AVON COMMUNITY SCHOOL CORPORATION

Avon Community School Corporation

Plan Year 2027

New Hire **20 - 29 HOURS** Enrollment

Benefit Guide

American Fidelity Assurance Company
americanfidelity.com

Avon Community Schools

Plan Year
1/1/2027-12/31/2027



New here? We've got you covered!

As a new employee, choosing benefits can seem overwhelming. Get help with sorting out important details, reviewing your options and getting your questions answered.

Your American Fidelity account manager can help you create a personalized plan that fits your needs.

Disability Income Insurance

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

Learn more: americanfidelity.com/disability

Life Insurance

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

Learn more: americanfidelity.com/life

Limited Benefit Accident Only Insurance

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

Learn more: americanfidelity.com/accident

Limited Benefit Cancer Insurance

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

Learn more: americanfidelity.com/cancer

Book your appointment.
https://enroll.americanfidelity.com/5FAD4B34

AMERICAN FIDELITY
a different opinion

Limited Benefit Hospital Indemnity Insurance

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

Learn more: **americanfidelity.com/hospital-indemnity**



Limited Benefit Critical Illness Insurance

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

Learn more: **americanfidelity.com/critical-illness**

Did your salary increase?

If your salary has increased since your last enrollment, it's important that you review your **Disability Income Insurance** coverage.

Help protect more of your paycheck and your lifestyle by ensuring you have the coverage you need.

americanfidelity.com/disability-increase

Bring Home More From Your Paycheck

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

How does it work?

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

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

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

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

Healthcare Flexible Spending Accounts

Save money on eligible medical expenses.

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

Features:

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

Learn more at
americanfidelity.com/fsa



Calculate medical costs
americanfidelity.com/fsa-worksheet

Examples of Eligible Expenses

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

americanfidelity.com/eligible-expenses

Dependent Care Accounts

Set aside pre-tax funds for eligible expenses.

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

Some expenses that may be eligible for reimbursement:

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

Learn more at
americanfidelity.com/dca





Health Savings Accounts

Stretch your dollars further.

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

Features:

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

Learn more at
americanfidelity.com/hsa



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

Examples of Eligible Expenses

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- Chiropractic care
- Contact lenses
- Copays
- Dental services
- Eye exam/eyeglasses
- Fertility treatments
- Laser eye surgery
- Over-the-counter medications
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americanfidelity.com/eligible-expenses

Vision Benefits 2027

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

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



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

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

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

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

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2. Avon Community School Corporation has determined that the prescription drug coverage offered by Avon Community School corporation is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

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

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

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

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

CMS Form 10182-CC Updated April 1, 2011

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

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

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

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

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

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

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

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

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

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

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

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

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NIS
National Insurance Services

Client Focused. Solution Driven.



Embedded Employee Assistance Program (EAP)

Confidential Support for You and Your Family – Anytime

Balancing work and life is not always easy, and your employer understands that. That's why, through National Insurance Services (NIS), you and your dependents have access to a no-cost, confidential EAP with 24/7 support by phone or online.

Whether you're facing everyday stress or a major life event, you can connect with a qualified consultant and access practical tools and resources tailored to your needs.

Expert Support When You Need It

The EAP provides guidance across a wide range of concerns, including:

- Emotional wellbeing
- Family and relationships
- Financial and debt concerns
- Workplace challenges
- Legal and consumer issues

How the EAP Works

Support is available 24/7, 365 days a year:

- Calls are answered by a master's-level clinician, not an automated system
- You'll receive immediate, in-the-moment support
- Clinicians guide your case from first contact through follow-up

Many concerns are resolved in a single call. If additional help is needed, you'll be connected to trusted, vetted resources.

Program Highlights

- Complements your existing benefits
- Confidential support for personal and workplace concerns
- Multiple access points: phone, email, chat, or web
- Available 24/7 at no cost to you and your dependents
- Unlimited issues per year
- Personalized intake with counselor support
- Online portal with articles, tools, and resources

Counseling and Coaching Services

- Up to 3 in-person or virtual counseling sessions
- Unlimited single-session therapy
- Up to 6 life coaching sessions for goals and personal growth

Additional Features

- LiveConnect: Real-time chat support
- Savings Center: Discounts on name-brand products
- Financial and Daily Living Tools: Budgeting and planning calculators
- LifeLines: Quarterly tips and insights
- Aware Mindfulness: Resources for stress, pain, and neurological challenges

Support for Everyday Needs

Confidential help is available for:

- Alcohol or Drug Dependency
- Child and Elder Care
- Education
- Daily Living Needs
- Career Guidance
- Relationship Concerns
- Stress Management
- Financial or Legal Issues

Accessing the EAP is Easy:

Toll-Free:
866.451.5465

Website: bit.ly/eap-nis
Company Code: NIS

Download the App:

Registration Code: 436646

©National Insurance Services

Who to Call?



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

Be well, Avon!

Benefit	Vendor	Phone	Web
Avon Employee Questions	Avon Staff Intranet	317.544.6000	www.avon-schools.org/staff
Dental	Delta Dental	800.524.0149	www.deltadentalin.com
Dependent Care Account	American Fidelity	800.662.1113	www.americanfidelity.com
Employee Assistance	Telus Health	866.451.5465	www.niseap.com
Flexible Spending Account	American Fidelity	800.662.1113	www.americanfidelity.com
Health Savings Account	American Fidelity	800.662.1113	www.americanfidelity.com
Vision	Delta/Vision - VSP	800.785.0699	www.deltadentalin.com

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



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

Private Health Information

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

Women's Health And Cancer Rights Act

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

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

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

Individual Coverage Mandate

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

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

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

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

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

Indiana - Medicaid

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

All all-other Medicaid:

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

Phone:1-800-457-4584

Prepare for Your Enrollment

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

What questions do you have about your available insurance options?

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

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



Inspiring Stories

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

americanfidelity.com/customer-stories

File Your Claims Faster



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

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

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

Need assistance?
Visit **americanfidelity.com/fileaclaim**

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



How can you prepare?

Browse our video library and watch short videos to learn about preparing for your enrollment, benefits education, inspiring stories and tutorials.

americanfidelity.com/videos

These products may contain limitations, exclusions, and waiting periods. The following statements only apply if the product is displayed on this document. ***These products are not appropriate for people who are eligible for Medicaid coverage: Accident Only, Cancer, Critical Illness, Hospital Indemnity, Hospital GAP PLAN® and Hospital GAP Plan Choice® Insurance.***

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