



# EMPLOYEE BENEFITS GUIDE

## 2026 - 2027

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# WELCOME

Welcome to the **Phoenix Elementary School District #1 2026 - 2027 Benefits Enrollment Guide!** Whether you are a new employee enrolling for the first time or considering your benefits during open enrollment, this guide is designed to help you through the process. This booklet includes information on the benefits available for election for 2026 - 2027. Open Enrollment is limited to May 1<sup>st</sup> through May 15<sup>th</sup>, 2026. All employees **MUST** complete the 2026 - 2027 Open Enrollment process online. All benefit eligible employees are required to elect coverage via iVisions. Any coverage not actively selected will be considered a waiver of coverage.

## WHAT'S INSIDE

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## ENROLLMENT CHECKLIST

- Review this guide with your loved ones. ☐
- Select the best plans for your needs and budget. ☐
- Ensure your dependent and beneficiary information is complete and correct. ☐
- Consider an annual contribution to an HSA if you enrolled in the HDHP plan. ☐

## USING YOUR BENEFIT GUIDE

Our plan runs from July 1 to June 30, of each year. This guide provides a summary of benefit options to help you understand your benefit options and make the right decisions for you and your family – the first time. Keep a copy of this guide handy as it can be very useful when benefit-related questions or scenarios come up.

If you lose or misplace this guide, scan this QR code to access it on the Employee Self Service portal.

Disclosure: This Benefit Enrollment guide is a brief overview solely for informational purposes. VSMG assumes no responsibility for any circumstances arising out of the use, misuse or interpretation of this guide. The Summary Plan Document (SPD) supersedes this benefit guide. Members should refer to the District's SPDs for a description of benefits, limitations and exclusions. All services are subject to review for medical necessity. Members must be eligible at the time services are rendered.



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# PLAN RULES

## BENEFITS ELIGIBILITY

### PLAN RULES

Employees are eligible to participate in the District's benefit plans as of the first of the month following date of hire. Employees must work at least 30 hours per week or .75 or higher FTE to participate in the District's benefit plans. Coverage for your dependents will start on the date your coverage begins, provided you have enrolled them in a timely manner. Benefit eligible employees can also extend medical, voluntary dental, voluntary vision, and voluntary life insurance coverage to their eligible dependents.

#### Dependent children are defined as:

- Natural Child
- Stepchild
- Legally adopted child
- Child for whom you have legal guardianship
- Child for whom health care coverage is required through a "Qualified Medical Child Support Order"

#### Eligible dependents are defined as:

- Your legal spouse
- You or your spouse's dependent child(ren) under age 26 for medical and vision, and up to age 25 for dental
- Disabled adult child(ren) over age 18, unable to be self-supporting who remain a qualified tax-dependent

You may be asked to provide proof in support of your dependents' eligibility. If you have questions, contact the Benefits Office to verify your dependents' eligibility.

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## WHEN CHANGES ARE ALLOWED

The elections you make during this Open Enrollment will be effective from July 1, 2026, through June 30, 2027.

Because some of the benefits you elect are offered on a pre-tax basis, the Internal Revenue Service (IRS) does not allow changes to these benefit elections outside of the annual Open Enrollment period unless you have a mid-year **Qualifying Life Event**. Please note that you must notify the District's Benefits Office within 30 days of the life event circumstance.

#### Common "Qualifying Life Events" include:

- Change in legal marital status.
- Change in number or status of dependents.
- Your dependent child no longer qualifying as an eligible dependent.
- Change in employee/spouse/dependent's employment status, work schedule or residence that affects their eligibility of benefits.
- Coverage of a child due to Qualified Medical Support Order.
- Entitlement or loss of entitlement to Medicare or Medicaid.
- Loss of coverage of the employee or spouse's plan.
- Spouse's open enrollment or new hire enrollment period.

# PLAN RULES

## COBRA GUIDE

## PLAN RULES

COBRA is for continuation of benefits when an employee leaves the District's active medical and dental plans. Coverage will continue to be provided, but the employee will assume the entire monthly premium plus an addition 2% WEX administration fee. The District currently pays the premium amount for the employee's standard coverage. COBRA is provided through P&A, our third-party administrator. Your monthly premiums are due to WEX by their due date and coverage will be cancelled by WEX if not received on time. ASRS Retirees need to stop by the Benefits Office to complete a form to participate in the supplemental benefits plan.

## STEP-BY-STEP GUIDE

- The District will first need to notify WEX of your termination.
- Once WEX has received your termination information, your COBRA election packet will be generated within 5-7 business days from the date of receipt.
- Your COBRA election packet will then be mailed out to you via USPS. Depending on the delivery time for USPS, this typically takes anywhere from 7-10 business days from the time P&A Group places the packet in the mail.
- Once you receive your COBRA election packet, you must complete the forms and send them back via one of the methods below. Under federal law, you have 60 days after the date of this notice or when your coverage ceases, whichever is later, to elect COBRA continuation coverage. The post mark date will be provided in your COBRA election packet. If you do not submit your election by this date, you will lose your right to elect COBRA continuation coverage.

## HOW TO SUBMIT YOUR FORMS

Choose from one of the options below:

- WEBSITE: Visit <https://cobralogin.wexhealth.com>
- MOBILE APP: Download the app at the [Google Play](#) store or [Apple App](#) store.

Payments made online or by via mobile app will be available 24 hours after they receive and process your COBRA election packet. For assistance with any payment options, please contact 866-451-3399 or visit <https://cobralogin.wexhealth.com>.

## HOW TO REMIT YOUR PAYMENT

Choose from one of the options below:

- MAIL: WEX Health Inc  
P.O. Box 2079  
Omaha, NE 68103-2079
- IVR\*: 866-451-3399, follow the prompts
- ONLINE: Create an online account at [padmin.com](https://padmin.com). In the login box, select "Participant" under User Type and "COBRA" under Account Type. Once you log in, go to Member Tools in the tool bar and select "Make Payment."

# WHERE TO ENROLL

## ENROLLMENT INSTRUCTIONS

Your personalized enrollment site can be accessed from any computer with an internet connection. From there, you will be able to review your current coverages, add or drop dependents, change, re-enroll or waive coverages for the 2026 – 2027 plan year.

Please note: Open Enrollment is the only time during the year that you may make changes to your benefits unless you experience a mid-year change in status and/or an approved qualifying event.

## HOW TO ENROLL

## IMPORTANT!

Sign into **Employee Self Service** at:  
<https://tyler-phoenixesdt1az.okta.com/>

Follow the instructions on the screen.

After you have made a choice for or declined each benefit, click on “Continue.”

**Review the information on your new elections. This is what you have chosen for the benefit year of July 1, 2026 – June 30, 2027.**

Once you click “Confirm & Submit”, you will receive a large thumbs up emoji. Be sure to print a copy for your records.

If you do not complete the enrollment process online by May 15, 2026, you will NOT have another opportunity to enroll, elect or change coverage until next year’s Open Enrollment period unless you have a permitted mid-year change in status and/or an approved qualifying event.



# BENEFIT TERMINOLOGY

## BENEFIT TERMINOLOGY

### Terms and definitions to help you make informed decisions.

To assist you with your benefit decisions, review the below benefit terms and definitions as they can impact your care and your wallet.

#### **Premium**

The amount you pay per pay period from your paycheck for your health insurance coverage.

#### **Deductible**

A fixed, annual amount you pay for covered health and prescription drug services before the health plan begins to pay. There are certain services, such as in-network Preventative care that are not subject to the deductible. Deductibles are different for individuals and families and different for in-network and out-of-network providers as well as prescription drugs.

