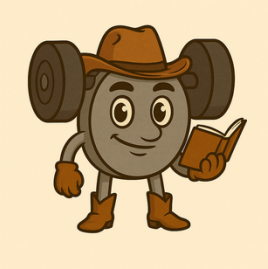
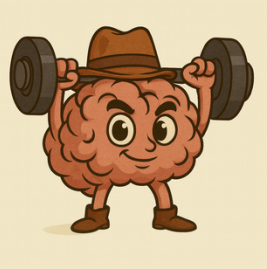
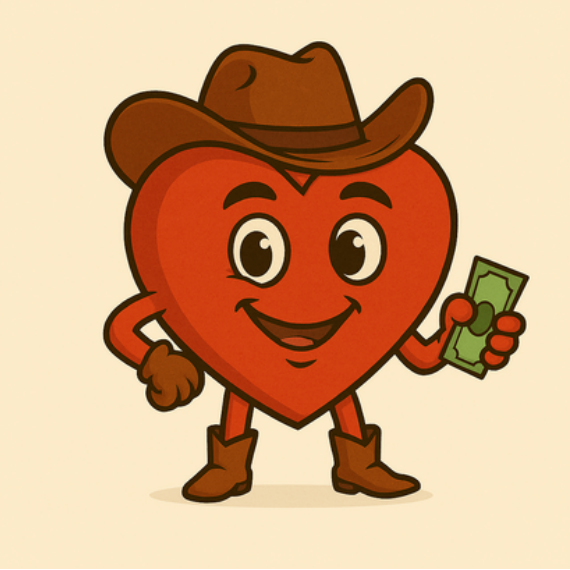
Washoe County School District

BENEFITS & WELLNESS DEPARTMENT









WASHOE COUNTY SCHOOL DISTRICT

HEALTH INSURANCE BOOKLET

2027



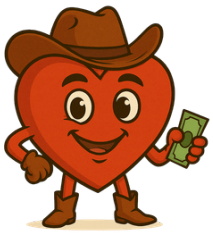
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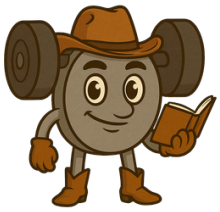


WHAT DO I NEED TO KNOW?

Understand your benefits:



Health insurance can be complicated! As a benefit- eligible employee with WCSD you have access to a wide range of valuable programs designed to support your health and well-being. This booklet serves as your quick and reliable guide, whether you're reviewing options available to you, checking a detail mid-year or simply wanting to better understand the resources available to you. Keep it handy as a reference throughout the year so you can make the most of the benefits available to you.

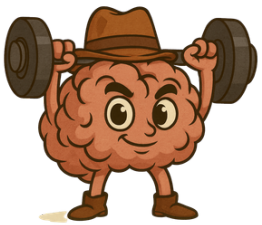


What is open enrollment?

During open enrollment, you have the opportunity to review your benefits and confirm that the current policies you are enrolled in are correct for the upcoming year. This is a great opportunity to learn more about how your coverage works, where to access care, and how you can get more out of the policies you are enrolled in. Open enrollment happens each year October 1 - 31st.

What is a qualifying event?

A qualifying event is a significant change in your life that affects your insurance needs- outside of the open enrollment period. Health insurance rules only allow changes once a year, so qualifying events exist to make sure people aren't stuck with the wrong coverage when something major happens in their life, such as a marriage, divorce, birth, adoption, death, loss of coverage or gaining coverage. You will have 31 days from a qualifying event to make changes to your plan.





IMPORTANT INFORMATION

Which dependents are eligible?

Employees are responsible for a premium if they add any dependents to their plan. The following dependents are eligible to join the plan:

- Spouse or Domestic Partner
- Children up to the age of 26
- Step Children up to the age of 26
- Children over the age of 26 with a qualified disability

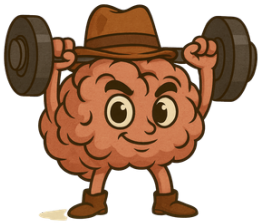
Supplemental Policies with WCSD:

Supplemental Life: WCSD is contracted with the Standard Life Insurance Company to offer Basic Life Insurance (Your life insurance policy with WCSD) and Supplemental Life Insurance. You are eligible to enroll in additional life insurance coverage through The Standard Life Insurance Company.

