PSUSD
PALM SPRINGS UNIFIED SCHOOL DISTRICT

Risk Management

Benefits Orientation

Renée Brunelle

July 31, 2026

Welcome!

Benefits Team

- Marlyne Velazquez, Benefits Specialist
- Monni Villela, Benefits Specialist
- Brandon Aponte, Benefits Specialist
- Tami Garcia, Benefits / Worker's Comp Specialist
- Jesse Sotelo, Risk Management Analyst

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All Enrollment forms must be completed on the Ease portal by: Friday, August 7, 2026

Things to note:

- **Please keep questions for the end of all the vendor presentations**
- **You should have received a welcome email**
  - Check PSUSD email
  - Check personal email you provided Human Resources
  - If no email was received, notify Benefits department by emailing riskmanagement@psusd.us

PSUSD
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UNIFIED
SCHOOL DISTRICT

Introducing:

The Baldwin Group

- Ann Marie Estrada
- Kelly Fox

The Baldwin Group

Introducing:

SISC

- Frank Impastato

SISC
Self-Insured Schools of California
Schools Helping Schools

Palm Springs Unified School District
New Employee Orientation
2026

Agenda

The purpose of this presentation is to provide an overview of the medical benefits offered by Palm Springs Unified School District:

- Medical Plan Options
- SISC Added-Value Services
- Member Resources

Medical Plan Options

Active employees are given the choice between 6 medical plans:

- **PPO Plans**
  - Blue Shield 100-G
  - Blue Shield 80-G
  - Anthem Proactive Care Diamond
- **HMO Plans**
  - Blue Shield $10 – Full Network
  - Blue Shield $10 – TRIO Network
  - Kaiser $15

Medical PPO: Blue Shield 100-G & 80-G

	Blue Shield PPO 100-G	Blue Shield PPO 80-G
MEDICAL PLAN FEATURES	**In-Network**	**In-Network**
Calendar Year Maximum	Unlimited	Unlimited
Deductible (Annual) – Individual / Family	$500 / $1,000	$500 / $1,000
Out-of-Pocket Maximum – Individual / Family	$1,000 / $3,000	$2,000 / $4,000
Co-Insurance (After Deductible)	0%	20%
Office Visit Copay – Primary Physician/Specialist	$20 copay	$30 copay
Inpatient Hospitalization	Ded, 0%	Ded, 20%
Outpatient Diagnostic Tests	Ded, 0%	Ded, 20%
Emergency Services **(Copay waived if admitted)**	$100 copay / Ded, 0%	$100 copay / Ded, 20%
Urgent Care Copay	$20 copay	$30 copay
Preventive Care	No cost	No cost
Mental Health/Substance Abuse – Outpatient Copay/Inpatient	$20 copay / Ded, 0%	$30 copay / Ded, 20%
Chiropractic Copay	Ded, 0% (limits apply)	Ded, 20% (limits apply)
PRESCRIPTION DRUGS	**Navitus**	**Navitus**
Out-of-Pocket Max – Individual / Family	$1,500 / $2,500	$1,500 / $2,500
Retail: 30 Day Supply – Generic/Brand	Network: $7/$25 Costco: $0/$25	Network: $7/$25 Costco: $0/$25
Mail Order : 90 Day Supply – Generic/Brand	$0/$60	$0/$60

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Medical PPO: Anthem Proactive Care Diamond PPO

	SISC Proactive Care Diamond PPO
MEDICAL PLAN FEATURES	**In-Network**
Calendar Year Maximum	Unlimited
Deductible (Annual) – Individual / Family	$0 / $0
Out-of-Pocket Maximum – Individual / Family	$1,000 / $3,000
Co-Insurance (After Deductible)	0%
Office Visit Copay – Preventive Car – Primary Care Physician – Specialist – Urgent Care – Mental Health & Substance Abuse	No charge No charge $40 copay No charge No charge
Inpatient Hospitalization	$200 copay/day
Outpatient Surgery – Hospital – Freestanding Facility	$600 copay $200 copay
Lab	$0 - $50 copay
X-Ray	$0 - $75 copay
Complex Imaging	$100 - $250 copay
Emergency Services	$300 copay (waived if admitted)
Chiropractic	No charge (preauthorization required after 5th visit)
Acupuncture	No charge (12 visits/year)
PRESCRIPTION DRUGS	**Navitus**
Out-of-Pocket Max – Individual / Family	$2,500 / $3,500
Retail: 30 Day Supply – Generic/Brand	Network: $9/$35 Costco: $0/$35
Mail Order : 90 Day Supply – Generic/Brand	$0/$90

Additional: PPO Plan Information

Some services provided by non-contracting or out-of-network providers/facilities are not covered and do not accumulate towards Out-Of- Pocket Maximum such as;

- X-ray, Lab, Durable Medical Equipment (DME) and Physical Medicine which includes chiropractic, physical or occupational therapy.
- If you use an OON Provider, you will be responsible for any charges over the allowed amount that would have been paid to an in-network provider. This is called balance billing.
- This does not apply to emergency services.

Always best to use In-Network Providers

- **IMPORTANT:** Surgeries are to have prior authorization before scheduling. It is best to confirm with the carrier for possible facility restrictions **before** any surgery or scheduled procedure is done.

Additional: PPO Plan Information – cont.

- 4th Quarter Carryover - SISC plans with a deductible have a 4th Quarter Deductible carry over.

What this means is any money a member has paid towards their **deductible** in the months of October, November and December will be carried over to the next year to help satisfy that year's deductible.

Only the **deductible** is carried over not Office Visit Co-pays or Co-insurance.

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Medical HMO: Kaiser, Blue Shield HMO "TRIO & Full Network"

	Kaiser HMO	Blue Shield HMO 10 Trio Network	Blue Shield HMO 10 Full Network
MEDICAL PLAN FEATURES	**Kaiser Providers and Facilities**	**In-Network Only**	**In-Network Only**
Calendar Year Maximum	Unlimited	Unlimited	Unlimited
Deductible (Annual)	None	None	None
Out-of-Pocket Maximum – Individual / Family	$1,500 / $3,000	$1,000 / $2,000	$1,000 / $2,000
Co-Insurance (Plan Pays)	100%	100%	100%
Office Visit Copay – Primary Physician/Specialist	$15 copay / $15 copay	$10 copay / $10 copay	$10 copay / $10 copay
Inpatient Hospitalization	No cost	No cost	No cost
Outpatient Diagnostic Tests	No cost	No cost	No cost
Emergency Services (Copay waived if admitted)	$100 Copay	$100 Copay	$100 Copay
Urgent Care Copay	$15 copay	$10 copay	$10 copay
Preventive Care	No cost	No cost	No cost
Mental Health/Substance Abuse – Outpatient Copay/Inpatient	$15 copay / No cost	$10 copay / No cost	$10 copay / No cost
Chiropractic Copay	$10 copay / 30 visits combined	$10 copay / 30 visits combined	$10 copay / 30 visits combined
PRESCRIPTION DRUGS	**Kaiser Pharmacy**	**Navitus**	**Navitus**
Out-of-Pocket Max – Individual / Family	Included in Medical	$1,500 / $2,500	$1,500 / $2,500
Retail: 30 Day Supply – Generic/Brand	$5/$20	Network $7/$25 Costco $0/$25	Network $7/$25 Costco $0/$25
Mail Order – Generic/Brand – Supply Limit	$10/$40 61 – 100 Days	$0/$60 90 Days	$0/$60 90 Days

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Additional: Blue Shield HMO Plan Information

Chiropractic and Acupuncture Benefit:

- Must use American Specialty Health network (ASH)

Hearing Aid Benefit:

- Audiological evaluations $10 copay
- Hearing aid instrument & ancillary equipment every 24 months. 50% coverage.

- It is always the patient's responsibility to obtain referrals from their HMO Primary Care Physician or Medical Group to ensure medical services are covered and that their providers are in-network or contracting.

- Make sure to check your new Blue Shield ID cards to ensure the Provider/Medical Group you want is accurate.

- If the information is not correct, call Blue Shield's customer service number on the back of the ID card to request a change. ***Confirm the effective date of requested change with Blue Shield's customer service.***

Additional: Kaiser Permanente HMO Plan Information

Chiropractic and Acupuncture Benefits

- You can self-refer through American Specialty Health (ASH) Network

Hearing Aid Benefit

- $500 allowance per device; 1 device per ear; 2 devices every 36 months

- Kaiser members will access care at a Kaiser facility. There are no out-of-network benefits without approval from Kaiser.

- Currently enrolled members will maintain their same medical record number.

Navitus Health Solutions

Navitus Health Solutions manages the pharmacy benefits for the SISC PPO & HMO Blue Shield plans

SISC/Navitus Network

- The network includes most independent pharmacies and all major chain pharmacies **except Walgreens**.

Navitus Formulary – Are my medications covered?

Once enrolled you can register with Navitus at www.navitus.com and have access to benefit information and find out if your medication is covered.

To find out if your medication is covered **before** you are enrolled:

- Call Navitus Health Solutions at 1-866-333-2757
- Tell Customer Care you are **“part of Self-Insured School of California but not yet an active member”**
- Tell Customer Care you need to check on your drug under the **RXPID 7x25** offered by your district
- Tell Customer Care you will have the Navitus Book of Business Formulary, and would like information on XYZ drug
- If asked, tell them the carrier is: **Shield NVSHD**

NOTE: The SISC Formulary requires step-therapy for some covered medications or a prior authorization. There are some therapeutic classes of medication that have preferred medications. Members should register with www.navitus.com to view the most up-to-date formulary.

ID Card Information

- **Blue Shield** will provide new ID cards with the new group number and pharmacy information to the subscriber.

- **PPO Plans:** Blue Shield does not automatically issue PPO ID cards to dependent children. If you need an ID card for your dependent children call Blue Shield Member services at 1-855-256-9404 and request the ID card. ID cards are issued in the subscriber's name.

- **HMO Plans:** Blue Shield HMO ID cards will be issued for each person enrolled on the plan as they may all have a different PCP or Medical Group.

  ****Be sure to share your new ID card information when accessing medical services and filling a prescription.****

- **<u>Kaiser Permanente</u>** will only provide new ID cards IF the member has not received a card in the last 395 days or:

  - New Enrollment
  - Name Change
  - Requested a Replacement card

- If you have questions regarding benefits or claims, please contact the customer service numbers on your ID cards.

How to Access benefits without an ID card

One ID card is used for both medical and pharmacy services

Blue Shield MEDICAL benefits:

- Call Blue Shield Member Services at 1-855-599-2657 and ask for your ID number and Group Number.
- This information will allow you to register on Blue Shield's website https://myoptions.blueshieldca.com/sisc and print a temporary ID Card.

Blue Shield PHARMACY benefits:

- Are managed by Navitus Health Solutions 1-866-333-2757.
- Pharmacy ID is your Blue Shield ID with a two-digit extension (01 for subscriber, 02 for next dependent etc.).

Kaiser Permanente members:

- Call member services at 1-800-464-4000 to confirm enrollment and request your Medical Record Number (MRN).
- Kaiser plans use a Kaiser pharmacy.

Dependent Eligibility Documentation is Required

Dependent Type	Required Documentation
Spouse	· Prior year's Federal Tax Form that shows the couple was married (financial information may be blocked out) · For newly married couples where prior year's tax return is not available, a marriage certificate will be accepted.
Domestic Partner	· Certificate of Registered Domestic Partnership issued by State of California (AB 205 Compliant) · SISC Affidavit of Domestic Partnership (when applicable)
Children, Stepchildren, and/or Adopted Children up to age 26	· Legal Birth Certificate or Hospital Birth Certificate (to include full name of child, parent(s) name & child's DOB) · Legal Adoption Documentation
Legal Guardianship up to age 18	· Legal Court Documentation establishing Guardianship
Disabled Dependents over age 26	**Blue Shield (All items listed below are required)** · Legal Birth Certificate or Hospital Birth Certificate (to include full name of child, parent(s) name & child's DOB) · Prior year's Federal Tax Form that shows child is claimed as an IRS dependent (income information may be blocked out) · Completed Declaration of Disability for Overage Dependent Child **Kaiser (All items listed below are required)** · Legal Birth Certificate or Hospital Birth Certificate (to include full name of child, parent(s) name & child's DOB) · Prior year's Federal Tax Form that shows child is claimed as an IRS Dependent (Income information may be blocked out.) · Completed Disabled Dependent Enrollment Application · Most recent Kaiser Certification Notice (if available)

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Schools Helping Schools

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Take advantage of **no cost** benefits to help you get and stay healthy

BENEFIT HIGHLIGHTS	AVAILABILITY AND HOW TO GET STARTED
24/7 Help with Personal Concerns *SISC Employee Assistance Program (EAP)* Access free, confidential resources for help with emotional, marital, financial, addiction, legal, or stress issues.	Free to all SISC members Call 800-999-7222 Visit anthemeap.com/sisc
Expert Medical Opinions *Teladoc Medical Experts* Get answers to any medical question and a second opinion from world-leading experts. Specialists can review your diagnosis and treatment plan to help you make informed decisions.	Free to Anthem, Blue Shield, and Kaiser Permanente members Call 800-835-2362 Visit teladochealth.com/SISC
Autoimmune Support *WellTheory* Take control of your autoimmune health. Work with expert coaches to fill gaps left by medications and ease chronic symptoms like pain, fatigue, and digestive issues.	Free to Anthem and Blue Shield PPO members Free to HMO & Kaiser members 10/1/2026 Visit welltheory.com/partner/sisc
Free Generic Medications *Costco* Get most generic prescriptions at no cost through Costco retail or mail-order pharmacies—no Costco membership required. Enjoy free home delivery from your local Costco via Instacart, with a text sent once your prescription is ready. Easy, convenient, and hassle-free.	Free to Anthem and Blue Shield members Call 800-774-2678 (press 1) Visit Costco.com/pharmacy *A deductible may apply for HSA members.*
24/7 Physician Access – Anytime, Anywhere *MDLive* Access 24/7 virtual urgent care and appointment-based mental health services, including therapy and psychiatry for members ages 10 and older. Prescriptions may be provided when appropriate.	Free to Anthem and Blue Shield members Call 888-632-2738 Visit mdlive.com/sisc
Personal Health Coaching and Therapy *Vida Health* Personalized support for your health. The Vida app offers one-on-one health coaching, therapy, chronic condition management, and easy-to-use health tracking tools.	Free to Anthem and Blue Shield members Call 855-442-5885 Visit vida.com/sisc

Members on HSA & MEC are eligible. Per IRS guidelines, in person services are subject to deductible for HSA members.

