

WCSD SUMMARY OF BENEFITS 2025-2026

Plan year August 1st, 2025-July 31st, 2026.

High Deductible Health Plan-EMI Health

Type of Coverage	Employer Premium	Employee Premium *Based on 1FTE Contract
Single (EE Only)	\$620	\$33
Two Party	\$1,391	\$73
Family	\$1,970	\$104

Deductibles:

\$2,250 Single/\$4,500 Family (In-Network)

Out of Pocket Maximums:

\$5,000 Single/\$10,000 Family (In-Network)

District contributes \$100 to Health Savings Account monthly when employee contributes a minimum of \$20 monthly

*For less-than FTE premium rates, use the employee calculator <https://employeeonline.washk12.org/insurancecalc/>

Traditional Health Insurance-EMI Health

Type of Coverage	Employer Premium	Employee Premium *Based on 1FTE Contact
Single (EE Only)	\$650	\$115
Two Party	\$1,459	\$258
Family	\$2,066	\$365

Deductibles:

\$1,750 Single/\$3,500 Family (In-Network)

Out of Pocket Maximums:

\$5,000 Single/\$10,000 Family (In-Network)

*For less-than FTE premium rates, use the employee calculator <https://employeeonline.washk12.org/insurancecalc/>

Health Savings Account-Health Equity

Only available with HDHP. **Tax exempt** account to pay for medical, dental, and vision expenses. Can contribute max of \$4,300 EE Only, \$8,550 Family, and additional \$1,000 for those over 55 during 2025 tax year.

\$2.50 monthly service fee and no credit card fee.

Total balance of account rolls over to next year.

District contributes \$100 to Health Savings Account monthly when employee contributes a minimum of \$20 monthly.

You can make changes to amount contributed anytime during the year.

Can also have a limited Purpose Flex Spending Account (National Benefits Services) to use for dental and vision expenses.

Flexible Spending Account-National Benefit Services

Use with the Traditional medical plans for all health related expenses. **Tax exempt** account to pay for medical, dental, and vision expenses. Can contribute max of \$3,300.

\$2.40 monthly service fee and \$18 annual Mastercard fee.

Can roll over \$660 to next year.

This benefit **must be renewed** or started each year **at open enrollment**.

For Frequently Asked Questions (FAQs) , click here:

<https://docs.google.com/document/d/1mGe5mZzh4sX2U2uHwl9N6TPQ97G1lwSO/edit?usp=sharing&oid=106096242593054685676&rtpof=true&sd=true>

Dental-EMI Health

The district pays the full premiums for the dental plan for you and your family. *For less-than FTE premium rates, use the employee calculator : <https://employeeonline.washk12.org/insurancecalc/>

If you use a dental provider that is in-network, preventive oral exams, cleanings, x-rays, and Fluoride are covered by insurance 100% and all other covered services have a \$50 deductible for single/\$150 for family and an annual maximum of \$1,500 for Premier and \$2,000 for AdvantagePlus. Orthodontics are covered on children up to age 19 with a lifetime maximum of \$1,000 paid by insurance.



For more information about benefits, please see <https://www.washk12.org/human-resource/benefits-insurance/>

Contact Tammara Robinson, Benefits Coordinator tammara.robinson@washk12.org

Or Marci Ware, Benefits marci.ware@washk12.org

TAVA Mental Health Benefits

15 free online mental health sessions per employee per year. Includes all employees, FT, PT, and on-call substitutes.

Convenient and confidential.

Individual, couples, and family therapy (employee must be one of the participants), mental health medication consultations, for issues such as anxiety, depression, stress, addiction, relationships, grief, postpartum, LGBTQ+, PTSD, trauma, and more.

Click here to sign up: <https://care.tavahealth.com/signup/wcsd>

Life Insurance-Lincoln Financial

Basic life of \$25,000 for employee and \$2,420 for spouse & dependents (up to age 26) provided by district for benefit eligible employees.

