT CONTACTS

Benefit Plan	Vendor	Phone Number	Website
Medical	BCBS of MA	1 (800) 262-2583	member.bluecrossma.com
Participating Funding Arrangement (PFA)	RSI	1 (844) 918-3603	RSI Member Login
Dental	Dental Blue (BCBSMA)	1 (800) 262-2583	member.bluecrossma.com
Vision	Blue 20/20 (BCBSMA)	1 (800) 262-2583	member.bluecrossma.com
Flexible Spending Account (FSA)	HRC Total Solutions	1 (603) 647-1147	hrcts.com
Health Savings Account (HSA)	HRC Total Solutions	1 (603) 647-1147	hrcts.com
Basic Life and AD&D Insurance	Boston Mutual	1 (800) 669-2668	bostonmutual.com
Short Term Disability Insurance	Colonial Life	1 (800) 325-4368	coloniallife.com
Long Term Disability Insurance	UNUM	1 (866) 679-3054	unum.com