CONTINUES

BENEFIT HIGHLIGHTS		AVAILABILITY AND HOW TO GET STARTED
Centivo	**24/7 Virtual Primary Care Doctor** *Centivo Care* Skip the waiting room and get quick answers with primary care in your pocket. Use the Centivo app for same-day appointments, prescriptions, and follow-up care through secure video or live chat.	Free to Anthem and Blue Shield PPO members Visit centivocare.com/sisc/ Scan the QR code to download the free Centivo Care app Apple store Android store
Hinge Health™	**Virtual Care for Joint, Muscle, Pelvic and Migraine Support** *Hinge Health* Get personalized exercise therapy for back, joint, muscle, pelvic health, and migraine support, along with one-on-one guidance from a dedicated care team. Plus, access to orthopedic specialists for extra support.	Free to Anthem and Blue Shield PPO members Call 855-902-2777 Visit hingehealth.com/sisc
LANTERN	**Enhanced Cancer Benefit** *Lantern Cancer Care* Get help from a personal oncology nurse who can partner with you on every step of your cancer journey, including a review of your initial diagnosis and development of a care plans.	Free to Anthem and Blue Shield PPO members Visit lanterncare.com
MAVEN	**24/7 Access to Virtual Maternity and Postpartum Support** *Maven* Connect with specialists and a care advocate from pregnancy to postpartum, and enjoy a free 6-month diaper subscription when you enroll before your third trimester.	Free to Anthem and Blue Shield PPO members Visit mavenclinic.com/join/sisc
MidiHealth	**Virtual Menopause Care** *Midi Health* Expert menopause care from home. Get personalized treatment plans, prescriptions when appropriate, and lifestyle support through virtual visits. A deductible may apply for HSA members.	Available to Anthem and Blue Shield PPO members; Standard cost-share applies Visit joinmidi.com/sisc

Members on HSA & MEC are eligible. Per IRS guidelines, in person services are subject to deductible for HSA members.

SISC
Self-Insured Schools of California
Schools Helping Schools

A joint powers authority administered by the Kern County Superintendent of Schools Office, John G. Mendiburu, Ed.D., Superintendent

STABILITY | EXPERTISE | INNOVATION

Member Resources: Benefit Information & Claims

Blue Shield PPO & HMO - Member Services

- Blue Shield Concierge 1-855-599-2657 (enhanced level of customer service)
  - www.blueshieldca.com/sisc (register as a member)
  - Download the Blue Shield Mobile App
  - Access EOBs, find providers, contact Blue Shield

Navitus Health Solutions (Rx)

- 1-866-333-2757 (on back of ID card, pharmacy services)
- www.navitus.com (register as a member)
- Review formulary, medication history, mail order form, specialty pharmacy info, prescription benefits

Kaiser Permanente – Customer Service

- 1-800-464-4000
- https://my.kp.org/sisc/

Thank you!

Please contact Risk Management/Benefits if you have any questions

Introducing:

Delta Dental

- Duane Cook

Palm Springs Unified School District

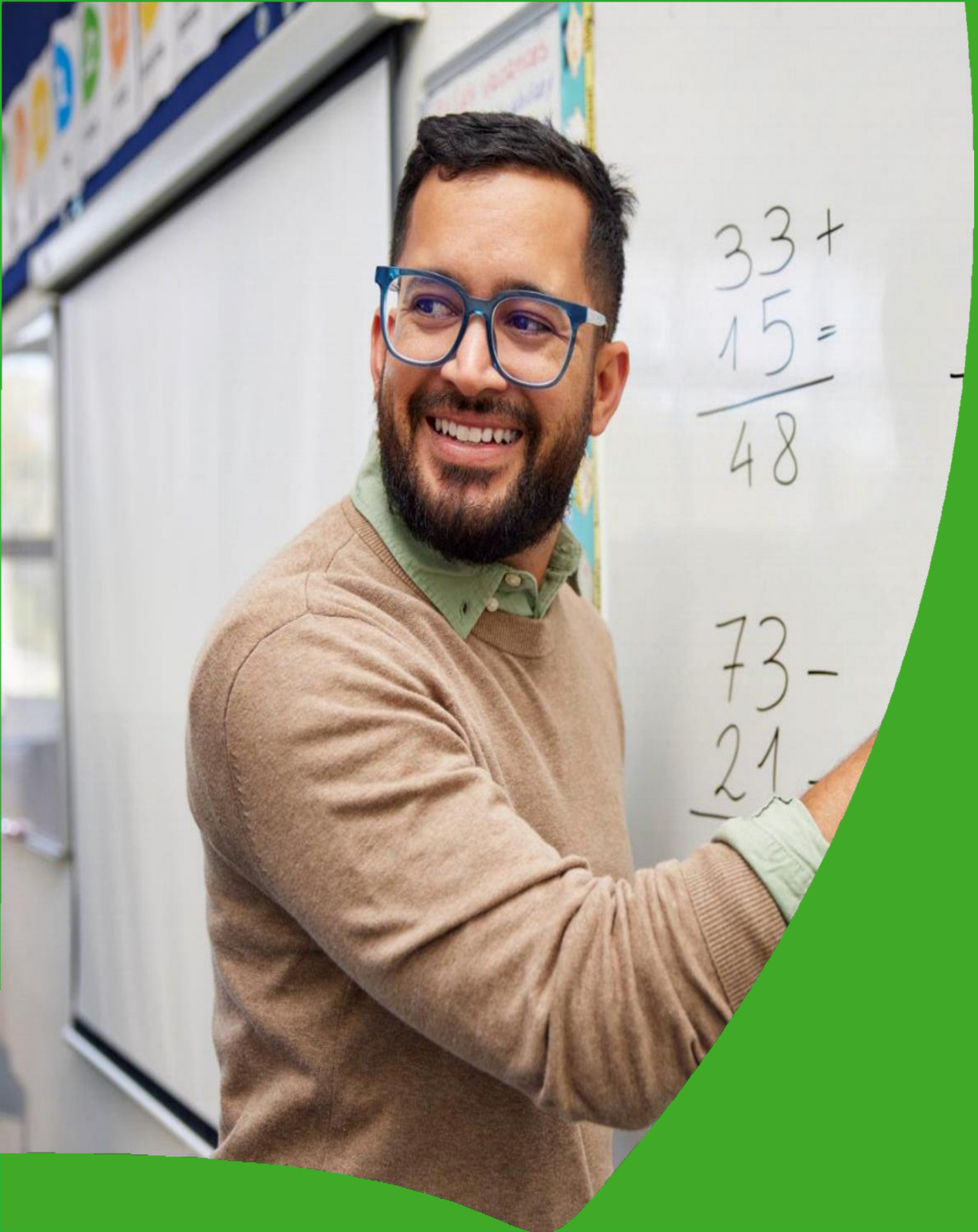
New Enrollee Orientation

DELTA DENTAL

Dental care is health care

Our mouths tell the stories of our lives. They also tell doctors important information about our health. That’s why Delta Dental is committed to improving health by ensuring **everyone has access to high-quality preventive dental care**.

DELTA DENTAL®



Your Choice - Prepaid or PPO

Your Choice - Prepaid or PPO

®

Features	DeltaCare USA plan (Prepaid) ®	Delta Dental PPO plan
Dentist network	▪ Visit your assigned DeltaCare USA network dentist to receive benefits. ▪ Easy referrals to a large specialty care network (referred by selected primary care dentist).	▪ Freedom to choose any licensed dentist, anywhere in the world, each time you or a family member requires treatment. ▪ No referral required for specialty care
Selecting a dentist	▪ Ability to change selected network dentist monthly with a phone call or email to Customer Service	▪ No need to preregister with a dental office. ▪ Ability to change dentists anytime without contacting Delta Dental
Deductible / Maximum	▪ No annual deductible and no annual dollar maximum	▪ No annual deductible ▪ Has annual maximum
Copayments / Coinsurance	▪ All covered procedures have predetermined copayments. ▪ No or minimal copayments for most diagnostic and preventive services ▪ Minimal or no copayments for many restorative services.	▪ Covered services paid at applicable percentage of (for example, 100%, 90%, 80%, etc.)
Out-of-area coverage	▪ Out-of-area (35 or more miles from selected network dentist) emergency care allowance, up to $100 per incident.	▪ Can visit any licensed dentist

DELTA DENTAL®

Your Choice - Prepaid or PPO

Features	DeltaCare® USA plan (Prepaid)	Delta Dental PPO plan®
Covered Benefits	▪ Wide range of covered services including orthodontia ▪ Orthodontic takeover for new enrollees who have orthodontic treatment in progress	▪ Wide range of covered services including orthodontia
Administration	▪ No claim forms	▪ Claim forms filed by Delta Dental contracted dentists
Cost Savings	▪ Visit your selected DeltaCare USA dentist to receive benefits ▪ Pay only the copayment at the time of treatment	▪ You usually have the lowest out-of-pocket expenses when visiting a Delta Dental participating PPO dentist ▪ If you don't see a PPO dentist, a Delta Dental Premier dentist is usually your next best option.

DELTA DENTAL

Delta Dental PPO

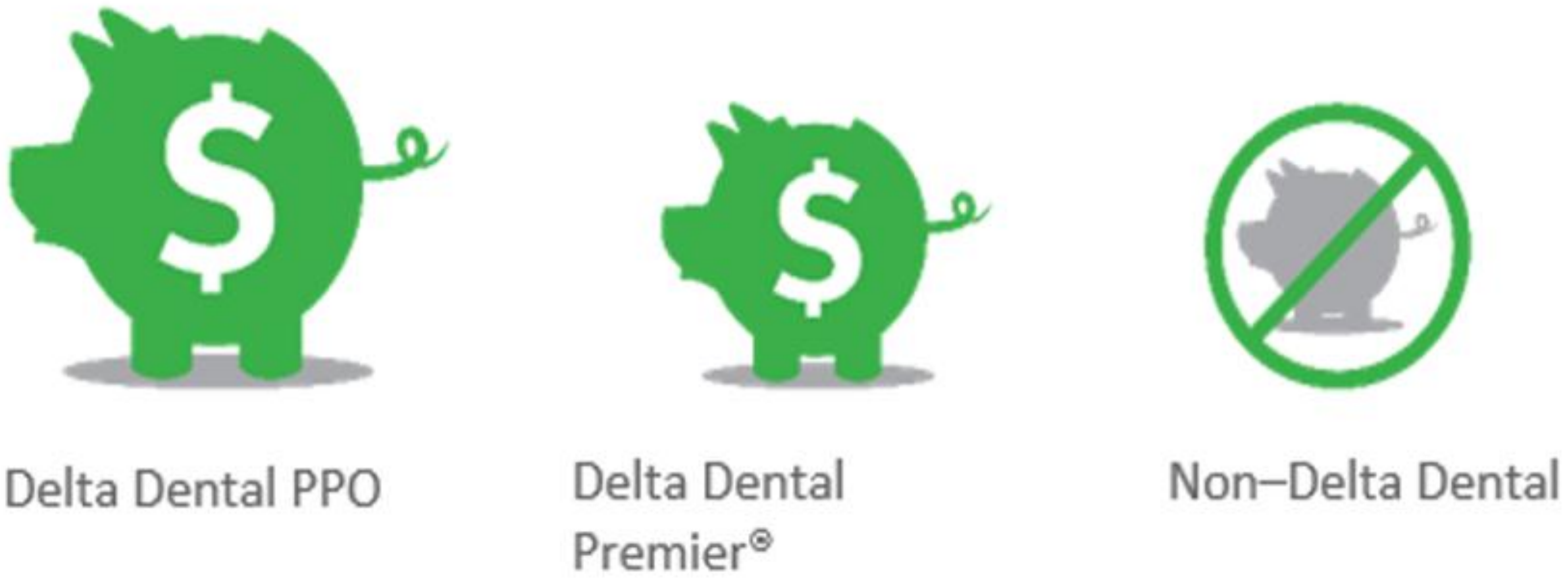
DELTA DENTAL®

We’ve Got You Covered

- Visit a PPO dentist to save the most
- You can visit any licensed dentist
- You won’t be charged more than your expected share of the bill
- You don’t need an ID card to check in
- We’ll coordinate dual coverage
- Create an online account to check your benefits and claims online

Delta Dental PPO Difference

Delta Dental PPO



Emergency Coverage

Delta Dental PPO

Visit any licensed dentist worldwide and receive benefits

Submit a claim for reimbursement

DELTA DENTAL

DeltaCare USA DHMO

DeltaCare® USA plan

Low or no copays on most preventive services

All-inclusive copayments, so, no billing surprises

Teeth whitening (bleaching)

No material or lab fees

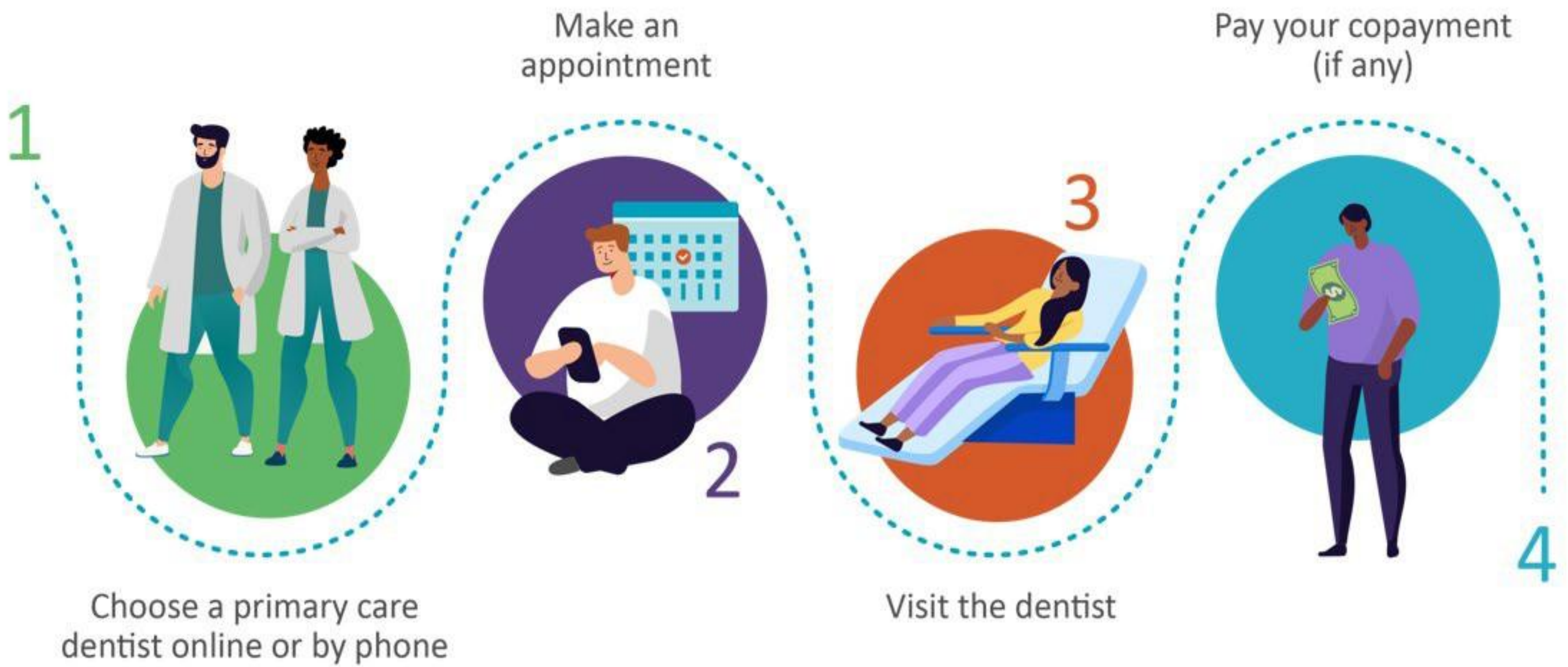
No additional charges for high or noble metals or porcelain