What Benefits are available to me?

WCSD contributes the premium for benefits eligible employees in full. The premium for the following policies are covered in full:

- Medical
- Dental
- Vision
- Life
- HSA Contributions*



*HSA Contributions are available to employees who are enrolled on the HDHP.

Voluntary Products:

WCSD partners with two carriers to offer supplemental policies for employees. Both policies are supplemental, which means the employee is responsible for the premiums associated.

American Fidelity: American Fidelity to offer additional voluntary products that employees can choose to enroll in. If employees are interested in voluntary products with American Fidelity, employees will need to work directly with American Fidelity.

MetLife: Legal, Auto, Pet and Home Insurance: WCSD partners with MetLife to offer voluntary products that support your other insurance needs.



HDHP VS. PPO

PPO Plan
Higher monthly premium
Lower deductible
Lower out-of-pocket maximum

HDHP Plan
Lower monthly premium
Higher deductible
Higher out-of-pocket maximum
Access to a Health Savings Account (HSA)

PPO & HDHP
Access to the same network
Claims paid for by WCSD

Key Terms:	PPO Example:	HDHP Example:
Co-Pay: Your co-pay is the predetermined amount you will pay when seeing a provider that is in-network. Your co-pay does not count towards your deductible.	When you go to visit your Primary Care Physician you pay a $35 co-pay at your appointment.	When you go to visit your Primary Care Physician you pay for your appointment in full. You could use your HSA funds or pay out of pocket.
Deductible: Your deductible is the amount you must pay before your insurance starts to pay. Examples of payments that count towards your deductible include, labs, imaging, ER visits and outpatient procedures.	In-Network: Individual: $1,000 Family: $2,000	In-Network: Individual: $3,500 Family: $5,500
Co-Insurance: Once your deductible is met, the co-insurance is the percentage you pay.	In-Network: Member Portion: 20% WCSD Portion: 80%	In-Network: Member Portion: 20% WCSD Portion: 80%
Out-of-Pocket Maximum: Your out-of-pocket maximum is the amount you will pay before your health insurance will pay 100%.	Individual: $4,500 Family: $9,000	Individual: $6,550 Family: $13,100



MEDICAL COVERAGE

Benefits	PPO Plan		HDHP/HSA	
	In-Network Providers	Out-of-Network Providers	In-Network Providers	Out-of-Network Providers
Calendar Year Deductible: Individual/Family	$1,000/$2,000	$3,000/$6,000	$3,500/$5,500	$3,500/$5,500
Coinsurance	80%	60%	80%	60%
Out-of-Pocket Maximum Individual/Family	$4,500/$9,000	$9,000/$18,000	$6,500/$13,100	$6,500/$13,100
Inpatient Hospital Services	80% after deductible	60% of UCR after deductible	80% after deductible	60% after deductible
Outpatient Surgery	80% after deductible	60% of UCR after deductible	80% after deductible	60% after deductible
Primary Care Physician Visit	$35 co-pay	60% of UCR after deductible	80% after deductible	60% after deductible
Specialist Office Visit	$50 co-pay	60% of UCR after deductible	80% after deductible	60% after deductible
Urgent Care Visit	$65 co-pay	60% of UCR after deductible	80% after deductible	60% after deductible
Chiropractic Visit	$35 co-pay	60% of UCR after deductible	80% after deductible	60% after deductible
Physical Therapy Visit	$35 co-pay	60% of UCR after deductible	80% after deductible	60% after deductible
Ambulance	80% after deductible	60% of UCR after deductible	80% after deductible	60% after deductible
X-Ray & Lab Services	80% after deductible	60% of UCR after deductible	80% after deductible	60% after deductible
Home Health Care	80% after deductible	60% of UCR after deductible	80% after deductible	60% after deductible
Emergency Room Visit	80% after deductible with $200 co-pay	60% of UCR after deductible with $200 co-pay	80% after deductible	80% after deductible

