2026 EMPLOYEE BENEFITS SUMMARY

Full-time employees are eligible to participate in the following programs. This is a summary for benefits in effect from July 1, 2026 – June 30, 2027.

HOW DO I ENROLL?

Visit camanchecsdbenefits.com to
- Learn about the benefit changes for 2026
- Watch a recorded benefit presentation
- Access plan documents

Doctor on Demand:
Talk to a Doctor any time!

1-800-997-6196
www.doctorondemand.com

AVAILABLE TO ALL FULL-TIME EMPLOYEES WHO ARE ENROLLED IN MEDICAL!

MEDICAL: WELLMARK

800-524-9242 | www.wellmark.com
Wellmark Blue Network

With Wellmark, you get access to one of the largest networks in Iowa. Your network is the Wellmark Blue Network. To ensure your transition goes smoothly, ensure you verify your doctor is in-network. Go to www.wellmark.com. Click Find a provider and search your health plan.

IN-NETWORK BENEFITS	PPO	HMO PLAN
Annual Deductible Single / Family	$1,000 / $2,000	$1,000 / $2,000
Coinsurance	10% after deductible	10% after deductible
Out of Pocket Maximum	$2,000 / $4,000	$2,000 / $4,000
Preventive Care	100% covered in-network	100% covered in-network
PCP / Specialist / Urgent Care	$30 / $50 / $30	$30 / $50 / $30
Emergency Room	$250 copay	$250 copay
Inpatient / Outpatient	10% coinsurance after deductible	10% coinsurance after deductible
Prescription Drug Tier 1-3 and Specialty	$8 / $35 / $50 / $150	$8 / $35 / $50 / $150
MONTHLY RATE		
Employee	$92.48	Covered by CCSD
Employee & Spouse	$388.41	$194.21
Employee & Child(ren)	$395.35	$197.67
Employee + Family	$454.59	$233.24

DENTAL

800-544-0718 | www.deltadentalia.com

IN-NETWORK BENEFITS	PPO	PREMIER
Annual Deductible (Single / Family)	$25 / $75	$25 / $75
Calendar Year Benefit Maximum	$2,000 Includes benefit roll-over	$2,000 Includes benefit roll-over
Preventive Care	100% Covered	100% Covered
Basic Procedures	20% after deductible	20% after deductible
Major Procedures	20% after deductible	20% after deductible
Orthodontic Services (Up to Age 19)	No Coverage	No coverage

RATES	EE	FAM
MONTHLY	Covered by CCSD	You pay $64.30 CCSD pays $35.42

INCOME PROTECTION

800-356-9601 | www.nisbenefits.com

LIFE AND AD&D: Your employer provides a $50,000 benefit in Life and Accidental Death and Dismemberment insurance at no cost to you. Life insurance pays a benefit to a beneficiary (whomever you choose to receive the benefit).

LONG TERM DISABILITY: A disability can be of the biggest financial risks you face. Your work income will end, but your living expenses will continue. Camanche CSD protects your income by providing long term disability coverage. You have the option to purchase short-term disability through Assurity.

VISION

800-544-0718 | www.deltadentalia.com

VISION	IN-NETWORK	PREMIER/OON
Eye Exam (1 every 12 months)	$10 copay 1 time / 12 months	$10 copay 1 time / 12 months
Lenses (1 every 12 months)	$10 copay for all strengths	$10 copay for all strengths
Frames (1 every 24 months)	$200 allowance 20% off amount over allowance	$200 allowance 20% off amount over allowance
Contact Lens (instead of Glasses)	$200 allowance (1 every 12 months)	$200 allowance (1 every 12 months)

RATES	EE	EE + SP	EE + Ch	FAM
MONTHLY	$9.20	$17.50	$19.84	$26.18

FLEXIBLE SPENDING ACCOUNT (FSA)

833-225-5939 | www.wexinc.com

FSA: If you are enrolled om a Medical plan, you can open a Flexible Spending Account and contribute money pre-tax every paycheck. You can use this account savings on qualified healthcare expenses. Plan participants may utilize a grace period of up to 2 ½ months immediately following the end of the Plan Year to incur new eligible expenses against their prior year's balance, as well as file previous years claims.

ADDITIONAL PROTECTION

800-276-7619 | www.assurity.com

Stay ahead of the medical and out-of-pocket expenses that add up so quickly after the unexpected. Cancer, accident, critical illness, hospital indemnity and short-term disability are all available for you should you need it. These plans will often provide a lump-sum benefit to use for expenses related to a hospital stay, illness, mortgage, bills, childcare etc. Carefully read the policies before you purchase anything to be sure the things that are covered meet your expectations.

QUESTIONS? CONTACT TRUEAVOCATE

888-655-9980 | 7:30am – 5:00pm CST

trueadvocate@truenorthcompanies.com

Our team can assist with:

- Benefit coverage questions
- Ordering an ID card
- Claim questions and explanation of benefits
- Finding a form
- Provider search
- Choosing a plan that works for you

TRUE ADVOCATE
EMPLOYEE CARE & SUPPORT

In support with our partners at TrueNorth, we are happy to provide you with support for all of your benefit-related needs.

This publication has been prepared by TrueNorth Companies, L.C.'s Employee Benefits division and is intended for informational purposes only. This publication does not constitute any type of representation or warranty, and does not constitute, and should not be relied upon as, legal advice. This publication is not a contract and does not amend, modify or change any insurance policy you may have with an insurance carrier. © 2025 TrueNorth Companies, L.C. All rights reserved.