Coverage for out-of-area emergencies

Children covered under a DeltaCare USA plan can now visit a DeltaCare USA pediatric dentist through age 13

How DeltaCare USA Works

Getting Dental Care Is Easy



DELTA DENTAL

Specialty and Emergency care

DeltaCare USA

- If you need specialty care, your primary care dentist will refer you
- Your primary care dentist requests authorization for specialty services
- Plan includes out-of-network coverage for emergencies

DELTA DENTAL

Member Resources

Online resources and value-added programs

Member portal

Delivering improved member experiences

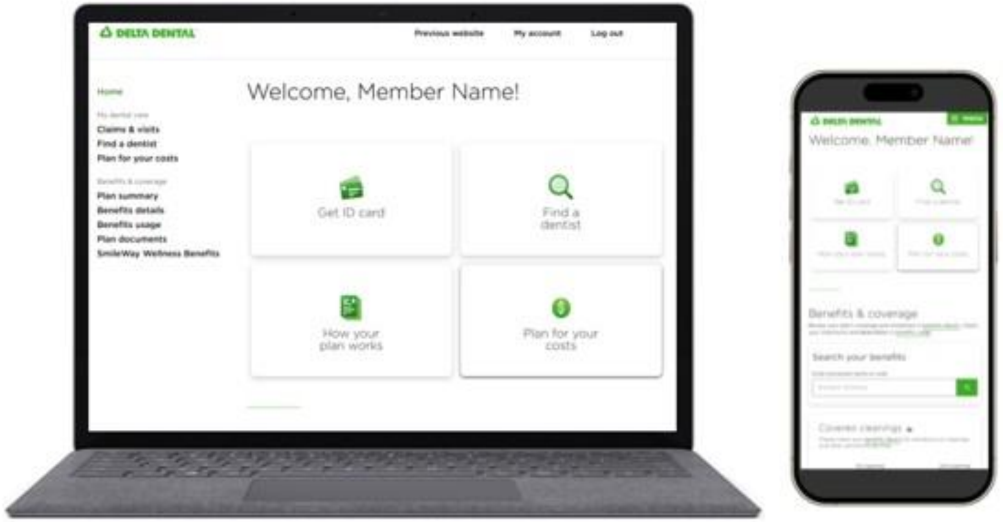
Dental portal member site

We continually enhance our members' dental portal experience by listening to feedback from our members and field teams and analyzing portal performance to ensure a seamless experience while expanding our self-service offerings.

Simple and intuitive portal dashboard

All members have direct access to:

- Claims
- ID card
- Benefits details
- Benefits usage
- Plan Summary
- Find a dentist
- Plan documents
- Member perks



Thank you for your time.
We appreciate your partnership

DELTA DENTAL®

Break Session

Risk Management

- 9:15 am to 9:30 am

PSUSD
PALM SPRINGS UNIFIED SCHOOL DISTRICT

Introducing:

VSP Vision Care

- Ann Marie Estrada, The Baldwin Group

vsp vision care

vsp vision care

Get to Know Your VSP Vision Benefits

PALM SPRINGS UNIFIED SCHOOL DISTRICT

Enjoy easy access to your vision benefits with VSP. Learn how at **vsp.com**.

See Why Eye Care Is Essential to Overall Health and Wellness

Did you know an eye exam is the only non-invasive way to view blood vessels in your body?*

Signs of more than 270 health conditions can be detected during an eye exam.*

Your eye doctor can be the first to detect signs of certain conditions, like diabetes.*

heart disease + stroke + cardiovascular + Alzheimer's + hypertension + aneurysm + diabetes + brain tumor + high blood pressure + cancers of blood, tissue, skin + high cholesterol + lyme disease + multiple sclerosis + lupus + sickle cell disease + stroke + thyroid disease + vascular disease + brain tumor + melanoma + squamous cell + Lymphoma + leukemia + rheumatoid arthritis + giant cell arteritis + medication toxicities + myasthenia gravis + sarcoidosis + sjögren's syndrome + vitamin a deficiency

270+

*Full Picture of Eye Health, American Optometric Association, 2020

Your VSP Plan Snapshot

Frequency

Exam: Every 12 months
Frame: Every 24 months
Lenses: Every 12 months

Copays

$15 Total copayment for Exam and Materials

Allowances

$120 Frame
$105 Contacts
(instead of glasses)
Costco $65 Frame Allowance

Lenses

Fully covered single vision, lined bifocal, lined trifocal lenses, and impact-resistant lenses for children

Lens Enhancements

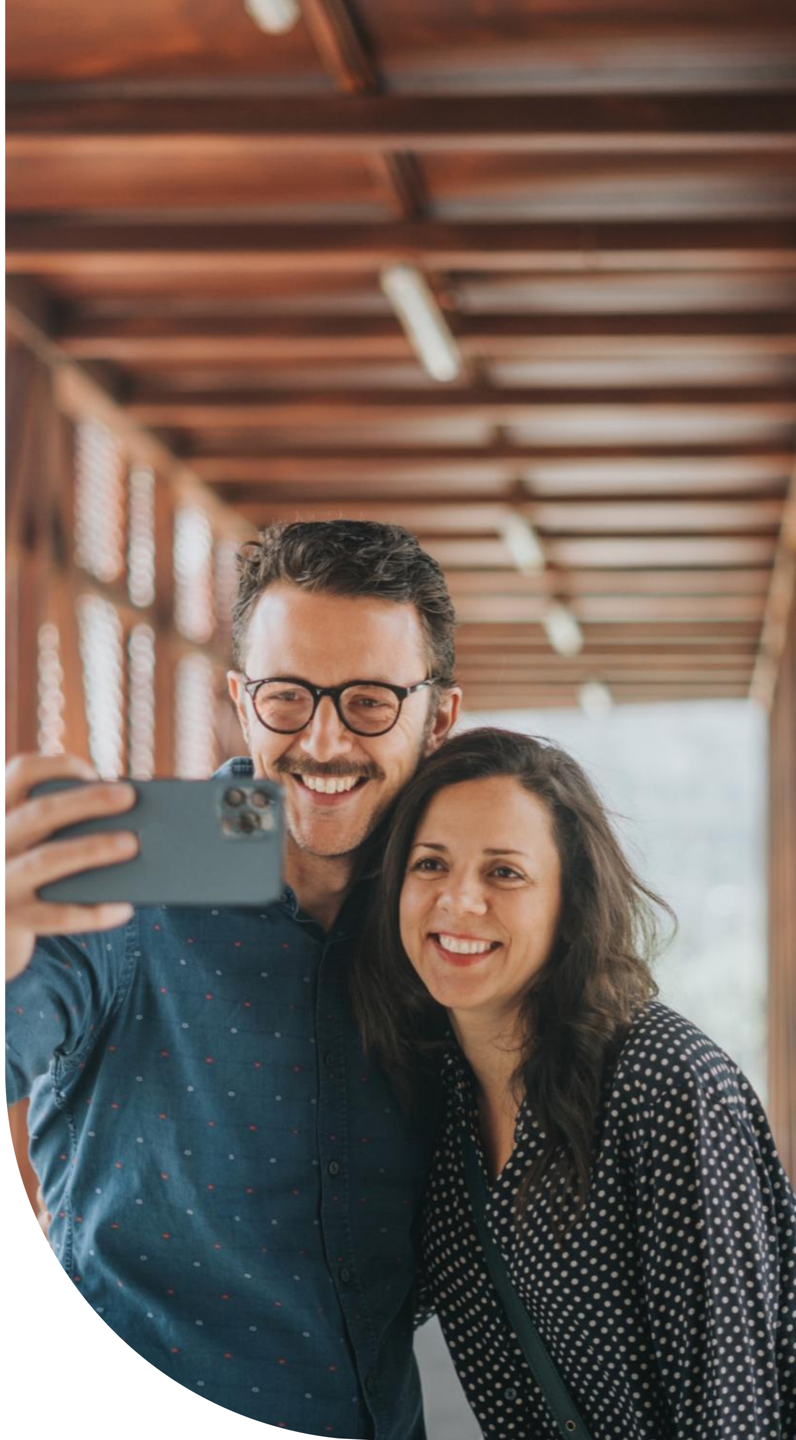
Average savings of 40% on other lens enhancements

Savings Beyond Benefits

Members get access to VSP Member Extras

50%	Save 50% on additional pairs of glasses and sunglasses at Visionworks®[1]
$300	Save up to $300 at Eyeconic® with your VSP vision insurance, with free shipping and returns[2]
$20	Extra $20 on Featured Frame Brands[3]
60%	Save up to 60% on hearing aids with TruHearing®[4]
$1,200	Save up to $1,200 on Lasik
$300	Get up to $300 in contact lens rebates

1. Offers may vary based on state and benefit plan. Brands and offers are subject to change. **2.** Savings and offers vary by brand, lens type, and member eligibility. Restrictions apply. Savings cannot be redeemed for cash, applied to past purchases, or combined with other offers. **3.** Frame brands and promotion subject to change. Only available to VSP members with applicable plan benefits. Only available at in-network locations. Members who participate in a Medicaid/state-funded plan are not eligible. VSP is providing information to its members but does not offer or provide any discount hearing program. **4.** VSP makes no endorsement, representations or warranties regarding any products or services offered by TruHearing, a third-party vendor. TruHearing is not insurance and not subject to state insurance regulations. For additional information, please visit vsp.com/offers/special-offers/hearing-aids/truhearing. For questions, contact TruHearing directly. Not available directly from VSP in the states of Washington and California.



The Choice is Yours

Thousands of in-network locations.

Private Practice locations

Retail locations

Online at Eyeconic, the VSP in-network online eyewear store.

Costco Optical

Cohen's Fashion Optical

VSP Premier edge

Get more in network

private practice doctors

Visionworks

Eyemart Express Family of Stores

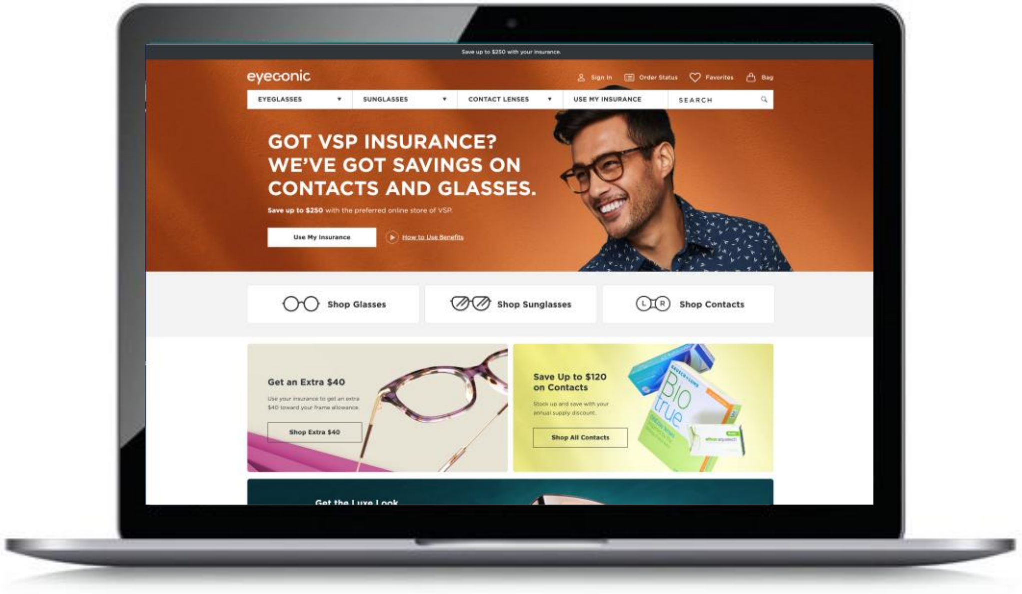
Availability of VSP Premier Edge may vary. Visionworks, Eyeconic, and Eyemart Express family of stores are VSP-affiliated companies.

Eyewear Shopping Online at Eyeconic®

Eyeconic® is the in-network, online eyewear store for VSP® members. *You'll get:*

- More than 60 brands of glasses, contacts, and sunglasses
- Virtual Try-On
- Free shipping and returns*
- 20% off eyewear just for being a VSP member
- Specialty sizes that fit your needs

Find your product, customize your order, and we do the rest. Start saving at **eyeconic.com** today.



eyeconic
a vsp vision company

*Terms and conditions apply. Visit eyeconic.com/faqs for more details

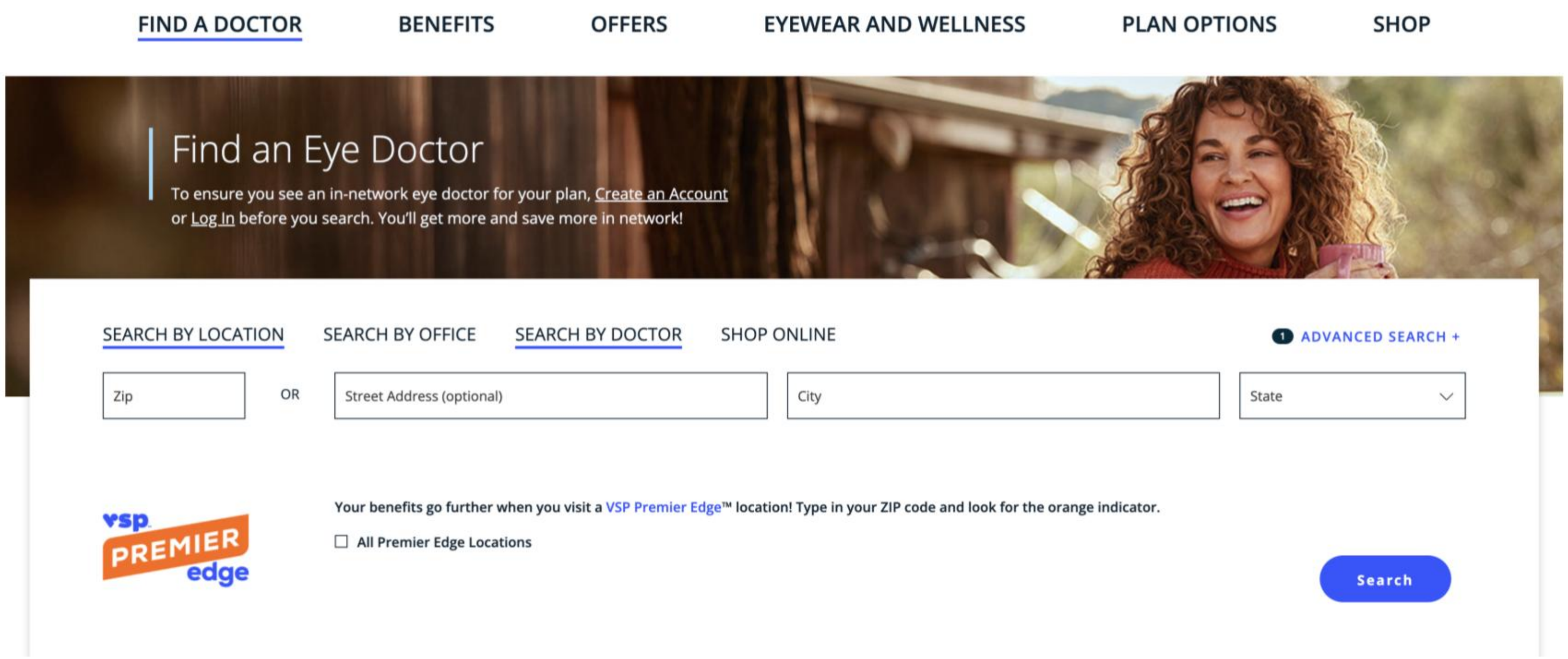
The Right Doctor for You

Using the Find a Doctor tool on **vsp.com** is easy

Visit **vsp.com/eye-doctor** (or navigate from **vsp.com** home page)

