July 1st 2026 – June 30th, 2027

2026 BENEFITS ENROLLMENT

YOUR BENEFITS, YOUR STORY
Benefits to fit your unique situation

5 WAYS TO SAVE
On healthcare expenses

3 TIPS
For an easy enrollment



TRUE NORTH
Insurance and Financial Strategies

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Disclaimer

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact Human Resources. ***The information provided in this summary is for comparative purposes only. Actual claims paid are subject to the specific terms and conditions of each contract. This benefit summary does not constitute a contract.*** *The information in this booklet is proprietary. Please do not copy or distribute to others.*

Created by TrueNorth Companies, LC for Camanche CSD

WHAT'S CHANGING THIS ENROLLMENT

Medical & Prescription Drug:
See updated rates on page 14

Dental:
Small increase in family monthly premium rate

Vision:
No changes

FSA:
No change in carrier
Grace period implemented

Life Insurance:
No changes

Disability Insurance:
No changes

THINGS TO KNOW

5 WAYS TO SAVE

1. THINK ABOUT HOW YOU WILL USE YOUR BENEFITS.

- Do you have a chronic condition?
- Do you have surgery planned for this year?
- Are you adding any new dependents to your plan?

Consider these questions when choosing a plan.

2. MANAGE MEDICATION COSTS.

Ask your doctor to prescribe you generic medications. They can be just as effective and typically cheaper!

3. TRY TELEMEDICINE OR URGENT CARE.

Telemedicine and urgent care can cost you much less than going to the ER and usually save you a lot of time.

4. STAY IN-NETWORK FOR CARE.

Think of it as an exclusive club. You may pay higher amounts if you go Out-of-Network.

5. PREVENTION IS KEY.

Prevention is key to catching disease or illness early on. Plus, preventive exams are often free or cost less than a normal doctor's visit.

3 TIPS FOR EASY ENROLLMENT

1. DON'T WAIT!

As a new hire this is your one chance to choose your benefits until our annual enrollment period. Your benefits will begin on the first of the month following 30 days.

After this enrollment period, the only way you'll be able to change your plans before the following enrollment period is if you have a **qualifying life event,** such as getting married or having a baby.

2. TO ENROLL OR NOT TO ENROLL?

This year you are required to enroll in and/or waive your benefits.

3. UP YOUR BENEFITS IQ

Have questions about your benefit options? Not sure what is right for you? Make sure to check out your benefits website at: **camanchecsdbenefits.com** . And don't forget about the TrueAdvocate Team! They are available from 7:30 a.m. - 5 p.m. CST to answer your benefits questions. Just call 888-655-9980 OR email trueadvocate@truenorthcompanies.com.

The plan information outlined in this enrollment guide is intended to be a snapshot of the benefits and does not provide full plan details. For complete plan information and any policy restrictions, refer to your plan document. If any discrepancy exists between the summary displayed in this guide and the policy, the policy will govern.

BENEFITS BASICS

WELCOME TO YOUR 2026 BENEFITS!

Camanche CSD benefits add value beyond your paycheck. They can make health care more affordable, provide income during a disability, and help you achieve financial goals.

As an employee of Camanche CSD, you have a total compensation package - a combination of pay and benefit programs that is among the best in our industry. This guide describes the key features of our health, life and additional program offerings. They are designed to give you choices about the types and levels of protection that you want. As your needs change, you can continue to design a benefits program that best fits your life. Each year, you have the opportunity to review your choices and make new decisions.

This guide provides a brief summary of your Camanche CSD benefits. Please take the time to review your options and learn about the coverages that will best work for you and your family!

This information is a highlight of our benefit program. In the event of any discrepancy or omission, actual benefits will be determined by the applicable governing plan documents. Camanche CSD reserves the right to change or end any benefit at any time to the extent allowed by the law.

ELIGIBILITY

As a full-time employee of Camanche CSD, you are eligible for benefits if you work at least 30 hours per week. Your benefits are effective 1st of the month following 60 days of employment. Your dependents can also enroll for coverage, including:

- Your legal spouse.
- Your children up to age 26.

DEPENDENT ELIGIBLIITY

As part of the responsibility and management of our benefit plan, we have to ensure that all covered dependents meet the eligibility requirements. We are asking all employees to certify that their dependents meet the definition of an eligible dependent prior to adding them to our plans.

Benefit Basics Definition of an eligible dependent:

- A lawful spouse of an employee, including a common law spouse if recognized by your state
- Children of an employee up to age 26
- Children age 26 or older who are mentally or physically handicapped
- A legally adopted child, a step-child, or a child placed in your care by court order, all under 26 years of age.