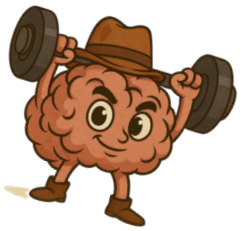


PHARMACY



Deductible (per calendar year)	**PPO Plan $50 per member**	**QHDP/HSA Subject to Plan Deductible before co-pay applies**
Co-payment generic	$15	$15 after deductible is met
Co-payment Preferred Brand	$25	$25 after deductible is met
Co-payment Non-Preferred Payment	$50	$50 after deductible is met
Mail Order	**CarelonRx (90 day supply)**	**CarelonRx (90 day supply)**
Co-payment generic	$10	$15 after deductible is met
Co-payment Preferred Brand	$50	$50 after deductible is met
Co-payment Non-Preferred Payment	$100	$100 after deductible is met





*For best pricing please refer to the Sydney Health App

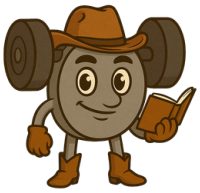
Access CarelonRx through your Sydney Health App, www.carelonrx.com or 1-833-267-2133



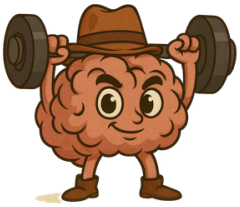
DENTAL AND VISION COVERAGE

Dental Benefits	Coverage
Annual Limit	$2,000
Deductible Individual/Family	$50/$100
Preventative Care	100%
Restorative Care	80% after deductible is met









Vision Benefits:	Coverage
Eye Exam	$10 co-pay Once every 12 months
Lenses	Once every 24 months
Frames	Once every 24 months



LIFE INSURANCE COVERAGE

Employee Type:	Life Insurance Coverage
WESP Employees	$40,000
WEA Employees	$40,000
WCSPOA Employees	$40,000
WPTA Employees	$250,000
WSPA Employees	$250,000
SPAW Employees	$250,000
Confidential ESP Employees and Administrative Assistants	$100,000
Confidential Admin Employees	$250,000



2027 HDHP PREMIUMS

HDHP with the Good Health Premium Waived

	12 Paychecks Certified/Admin	18 Paychecks Class/ 9,10 &11	26 Paychecks Classified 12	Yearly Total
Employee Only	$0	$0	$0	$0
Employee + Spouse	$267.99	$178.66	$123.69	$3,216
Employee + 1 Child	$103.58	$69.05	$47.81	$1,243
Employee + 2 Children	$357.28	$238.19	$164.90	$4,287
Employee + Family	$517.79	$345.19	$238.98	$6,213

*The District contributes $2,050 toward your HSA in 2027

HDHP with the Good Health Premium

	12 Paychecks Certified/Admin	18 Paychecks Class/ 9,10 &11	26 Paychecks Classified 12	Yearly Total
Employee Only	$40	$26.67	$18.46	$480
Employee + Spouse	$347.99*	$232.00*	$160.61	$4,176
Employee + 1 Child	$143.58	$95.72	$66.27	$1,723
Employee + 2 Children	$397.28	$264.86	$183.36	$4,767
Employee + Family	$597.79*	$371.86*	$275.90	$7,173



Don't forget! Complete your **Wellness Visit** before December 1, 2027!

*Premium rates reflect if the employee and the spouse do not complete the wellness requirements. Both the employee and the spouse need to complete the wellness requirements to fully earn the health premium discount.