Enter the preferences that are meaningful to you like:

- Location
- Gender
- Language
- Frame brands
- Specialty
- Services
- Hours & Scheduling



Using Your Benefit is Easy

Once you've enrolled…

1. Create an account at **vsp.com** and review your personalized benefit information.
   - Access your personal benefit information
   - View and save your member ID card
   - Find an in-network doctor

2. Find a VSP in-network doctor by visiting your member account, going to **vsp.com** or calling **800.877.7195 (TTY: 711).**

3. Simply tell your eye doctor's office that you have VSP–and we'll take care of the rest!

Essential Medical Eye Care

- Fully covered retinal screening for members with diabetes.
- Exams and services to treat immediate issues like pink eye and sudden changes in vision.
- Treatment options to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more.
- Copay of **$5** for exam services.

★★★★★

"My husband burned his eyes welding, and without this benefit we would have had to pay out of pocket or waited days to get prior authorization from his health insurance."

Members Enjoy Savings Beyond Their Benefits

- VSP members get great eye care with a hefty side of savings.
- Additional discounts like **20%** off a **second pair**!
- Get an **Extra $20** to spend on **Featured Frame Brands***
- Enjoy even more savings when you shop online at **Eyeconic®**
- VSP members also get access to **savings** on popular frame brands and contact lenses and **additional discounts** on things like LASIK, and more

*Frame brands and promotion subject to change. Only available to VSP members with applicable plan benefits. Only available at in-network locations. Members who participate in a Medicaid/state-funded plan are not eligible.

Savings On Hearing Aids

Like vision loss, hearing loss can have a huge impact on your quality of life. TruHearing® makes hearing aids affordable by providing savings to all VSP Vision Care members.

As a VSP member, you can save up to 60% on a pair of hearing aids with TruHearing.* Your dependents and even extended family members are eligible, too.

Learn more about this VSP Member Extras at **truhearing.com/vsp**.

TruHearing™

*VSP is providing information to its members but does not offer or provide any discount hearing program. VSP makes no endorsement, representations or warranties regarding any products or services offered by TruHearing, a third-party vendor. TruHearing is not insurance and not subject to state insurance regulations. For additional information, please visit vsp.com/offers/special-offers/hearing-aids/truhearing. For questions, contact TruHearing directly. Not available directly from VSP in the states of Washington and California.

VSP Member Extras

Glasses & Sunglasses

DRAGON
enchroma WORLD'S BEST COLOR BLIND GLASSES
Extra $20 to Spend
eyeconic a vsp vision company
HOYA
Maui Jim
Premier Edge Promise
sunsync
techshield
Up to 40% Off Lens Enhancements
unity
Visionworks
ZEISS

LASIK

LasikPlus
The LASIK Vision INSTITUTE
NVISION EYE CENTERS
TLC Laser Eye Centers

Contacts

BAUSCH + LOMB See better. Live better.

Health & Wellness

DIABETES RESOURCES
LUMIFY REDNESS RELIEVER EYE DROPS
optomap
vision rescue

Hearing Health

TruHearing

Money & Life Management

CareCredit
everplans
smartcredit

Leisure & Lifestyle

vsp simple values

*VSP Member Extras are only available through VSP network doctors or participating partners. Some offers may only be available to VSP members with applicable plan benefits. Promotions are evaluated regularly and are subject to change. VSP shall have no liability whatsoever for the services or products or the discounts that may be offered by third parties. These third-party offers are void where prohibited.

Visit **vsp.com** today to see how VSP helps you prioritize your health and your budget.

Visit **vsp.com** or
call 800.877.7195 (TTY: 711).

Availability of VSP Premier Edge may vary.
©2026 Vision Service Plan. All rights reserved.
VSP, Eyeconic, WellVision Exam, and ProTec Safety Plan are registered trademarks, VSP LightCare VSP Premier Edge, and VSP PremierMax are trademarks, and Computer VisionCare Plan is a service mark of Vision Service Plan.
All other brands or marks are the property of their respective owners.
37
Classification: Confidential

Introducing:

MetLife

- Barry Baricza

MetLife

Life Insurance

Life/AD&D Overview

Basic Life and AD&D coverage	Benefit – employer paid
Employee Life / AD&D coverage	Flat Amount Based on Your Class
Spouse/Domestic Partner Life/AD&D	$1,500
Dependent Child Life/AD&D	$1,500

Supplemental Life and AD&D coverage	Benefit – voluntary – employee paid
Employee Life / AD&D coverage	Increments of **$10,000** Up to a maximum of **$500,000 or 5 x salary, whichever is less** Guaranteed Issue**: $100,000** – no age reduction
Spouse Life / AD&D	Increments of **$10,000** Up to a maximum of **$500,000** but cannot exceed 100% of the employee amount Guaranteed Issue: **$25,000** – no age reduction
Dependent Child Life / AD&D	Under 15 days: **$1,000** 15 days – 6 months: **$1,000** 6 months – 26 years: options of **$2,500; $5,000 or $10,000** Guaranteed Issue: **$10,000**, not to exceed Spouse Coverage

MetLife

MetLife Advantages

Support, planning and protection when you need it most

Support

- Grief Counseling with Funeral Planning Services[L2]
- Total Control Account[L5]
- Travel Assistance[L6]

Planning

- Face-to-Face Will Preparation[L7]
- Face-to-Face Estate Resolution Services[L7]
- Funeral Discount & Planning Services[L9]

Protection

- Coverage for active and retired employees[L10]
- Transition Solutions[L3]
  - Portability[L11]
  - Retirement Solutions[L3]

Legal Plans

Why a legal plan matters now more than ever

Protection

62% of working adults experience a legal issue over the course of three years[LP1]

Cost Savings

The average hourly rate to see an attorney is $391,[LP2] compared to $20 a month for the legal plan[LP3]

Increases Financial Security

Your whole family is covered for legal issues that arise.

75%

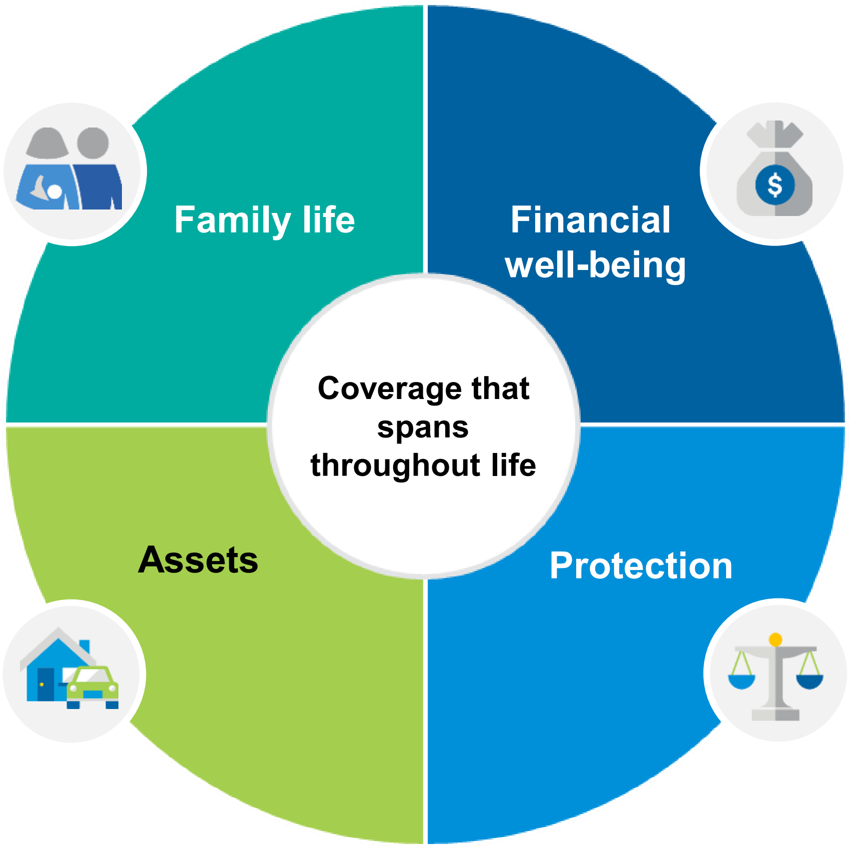
of working adults with a legal plan said they feel confident planning for today and the future[LP1]

- No copays, deductibles or claim forms when using a network attorney for a covered matter.
- Unlimited consultations even for matters not covered under your plan
- All employees have access to our website to see coverages, attorneys and use our self-help document library

Helping you navigate life's planned and unplanned events

- Adoption
- Prenuptial agreement
- Elder care law matters
- Estate planning

- Buying or selling a home
- Property tax assessment
- Refinancing
- Foreclosure

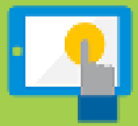


- Debt issues, bankruptcy
- Negotiating with creditors
- Tax audit representation
- [Financial planning workshops[LP4]

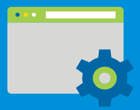
- Identity theft
- Small claims assistance
- Pet liabilities
- Civil matters

Online experience that provides choice and flexibility

Simple and Streamlined Experience



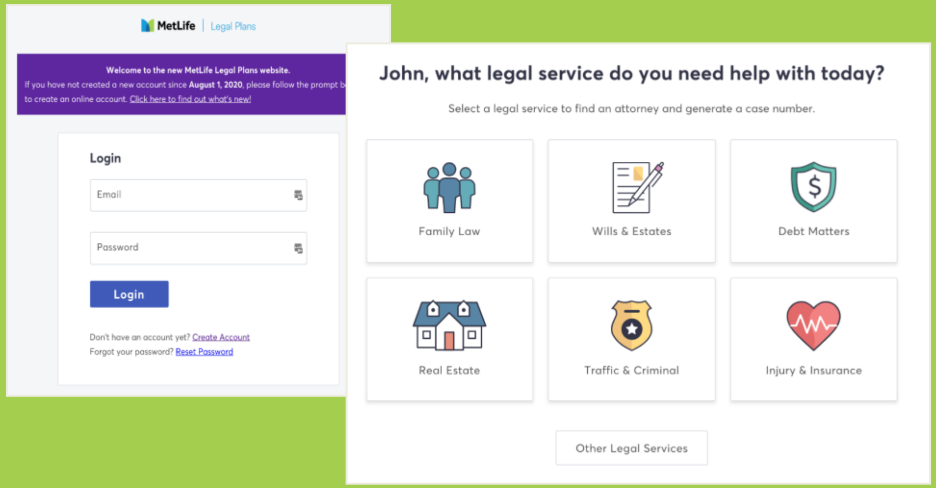
Simple, secure log in



Get detailed info on what your plan covers

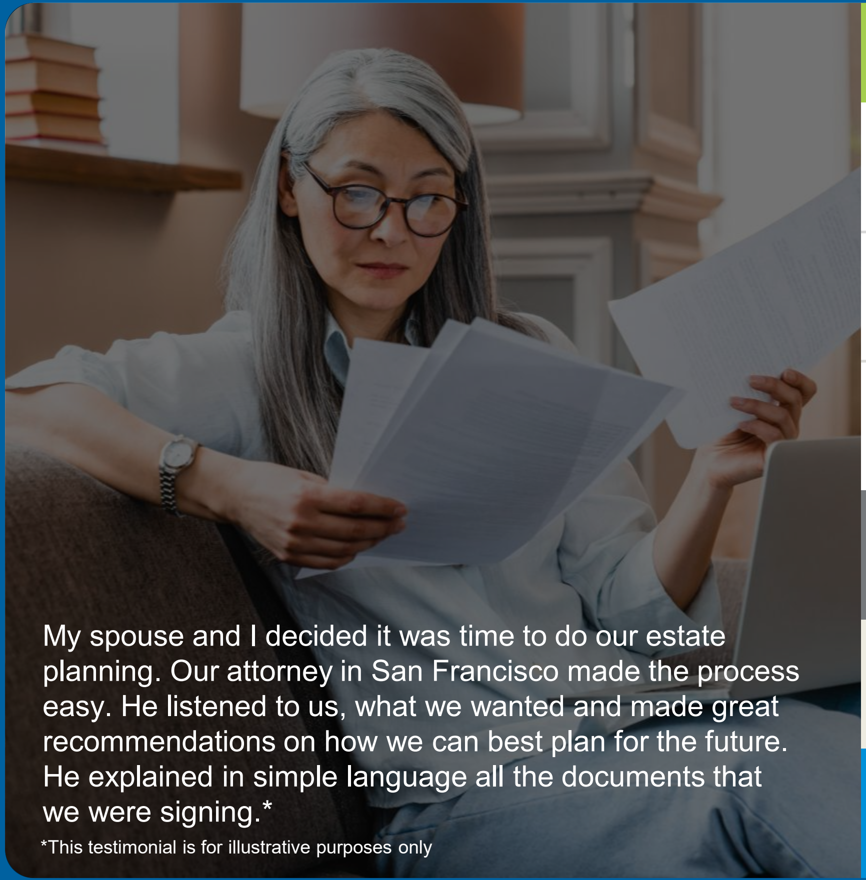
Find the right network attorney for your legal matter