QUALIFYING LIFE EVENTS

Generally, you may only make or change your existing benefit elections during the open enrollment window. However, you may change your benefit elections during the year if you experience an event such as:

- Gain or loss of other coverage
- Marriage
- Divorce or legal separation
- Birth of your child
- Death of your spouse or dependent child
- Adoption of or placement for adoption of your child
- Change in employment status of employee, spouse or dependent child
- Qualification by the Plan Administrator of a child support order for health coverages
- New entitlement to Medicare or Medicaid

Go to healthcare.gov for a full list of qualifying life events.

You must **notify Human Resources within 30 days** of a qualifying life event. If you do not contact Human Resources within 30 days of the qualified event, you will have to wait until the next open enrollment window to make changes.



Which Medical Plan Is Best For You?

WELLMARK

WWW.WELLMARK.COM

IN-NETWORK BENEFITS	PPO PLAN	HMO PLAN
Deductible	$1,000 Single $2,000 Family	$1,000 Single $2,000 Family
Coinsurance	You pay 10%, plan pays 90%	You pay 10%, plan pays 90%
Out of Pocket Maximum	$2,000 Single $4,000 Family	$2,000 Single $4,000 Family
Office Visit Copay	$30 PCP $50 Non-PCP $30 Urgent Care	$30 PCP $50 Non-PCP $30 Urgent Care
Preventive Office Copay	Covered at 100%	Covered at 100%
Emergency Room Copay	$250 copay	$250 copay
Inpatient Hospital/ Outpatient Surgery	You pay 10% after deductible, plan pays 90%	You pay 10% after deductible, plan pays 90%
Prescription Drug		
Deductible	$100 Single / $200 Family	$100 Single / $200 Family
Tier 1 / 2 / 3 / Specialty	$8 / $35 / $50 / $150	$8 / $35 / $50 / $150

Virtual Doctor Visits - Telehealth

It's now easier than ever To meet your providers online. All you need is a smartphone, tablet, or computer/laptop to have a successful online doctor visit.

USE TELEMEDICINE WHEN:

- You don't have time to wait a week to see a doctor
- You don't want to infect (or be infected by) another person
- You need a lower-cost option.

USE TELEMEDICINE FOR:

- Urgent care issues like colds, coughs, and stomach aches
- Recurring conditions like migraines or urinary tract infections
- Skin conditions
- Prescription management



How To Register

1 BE READY TO ACCESS

To get started, visit DoctorOnDemand.com or phone 800-997-6196 to **register and set up your account**

2 DOWNLOAD THE [TELEMEDICINE SERVICE] APP

to your mobile device and access your new account.

3 WHEN YOU NEED CARE

- find a well-lit, private spot with good signal on your device
- select START VISIT BUTTON

Watch the video to learn more.
https://flimp.live/telemedicine2021

Flexible Spending Accounts

WEX

833-225-5939

AN FSA CAN HELP YOU

use pretax money to pay for certain out-of-pocket health expenses or dependent care expenses.

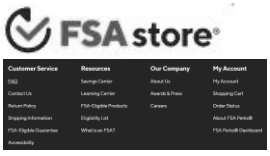
HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)

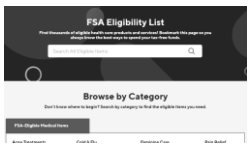
Eligibility rules	If you are **enrolled in a High Deductible Health Plan** (HDHP) you can only enroll in a **Limited Flexible Spending Account**		
Maximum contributions	Healthcare: $3,400 Dependent Care: $7,500		
Pre-tax contributions?	Yes		
Eligible Expenses Beyond your plan coverage	• Medical • Dental • Vision • Prescription • Dependent care	For **Health Care and Limited FSAs** download a full list from the IRS - Publication 502.	For information on **Child and Dependent Care Expenses** download the IRS Publication 503
Availability of funds	Healthcare and Limited: Available on day 1 Dependent Care: Funds must accumulate before using		
Use it or lose it?	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.		
Can take it with you if you leave the company?	No		

START WITH THE RIGHT TOOLS:

FSAstore.com provides lists of eligible purchases using your account, as well as help to understand, manage and USE this great benefit!

