

2026



BENEFITS FAQ

We have included an overview of important changes and Frequently Asked Questions below to assist with the 2026 Open Enrollment education process.

Medical Insurance

- **Who is the insurance administrator?** The insurance administrator is Health Plans Inc.
- **What is the provider network?** There are 4 plans. 2 of the plans utilize the national United Healthcare Choice Plus network for physicians and facilitates. The other 2 plans utilize a regional network, Employers Health Network (EHN). EHN is a network of providers, clinics and hospitals. In addition to EHN, plan participants have access to the PHCS VDHP network for physician services only. These are outlined on pages 9-10 in your benefit guide.
- **Where can I go to find an in-network provider?**

UHC
CHOICE
PLUS



EHN



PHCS



- **What if my Provider is not in-network and I am enrolled on the UHC plan?** The UHC plans offered through Chalk Mountain do not include out-of-network benefits except in the case of emergencies. It is important that you seek care at an in-network provider in order to maximize your benefits. Please contact Jessie at MyPHA (972-591-2660) or the Pathways Concierge Team at HPI (888-682-4269) for assistance locating and in-network provider.
- **What if my Provider is not in-network and I am enrolled on the EHN plan?** The EHN plan includes a reference-based pricing (RBP) feature for covered medical services received at any provider or hospital outside of the EHN / PHCS network. If you must use a nonparticipating provider for care you should call the Pathways Concierge Team to schedule your appointment and arrange a pre-negotiated payment prior to seeking services. Given that these providers are not in network the possibility of balance billing exists if the pre-negotiated payment does not take place.
- **Will Employees receive ID cards?** ID cards will be sent via mail and can also be downloaded from the HPI portal at <https://healthplansinc.com/members/order-id-card/>
- **What if I have questions about bills or claims?** If you have questions about bills or claims you have several different resources. Jessie at MyPHA (972-591-2660) and the Pathways Concierge Team at HPI (888-682-4269) are available to assist with medical claims, questions or bills.

Valenz Health: KISx Surgical & Imaging Program

- **Is this a mandatory program?** This program is optional and provided as an added benefit to Chalk Mountain medical plan participants.
- **What services are covered under the KISx program?** Over 400 services covered by KISx that generally fall into 4 main categories: Orthopedic, General Surgery, Colonoscopy and Major Imaging. Scan QR Code for list of most common service. Availability of services may vary based on geographic location.
- **How much do services cost under this program?** FREE! Members who are enrolled in a PPO Plan will have \$0 out of pocket cost for this program. Members who are enrolled on a HDHP plan may be required to pay the minimum IRS deductible (\$1,700 for 2026).
- **How do I contact Valenz Health?** Call 877-438-5479 or email kisx@valenzhealth.com



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Valenz Health - KISx Surgical & Imaging Program

- **Who is eligible?** Employees, Spouses and older dependent children (18+) enrolled in the Chalk Mountain medical plan are eligible for this program. **Pediatric services are NOT covered through this program.**
- **How do I use the program?** Please contact Valenz Health directly and speak to a nurse about your healthcare needs and whether they can assist! The nurse will assist you with: Locating a facility and provider in your area for care, schedule your appointment(s) both pre and post procedure, coordinate your care and payment for the service!
- **Do I need an ID card?** You will be provided with a voucher to present at your appointment. You do not need an ID card. When you go in for your appointment and procedure, you only need the voucher and a valid form of ID. Do not present your insurance ID card.
- **Can I use this program in an emergency situation?** KISx is not appropriate to use in an emergency. Instead, KISx should be used when you are planning and scheduling a procedure or service at a future date on the calendar.
- **Colonoscopies are covered under preventive care at 100%, is there a reason I should use KISx instead?** While colonoscopies are covered once you reach age 45 as "preventive" there are oftentimes situations that arise (such as a polyp) where the service becomes diagnostic and is not covered at 100% by insurance. With KISx you do not have to worry about being charged and the colonoscopy will always be covered at 100%!

Prescription Drugs

- **Are there any changes for 2026 to the Prescription Drug Benefits?** TrueRx will continue to be the pharmacy benefit administrator for non-high cost medications. If you enroll in a PPO plan, you will have copays for your prescriptions. If you enroll in a HDHP plan, your prescriptions will be subject to coinsurance and your deductible. Certain maintenance medications may require mail order through TrueRx.

High-cost medications must be coordinated through SHARx. If you are on the medical plan, and currently taking an eligible medication, you will receive a welcome email from SHARx and must complete the online SHARx enrollment. For additional information, you or your physician may also call 314-451-3555.

Additional Questions? Please contact Jessie at MyPHA (972-591-2660)

Virtual Visits

- **Will virtual visits be available through Lyric Health?** Yes, Lyric will continue to be available for all medical plan participants 24/7/365 for FREE! Call 1-866-223-8831, download the Lyric App or log on to your member portal at www.getlyric.com to schedule a consultation with state licensed physician

Dental & Vision Insurance

- **Who is the insurance carrier for 2026?** Dental & Vision Insurance carrier will be provided through CIGNA
- **How to Find a Dental Provider?** Visit www.cigna.com click Find a Doctor, select Employer, enter your zip code and select Dentist as type of Doctor. When prompted to select a network choose the "DPPO Total" network.
- **How to Find a Vision Provider?** Please visit eyedoclocator.eyedemedvisioncare.com to find an in-network Vision Provider.
- **Will Employees receive Dental or Vision ID Cards?** ID cards for Dental and Vision will be digital and available by registering at mycigna.com. Physical ID cards will not be provided.