members.legalplans.com



MetLife

Legal Plan in Action: Estate Planning

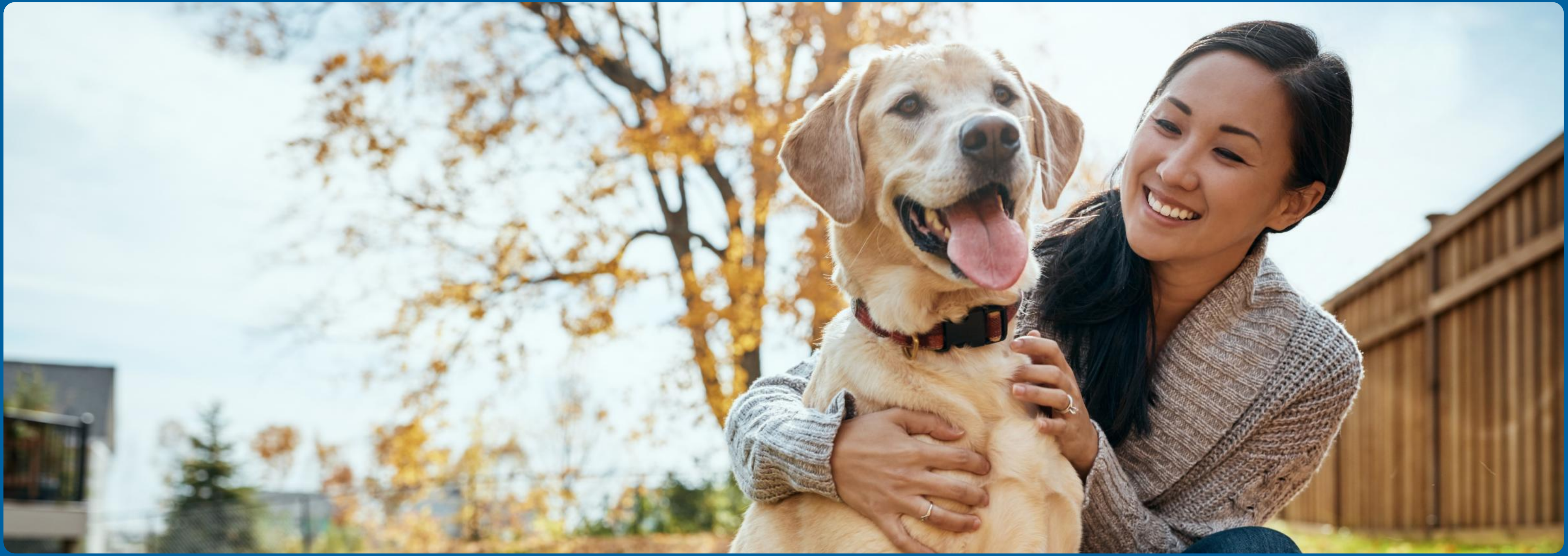


My spouse and I decided it was time to do our estate planning. Our attorney in San Francisco made the process easy. He listened to us, what we wanted and made great recommendations on how we can best plan for the future. He explained in simple language all the documents that we were signing.*

*This testimonial is for illustrative purposes only

Example covered services	**Benefit amount**
Will[LP6]	$391
Power of attorney	$391
Living Will	$391
Total	**$1,173**
Average cost of a legal year per year[LP7]	$240
Potential Savings[LP8]	**$933**

Pet Insurance



Pet Insurance

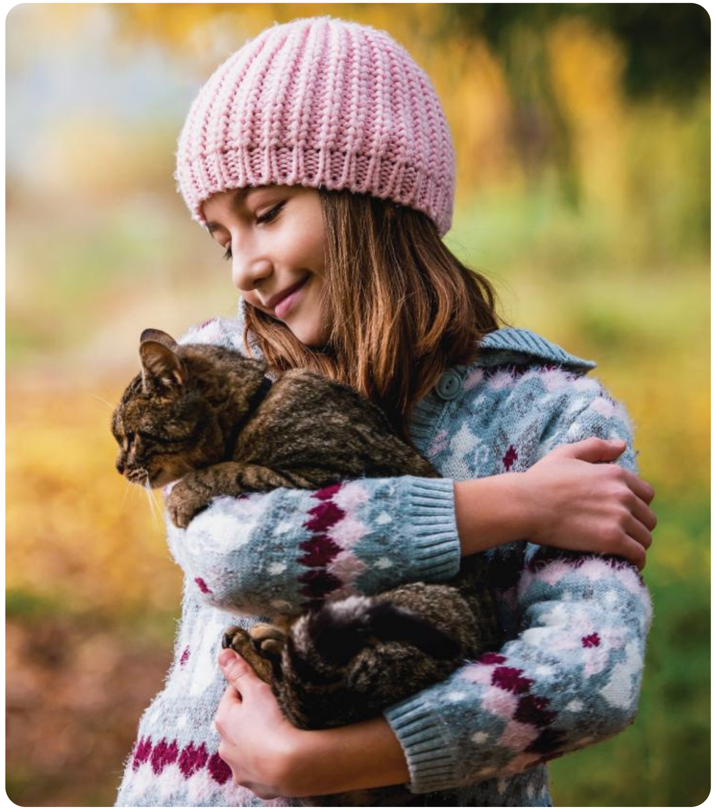
Key Features

With **MetLife Pet Insurance**, pet parents have the **power of choice** to customize their pet insurance to meet their needs.

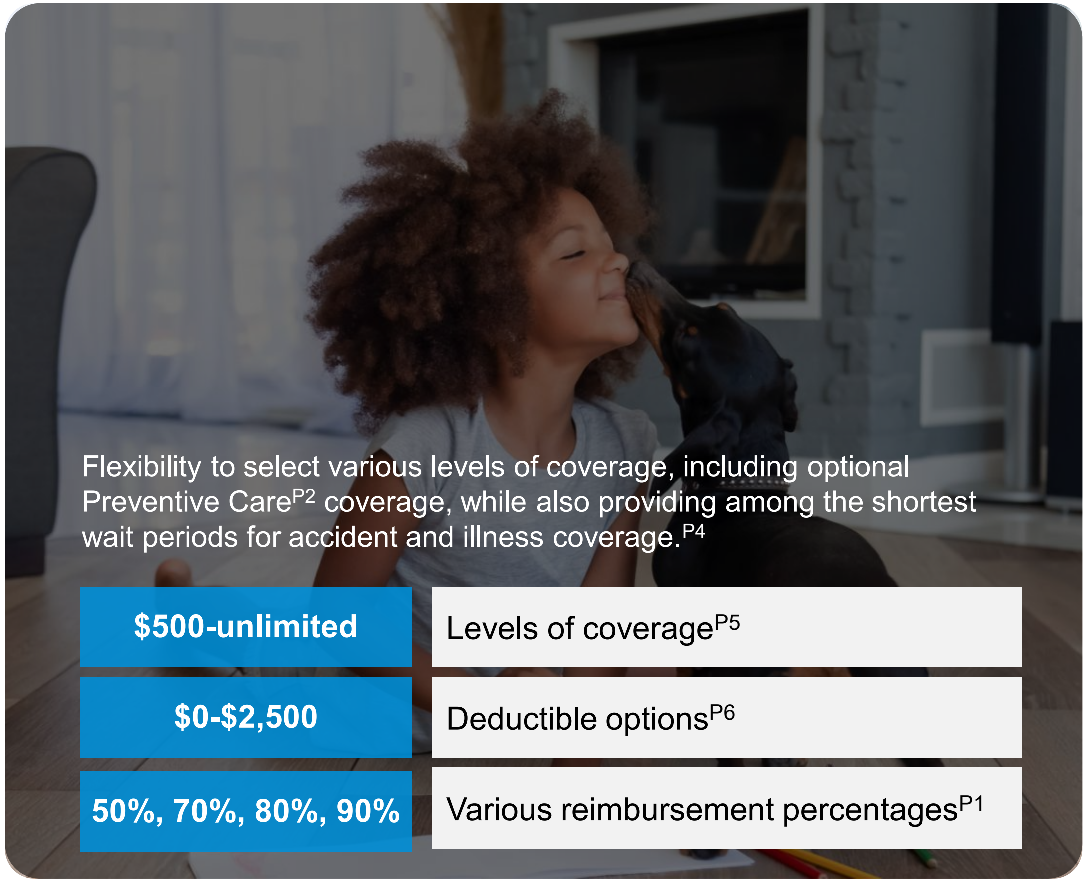
- No breed exclusions
- No upper age limits
- No initial exam or previous vet records needed to enroll
- No per-incident or lifetime limits

2022 PET INNOVATION AWARD
PET INSURANCE OF THE YEAR

- Group flexible coverage with up to 90% reimbursement[P1] and the freedom to visit any U.S. licensed vet
- Optional Preventive Care coverage[P2]
- 24/7 access to Telehealth Concierge Services – because accidents and illnesses don't aways wait for your vet to be open
- Multi-channel support options with caring, knowledgeable representatives
- Discounts up to 30%[P3] and additional offers on pet care, where available
- MetLife Pet mobile app makes it easy to submit and track claims and manage your pet's health and wellness.



Plan Highlights



Flexibility to select various levels of coverage, including optional Preventive Care[P2] coverage, while also providing among the shortest wait periods for accident and illness coverage.[P4]

$500-unlimited	Levels of coverage[P5]
$0-$2,500	Deductible options[P6]
50%, 70%, 80%, 90%	Various reimbursement percentages[P1]

What does it cover?

- Accidental injuries
- Illnesses
- Exam fees
- Surgeries
- Medications
- Ultrasounds
- Hospital stays
- X-rays and diagnostic tests
- Hip dysplasia
- Hereditary conditions
- Congenital conditions
- Chronic conditions
- Alternative therapies
- Holistic care
- And much more!

MetLife

Additional Plan Options

Optional Preventive Care[P*]

Want additional coverage for routine exams, vaccinations and prescription medications? You can add optional preventive care to your plan for these expenses. Coverage includes:

- Vaccinations
- Flea/tick medications
- Wellness visits
- Teeth cleaning
- Deworming
- And more!

Family Plans

MetLife also provides the unique feature of a Family Plan[P9], which allows a policyholder to enroll up to three pets into the same policy so that they share the same annual limits and coverage on the single policy.

Family plan policies are limited to dogs age 12 and under and cats age 14 and under and allows policyholders more flexibility when considering enrolling multiple pets.

MetLife

Exotic Coverage

Coverage for exotic animals, including birds, reptiles, guinea pigs and rabbits[P7]

Healthy pet incentive[P8] where employee's deductible decreases for each year without a claim

Shortest wait periods for accident and illness coverage[P4] with no wait period for orthopedic conditions

MetLife Pet App Key Features

Our **MetLife Pet mobile app** helps you manage your pet's health and wellness all in one place.

Our easy-to-use, convenient and personalized app is designed for pet parents, by pet parents.

- Manage your pet insurance
- Manage your pet's health records
- Find nearby pet services
- Access 24/7 live vet chat[P5]
- Access personalized articles

[Click to view the app]

MetLife

The Claims Process

Select the coverage that's best for you and your pet and enroll

Download our mobile app

Take your pet to the vet

Pay the bill

Send the bill and your claim documents for reimbursement via our mobile app, online portal, email, fax or mail

Receive reimbursement[P1] by **check or direct deposit** if the claim expense is covered under the policy— **most claims are processed within 5 days**

Need help along the way? Our experienced, passionate pet advocates are available online or over the phone to assist with any questions you may have.

MetLife

An Easy 3-Step Enrollment Process

Tell us about your pet

Pet species, age, breed
and location.

Choose Coverage

Choose the coverage that is
right for you and your pet.

Complete Enrollment!

Enroll now.

Phone or online: 1-800-GET-MET8 or www.metlife.com/getpetquote

MetLife

Questions? Need help or more info.?

Register with MyBenefits today!
www.metlife.com/mybenefits

Call:
1-800-GET-MET8 (1-800-438-6388)

Mondays - Fridays, 8 a.m. – 9 p.m., ET
Saturdays - Sundays, 10 a.m. – 7 p.m., ET

MetLife

Thank you.

MetLife

Introducing:

American Fidelity

- Jason Czajkowski, Senior Account Executive

AMERICAN FIDELITY
a different opinion

Healthcare Flexible Spending Accounts (FSA)

AMERICAN FIDELITY
a different opinion

ESB-4015-0320

What Is a Section 125 Plan & Why Have it?

- Allows employers to offer eligible benefits to employees on a pre-tax basis
- Helps reduce your tax and increase your spendable income
- **Designed to help employees save money on important eligible costs, like:**
  - Insurance premiums
  - Health-related expenses
  - Dependent day care expenses

Healthcare Flexible Spending Accounts

How It Works

- Used to reimburse eligible medical expenses
- Expenses may be incurred by you, your spouse, or eligible dependents
- Eligible employees may participate, even if you do not have major medical coverage through your employer

AMERICAN FIDELITY
a different opinion

Dependent Care Account (DCA)

- Used to reimburse eligible dependent day care expenses incurred while you are working
- You may allocate up to $5,000 pre-tax per calendar year for reimbursement of dependent day care services or $2,500 if you are married and file a separate tax return

Eligible Dependent Care Expenses

- After-school care or extended day care programs
- Babysitter, during work hours, inside or outside participant's household
- Custodial or elder care expenses if the qualifying individual still spends at least eight hours each day in the employee's household

Ineligible Dependent Care Expenses

- Educational expenses (kindergarten and above)
- Custodial elder care (not work-related, for other purpose)
- Nursing home care
- Transportation to and from eligible care
  (not provided by the care provider)

Limited Benefit Accident Only Insurance

24-Hour Coverage

Sport-Related Injury

Wellness Benefit

Over 25 Treatments Covered

americanfidelity.com/info/accident

This product may contain limitations, exclusions, and waiting periods.
This product is inappropriate for people who are eligible for Medicaid coverage. Wellness not available in all states.

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ESB-4015-0320

Limited Benefit Cancer Insurance

Transportation and Lodging Expenses

Multiple Coverage Options

Diagnostic and Prevention Testing

More than 25 Benefits

americanfidelity.com/info/cancer

This product may contain limitations, exclusions, and waiting periods.
This product is inappropriate for people who are eligible for Medicaid coverage.