Getting Started



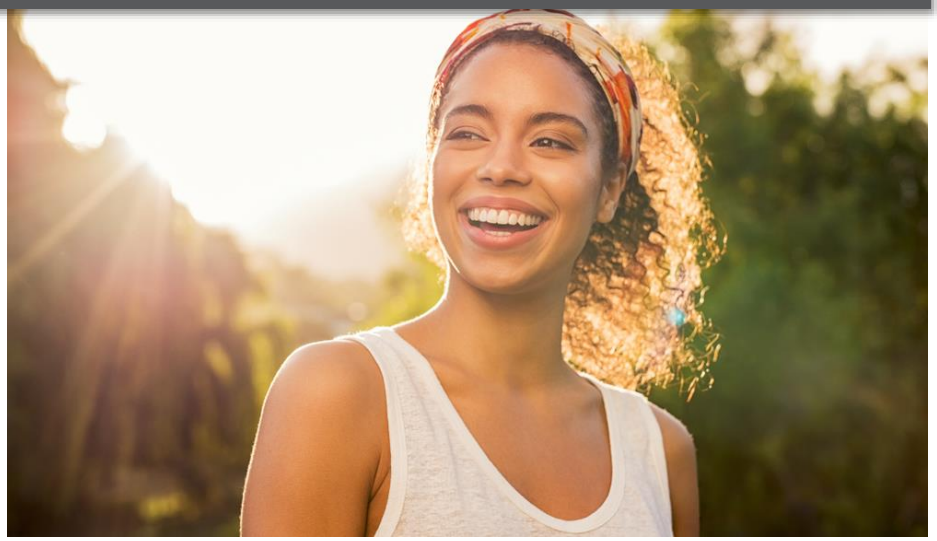


FSAstore.com/FSA-Eligibility-List.aspx

Dental Plan

DELTA DENTAL

WWW.DELTADENTALIA.COM



MEDICAL INSURANCE DOESN'T ALWAYS COVER OTHER TYPES OF CARE.

That's why we offer you the option to enroll in a separate dental plan. Please see a summary of your plan below and review the full plan summary or Certificate of Coverage for details.

HOW TO FIND A NETWORK PROVIDER.

1. Visit the site below, click find a provider.
2. Choose from the delta dental network dentist.

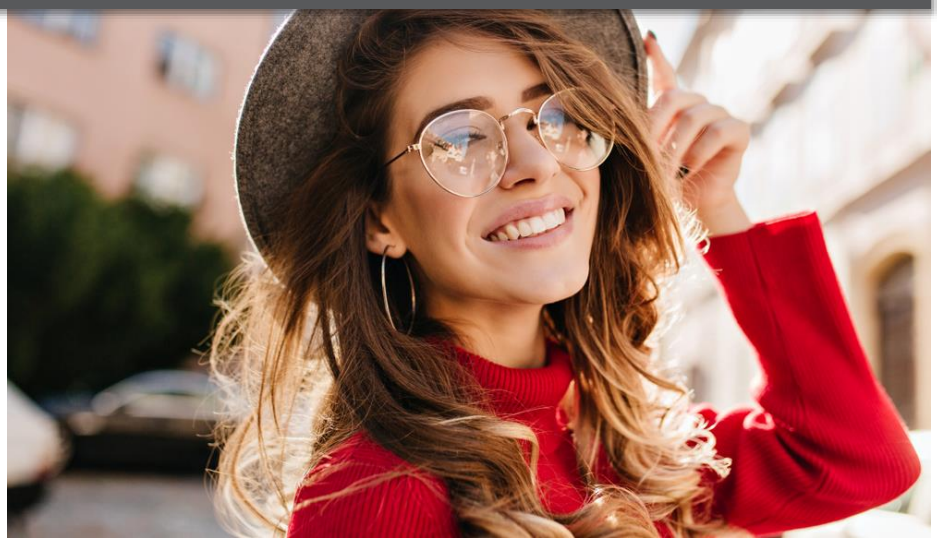
Provider Search:
www.deltadentalia.com

SERVICES	PPO DENTIST	PREMIER DENTIST
Preventive Services	100% covered	100% covered
Deductible	$25 Single / $75 Family	$25 Single / $75 Family
Basic Services	You pay 20% coinsurance (after deductible), plan pays 80%	You pay 20% coinsurance (after deductible), plan pays 80%
Major Services	You pay 20% coinsurance (after deductible), plan pays 80%	You pay 20% coinsurance (after deductible), plan pays 80%
Annual Maximum	$2,000 per person per year	$2,000 per person per year
Orthodontic For dependent children up to age 19	No Coverage	No coverage

Vision Plan

DELTA DENTAL VISION

WWW.DELTADENTALIA.COM



MEDICAL INSURANCE DOESN'T ALWAYS COVER OTHER TYPES OF CARE.