#### **Embedded Deductible**

For health plans with embedded deductibles, you can satisfy his or her individual deductible for coverage and coinsurance to apply. When a family member on the health plan meets his or her individual deductible, plan benefits and coinsurance will apply to subsequent claims for that member. "Embedded" means individual deductibles are active within the larger, overall family deductible and can determine when coverage begins.

#### **Non-Embedded Deductible**

For health plans with non-embedded deductibles, the family deductible must be met before anyone in the family can receive benefits. The combined total of eligible expenses of all family covered members must equal the family provider deductible before any plan benefits are paid for any one member.

#### **Copayment**

A fixed dollar amount you will pay for covered services (health care and prescription drugs).

#### **Coinsurance**

Your percentage share of covered health services, and the health plan's percentage share of covered health services after you have met your deductible.

#### **In-Network**

A group of doctors, hospitals, pharmacies and other providers that contract with UnitedHealthcare and provide services at the negotiated (discounted) rates. You and the health plan will pay less out-of-pocket for your services.

#### **Out-of-Network**

Doctors, hospitals, pharmacies and other providers that do not contract with UnitedHealthcare and do not provide services at the negotiated (discounted) rates. You and the health plan will pay more out-of-pocket for your services.

#### **Balance Bill**

The difference between the amount charged by an out-of-network provider for a covered health service and the amount your health plan allows or pays. You may be billed for the difference in cost.

#### **Out-of-Pocket (OOP) Maximum**

The annual OOP maximum you pay before the health plan pays 100% for covered health services. For in-network and out-of-network services, there is a difference in the OOP maximums. Please note that the in-network OOP maximum limit is less than the out-of-network OOP maximum.

#### **Explanation of Benefits (EOB)**

A statement from a provider that describes how a medical or vision claim was paid or denied by the plan. The EOB includes the amount your provider billed the health plan for services, the amount not covered, discounts that saved you and the health plan money by using in-network providers, the amount paid by the health plan, and the amount you owe the provider, if any.

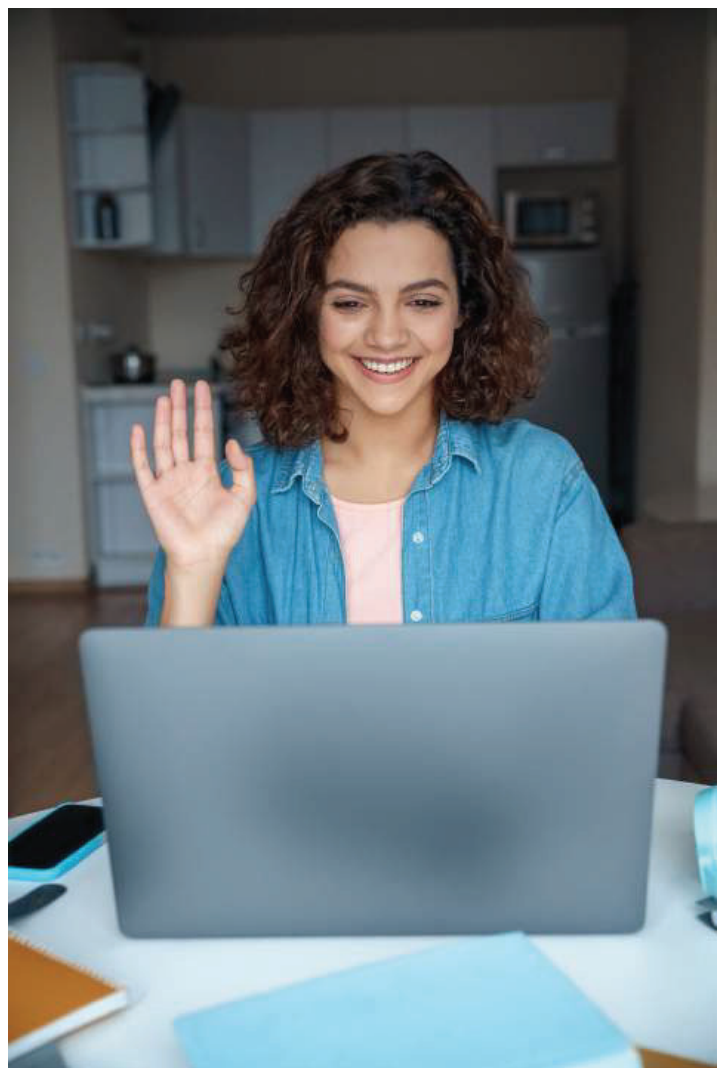
#### **Preauthorization**

A review process by your health plan to make sure the services you will be receiving are medically necessary and covered by the plan. For in-network providers, your provider's office is responsible for starting the process. For out-of-network providers, you are responsible for starting the process. See the Summary Plan Document or access myuhc.com for procedures that require precertification.

# FREE VIRTUAL BENEFIT EDUCATION & SUPPORT

ENROLLMENT SUPPORT

BRELLA®



## HAVE BENEFIT QUESTIONS OR NEED ASSISTANCE?

Year-round BRELLA Employee Benefit Specialists are here to help you! Schedule a 1-on-1 confidential virtual phone or Zoom session to review your benefit options, get answer to your questions, and the help you need to complete your enrollment with ease. Bilingual specialists are available!

Few key areas of support include:

- Benefit education - Enrollment education at your fingertips! Review benefit options during your session.
- Decision support – Get help selecting the benefits that fit both your needs and your budget
- Enrollment issues – Find assistance troubleshooting enrollment issues.,
- Claims assistance – Year-round assistance when it's time to file a voluntary benefit insurance claim.
- Additional resources - After your session, your dedicated specialist can email you additional resources.
- Policyholder questions – Your opportunity to confidentially ask specific coverage related questions.

## SCHEDULE A SESSION

To book a phone or Zoom session, use the QR code below!

Scan  
Here



# CORE BENEFITS

CORE BENEFITS



**In this section, we'll cover:**

- Medical Overview
- Choice Plus Plan
- Doctors \$1000 Plan
- HDHP Plan
- Virtual Care
- Health Savings Account
- Flexible Spending Account
- Wellness
- More Health Benefits
- Dental
- Vision
- Premium Rates

# MEDICAL BENEFITS

MEDICAL

When you enroll in one of the three UHC plans offered, you may visit any provider, including specialists, without a referral. Using a UnitedHealthcare network provider (in-network) versus an out-of-network provider determines the level of benefits you receive and how they are paid. You can expect the highest level of benefits when you seek in-network care. These plans are under the UnitedHealthcare Choice Plus Network.

## MAKE THE MOST OF YOUR BENEFITS

Take full advantage of your medical benefits by registering your account at [myuhc.com](https://myuhc.com) (scan the QR code) and downloading the mobile app. You'll need to have your ID card handy to register.

Once registered, you can use this account to:

- View/print/order ID cards
- View medical claims and bills owed
- Monitor deductible and out-of-pocket limits
- Estimate costs of care
- Search for best providers

## FIND THE RIGHT DOCTOR

If you want to find a doctor, hospital or provider office, there's no need to log in! Instead, follow these simple steps:

- Go to [uhc.com](https://uhc.com) or scan the QR code
- Select "Type of Provider" then "Employer Plan"
- Select Plan: Choice Plus
- Type in your address or ZIP code
- Select which type of provider
- Click "search" for a listing

In the following pages, you'll find a summary of each plan's features. Be sure to review this information carefully. You can find more information on your enrollment portal.

Please note: It can take three (3) weeks from the effective date for your coverage to reflect in the UHC portal.