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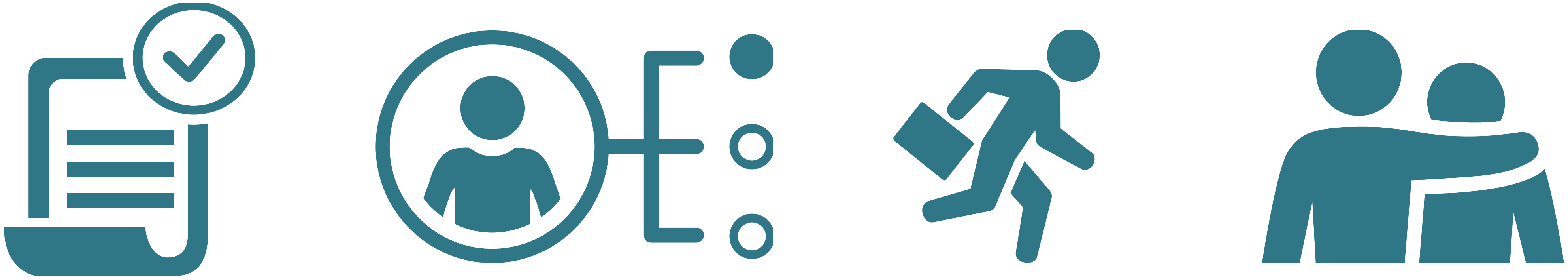
ESB-4015-0320

Disability Income Insurance



Guaranteed Issue

Custom Coverage Options

Return-to-Work Benefit

Employee Assistance Program

americanfidelity.com/info/disability

This product may contain limitations, exclusions, and waiting periods.

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a different opinion

Limited Benefit Hospital Indemnity Insurance

Hospital Benefit

Accident Benefit

Benefits Paid to You

No Health Questions Asked

americanfidelity.com/info/hospital-indemnity

This product may contain limitations, exclusions, and waiting periods. **This product is inappropriate for people who are eligible for Medicaid coverage.** *This product may not be HSA qualified if optional benefits or riders for this coverage are selected.

"Hospital" shall not include an institution, or part thereof, used by the Covered Person as a place for rest or for the aged, a nursing or convalescent home, a long term nursing unit or geriatrics ward, or an extended care facility for the care of convalescent, rehabilitative or ambulatory patients.

ESB-4015-0320

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a different opinion

Limited Benefit Critical Illness Insurance

Simplified Underwriting

Health Screening

Lump Sum Benefit

Recurrent Diagnosis Benefit

americanfidelity.com/info/critical-illness

This product may contain limitations, exclusions, and waiting periods.
This product is inappropriate for people who are eligible for Medicaid coverage.

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a different opinion
®

ESB-4015-0320

Life Insurance Options

- AF™ **Term Life Insurance**
- AF™ **Whole Life Insurance**
- Universal Life Insurance

americanfidelity.com/info/life

AF™ Whole Life Insurance and AF™ Term Life Insurance: This product may contain limitations, exclusions, and waiting periods. Not generally qualified benefits under Section 125 Plans.
Universal Life Insurance: This product may contain limitations, exclusions, and waiting periods. Not generally qualified benefits under Section 125 Plans. After the guaranteed period, the premiums may change. Underwritten by Texas Life Insurance Company. Not affiliated with American Fidelity Assurance Company.

ESB-4015-0320

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a different opinion

Questions?

To learn more, contact:
800-365-9180 Ext 0
https://benefits.americanfidelity.com

americanfidelity.com

Introducing:

Fringe Benefits Consortium

- Patrick Anabu, FBC Advisor

The FBC Model Plan

Your 403(b), 457(b) solutions

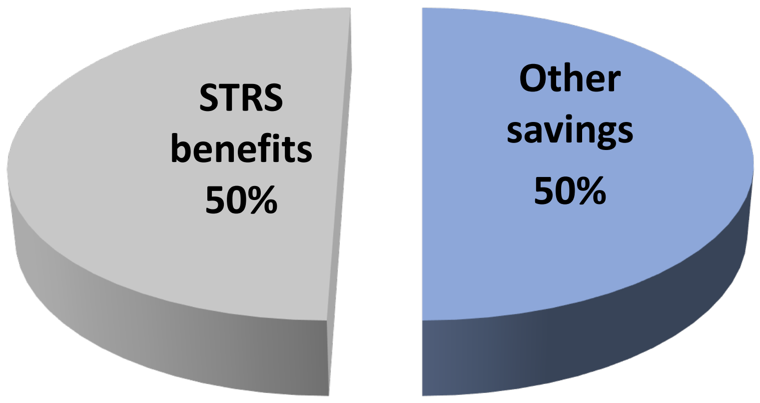
Fringe Benefits Consortium

Powered by PlanMember®

Why do you need to save?

Your standard of living in retirement may depend on it!

- State retirement systems (STRS and PERS) are not complete retirement plans and are designed to complement other savings
- California STRS only provides approximately 50% of a career educator’s salary*
- Benefits are expected to be reduced in future years



** Source: Welcome to CalSTRS 2023. Applies to applicants in the California State Teachers Retirement System only. Other state retirement system benefits will vary.*

Bridging your savings gap

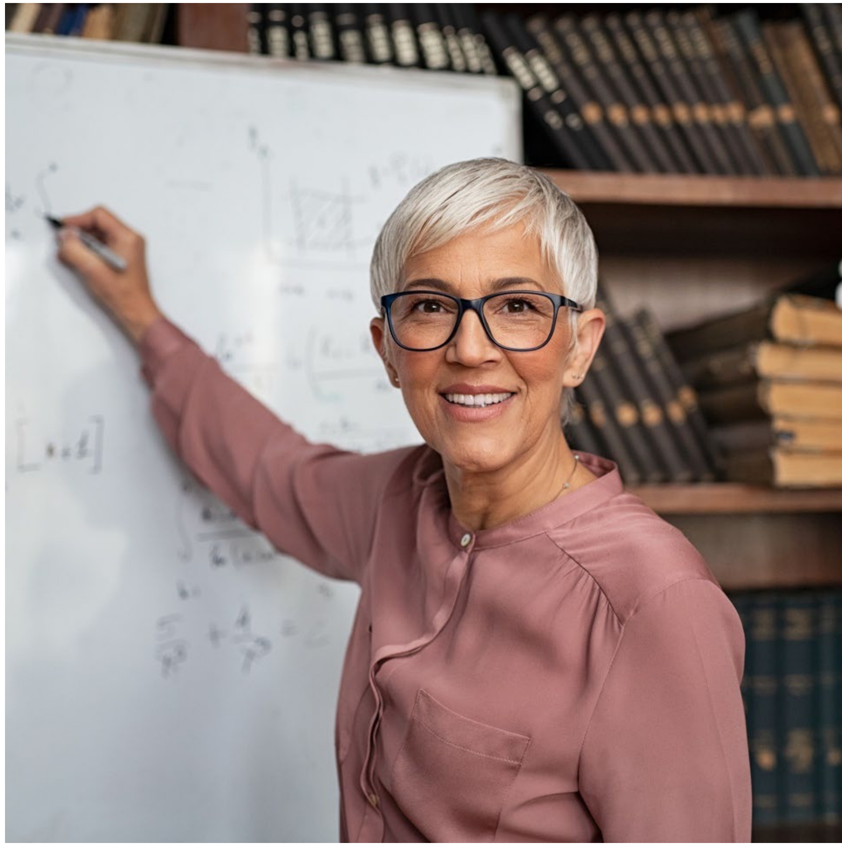
- Helps bridge the gap between State Retirement System benefits and your retirement income needs by participating in your employer's retirement plan
- Assists in providing financial security to you and your family during retirement

What is a 403(b) plan?

Fringe Benefits Consortium | Powered by PlanMember®

The basics

- Primary retirement plan for public schools and nonprofit employers
- Contributions made through automatic payroll deductions on pre-tax and/or after-tax (Roth) basis[1]
- Investments grow tax-deferred
- Portable in the event employment changes
- Penalty-free withdrawals at age 59 1/2 and for qualifying hardship situations
- Required minimum annual distributions (RMD) begin as early as age 73[2]



1. Roth option not available through all plans. 2. RMDs begin at age 73 for individuals who attain age 72 after December 31, 2022, and age 73 before January 1, 2033. RMDs begin at age 75 for individuals who attain age 74 after December 31, 2032.

What is a 457(b) plan?

The basics

- Voluntary retirement plan offered by governmental and other tax-exempt employers
- Can be made available to select employees
- Contributions made through automatic payroll deductions on pre-tax and/or after-tax (Roth) basis[1]
- Investments grow tax-deferred
- Portable in the event employment changes
- Penalty-free withdrawals any time after severance of employment
- Required minimum annual distributions (RMD) begin as early as age 73[2]

1. Roth option not available through all plans. 2. RMDs begin at age 73 for individuals who attain age 72 after December 31, 2022, and age 73 before January 1, 2033. RMDs begin at age 75 for individuals who attain age 74 after December 31, 2032.

How does the plan work?

Fringe Benefits Consortium | Powered by PlanMember®

An easy, systematic way to save for retirement

- Contributions automatically deducted from paycheck through salary reduction
- Contributions invested in the investment options you choose from the plan’s approved providers
- Provides a variety of tax advantages
- Transfer assets from account(s) at previous employers or from providers formerly available through the plan

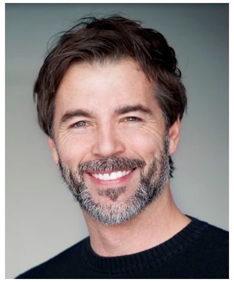
Time is your most valuable asset

Fringe Benefits Consortium | Powered by PlanMember®

The cost of waiting

Hypothetical saver Maria

- Age 21
- Begins saving $3,000 annually
- Stops saving at age 36 (15 years)
- Account value at age 66 is $425,119



Hypothetical saver Jim

- Age 36
- Begins saving $3,000 annually
- Stops saving at age 66 (30 years)
- Account value at age 66 is $251,405

A $173,000 mistake

	Lisa age 21	Jim age 36
Annual contribution	$3,000	$3,000
Number of years	15	30
Total investment	$45,000	$90,000
Accumulated value at age 65	$425,119	$251,405

Example assumes hypothetical 6% annually compounded tax-deferred growth.

Example is for illustrative purposes only and not meant to represent the performance of any investment product and should not be used to predict investment performance. Each individual situation is different. Any taxes and expenses associated with an actual investment are not reflected.

The FBC Model Plan | **Support**

Fringe Benefits Consortium | Powered by PlanMember®

Website: fbcmodelplan.com
Enrollment: fbcmodelplan.com/enroll
Phone: (833) 752-6322 (Plan-FBC)
Email: support@fbcmodelplan.com

Patrick Anabu

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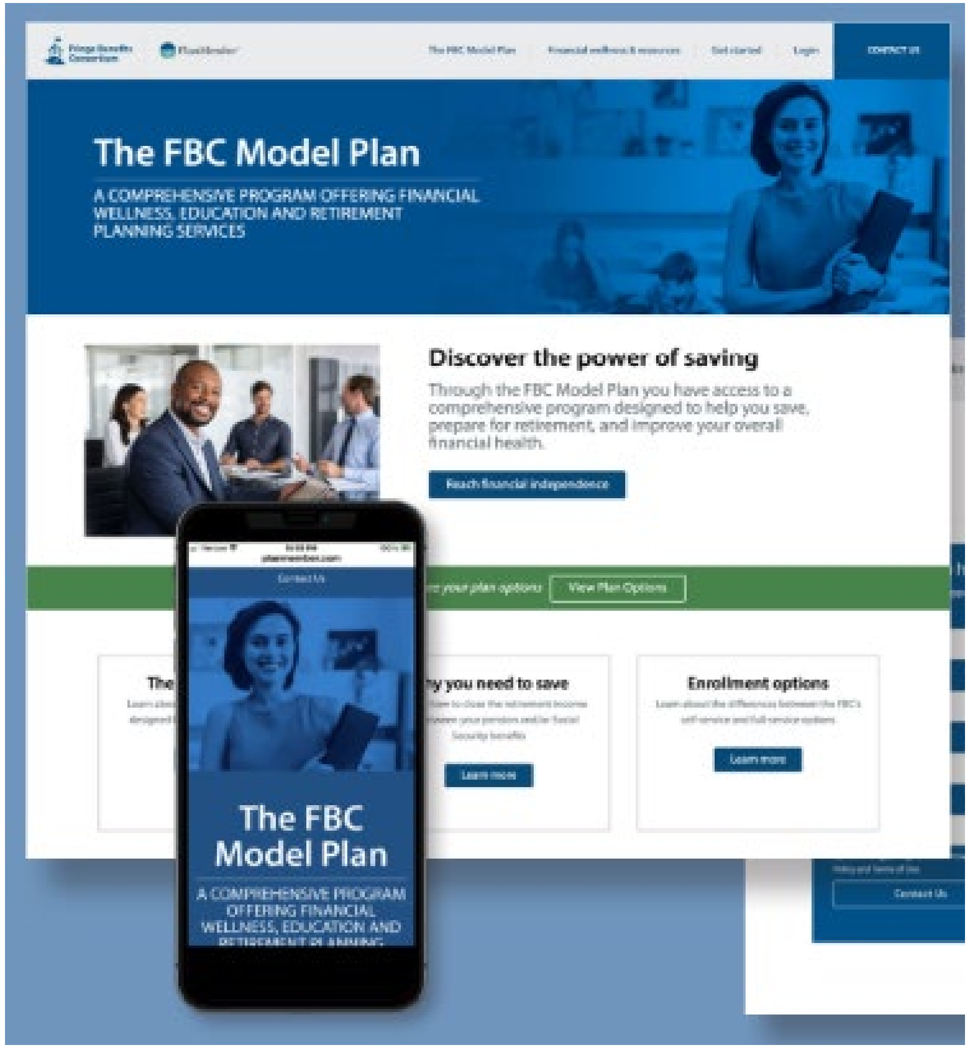
patrick@fbcmodelplan.com
fbcmodelplan.com



Introducing:

Ease Portal

- Kelly Fox, The Baldwin Group

Benefits Enrollment

Online Benefits Enrollment

Enrollment is easy with our online enrollment system!

