

CCPS

COLLIER COUNTY PUBLIC SCHOOLS

Introduction to your High-Deductible Health Plan

Allegiance℠ by Cigna Healthcare

Heather Stiegler

On-site Client Service Representative, ICSA Certified



PHONE
1-855-333-1012 ext. 3703

EMAIL
Heather.Stiegler@askallegiance.com

FAX
1-866-201-0522

LOCAL FAX
239-596-3134

LOCATED AT
Benefits & Wellness Office
5775 Osceola Trail

How does a high-deductible health plan work?

Enhanced deductible $3,500 / $6,000 Out of pocket maximum $6,000 / $12,000

Basic deductible $6,000 / $12,000 Out of pocket maximum $8,700 / $17,000

	YOU PAY	CCPS PAYS
1 .First, you pay all your medical & pharmacy costs: When the plan year begins (1/1/2027),you pay the full **negotiated** insurance rate for each visit/medication until you reach the annual deductible.	100%	0%
2. Next, you and your plan share medical & pharmacy costs: After you meet your deductible, you pay a smaller portion of your medical costs.(This is called co-insurance.) Your plan will pay the rest.	30%	70%
3. Then, your plan pays for all of your eligible medical costs. Once you meet your out of pocket, services are paid in full.	0%	100%

Examples of a high-deductible health plan?

INDIVIDUAL EXAMPLE	YOU PAY
The employee goes to the doctor and picks up prescriptions. They pay 100% of the contracted rates for these services and medications until they have paid $3,500 out of their own pocket.	Deductible 100% until $3,500
After $3,500 deductible has been paid, the employee will pay 30% of the contracted rates for medical visits and prescriptions until they have met the maximum out of pocket amount of $6,000.	Coinsurance 30% until $6,000
Once the employee has paid $6,000, they will not pay any additional costs for the remainder of the calendar year.	Max OOP 0%

Examples of a high-deductible health plan?

FAMILY of 4 EXAMPLE – 1 PERSON MEETS INDIVIDUAL DEDUCTIBLE	A PAYS (INDIVIDUAL)	B, C, D PAYS (FAMILY)
Member A goes to the doctor and picks up prescriptions. They pay 100% of the contracted rates for these services and medications until they have paid $3,500 out of their own pocket. Members B, C, D will pay 100% of the contracted rates until the family deductible of $6,000 is met.	Deductible 100% until $3,500	Deductible 100% until $6,000
Member A will pay 30% of the contracted rates for medical visits and prescriptions until they have met the maximum out of pocket amount of $6,000. Members B, C, D will pay 30% until the family maximum out of pocket of $12,000 is met.	Coinsurance 30% until $6,000	Coinsurance 30% until $12,000
Members A, B, C and D will not pay any additional costs for the remainder of the calendar year.	Max OOP 0%	Max OOP 0%

Examples of a high-deductible health plan?

FAMILY of 4 EXAMPLE – NO ONE MEETS INDIVIDUAL DEDUCTIBLE	INDIVDUAL	A, B, C, D PAYS (FAMILY)
Member A pays $2,000 towards the deductible. Member B pays $2,000 towards the deductible. Member C pays $2,000 towards the deductible. Member D pays $0 towards the deductible, because the $6,000 deductible has been met by the family.	Deductible 100% until $3,500	Deductible 100% until $6,000
Members A, B, C,and D will pay 30% of the contracted rates for medical visits and prescriptions until they have met the maximum out of pocket amount of $12,000. If Member A reaches a total of $6,000, then they will not pay anything else, as they have reached the individual maximum out pocket. Members B, C, and D will continue to pay 30%.	Coinsurance 30% until $6,000	Coinsurance 30% until $12,000
Members A, B, C and D will not pay any additional costs for the remainder of the calendar year.	Max OOP 0%	Max OOP 0%

What is a Health Savings Account

A Health Savings Account (HSA) is an individually owned, earnings bearing account to help pay for qualified medical, prescription, dental and vision expenses with tax free dollars. Funds may be used once contributed to the account.

Who is eligible for an HSA?
The account holder of the HSA must be enrolled in an HSA-qualified High-Deductible Health Plan.

You are not eligible to contribute to an HSA if:

- You have dual coverage under a non-qualified medical plan through a spouse or parent
- Receiving benefits under Medicare, Tricare, or VA care
- Have received VA benefits in the last 3 months for a non-service-connected disability

Calendar Year	2026	2027
Self-Only Coverage	$4,400	$4,500
Family Coverage	$8,750	$9,000
Catch-Up Contribution Limit (Age 55 and over)	$1,000	$1,000

- Qualifying life events are not required to change your contribution amount.
- Funds roll over from one year to the next.
- HSAs can be used as a retirement vehicle. Balances over $2,000 may be invested.
- Please be sure to identify your beneficiary

Invest in Your Future

Contributions to your HSA are a wonderful way to plan for retirement. Unlike 401k accounts, HSAs have no minimum distribution requirement once you've retired. Also, saved amounts greater than $2,000 may be invested in mutual funds. After you turn 65, or if you become disabled, your HSA withdrawals for non-eligible expenses will be taxed at your regular income tax rate with no additional penalties. Because withdrawals used for eligible medical expenses are tax-free at any age, your HSA is like a super-charged IRA or 401k!