Register  
Online



Search  
Providers



# CHOICE PLUS PLAN

MEDICAL



| MEDICAL CARE - WHAT YOU PAY                         | IN-NETWORK                             | OUT-OF-NETWORK                         |
|-----------------------------------------------------|----------------------------------------|----------------------------------------|
| Deductible (Plan Year) - Individual / Family        | \$1,500 / \$3,000 (Embedded)           | \$3,000 / \$6,000 (Embedded)           |
| Out-of-Pocket Max (Plan Year) - Individual / Family | \$6,000 / \$12,000                     | \$8,000 / \$16,000                     |
| Co-Insurance                                        | You pay 20%                            | You pay 50%                            |
| Preventative (Annual Wellness Visit)                | \$0                                    | Not covered                            |
| Virtual Visit (Designated Virtual Network Provider) | \$0*                                   | Not covered                            |
| PCP Visit                                           | \$25 copay                             | Subject to Deductible and Co-Insurance |
| Specialist                                          | \$50 copay                             | Subject to Deductible and Co-Insurance |
| Labs (X-rays, Bloodwork) / Major Diagnostics        | \$0 / \$250 copay                      | Subject to Deductible and Co-Insurance |
| Urgent Care                                         | \$75 copay                             | Subject to Deductible and Co-Insurance |
| Emergency Room                                      | \$300 copay                            | \$300 copay                            |
| Outpatient Surgery or Hospital Stay                 | Subject to Deductible and Co-Insurance | Subject to Deductible and Co-Insurance |



\*No charge by a Designated Virtual Network Provider. Office visit cost share applies to any other Telehealth service based on provider type.

| PRESCRIPTIONS          | COST        |
|------------------------|-------------|
| Retail (30-day supply) |             |
| Tier 1                 | \$5 copay   |
| Tier 2                 | \$40 copay  |
| Tier 3                 | \$105 copay |
| Tier 4                 | \$250 copay |

View the Current Prescription Drug List



Your prescription coverage through OptumRX continues with the Valley Pharmacy Network. This allows both the district and the covered members to save money with deeper negotiated discounts at specific pharmacies including Walgreens, Rite Aid, Walmart, Sam's Club and Fry's.

# DOCTORS \$1000 PLAN

MEDICAL



| MEDICAL CARE - WHAT YOU PAY                         | IN-NETWORK                             | OUT-OF-NETWORK                         |
|-----------------------------------------------------|----------------------------------------|----------------------------------------|
| Deductible (Plan Year) - Individual / Family        | \$1,000 / \$2,000 (Embedded)           | \$3,000 / \$6,000 (Embedded)           |
| Out-of-Pocket Max (Plan Year) - Individual / Family | \$5,000 / \$10,000                     | \$8,000 / \$16,000                     |
| Co-Insurance                                        | You pay 20%                            | You pay 50%                            |
| Preventative (Annual Wellness Visit)                | \$0                                    | Not covered                            |
| Virtual Visit (Designated Virtual Network Provider) | \$0*                                   | Not covered                            |
| PCP Visit                                           | \$0                                    | Subject to Deductible and Co-Insurance |
| Specialist                                          | \$75 copay                             | Subject to Deductible and Co-Insurance |
| Labs (X-rays, Bloodwork) or Major Diagnostics       | Subject to Deductible and Co-Insurance | Subject to Deductible and Co-Insurance |
| Urgent Care                                         | \$0                                    | Subject to Deductible and Co-Insurance |
| Emergency Room                                      | \$300 copay                            | \$300 copay                            |
| Outpatient Surgery or Hospital Stay                 | Subject to Deductible and Co-Insurance | Subject to Deductible and Co-Insurance |



\*No charge by a Designated Virtual Network Provider. Office visit cost share applies to any other Telehealth service based on provider type.

| PRESCRIPTIONS          | COST        |
|------------------------|-------------|
| Retail (30-day supply) |             |
| Tier 1                 | \$10 copay  |
| Tier 2                 | \$50 copay  |
| Tier 3                 | \$120 copay |
| Tier 4                 | \$250 copay |

View the Current Prescription Drug List



Your prescription coverage through OptumRX continues with the Valley Pharmacy Network. This allows both the district and the covered members to save money with deeper negotiated discounts at specific pharmacies including Walgreens, Rite Aid, Walmart, Sam's Club and Fry's.

# HDHP 3400 PLAN

MEDICAL



| MEDICAL CARE - WHAT YOU PAY                                                                | IN-NETWORK                             | OUT-OF-NETWORK                         |
|--------------------------------------------------------------------------------------------|----------------------------------------|----------------------------------------|
| Deductible (Plan Year) - Individual / Family                                               | \$3,400 / \$6,800                      | \$6,000 / \$12,000                     |
| Out-of-Pocket Max (Plan Year) - Individual / Family                                        | \$6,000 / \$12,000                     | \$10,000 / \$20,000                    |
| Co-Insurance                                                                               | You pay 20%                            | You pay 50%                            |
| Preventative (Annual Wellness Visit)                                                       | \$0                                    | Not covered                            |
| Virtual Visit (Designated Virtual Network Provider)                                        | \$0*                                   | Not covered                            |
| PCP Visit<br>Specialist<br>Mental Health<br>Urgent Care<br>Emergency Room<br>Hospital Stay | Subject to Deductible and Co-Insurance | Subject to Deductible and Co-Insurance |

\*No charge by a Designated Virtual Network Provider. Office visit cost share applies to any other Telehealth service based on provider type.

## IMPORTANT!

Employees who enroll in the HDHP plan will receive a District-funded Health Savings Account (HSA) contribution.



| PRESCRIPTIONS          | COST        |
|------------------------|-------------|
| Retail (30-day supply) |             |
| Tier 1                 | \$10 copay  |
| Tier 2                 | \$50 copay  |
| Tier 3                 | \$120 copay |
| Tier 4                 | \$250 copay |

Your prescription coverage through OptumRX continues with the Valley Pharmacy Network, allowing you to save money with deeper negotiated discounts at specific pharmacies including Walgreens, Rite Aid, Walmart, Sam's Club and Fry's. You are subject to your \$3,400 / \$6,800 Medical / Pharmacy deductible before copays apply. Medications listed on Expanded Preventative Drug List are subject to copays prior to meeting your deductible. Select contraceptives are available at no cost.

| COVERAGE          | CONTRIBUTION |
|-------------------|--------------|
| Employee Only     |              |
| Employee + Spouse | \$1,000      |
| Employee + Child  |              |
| Family            |              |

Total contribution amounts are based on a full year of enrollment in the Plan. Funds will be deposited during the 2026- 2027 plan year. If you are on Medicare, you can elect HDHP, but you CANNOT fund a Health Savings Account per IRS regulations. If you have any questions regarding this, please contact your Benefits Technician for more details.

View the  
Current  
Prescription  
Drug List



# VIRTUAL CARE

## 24/7 DOCTOR VISITS

With UHC 24/7 Virtual Visits, you can connect to a provider by phone or video (data rates may apply) through myuhc.com® or the UnitedHealthcare® app. Providers can treat a wide range of health conditions including many of the same conditions treated in an emergency room (ER) or urgent care facility and may prescribe medications when needed.

### Save money and time!

Consider 24/7 Virtual Visits with a Designated Virtual Network Provider for these common conditions and more:

- Cough
- Headache
- Sore throat
- Fatigue/weakness
- Nasal discharge
- Difficulty sleeping
- Congestion
- Sinus Pain
- Fever
- Loss of appetite

| UHC MEDICAL PLAN ENROLLMENT | COST PER VISIT |
|-----------------------------|----------------|
| Choice Plus Plan            | No Charge      |
| Doctors \$1000 Plan         | No Charge      |
| HDHP 3400 Plan              | No Charge*     |

\*No charge by a Designated Virtual Network Provider. Office visit cost share applies to any other Telehealth service based on provider type.