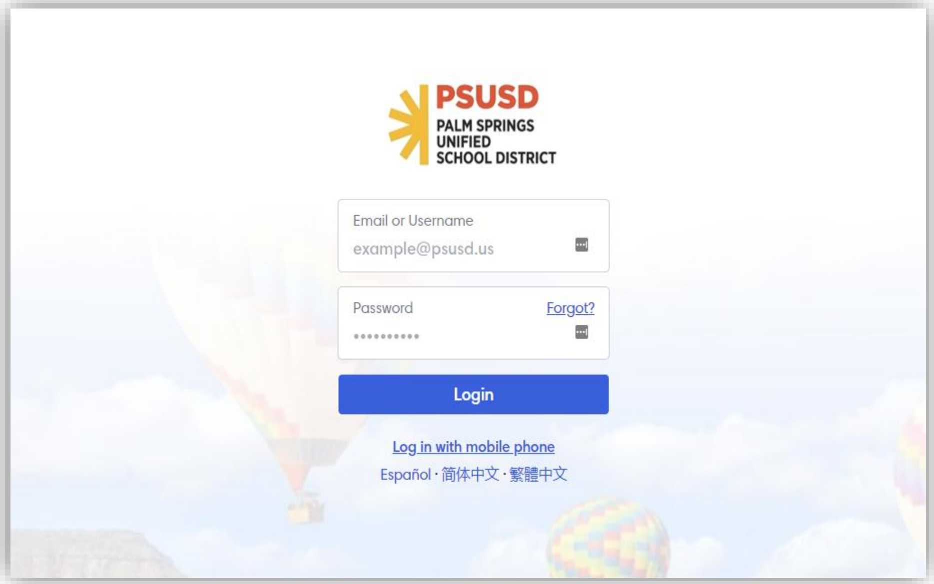
Online Benefits Enrollment

Ease Log-in Screen

Employer URL: psusd1.ease.com

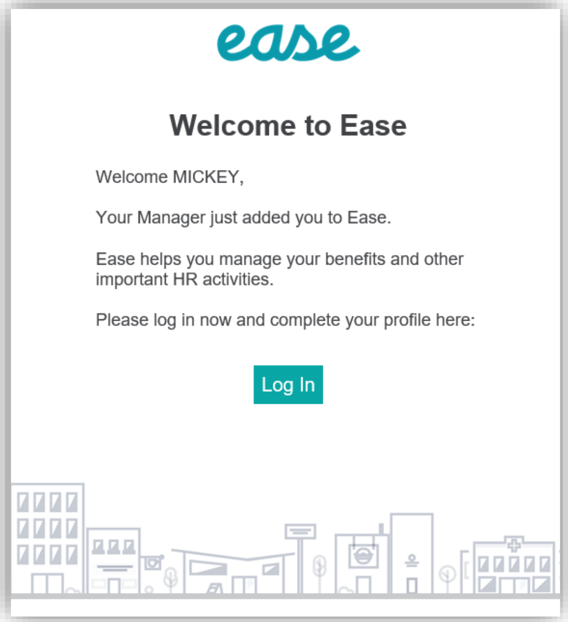
Username: PSUSD Email Address

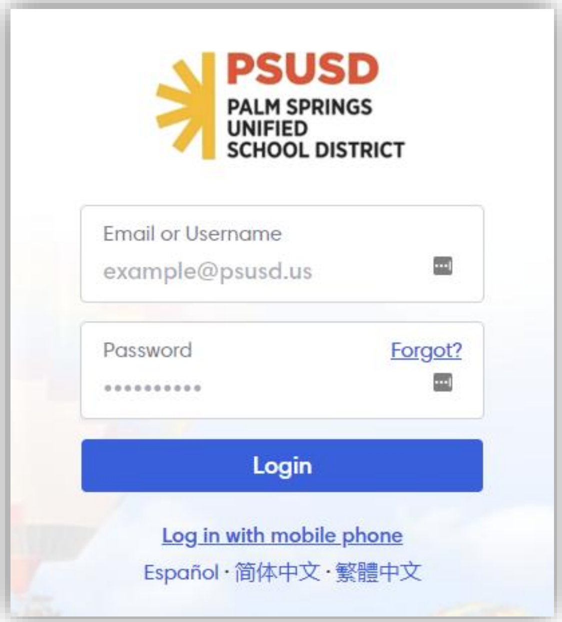
Password: You will be prompted to create when you click on Welcome Email link



Online Benefits Enrollment

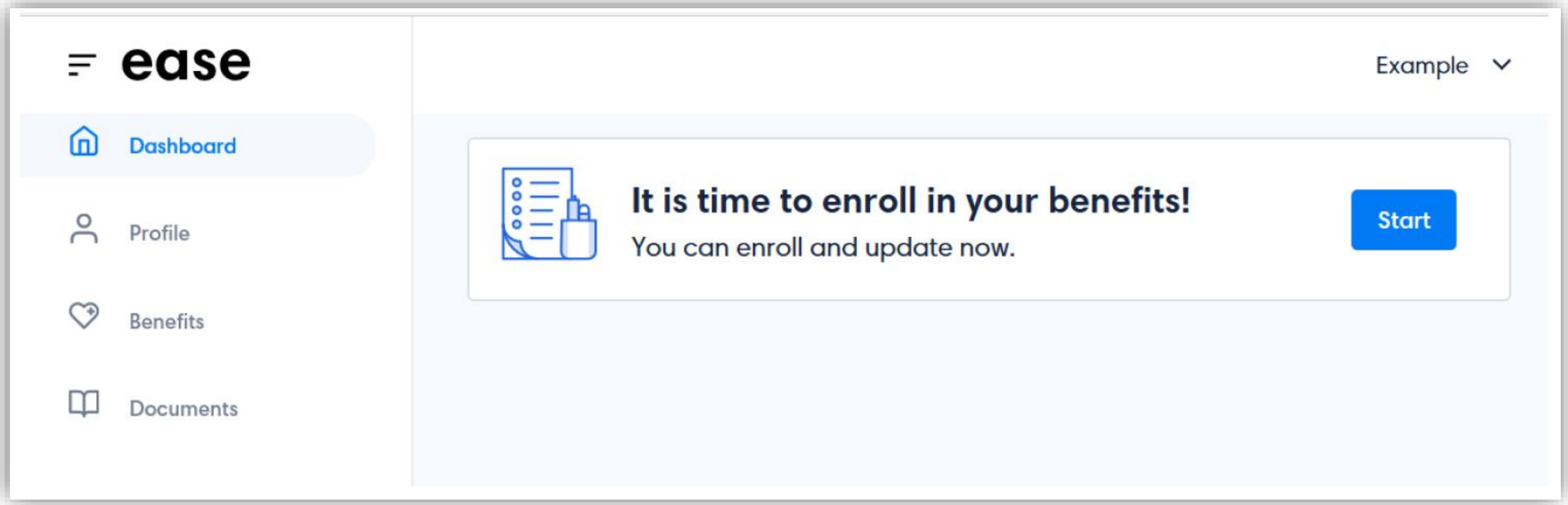
Welcome Email +
Create a Password and Sign In





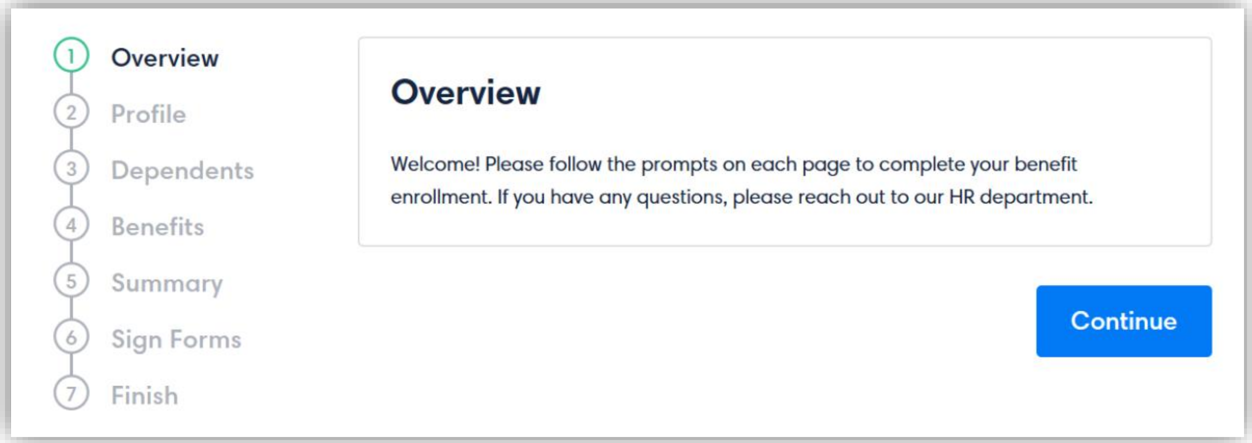
Online Benefits Enrollment

Getting started

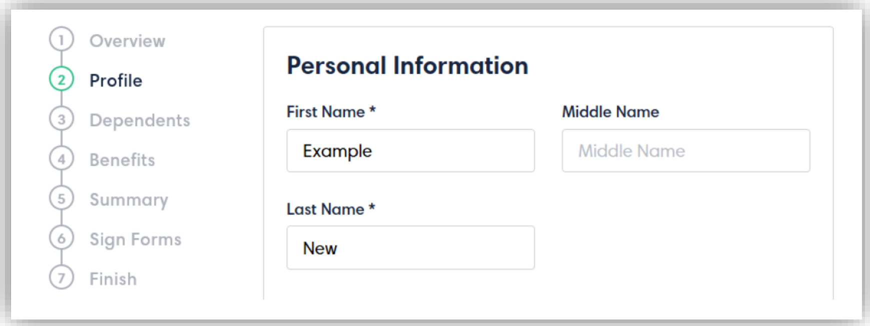


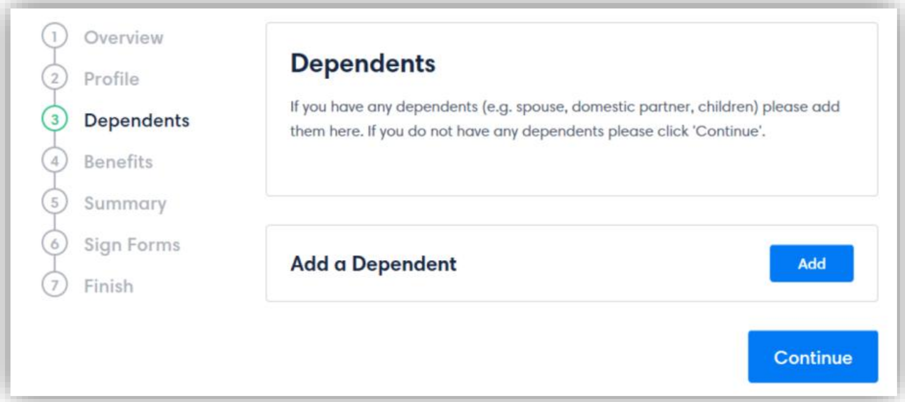
Online Benefits Enrollment

Overview and Profile Information



- Verify your personal information
- Dependents must be entered in order to enroll in benefits
- SSN will be needed for dependents



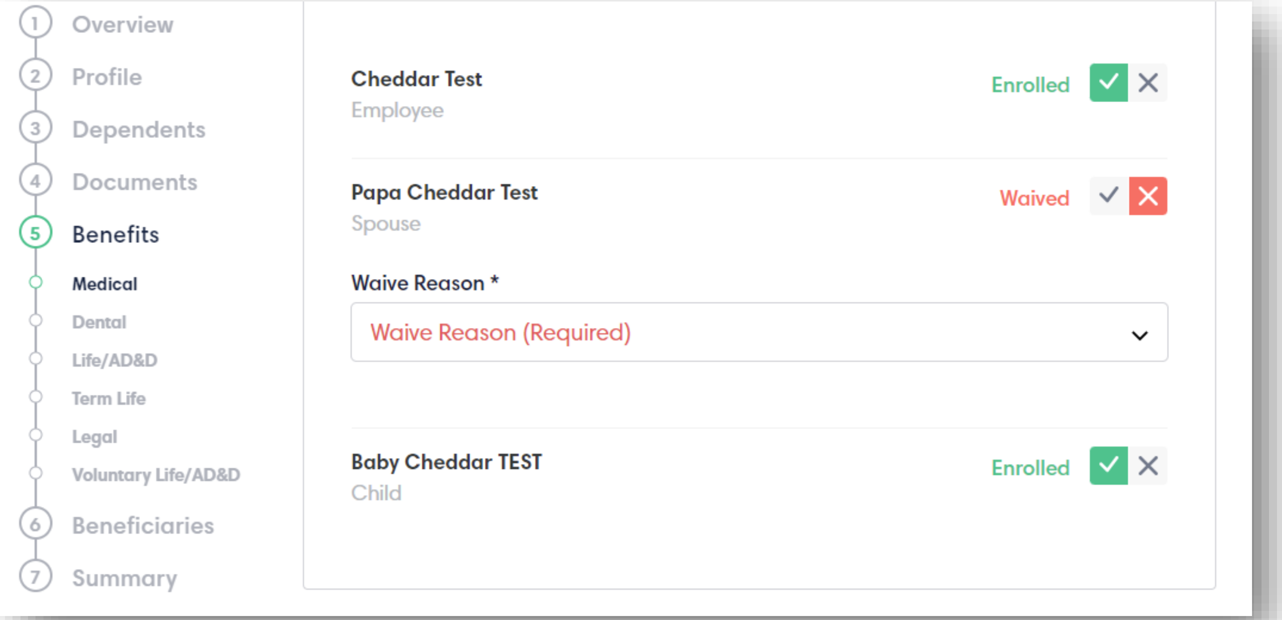


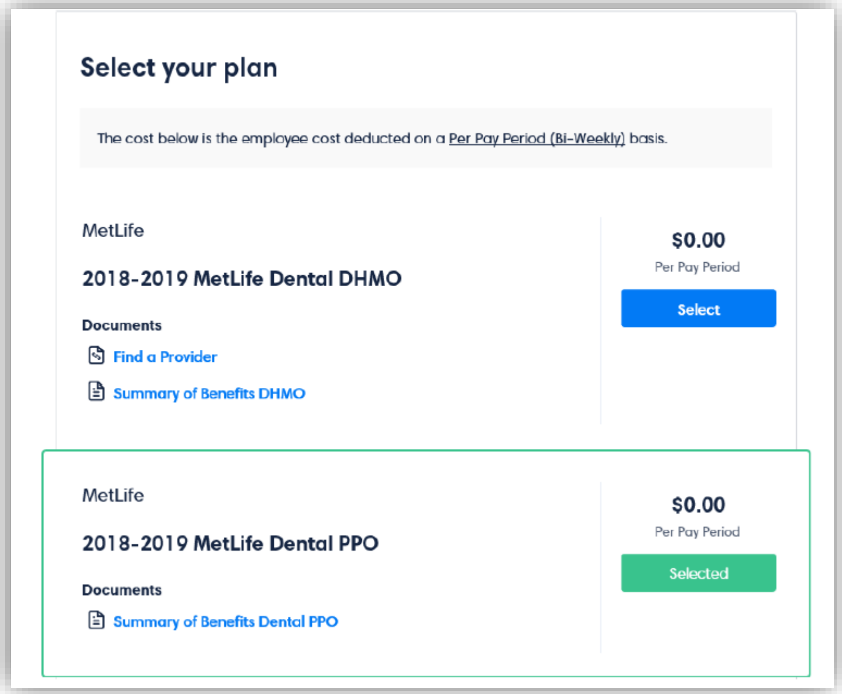
ease

Online Benefits Enrollment

Select Benefit Options

- Be sure to enroll or waive coverage for each dependent





Online Benefits Enrollment

Specify Beneficiaries

Beneficiaries

Specify your beneficiaries for each plan type below.

Your beneficiary can be the person or persons for whom you wish to provide financial protection in the event of your death.