Triple Tax Benefits

HSA dollars are tax-free both when you contribute and when you receive distributions for qualified medical expenses.

1. Contributions to an HSA are deductible from your federal gross income.
2. Investment earnings and interest on savings are exempt from taxes.
3. Withdrawals from an HSA for qualified medical expenses are always free from federal income tax.

The IRS requires reporting on your HSA. Allegiance will provide form 1099-SA by January 31st. This form will help you answer form 8889 on your taxes



Mutual funds available for savings greater than $2,000.

NORTHERN TRUST

J.P.Morgan ASSET MANAGEMENT

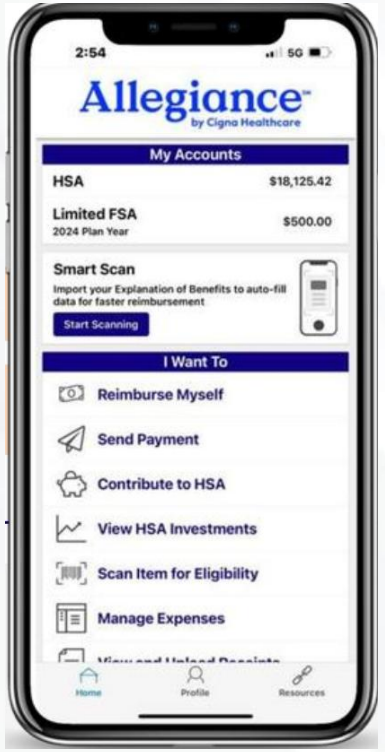
CAPITAL GROUP® | AMERICAN FUNDS®

FRANKLIN TEMPLETON

Vanguard®

Health Savings Account

- To activate your HSA, go to www.askallegiance.com >Health/Reimbursement dropdown
- Once the account is created, 3 sets of terms and conditions will display when logged in, select and accept terms.
- Your HSA (including debit card) is only active when the terms and conditions have been accepted. Claims prior to this acceptance will be ineligible.
- Funds are only available as they are deposited (unlike the traditional FSA).
- Download mobile app to review balance prior to using your debit card.
- Once the funds are available you can use the debit card to pay for your office visits, pharmacy and any other qualifying medical expenses.



You will receive a detailed email with instructions for your HSA

What is a Limited Purpose Flexible Spending Account (LPFSA)

A Limited Purpose FSA account allows you to pay for eligible dental and vision expenses on a pre-tax basis. Using an LPFSA for dental and vision expenses allows you to grow the funds in your HSA for future qualified medical expenses.

Eligible Dental and Vision Expenses

Crowns
Dental co-pays/deductibles/co-insurance
Dental treatments
Dentures
Eye exam
Fillings
Orthodontics/Braces/Invisalign
Prescription glasses/Contact lenses
Retainer
Vision correction procedure (Lasik, ICL)
Vision screening
Contact lens cleaning solution
Denture adhesives and cleaners
Eye drops
Occlusal guard
Reading glasses

2026 Contribution Limit (2027 TBD):
$3,400 with a carryover of $680 from the Medical FSA

2026 Medical FSA claims can be submitted for reimbursement through 3/31/2027, but must have been incurred in 2026

You must enroll in a LPFSA for any remaining funds to be rolled to your LPFSA for dental and vision expenses in 2027

Why offer both HSA and LPFSA?

Offering both a Health Savings Account (HSA) and a Limited Purpose Flexible Spending Account (LPFSA) gives employees a powerful, tax-advantaged way to cover healthcare costs while protecting long-term retirement savings

- **Triple Tax Advantage (HSA):** Contributions, investment growth, and withdrawals for qualified medical expenses are all tax-free. HSA funds also roll over indefinitely and belong to the employee even if they change jobs
- **Day-One Funds (LPFSA):** The full annual LPFSA election is available on the very first day of the plan year, which helps pay for large, predictable dental or vision expenses early in the year before an HSA balance has had time to build up.
- **Preserving HSA Growth:** Using an LPFSA for routine or major dental and vision costs (such as braces, root canals, or new glasses) keeps HSA dollars untouched so they can continue to grow tax-free for major medical needs or retirement.
- **IRS Compatibility Rules:** Under IRS guidelines, employees **cannot** contribute to a traditional general-purpose Health FSA and an HSA at the same time. An LPFSA is specifically restricted to dental and vision expenses, making it legally compatible with an HSA.

Additional FAQs

Navitus is the new pharmacy benefit manager effective 1/1/2027

- Employees will be able to ask about specific medications in December
- The formularies and details are on the Benefits & Wellness website
- Employees on specialty medication will be contacted in December
- Navitus has partnered with Good Rx and Costco for low-cost medications

Onsite/Near site clinics

- CCPS is working with FLEHT to establish low copay onsite or near site clinics in the first quarter of next year
- The locations have not yet been determined but more information is coming soon

The network of providers is not changing

Preventive Screenings are still $0 copay

Telehealth is $0 copay in 2027

Open Enrollment ends 11/6/26

Benefits@collierschools.com | 239-377-0340