To get started, scan the QR code to sign in to your account.



You can also click [here](#) or call 866.801.4409.

### Get specialized treatment and support!

Utilize 24/7 Virtual Visits for these specialties\*:

- Women's Health
- Dermatology
- Gastroenterology
- Sleep care
- Cardiac rehab and more

\*Copays and deductibles may apply.

<sup>1</sup> Data rates may apply.

<sup>2</sup> Certain prescriptions may not be available, and other restrictions may apply.

<sup>3</sup> The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change.

<sup>4</sup> Average allowed amounts charged by UnitedHealthcare Network Providers are not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. Estimated Urgent Care savings are based on \$131 difference between average Urgent Care visit cost of \$180 and Virtual Visit cost of \$54; \$2,000.00 difference between the average Emergency Room visit and the average urgent care visit. The information and estimates provided are for general informational and illustrative purposes only and is not intended to be nor should be construed as medical advice or a substitute for your doctor's care. You should consult with an appropriate health care professional to determine what may be right for you. In an emergency, call 911 or go to the nearest emergency room.

The UnitedHealthcare® app is available for download for iPhone® or Android®, iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company.

# HEALTH SAVINGS ACCOUNT (HSA)

If you are enrolled in the HDHP plan, you can contribute to a Health Savings Account (HSA) with OptumBank, a personal savings account that lets you set aside pre-tax money from your paycheck to use on qualified medical expenses. Some examples of qualified expenses include deductibles and copays, doctor's office visits, prescription drugs, vaccines, screenings, and more!

| HDHP COVERAGE TIER | ANNUAL DISTRICT CONTRIBUTION |
|--------------------|------------------------------|
| Employee Only      |                              |
| Employee + 1       | \$1,000                      |
| Employee + 2/More  |                              |

Please note that the total contribution amounts are based on a full year of enrollment in the HDHP Plan. The District's contribution to a HDHP Plan participant's HSA account is deposited in equal increments over 21 pay periods during the plan year. If you choose to make voluntary contributions, those contributions are deducted from your pay, over 21 pay periods, in equal increments throughout the plan year.

## HOW MUCH CAN I CONTRIBUTE?

To calculate, simply subtract the District's \$1,000 annual contribution from the IRS 2026 annual maximum contribution limits below.

| COVERAGE TIER | MAXIMUM AMOUNT     |
|---------------|--------------------|
| Individual    | \$4,400            |
| Family        | \$8,750            |
| Age 55+       | Additional \$1,000 |

*Note: The applicable service fee of \$1.00 to \$3.00 is automatically deducted by OptumBank from your HSA balance each month depending on your account selection and balance.*

TAX-SAVINGS

**Optum Bank**  
Member FDIC

## THE BENEFITS

### Triple Tax Savings

The **only** account where contributions are tax deductible; the funds grow with no tax liability; and money used for health expenses is not taxed upon withdrawal.

### You Own it

The account is yours! You use the funds like you would a bank account. You can take the account and the funds in it if you leave the District or retire.

### Growth Potential

The funds in the account can be invested and earnings grow tax-free. After age 65, you can use the HSA like a traditional retirement account.

### Dependent Use

The funds in the account can be used for your dependents expenses as well, regardless of whether they are enrolled in an HDHP plan.

## HOW DO I CONTRIBUTE?

You can contribute pre-tax dollars to an individual Health Savings Account on your portal during your enrollment. If you are on Medicare, you can elect the HDHP plan, but you cannot contribute to an HSA. **NOTE:** If you have questions, please contact your Benefits Technician for more details.

View the  
Full List of  
HSA Qualified  
Expenses





# FLEXIBLE SPENDING ACCOUNTS (FSA)

A Flexible Spending Account (FSA) is an account that allows you to set aside pre-tax money from your paycheck to pay for certain expenses. You can use FSAs to pay for out-of-pocket health care costs, such as insurance deductibles and copayments, qualified prescription drugs, insulin, and medical devices. You can also use FSAs for dependent care expenses, such as childcare services.

## MAKING YOUR ANNUAL FSA ELECTION

The IRS requires you to elect your FSA contributions every year. If you wish to participate, you need to make your 2026 - 2027 election during Open Enrollment or your initial benefit enrollment period. Any unused dollars from your current contribution will carry over up to \$680. You can only enroll during open enrollment or your initial benefit period.

## HOW MUCH CAN I CONTRIBUTE?

Contributions must be spent in the current insurance year. If you choose to enroll, your contribution will be deducted from your pay in equal increments from July 1, 2026 – June 30, 2027 on pre-tax basis.

| ACCOUNT TYPE       | 2026 IRS CONTRIBUTION LIMITS |
|--------------------|------------------------------|
| Medical FSA        | \$3,400                      |
| Allowable rollover | \$680                        |
| Limited FSA        | \$3,400                      |
| Allowable rollover | \$680                        |
| Dependent Care FSA | \$7,500                      |

If you choose to enroll in the HDHP + HSA plan and contribute to the Medical Expense Reimbursement Account, you can use your funds on a “limited purpose” basis – to pay your eligible dental and vision care expenses only.

## IMPORTANT!

## DON'T FORGET THE “USE IT OR LOSE IT” RULE

The IRS governs the administration of Flexible Spending Account plans, and once you elect to set aside money in an FSA, you must use it for eligible expenses during the plan year. You should make every effort to file your FSA claims as you incur expenses.

You may carry over up to \$680 of unused amounts remaining in your Medical FSA or Limited FSA at the end of a plan year to be used for Medical Care Expenses incurred during the next plan year, beginning with any unused amounts remaining at the end of the current plan year. No more than \$680 of your unused Medical FSA or Limited FSA amount for a plan year may be carried over for use in the next plan year. NOTE: The carryover does not apply to the Dependent Care FSA.

However, you have a 90-day runout period after the plan year ends (June 30) to file claims for reimbursement. After that point, you forfeit, or “lose,” any unused funds above \$680. Because of this IRS “use it or lose it” rule, be sure to carefully estimate the amount you want to contribute to the FSAs before making your elections.

# WELLSTYLES

WELLNESS



WellStyles is on a mission to help you feel healthier and happier. Those enrolled in the District's medical plan can take advantage of this dedicated Wellness program at no cost!

Participate in WellStyles to earn up to \$300 in gift cards, all for being healthy!

## HOW IT WORKS

- **Sync Up**  
To fitness devices and apps.
- **Team Up**  
Connect online with friends and family.
- **Step It Up**  
Join a wellness challenge!
- **Measure Up**  
Set goals and track your results.
- **Rack Up**  
Earn incentives along the way!
- **Live It Up**  
Improve your overall health and wellbeing!



## FEATURES

- Wellness Challenges
- Connecting with co-workers
- Syncing devices and apps
- Incentives
- Healthy habits
- Gym discounts
- Newsletters
- Digital workouts
- Meditations
- Webinars



Click [here](#)

# MORE HEALTH BENEFITS

MORE BENEFITS

Those enrolled in one of the District's medical plans have access to additional programs designed to support your health and wellbeing every step of the way. Scan the QR code to access these benefits on the Benefits page within the WellStyles platform, powered by Personify Health.

Scan  
me!



Click [here](#)



Hinge Health gives you the tools you need to conquer back and joint pain, recover from injuries, prepare for surgery, and stay healthy and pain free. This program is available to employees and dependents 18+ on the UHC medical plan through their employer.