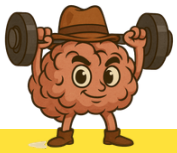
2027 PPO PREMIUMS

PPO with the Good Health Premium Waived

	12 Paychecks Certified/Admiin	18 Paychecks Class/ 9,10 &11	26 Paychecks Classified 12	Yearly Total
Employee Only	$0	$0	$0	$0
Employee + Spouse	$548.32	$365.55	$253.07	$6,580
Employee + 1 Child	$340.94	$227.29	$157.36	$4,091
Employee + 2 Children	$656.94	$437.96	$303.20	$7,883
Employee + Family	$869.06	$579.37	$401.10	$10,429

PPO with the Good Health Premium

	12 Paychecks Certified/Admiin	18 Paychecks Class/ 9,10 &11	26 Paychecks Classified 12	Yearly Total
Employee Only	$40	$26.67	$18.46	$480
Employee + Spouse	628.32*	$418.89*	$289.99*	$7,540*
Employee + 1 Child	$380.94	$253.96	$175.82	$4,571
Employee + 2 Children	$696.94	$464.63	$321.66	$8,363
Employee + Family	$949.06*	$632.71*	$438.02*	&11,389*



Don't forget to visit your PCP before December 1, 2027!

*Premium rates reflect if the employee and the spouse do not complete the wellness requirements. Both the employee and the spouse need to complete the wellness requirements to fully earn the health premium discount.



SECTION 125

What is a Section 125 Benefit Program? It's a program under Section 125 of the Internal Revenue Code that allows an employer to take certain employee deductions on a "pretax" or "before tax" basis.

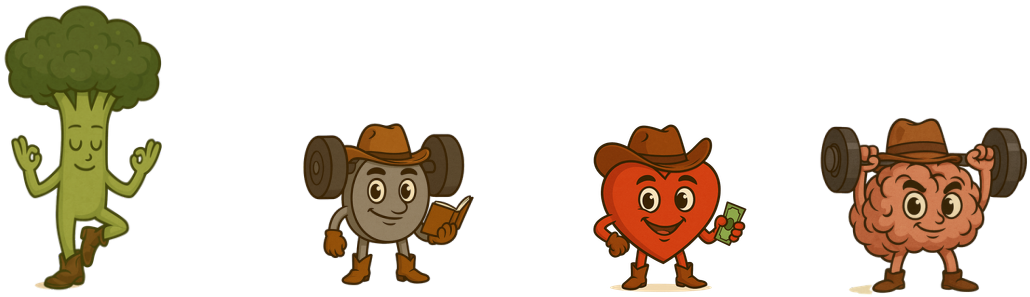
Example: After-Tax

- Monthly Salary: $2,000
- Tax 25%: $500
- Net Income before Deductions: $1,500
- Monthly Insurance Premium: $200
- **Final Net Income: $1,300**

Example: Pretax Under Section 125 Program

- Monthly Salary: $2,000
- Monthly Insurance Premium: $200
- Income before Tax: $1,800
- Tax 25%: $450
- **Final Net Income $1,350**

As you can see, you would have an extra $50 in your take-home pay under the Section 125 Program.





WHAT IS AN HSA?

HSA - Health Savings Account:

1. **What is an HSA account?** A Health Savings Account is a tax-advantaged savings account that you can use to pay for qualified medical expenses if you are enrolled in a high-deductible health plan (HDHP).

2. **What does tax - advantaged mean?** You can put money in an HSA tax-free, it grows tax- free, and you can withdraw it tax free to use toward medical expenses.

3. **What are "qualified medical expenses?** Qualified medical expenses are IRS-approved healthcare costs that you are allowed to pay for with your HSA funds. These typically include such things as, doctor visits, prescription drugs, medically necessary surgeries, mental health services, dental and vision care, along with other medically necessary expenses. For details on eligible expenses or account management, please visit www.americanfidelity.com or contact them at 775-829-1313.

4. **Is there a limit to how much money I can contribute to my HSA per calendar year?** Yes, the IRS sets a limit each year. For 2027 the limits are, $4,500 individual/ $9,000 family, +$1,000 catch-up if you're 55 or older. These limits apply to your combined contributions.