That's why we offer you the option to enroll in a separate vision plan. Please see a summary of your plan below and review the full plan summary or Certificate of Coverage for details.

HOW TO FIND A NETWORK PROVIDER.

1. Visit the site below, click find a provider.
2. Choose from the DeltaVision providers Insight Network.

Provider Search:
www.deltadentalia.com

SERVICES	IN-NETWORK MEMBER COST
Exam 1 every 12 months	$10
Contacts 1 every 12 months	**Please note:** Contact lenses are in place of lenses and frame. • $40 for elective contact lens exam • $0 copay for medically necessary • $200 allowance and 15% off conventional lens
Frames 1 every 24 months	• $200 allowance and 20% off the amount over your allowance
Lenses 1 every 12 months	Single Lined-$10 Bifocal Lined-$10 Trifocal-$10 Lenticular-$10

Life and AD&D Insurance

NATIONAL INSURANCE SERVICES

WWW.NISBENEFITS.COM

GROUP NUMBER: 3808



EMPLOYER-PAID LIFE AND AD&D

Life insurance pays a benefit (called a death benefit, which is usually a lump sum) to a beneficiary (whomever you choose to receive the benefit) after your death. This money can help replace your income. **100% of the cost of this benefit is covered by Camanche Community School District.**

LIFE AND AD&D BENEFIT	
Life	$50,000
Accidental Death & Dismemberment	60% of wages

Income Replacement



NATIONAL INSURANCE SERVICES
WWW.NISBENEFITS.COM
GROUP NUMBER: 0144

If you are unable to work, disability insurance can help replace your income so you can pay your bills and protect your savings.

EMPLOYER-PAID LONG-TERM DISABILITY

Long-term benefits usually take over when Short-term benefits end. This is often a monthly benefit, either a percentage of your salary or a flat amount.

This benefit is covered 100% by Camanche CSD.

BENEFITS*	FT Teaching Staff	FT Hourly Staff
Coverage amount	60% of monthly income	60% of monthly income
Maximum payment period	Social Security Normal Retirement Age (SSNRA)	Social Security Normal Retirement Age (SSNRA)
Elimination period	10 working days	10 working days
Pre-existing conditions	3 months / 12 months look back	3 months / 12 months look back

Additional Protection

ASSURITY

800-276-7619

CLAIMSINFO@ASSURITY.COM



CANCER

This coverage can provide a cash benefit once you are diagnosed. Depending on the covered disease, you can access transportation benefits, hospice and nursing services, and more. Carefully read the policy before you purchase something to be sure the things that are covered meet your expectations.

SHORT TERM DISABILITY

Short-term benefits pay a weekly benefit when you are unable to work for a certain amount of time.

ACCIDENT

Stay ahead of the medical and out-of-pocket expenses that add up so quickly after an accident. When you have a covered accident, you can receive cash benefits to use however you see fit. Coverage typically includes ambulance services, emergency room visits, intensive care unit confinement, etc.

CRITICAL ILLNESS

Typically pays a lump-sum benefit directly to you at the time a covered illness (such as a stroke, heart attack or cancer) occurs or is diagnosed. When you are sick, the last thing you want to think about is your finances. You can typically use the money for everyday expenses like mortgage payments, utility bills or childcare.

HOSPITAL INDEMNITY

Similar to Accident and Critical Illness Plans, Hospital Indemnity provides a lump-sum benefit to use for expenses related to a hospital stay. Expenses covered include: hospital admission, hospital confinement, lodging, transportation and more.



Do You Have Questions About Your Benefit Programs and Aren't Sure Who to Contact?

THE TRUENORTH TRUEADVOCATE TEAM IS HERE TO HELP!

You can contact one of our Advocates
Monday – Friday from 7:30 am – 5:00 pm CT

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

(888) 655-9980

trueadvocate
@truenorthccompanies.com

TRUE NORTH
Insurance and Financial Strategies

Monthly Premium Rates
Health Insurance Plans

MEDICAL PLANS

	PPO PLAN	HMO PLAN
EMPLOYEE ONLY	$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 PLAN

	DENTAL PLAN
EMPLOYEE ONLY	Covered by CCSD
EMPLOYEE & FAMILY	You pay $64.30 CCSD pays $35.42

VISION PLAN

	VISION PLAN
EMPLOYEE ONLY	$9.20
EMPLOYEE & SPOUSE	$17.50
EMPLOYEE & CHILD(REN)	$19.84
EMPLOYEE & FAMILY	$26.18

Notes