2nd.MD connects you with a board-certified specialist for an expert second opinion via phone or video at no cost. This program is available to employees and their dependents on the UHC medical plan.



Parsley Health finds the root cause of your symptoms and makes a personalized plan for healing with online support every step of the way. The program is available to employees and dependents 18+ on the UHC medical plan.



Maven Clinic offers comprehensive maternity and postpartum services. Maven is free to employees, spouses, and/or dependents (18+) who are on the UHC plan through their employer.



Calm Health empowers individuals to navigate life's twists and turns with evidence-based programs and mindfulness content designed for maximizing engagement.



# DENTAL PPO LEVEL 1 PLAN

DENTAL



| BENEFITS PAYABLE                                                                                                                                                                                                                                                                                                                                                                              | PPO DENTIST  | PREMIER DENTIST | OUT-OF-NETWORK |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|-----------------|----------------|
| Annual Maximum Benefit<br>(Combination of in/out-of-network)                                                                                                                                                                                                                                                                                                                                  | \$1,000      | \$1,000         | \$1,000        |
| Lifetime Periodontics Maximum (excluding maintenance)<br>(Combination of in and out-of-network)                                                                                                                                                                                                                                                                                               | \$1,000      | \$1,000         | \$1,000        |
| Annual Deductible (Individual/Family)<br>(Combination of in and out-of-network)                                                                                                                                                                                                                                                                                                               | \$50 / \$150 | \$50 / \$150    | \$50 / \$150   |
| <b>PREVENTATIVE SERVICES</b>                                                                                                                                                                                                                                                                                                                                                                  |              |                 |                |
| Diagnostic and Preventative Services - exams, cleanings, fluoride, and space maintainers<br>Sealants - to prevent decay of permanent teeth<br>Radiographs - X-rays<br>Periodontal Maintenance - cleanings following periodontal therapy                                                                                                                                                       | 100%         | 100%            | 100%           |
| <b>BASIC SERVICES</b>                                                                                                                                                                                                                                                                                                                                                                         |              |                 |                |
| Emergency Palliative Treatment - to temporary pain relief<br>Minor Restorative Services – fillings<br>Simple Extractions - non-surgical removal of teeth<br>Other Basic Services – misc services                                                                                                                                                                                              | 80%          | 80%             | 80%            |
| <b>MAJOR SERVICES</b>                                                                                                                                                                                                                                                                                                                                                                         |              |                 |                |
| Crown Repair – to individual crowns<br>Endodontic Services - root canals<br>Periodontic Services - to treat gum disease<br>Other Oral Surgery - surgical extractions and other oral surgery<br>Major Restorative Services – crowns<br>Anesthesia Services - when medically necessary<br>Relines and Repairs - to bridges and dentures<br>Prosthodontic Services - bridges, implants, dentures | 50%          | 50%             | 50%            |
| <b>ORTHODONTIC SERVICES</b>                                                                                                                                                                                                                                                                                                                                                                   |              |                 |                |
| Not included                                                                                                                                                                                                                                                                                                                                                                                  | 0%           | 0%              | 0%             |

View a list of  
Participating  
Providers



Predetermination recommended for services over \$250. Please Note: When you receive services from a Delta Dental Premier or Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's PPO Dentist Schedule (or the Nonparticipating Dentist Fee) that will be paid for those services. This amount may be less than what the dentist charges or Delta Dental approves and you are responsible for that difference.

# DENTAL PPO LEVEL 3 PLAN

DENTAL



| BENEFITS PAYABLE                                                                                                                                                                                                                                                                           | PPO DENTIST | PREMIER DENTIST | OUT-OF-NETWORK |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-----------------|----------------|
| Annual Maximum Benefit<br>(Combination of in/out-of-network)                                                                                                                                                                                                                               | \$2,000     | \$1,500         | \$1,500        |
| Lifetime Orthodontia Maximum<br>(Combination of in and out-of-network)                                                                                                                                                                                                                     | \$1,500     | \$1,000         | \$1,000        |
| Annual Deductible (Individual/Family)<br>(Combination of in and out-of-network)                                                                                                                                                                                                            | \$25 / \$75 | \$50 / \$150    | \$50 / \$150   |
| <b>PREVENTATIVE SERVICES</b>                                                                                                                                                                                                                                                               |             |                 |                |
| Diagnostic and Preventative Services - exams, cleanings, fluoride, and space maintainers<br>Sealants - to prevent decay of permanent teeth<br>Radiographs - X-rays<br>Periodontal Maintenance - cleanings following periodontal therapy                                                    | 100%        | 100%            | 100%           |
| <b>BASIC SERVICES</b>                                                                                                                                                                                                                                                                      |             |                 |                |
| Emergency Palliative Treatment – to temporarily pain relief<br>Minor Restorative Services – fillings<br>Endodontic Services - root canals<br>Periodontic Services - to treat gum disease<br>Oral Surgery Services – extractions and dental surgery<br>Other Basic Services – misc services | 90%         | 80%             | 80%            |
| <b>MAJOR SERVICES</b>                                                                                                                                                                                                                                                                      |             |                 |                |
| Crown Repair – to individual crowns<br>Major Restorative Services – crowns<br>Relines and Repairs - to bridges and dentures<br>Prosthodontic Services - bridges, implants, dentures                                                                                                        | 60%         | 50%             | 50%            |
| <b>ORTHODONTIC SERVICES</b>                                                                                                                                                                                                                                                                |             |                 |                |
| Benefit for adults, children ages 8–25. Payable in two payments - upon initial banding and 12 months after. The Orthodontia lifetime maximum is separate from the annual maximum for your other dental benefits.                                                                           | 50%         | 50%             | 50%            |

View a list of  
Participating  
Providers



Predetermination recommended for services over \$250. Please Note: When you receive services from a Delta Dental Premier or Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's PPO Dentist Schedule (or the Nonparticipating Dentist Fee) that will be paid for those services. This amount may be less than what the dentist charges or Delta Dental approves and you are responsible for that difference.

# VISION BASE PLAN

VISION



| IN NETWORK                                                                                                                                                                                                                                                                 | WHAT YOU PAY                                                                                          | FREQUENCY       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|-----------------|
| VISION EXAM                                                                                                                                                                                                                                                                | \$10 copay                                                                                            | every 12 months |
| MATERIALS                                                                                                                                                                                                                                                                  | \$25 copay                                                                                            | every 12 months |
| RETINAL SCREENING                                                                                                                                                                                                                                                          | up to \$39                                                                                            | every 12 months |
| FRAMES<br>Retail (including Sam's, Walmart and Costco)<br>Featured Brands                                                                                                                                                                                                  | \$160 allowance<br>\$180 allowance                                                                    | every 24 months |
| LENSES<br>Single vision, lined bifocal, and lined trifocal lenses<br>Impact-resistant lenses for dependent children (up to age 19)<br>Enhancements:<br>Scratch-resistant coating<br>Standard Progressive Lenses<br>Premium Progressive Lenses<br>Custom Progressive Lenses | covered by materials copay<br><br>\$0 copay<br>\$0 copay<br>\$95 - \$105 copay<br>\$150 - \$175 copay | every 12 months |
| ELECTIVE CONTACT LENSES (IN LIEU OF GLASSES)<br>Allowance is applied toward the purchase of contact lenses. Materials copay is waived.                                                                                                                                     | \$150 allowance                                                                                       | every 12 months |

| OUT OF NETWORK                                                                                        | WHAT YOU GET                                         |
|-------------------------------------------------------------------------------------------------------|------------------------------------------------------|
| EXAM(S)                                                                                               | up to \$45                                           |
| FRAMES                                                                                                | up to \$70                                           |
| LENSES<br>Single Vision Lenses<br>Lined Bifocal Lenses<br>Lined Trifocal Lenses<br>Progressive Lenses | up to \$30<br>up to \$50<br>up to \$65<br>up to \$50 |
| ELECTIVE CONTACT LENSES (IN LIEU OF GLASSES)                                                          | up to \$105                                          |