AMERICAN FIDELITY
a different opinion

Please reach out to **American Fidelity** with any questions you have regarding your HSA account, ***775-829-1313***

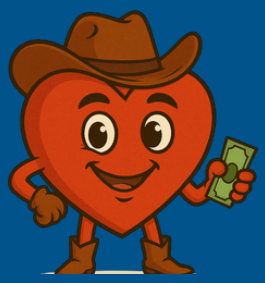


HSA INFORMATION CONTINUED

5. **What you should know about the HSA offered.**
   a. The District contributes a total of $2,050 to your HSA in 2027. This is paid in two deposits of $1,025 each year. If you are hired after January, your HSA contribution will be prorated based on your hire date.
   b. The HSA is your personal account, the money in this account is yours to keep.
   c. The money in the account rolls over from year to year. There is no cap on how much money can accumulate over time.
   d. Is there anything that would disqualify me from the HDHP/HSA offered by the District? Yes, you may not enroll in a HDHP if you are on Medicare, Medicaid or TRICARE. You cannot be claimed on someone else's tax return. If you or your spouse has an FSA that can pay for any medical expenses before the deductible or you are on secondary health coverage that pays before the HDHP deductible, you would not be eligible to enroll in the HDHP/HSA.



Why HSA's are appealing?

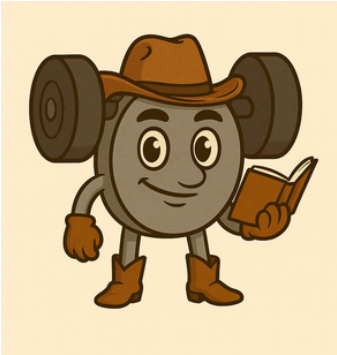


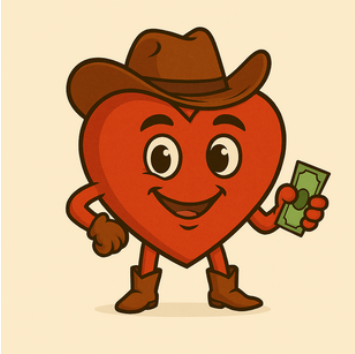
- Lower premiums monthly
- Employer HSA contribution -$2,050
- Tax Savings
- Long-term investment potential
- Use HSA funds for a wide range of qualified expenses
- Funds roll over year after year
- Once you turn 65, HSA funds may be used for non-medical purposes without penalty; such withdrawals are treated as taxable income.



Washoe County School District

BENEFITS & WELLNESS DEPARTMENT





WE LOOK FORWARD TO PARTNERING IN HEALTH WITH YOU!

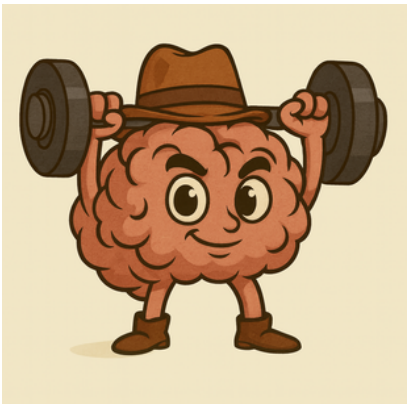
To access our Benefits video, please click the link below or enter
https://www.youtube.com/watch?v=jrPG4yY_2Lc

BENEFITS OVERVIEW FOR EMPLOYEES OF WASHOE COUNTY SCHOOL DISTRICT

The Sydney Health App, your one stop shop for all your benefit needs!

- **Access to a digital card**
- **See all your health benefits in one location**
- **View claims information**
- **Find care and compare costs of medications**
- **Ask questions using live chat**
- **Access to your Employer Assistance Program**
- **Access to your Wellness platform-My Rewards**
- **Access telehealth at no cost to you!**

Download the Sydney Health App here



We're here to help, reach out to us directly with any questions you have at **Benefits@washoeschools.net** or call us at **775-348-0321**