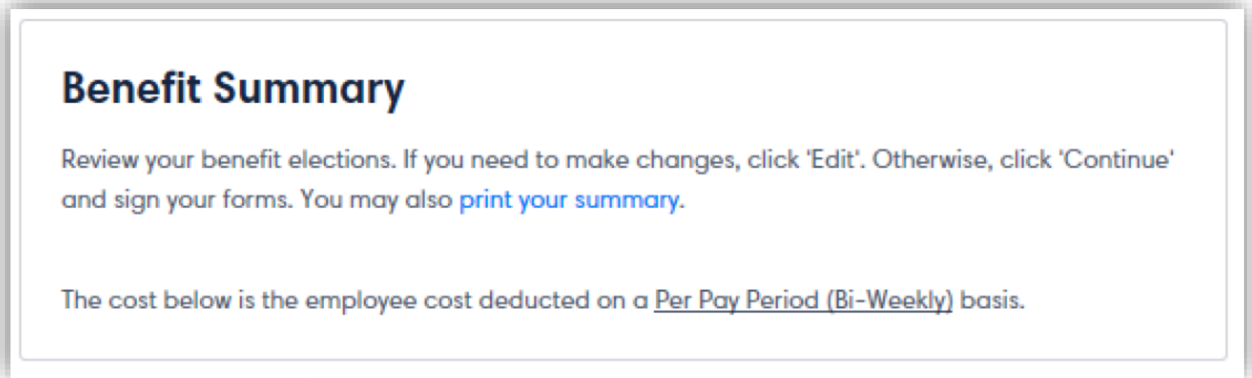
You can name as many beneficiaries as you want, subject to the policy. The beneficiary to whom the proceeds go first is called the primary beneficiary (required). Secondary beneficiaries (optional) are entitled to the proceeds only if they survive both you and the primary beneficiary.

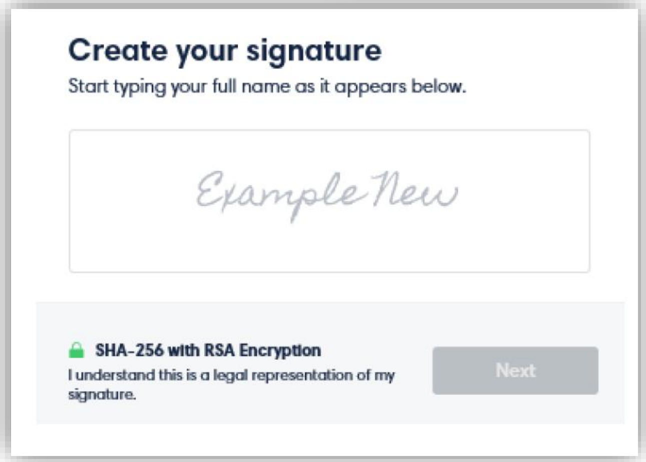
If you name multiple beneficiaries, you must also specify how much each beneficiary will receive. The totals of which must add up to 100%.

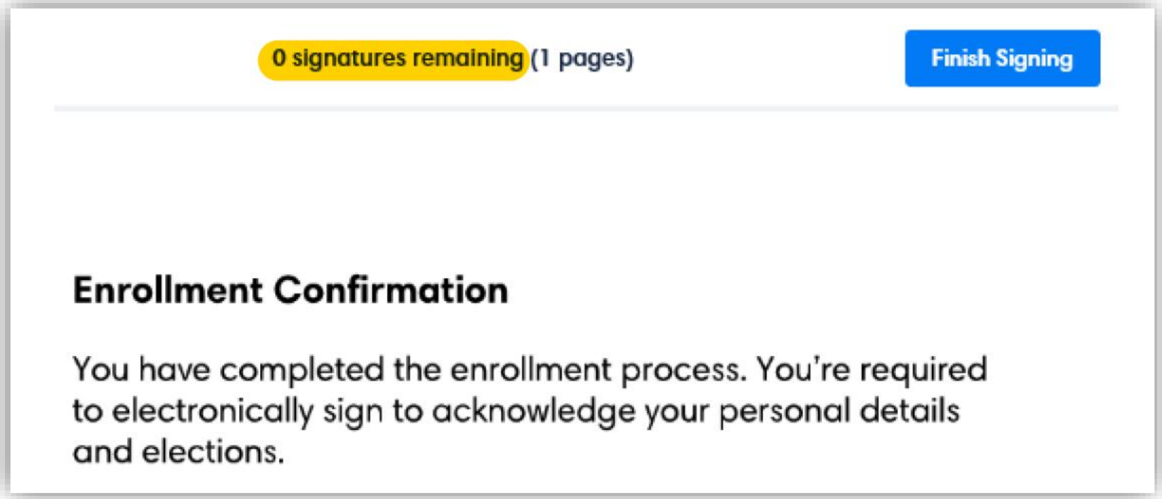
If you do not want to name an individual or entity as your beneficiary, you may prefer to name your estate or a trust as your beneficiary. The proceeds will then be distributed with your other assets according to your will if a valid, legal trust exists at the time of your death.

Online Benefits Enrollment

Review your Benefit Elections and Sign Forms



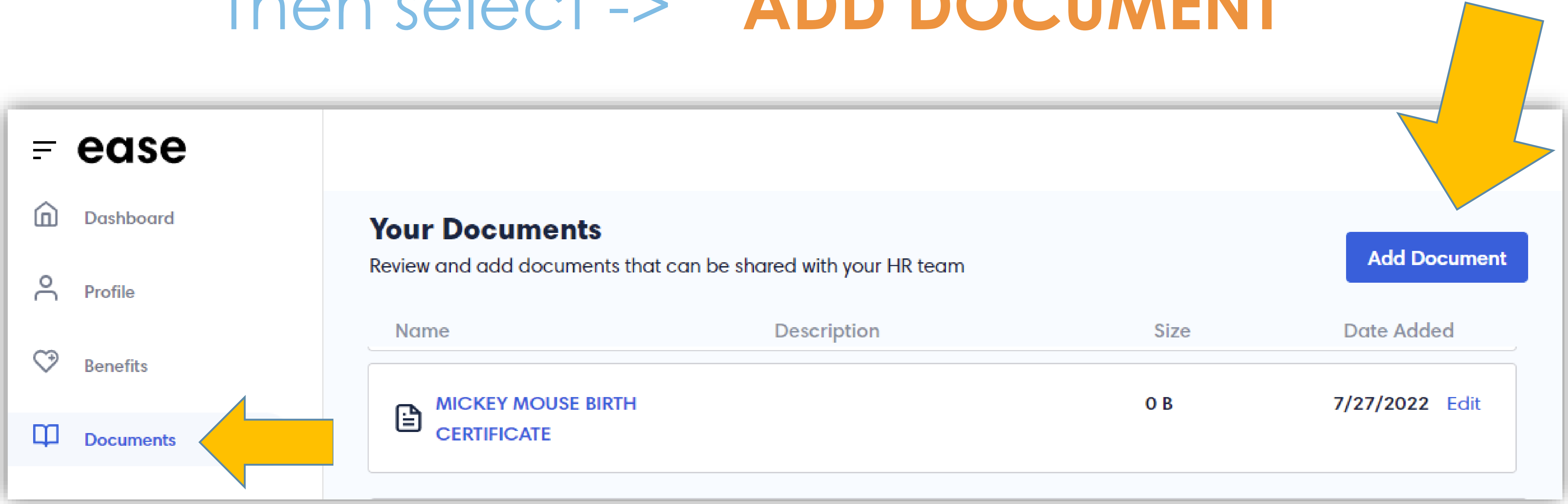




Upload Supporting Documents

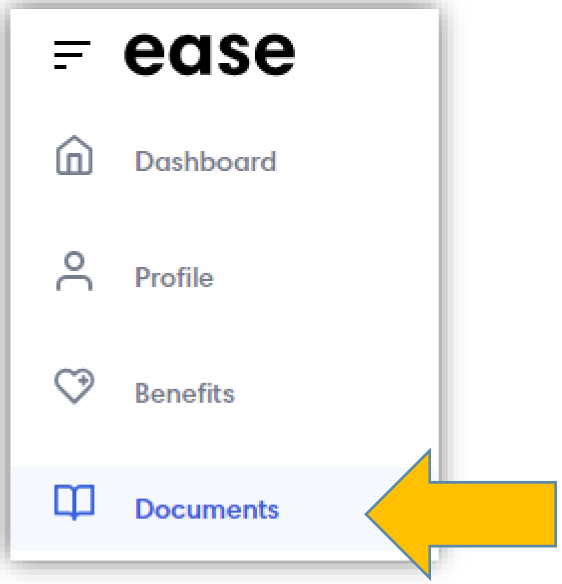
Go your profile, select -> **"DOCUMENTS"**

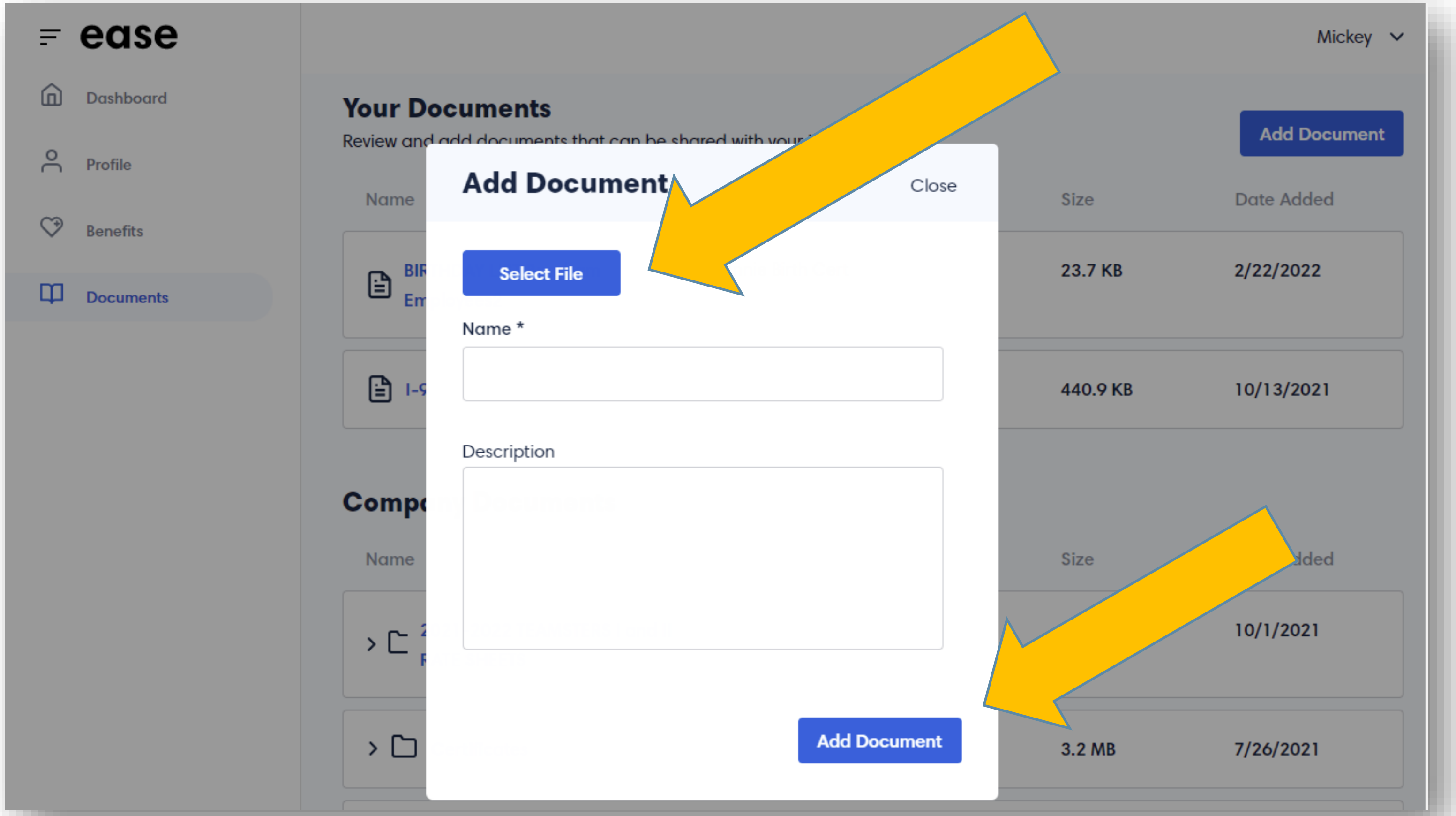
Then select -> **"ADD DOCUMENT"**



Upload Supporting Documents

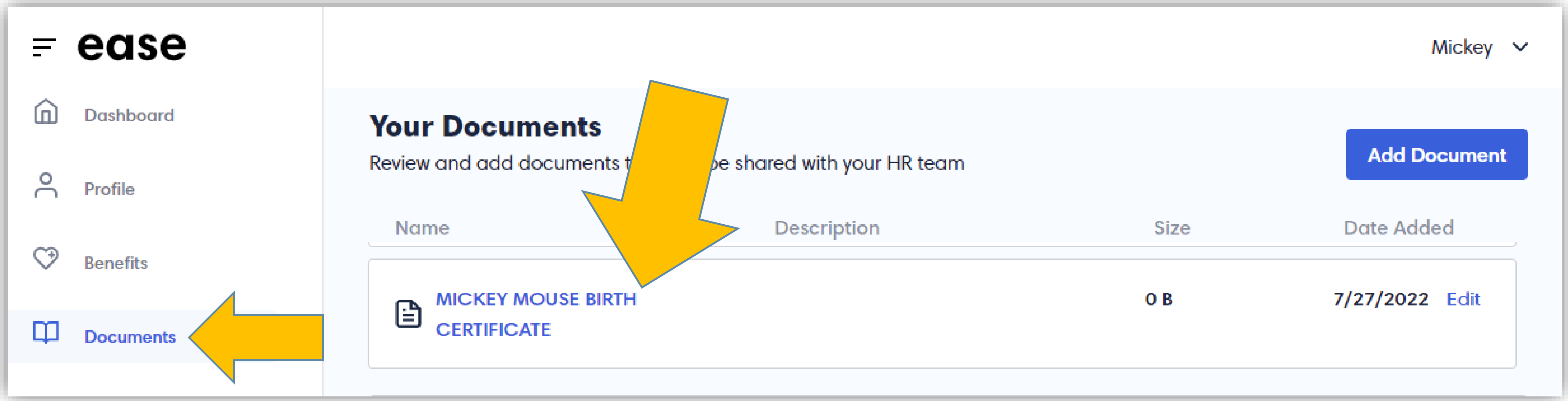
Click **"SELECT FILE"** to upload document, then **NAME** document and select **"ADD DOCUMENT"**





Upload Supporting Documents

To review your uploaded documents
go your profile, select -> **"DOCUMENTS"**



Reminders:

- Enrollment completed by August 7th
- riskmanagement@psusd.us
- 760-883-2715, option 3 for Risk Management

PSUSD
PALM SPRINGS UNIFIED SCHOOL DISTRICT

Risk Management

Benefits Orientation

Renée Brunelle

July 31, 2026