View a  
List of  
Participating  
Providers



Polycarbonate Lenses for Dependent Children (up to age 19) - covered in full. Scratch coating and Standard Progressives for adults covered in full. Other optional lens upgrades may be offered at a discount. Based on state guidelines, lens material and options may not be available at these discounted prices at all provider locations. Please ask your provider for details. The Lens Options list can be found at [vsp.com](http://vsp.com)

# VISION BUY UP PLAN

VISION



| IN NETWORK                                                                                                                                                                                                                                                                 | WHAT YOU PAY                                                                         | FREQUENCY       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|-----------------|
| VISION EXAM                                                                                                                                                                                                                                                                | \$10 copay                                                                           | every 12 months |
| MATERIALS                                                                                                                                                                                                                                                                  | \$10 copay                                                                           | every 12 months |
| RETINAL SCREENING                                                                                                                                                                                                                                                          | up to \$39                                                                           | every 12 months |
| FRAMES<br>Retail (including Sam's, Walmart and Costco)<br>Featured Brands                                                                                                                                                                                                  | \$225 allowance<br>\$245 allowance                                                   | every 12 months |
| LENSES<br>Single vision, lined bifocal, and lined trifocal lenses<br>Impact-resistant lenses for dependent children (up to age 19)<br>Enhancements:<br>Scratch-resistant coating<br>Standard Progressive Lenses<br>Premium Progressive Lenses<br>Custom Progressive Lenses | covered by materials copay<br><br>\$0 copay<br>\$0 copay<br>\$40 copay<br>\$40 copay | every 12 months |
| ELECTIVE CONTACT LENSES (IN LIEU OF GLASSES)<br>Allowance is applied toward the purchase of contact lenses. Materials copay is waived.                                                                                                                                     | \$175 allowance                                                                      | every 12 months |

| OUT OF NETWORK                                                                                        | WHAT YOU GET                                         |
|-------------------------------------------------------------------------------------------------------|------------------------------------------------------|
| EXAM(S)                                                                                               | up to \$45                                           |
| FRAMES                                                                                                | up to \$70                                           |
| LENSES<br>Single Vision Lenses<br>Lined Bifocal Lenses<br>Lined Trifocal Lenses<br>Progressive Lenses | up to \$30<br>up to \$50<br>up to \$65<br>up to \$50 |
| ELECTIVE CONTACT LENSES (IN LIEU OF GLASSES)                                                          | up to \$105                                          |

View a  
List of  
Participating  
Providers



Polycarbonate Lenses for Dependent Children (up to age 19) - covered in full. Scratch coating and Standard Progressives for adults covered in full. Other optional lens upgrades may be offered at a discount. Based on state guidelines, lens material and options may not be available at these discounted prices at all provider locations. Please ask your provider for details. The Lens Options list can be found at [vsp.com](http://vsp.com)

# PREMIUM RATES

## PREMIUM RATES

| UHC CHOICE PLUS PLAN                            | EMPLOYEE MONTHLY | EMPLOYEE 21 PAYS | EMPLOYEE 26 PAYS | COBRA MONTHLY |
|-------------------------------------------------|------------------|------------------|------------------|---------------|
| Employee                                        | \$50.75          | \$29.00          | \$23.43          | \$747.00      |
| Employee + 1                                    | \$670.65         | \$383.23         | \$309.54         | \$1,494.01    |
| Employee + 2/More                               | \$900.02         | \$514.30         | \$415.40         | \$1,770.41    |
| UHC \$1000 DOCTORS PLAN                         | EMPLOYEE MONTHLY | EMPLOYEE 21 PAYS | EMPLOYEE 26 PAYS | COBRA MONTHLY |
| Employee                                        | \$0.00           | \$0.00           | \$0.00           | \$697.45      |
| Employee + 1                                    | \$569.14         | \$325.23         | \$262.68         | \$1,394.89    |
| Employee + 2/More                               | \$779.74         | \$445.57         | \$359.88         | \$1,652.96    |
| UHC HDHP 3400 PLAN                              | EMPLOYEE MONTHLY | EMPLOYEE 21 PAYS | EMPLOYEE 26 PAYS | COBRA MONTHLY |
| Employee                                        | \$0.00           | \$0.00           | \$0.00           | \$651.31      |
| Employee + 1                                    | \$513.45         | \$293.40         | \$236.98         | \$1,302.62    |
| Employee + 2/More                               | \$703.43         | \$401.96         | \$324.66         | \$1,543.62    |
| HSA Contribution<br>\$1,000 Annually / Prorated | \$83.34          | \$47.62          | \$38.47          | N/A           |
| DELTA DENTAL LEVEL I                            | EMPLOYEE MONTHLY | EMPLOYEE 21 PAYS | EMPLOYEE 26 PAYS | COBRA MONTHLY |
| Employee                                        | \$20.00          | \$11.43          | \$9.24           | \$23.32       |
| Employee + 1                                    | \$46.17          | \$26.37          | \$21.31          | \$49.46       |
| Employee + 2/More                               | \$75.91          | \$43.38          | \$35.04          | \$77.95       |
| DELTA DENTAL LEVEL III                          | EMPLOYEE MONTHLY | EMPLOYEE 21 PAYS | EMPLOYEE 26 PAYS | COBRA MONTHLY |
| Employee                                        | \$30.00          | \$17.15          | \$13.85          | \$40.19       |
| Employee + 1                                    | \$75.12          | \$42.93          | \$36.68          | \$86.13       |
| Employee + 2/More                               | \$126.39         | \$72.23          | \$58.34          | \$137.40      |
| VSP VISION LEVEL I - 12/12/24                   | EMPLOYEE MONTHLY | EMPLOYEE 21 PAYS | EMPLOYEE 26 PAYS | COBRA MONTHLY |
| Employee                                        | \$6.08           | \$3.48           | \$2.81           | \$6.08        |
| Employee + 1                                    | \$12.17          | \$6.96           | \$5.62           | \$12.17       |
| Employee + 2/More                               | \$19.59          | \$11.20          | \$9.05           | \$19.59       |
| VSP VISION LEVEL II - 12/12/12                  | EMPLOYEE MONTHLY | EMPLOYEE 21 PAYS | EMPLOYEE 26 PAYS | COBRA MONTHLY |
| Employee                                        | \$11.78          | \$6.74           | \$5.44           | \$11.78       |
| Employee + 1                                    | \$23.55          | \$13.46          | \$10.87          | \$23.55       |
| Employee + 2/More                               | \$37.92          | \$21.67          | \$17.51          | \$37.92       |

These are the amounts per payday. You will have deductions for 26 paydays (12-month employees) or 21 paydays (all seasonal employees) for fiscal year 2026/2027. Payday amount = Monthly amount x 12 months/26 or 21 paydays. The payday amounts will be different for mid-year hires/changes; payday amount will equal the monthly amount multiplied by the number of months from the effective date through 6/30/27 divided by the number of paydays left to deduct for fiscal year 2026/2027.

# MORE BENEFITS

MORE BENEFITS



**Wait, there are more benefits for you and your loved ones to choose from! In this section, we'll cover:**

- Life and Accidental Death & Dismemberment
- Short-Term Disability
- Accident, Hospital Indemnity and Critical Illness
- Employee Assistance Programs
- Additional Benefits
- Retirement Savings
- Important Contacts

# LIFE AND AD&D

LIFE AND AD&D

Life and Accidental Death & Dismemberment (AD&D) insurance provides financial protection for your loved ones if something happens to you. Taking advantage of the life and AD&D coverage offered by the District can be an important part of your financial security, and the financial security of your loved ones.