Voluntary life for employee up to \$500,000 , spouse coverage up to \$300,000, and dependent children (up to age 26) \$10,000. **Can elect extra of \$5,000 or \$10,000 above your coverage during OE with no questions asked. (Some limits apply.)** Cost based on age and coverage amount.

Voluntary Accidental Death & Dismemberment for employee , spouse, and dependent children (up to age 26). Spouse coverage at 100% of coverage amount, spouse at 50% of coverage unless no children-then 60%), and children coverage at 10% of coverage (unless no spouse-then 15%).

Vision-VSP EMI Health

Type of Coverage	VSP 100 Premium	VSP 130 Premium
Single-EE only	\$4.80	\$5.60
Two Party	\$9.30	\$10.90
Family	\$14.70	\$17.30

Annual vision exams are covered through our medical insurance as part of preventative care.

The vision VSP plans offer reimbursement towards glasses (frames + lenses) OR contacts each plan year.

Accident, Critical Illness, & Hospital Indemnity-VOYA

Accident, Critical Illness, and Hospital Indemnity plans are supplemental voluntary plans . They do not replace the medical insurance through EMI Health.

Accident– provides help with extra expenses if you are hurt in an accident.

Critical Illness– provides a lump sum benefit to help with out-of-pocket expenses associated with a critical illness diagnosis.

Hospital Indemnity– provides a cash benefit to pay medical bills not covered by insurance if you are admitted to the hospital and confined up to 31 days.

All VOYA plans provide an annual benefit payment if you complete one health screening, per employee, and dependents enrolled in the plans for wellness.

Recuro TeleMedicine-EMI Health

TeleMedicine services are available at no cost for both the HDHP and traditional medical plans. **You must be enrolled in a medical plan to qualify.**

Talk to a doctor and have your prescriptions sent to your preferred pharmacy. **Call 855-6RECURO.**

Short-Term Disability-Lincoln Financial

Short-term disability is an insurance for your paycheck and provides a cash benefit when you are out of work for up to 26 weeks due to injury, illness, surgery, or recovery from childbirth. The weekly benefit amount is 66.67% of salary after a 14 day elimination period. Cost is based on salary and age.

Employee Assistance Program-EAP– Lincoln Financial

EmployeeConnect through Lincoln Financial offers professional, confidential services to help you and your loved ones improve quality of life. Allows for in-person help for short-term issues (up to 5 sessions with a counselor per person, per year). Confidential help is 24/7 for family, parenting, addiction, emotional, legal, financial, relationships, and stress.

Free for all employees and family members, everyone is eligible.

Go to www.guidanceresources.com

Username: LFGSupport

Password: LFGSupport1

Dependent Care-DCAP-National Benefits Services

Enables you to pay for out-of-pocket, work-related dependent day-care cost. If married, filing joint tax return or are head of household, you can contribute max of \$5,500. If married filing separate tax returns, you can contribute up to \$2,500. DCAP has a \$2.40 monthly service fee. This benefit **must be renewed** or started each year **at open enrollment.**

Retirement-Utah Retirement Services

Contributions for both Tier 1 and Tier 2 eligible employees are made towards retirement . Must be a URS participant for 4 years to be vested in retirement through Utah Retirement Systems. URS offers employees an opportunity to invest in 401 (k), 457, Roth IRAs, and traditional IRAs through payroll deduction. Go to www.urs.org for additional information.

Employee Wellness Program

Our wellness program is a participatory-based program that offers a connection of paths, knowledge, and action to help provide tools for you to take steps towards better health, all while offering choice and diversity, healthcare community support, personalization, preventive care, social networking, and spotlights.

Watch for information every Wednesday emailed to your inbox. You are eligible for monthly prize drawings when you participate in challenges.

Making Changes to Insurance

Other than open enrollment, you **have 30 days to notify HR Benefits** when you have a life event to make changes to add or remove family members. Life Events include changes in marriage status, birth, adoption, legal guardianship of a child, death, change in a spouse's or dependent's employment/insurance, and more.