## BASIC (EMPLOYER PAID) LIFE INSURANCE

The District provides eligible employees (30 hours a week) with life insurance equivalent to 1x your basic yearly salary to a maximum of \$100,000. This benefit is provided to you at no cost! Please note that benefits reduce by 35% at age 70, 55% at age 75 and 70% at age 80.

## SUPPLEMENTAL LIFE AND ACCIDENTAL DEATH (AD&D) INSURANCE

Employees can buy supplemental life and accidental death & dismemberment insurance for yourself and your dependents. The amounts you can elect are based upon the following:

| WHO IS COVERED | AVAILABLE COVERAGE AMOUNTS                                                                                             |
|----------------|------------------------------------------------------------------------------------------------------------------------|
| Employee       | Initial Guarantee Issue: \$250,000<br>\$10,000 - \$500,000 in \$10,000 increments (not to exceed 5x annual earnings).  |
| Spouse         | Initial Guarantee Issue: \$50,000<br>\$5,000 to \$150,000 (not to exceed 50% of Employee Supplemental coverage amount) |
| Child(ren)     | Guarantee Issue: \$10,000; \$1,000 to \$10,000 in \$1,000 increments                                                   |

*Please note that life and accidental death and dismemberment insurance may have exclusions and limitations and/or require Evidence of Insurability (not required for Child(ren) coverage). Please see plan details for more information.*

### Employee:

Benefit amounts will be reduced by the following percentages according to age category:

35% at age 70  
55% at age 75  
70% at age 80  
80% at age 85  
85% at age 90

### Spouse:

Benefit amounts will be reduced by the following percentages according to age category:

35% at Employee's age 70  
55% at Employee's age 75  
70% at Employee's age 80  
80% at Employee's age 85  
85% at Employee's age 90

Benefit reductions will apply to the original benefit amount in force and will be rounded to the nearest \$1000.

# SHORT TERM DISABILITY

SHORT-TERM DISABILITY



Disability insurance helps provide income protection for those with unexpected health events, associated expenses, and possible time away from work due to a non-occupational injury or sickness. It replaces a portion of your pre-disability earnings (not to exceed 66 2/3%), less any income that was actually paid to you from other sources for the same disability and

provides a weekly cash benefit to help pay for everyday expenses (such as mortgage/rent, utilities, childcare, or groceries) if you are unable to work for a short time due to a covered disability. Taking advantage of the short-term disability coverages offered by the District can be an important part of your financial security.

After your claim is approved, you will begin receiving benefits once you've completed your elimination period of 60 days (Employer Paid) from the date you are unable to work due to an injury or illness or 14 days (Employee Paid – Buy Up Plan) from the date you are unable to work due to an injury or illness (this duration is

referred to as the “elimination period/waiting period”). Please note: The minimum monthly benefit amount payable under the voluntary short-term disability policy cannot be lower than 25% of your gross monthly benefit, regardless of the amount of income you receive from other sources.

## DISABILITY COVERAGE OPTIONS

| OPTIONS                                                        | BENEFITS BEGIN                              | BENEFIT DURATION |
|----------------------------------------------------------------|---------------------------------------------|------------------|
| Employer Paid - Accident / Illness                             | 61 <sup>st</sup> Day / 61 <sup>st</sup> Day | up to 17 weeks   |
| Employee Paid Buy Up - Accident / Illness including maternity* | 15 <sup>th</sup> Day / 15 <sup>th</sup> Day | up to 24 weeks   |

*\*Maternity benefits are paid for up to 6 weeks for a conventional birth and up to 8 weeks for a C-section birth minus the elimination period -- unless otherwise medically necessary.*

## IMPORTANT!

### PRE-EXISTING CONDITION LIMITATIONS

The policy does not pay benefits for disabilities that begin within 12 months of your initial enrollment in the plan if you received medical treatment, consultation, care, or service (including diagnostic measures), or took prescribed drugs or medicines for the disabling condition during the 12 months prior to your effective date. To be eligible for coverage during pregnancy, you cannot be pregnant before your benefit effective date (e.g., July 1, 2026) if you are enrolling during 2026 – 2027 Open Enrollment.

# ACCIDENT, HOSPITAL, AND CRITICAL ILLNESS

VOLUNTARY BENEFITS



Voluntary benefits offered through Colonial Life are 100% employee paid, guarantee issue (no medical questions!) and available for you and your dependents. You do not have to enroll in the medical plan to enroll in these coverages. Benefits are paid regardless of other insurances you may have, are paid directly to you, and can be used however you choose.

|                   | ACCIDENT                                                                                                                                                                                                               | HOSPITAL INDEMNITY                                                                                                                                                 | CRITICAL ILLNESS                                                                                                                                                                                                                                                  |
|-------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>OVERVIEW</b>   | Benefits paid based on treatment received for injuries sustained in a covered on-job or off-the-job accident.                                                                                                          | Benefits paid for in-patient hospital admission and confinement due to a covered injury or illness including maternity. NOTE: 12 / 12 pre-existing applies.        | Benefits paid upon diagnosis of a covered critical illness including cancer. NOTE: 12 / 12 pre-existing applies.                                                                                                                                                  |
| <b>ADVANTAGES</b> | Accident Insurance helps you offset unexpected covered medical expenses such as emergency room fees, X-rays, surgeries and hospital admissions that can result from an on or off job injury due to a covered accident. | Hospital Indemnity Insurance can help you recover out-of-pocket expenses due to either a planned or unexpected hospitalization.                                    | Critical Illness Insurance can help supplement your major medical coverage by providing a lump-sum benefit that you can use to pay the direct and indirect costs related to a covered critical illness and pays for multiple critical illnesses including cancer. |
| <b>BENEFITS</b>   | On and Off Job Coverage. Includes Accidental Death & Dismemberment policy.<br><br>See benefit summary for more details on what this plan covers.                                                                       | In-Patient Admission: Option of \$500 or \$1500 payable once per year per insured.<br><br>In-Patient Confinement: \$100 / day up to 365 days per year per insured. | Employees choose lump sum benefit of up to \$30,000.<br><br>Spouse covered at 50% of EE amount<br><br>Children covered at 50% of EE amount                                                                                                                        |
| <b>EXTRAS</b>     | HSA compliant<br>24-hour coverage<br>No lifetime maximum<br>Portable<br>Guarantee issue!                                                                                                                               | HSA compliant<br>No lifetime maximum<br>No networks<br>Accident or Injury<br>Guarantee issue!                                                                      | HSA compliant<br>Attained age rates<br>Child coverage included at no additional cost<br>Portable<br>Guarantee issue!                                                                                                                                              |

# EMPLOYEE ASSISTANCE PROGRAMS

The District offers all employees access to help for life's challenges including legal, financial and work/life resources. Issues commonly addressed through your EAP benefits include:

Family conflict - divorce, custody, blended family, domestic violence issues.

Grief - accidents, illness, victim of crime, loss of a loved one.

Changes - relocation, job stress, interpersonal problems, communication issues, empty nest, aging parents.

Personal growth - interpersonal skills (relationship and/or communication) for work or family.

Dependence or codependence issues - alcohol, drugs, gambling.

**Allstate**  
IDENTITY PROTECTION

## AVAILABLE FREE TO ALL EMPLOYEES

A comprehensive identity theft monitoring service that alerts you at the first sign of fraud and fully restores your identity. This service is automatically provided to you by the District at no additional cost. You may add family coverage for just \$8.95/month. If you do not wish to obtain this coverage, simply decline the coverage at time of open enrollment or when you become benefit eligible.

Call 800.789.2720

Scan  
Here



## NEW AND AVAILABLE FREE TO ALL EMPLOYEES AND DEPENDENTS

With ComPsych GuidanceResources, employees and their dependents have access to up to six (6) free, confidential in-person or teletherapy sessions, per problem, per family member. ComPsych services include legal, financial and work/life resources. To get started, scan the QR code or click [here](#), and enter "Web ID: VALLEY" followed by the characters "PHOEN".

Call 866.883.0874

Register Now



## AVAILABLE FREE TO ALL MEDICAL PLAN PARTICIPANTS

UnitedHealthcare EAP is confidential and provided at no additional cost to medical plan participants (employees and dependents). UnitedHealthcare EAP, a 24-hour referral service, is staffed with master's level counselors who can help with almost any problem ranging from medical and family matters to personal, legal, financial, and emotional issues. You can meet with a counselor anytime, day or night, 7 days a week, 365 days a year. Members can access 3 in-person visits with an in-network counselor at no out-of-pocket expense per incident.

Call 866.314.8187  
Español 866.314.8187

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# ADDITIONAL BENEFITS

ADDITIONAL BENEFITS



## PRE-PAID LEGAL

MetLife Legal, under Valley Schools, provides you, your spouse and dependents with a variety of legal services from attorneys experienced in estate planning documents, civil suits, adoption, creditor issues and much more.

Benefits include:

- Sign up for a convenient payroll deduction of just \$18.50 a month
- Save hundreds over typical attorney fees
- No deductibles or co-pays
- No claim forms or usage limits when using a MetLife Legal Network Attorney

### HOW TO USE IT:

- Find an attorney. Create an account at [members.legalplans.com](https://members.legalplans.com) or scan the QR code below to see your coverages and select an attorney for your legal matter or call at 800-821-6400 for assistance.
- Make an appointment. Call the attorney you select and schedule a time to talk or meet.
- That's it! There are no copays, deductibles or claim forms when you use a network attorney for a covered matter.

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## PET INSURANCE

Pets are family too! MetLife Pet Insurance can help you take care of your furry friends and protect your financial future.

Benefits include:

- Flexible product offerings
- Straightforward pricing and options
- Discounts up to 30%<sup>1</sup>
- Customizable limits
- Deductible savings<sup>2</sup>
- Quick 3-step enrollment
- Hassle-free claims experience with most claims processed within 10 days
- An experienced team of pet advocates and multi-channel support options
- You may be able to cover up to 90%<sup>3</sup> of covered veterinary expenses at any licensed veterinarian, specialist or emergency clinic in the U.S.
- Get a quote or enroll today by scanning the QR code below, calling 1.800.GET-MET, or visiting [www.metlife.com/getpetquote](https://www.metlife.com/getpetquote)

1. When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details. 2. Your pet's deductible automatically decreases by \$25 (IAIC policies) or \$50 (MetGen policies) each policy year that you don't receive a claim reimbursement. May not be available in all states. 3. Reimbursement options include: 70%, 80% and 90% and a 50% option for MetGen policies and a 65% option for IAIC policies only. Pet age restrictions may apply.

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# RETIREMENT SAVINGS

RETIREMENT SAVINGS



District employees can participate in 403(b) and/or 457(b) deferred compensation plans immediately upon employment; however, private contractors, appointed/elected trustees and/or school board members are not eligible to participate in the 403(b) plan. These tax-advantaged retirement savings accounts that allows you to defer income taxes on retirement savings. You have the option of contributing to these plans through salary deductions.

| INDIVIDUALS                  | 2026 IRS CONTRIBUTION LIMITS |
|------------------------------|------------------------------|
| Up to age 50 (by 12/31/2026) | \$24,500                     |
| Age 50 – 59 (by 12/31/2026)  | additional \$8,000           |
| Age 60 – 63 (by 12/31/2026)  | additional \$11,500          |

There are significant tax advantages for participating in a 403(b) and/or a 457(b) plan such as tax-deferred contributions and tax-deferred earnings on the retirement money. The value of the account is based on the contributions made and the investment performance over time.

Plan administration services for the 403(b) and 457(b) plans are provided by U.S. OMNI & TSACG Compliance Services (OMNI/TSACG).

Visit the OMNI/TSACG website (<https://www.tsacg.com>) for information about enrollment in the plan, investment product providers available, distributions, exchanges or transfers, 403(b) and/or 457(b) loans, and rollovers.

# IMPORTANT CONTACTS

## IMPORTANT CONTACTS

- **Medical: UnitedHealthcare**  
[myuhc.com](http://myuhc.com)  
800.638.7287  
UnitedHealthcare EAP: 888.887.4114
- **Virtual Visits (Telemedicine): UnitedHealthcare**  
For more information, go to:  
[myuhc.com/virtualvisits](http://myuhc.com/virtualvisits)  
855.615.8335
- **FSA and Dependent Care: WEX**  
[wexinc.com/login/benefits-login/](http://wexinc.com/login/benefits-login/)  
866.451.3399
- **Health Savings Account (HSA): Optum Bank**  
[optumbank.com](http://optumbank.com)  
866.234.8913
- **Wellness: WellStyles**  
[enroll.personifyhealth.com](http://enroll.personifyhealth.com)
- **Second Opinion Consultation: 2nd.MD**  
[2nd.md.com](http://2nd.md.com)
- **Virtual Physical Therapy: Hinge Health**  
[hingehealth.com](http://hingehealth.com)  
*\*Enter: Valleyschools in the employer/health plan field*
- **Root Cause Medicine: Parsley Health**  
[parsleyhealth.com](http://parsleyhealth.com)
- **Maternity & Postpartum: Maven**  
[mavenclinic.com](http://mavenclinic.com)
- **Dental: Delta Dental**  
[deltadentalaz.com](http://deltadentalaz.com)  
Customer Service: 602.938.3131,  
Option1 State of AZ  
Toll Free Hotline: 866.978.2839
- **Vision: VSP**  
[vsp.com](http://vsp.com)  
800.877.7195
- **Life, AD&D, and Short-Term Disability: Symetra**  
[symetra.com](http://symetra.com)  
800.426.7784
- **Voluntary Accident, Hospital Indemnity, and Critical Illness: Colonial Life**  
[coloniallife.com](http://coloniallife.com)  
800.325.4368
- **EAP: ComPsych GuidanceResources**  
[guidanceresources.com](http://guidanceresources.com)  
Web ID: "VALLEY"; Employer: "PHOEN"  
TRS: Dial 711  
866.883.0874
- **EAP: Allstate Identity Protection**  
[myaip.com](http://myaip.com)  
800.789.2720
- **Pre-Paid Legal: MetLife**  
[members.legalplans.com](http://members.legalplans.com)  
800.821.6400
- **Pet Insurance: MetLife**  
[metlife.com/getpetquote](http://metlife.com/getpetquote)  
1.800.GET-MET8
- **403(b) and 457(b) Plans: OMNI/TSACG**  
<https://www.tsacg.com>
- **Arizona State Retirement System (ASRS)**  
[azasrs.gov](http://azasrs.gov)  
602.240.2000
- **Phoenix #1: Benefits Department**  
Crystal Senesy, Benefits and Wellness Supervisor  
[Crystal.senesy@phxschools.org](mailto:Crystal.senesy@phxschools.org)  
602.257.6075

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Inspiring Every Child to Achieve

**PHOENIX#1**  
Elementary School District

