

2025—2026 BENEFITS CHANGES

Open Enrollment Dates: August 4, 2025 – August 15, 2025

Please note that new elections and additions may not be made after August 15, 2025 unless a qualifying life event occurs (e.g., change in marriage status, birth, death, or gain/loss of coverage). If you experience a qualifying life event, you must make your benefits changes in the bswift benefits enrollment system (<https://bswift.hampton.k12.va.us>) within 30 days of your qualifying life event.

The information in this document details the changes to Hampton City Schools (HCS) benefits for the upcoming plan year, which begins October 1, 2025. Premiums are taken out 10 months per year, from September to June. The monthly premium will be divided over our two semimonthly paychecks. An updated benefits guide and supplemental material are available on the HCS website.

Open Enrollment Events:

Health Fair

Monday, August 4th 8:00 – 11:00

SAC, 1st Floor Conference Room (1 Franklin Street)

**Employees can earn wellness incentive points for the new school year. A mobile mammogram unit will be onsite. Full-time employees can complete their personal health assessments with staff from the Employee Health & Wellness Center. Flu shots and COVID-19 vaccines will be available for employees enrolled in a Hampton City Schools medical plan.*

Benefits Fair

Monday, August 4th 2:00 – 5:00

SAC, 1st Floor Conference Room (1 Franklin Street)

**All of our benefit vendors will be represented at this event. Come meet with individual vendors to answer any questions you may have about your benefits. We'll also have chair massages and giveaways for all attendees.*

Spousal Verification Audit:

Employees who are covering a spouse under a Hampton City Schools' group medical, dental, or vision plan will need to verify their spouse's eligibility during this open enrollment period. You will be required to provide documentation as proof of eligibility, even if you are already covering them as a dependent.

Spouses are only eligible for medical coverage if they are not eligible for coverage through their employer's plan. Please note that this does not include a spouse who is also an HCS employee, spouses who are eligible through a retiree plan only or who are self-employed. All current spouses can be covered under dental and vision plans.

Keep in mind that ex-spouses are not eligible for coverage under Hampton City Schools' plans. Even if a court orders you to provide medical coverage for an ex-spouse upon divorce, they are not eligible for coverage under the Schools' group plan. In that event, you must provide coverage from another source and should consider purchasing an individual plan or reimbursing your ex-spouse for coverage under his/her own employer's plan.

Documentation can be shared with benefit counselors during scheduled open enrollment meetings, uploaded into the bswift benefits enrollment system, or provided to an HCS benefits representative. During this open enrollment period, the benefit counselors will review your documentation to support the enrollment of your

dependents. Please be sure to locate or order any documents that you will need before open enrollment begins. The benefit counselors will not keep your documents. They will simply review them.

Acceptable documentation includes:

- If married within the last 12 months: marriage license or certificate.
- If married more than a year:
 - 2024 Federal Tax Return (1040) showing married filing jointly. Both the employee and spouse names must be listed; or
 - 2024 Federal Tax Return (1040) showing married filing separately. You must present both tax records, each one reflecting “Married Filing Separately” status and including the name and SSN of each spouse.

Failure to provide this documentation will result in a loss of coverage for your spouse.

Benefits Eligibility:

The following chart shows the benefits that HCS employees are eligible for based on their employment status.

BENEFIT	Full-Time Employees	Full-Time Bus Attendants	Part-Time Employees
403(b) Plan	X	X	X
Accident	X	X	X
Auto & Home Insurance	X	X	X
Critical Illness	X	X	X
Dental Insurance	X	X	
Disability Insurance	X	X	
Employee Assistance Program	X	X	X
Employee Health & Wellness Ctr	X	X	X
Employee Pharmacy*	X	X	
Flexible Spending Accounts**	X	X	X
Group Hospital Indemnity	X	X	X
Health Insurance	X	X	
Identity Theft Protection	X	X	X
Legal Plan	X	X	X
Optional Life Insurance	X		
Permanent Life Insurance	X	X	X
Vision Insurance	X	X	

**Only those employees covered by an HCS medical plan.*

***Part-time employees are not eligible for medical flexible spending accounts.*

New Dependent Verification:

Employees must verify any spouse or child that is covered under an HCS medical, dental, or vision plan. Employees who have already verified their dependent(s) will not need to do so again during the next enrollment period. However, those employees who will be adding a spouse or child as of October 1, 2025, will need to provide documentation for each of their eligible dependents. Documents can be uploaded directly into our bswift benefits system or shown to an onsite benefit counselor during a scheduled open enrollment appointment. Once you've shown the applicable documents for a dependent, you will not need to show that same documentation in the future. In addition, SSNs and dates of birth are required for all covered spouses and dependents.

Sometimes the documentation required can get complicated. For example, usually a birth certificate would be the only documentation needed for a natural born child of an employee, if the employee is the mother and her maiden name was Mary Jones (same as on the birth certificate). Now, her name is Mary Jackson because she changed her name when she married Sam Jackson. Thus, we would need to see the child's birth certificate to establish the relationship and the employee's marriage license to prove she is Mary Jones, the same person listed on the birth certificate.

IMPORTANT: For your information, official documents of birth, marriage and/or death certificates, from anywhere in the United States may be obtained through www.vitalchek.com or by calling (800) 2552414, 8 AM – 8 PM EST. State document fees and courier fees will apply.

Health Insurance:

Sentara Health will continue to be our medical insurance carrier. There are no changes to employee premiums for the 25/26 benefits plan year and we will continue to offer three medical plans: Signature POS, Choice POS, and the CDHP Equity POS with a health savings account. Based on IRS requirements, the individual deductible for the CDHP is increasing to \$3,300.

Detailed plan information is included in the 25/26 benefits guide available on the Hampton City Schools website. Summaries of benefits and coverage for each plan will be available in our benefits enrollment system library at <https://bswift.hampton.k12.va.us> by the start of open enrollment. If you would like a hard copy of the SBCs, please contact your benefits representative directly.

The 2025/2026 premiums are as follows:

Signature POS	Employee Premium Per Paycheck	*Wellness Incentive Rates
Employee	\$104.60	\$54.60
Employee + Child	\$192.35	\$142.35
Employee + Children	\$274.94	\$224.94
Employee + Spouse	\$329.14	\$279.14
Family	\$471.09	\$421.09

Choice POS	Employee Premium Per Paycheck	*Wellness Incentive Rates
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Employee	\$51.75	\$1.75
Employee + Child	\$98.53	\$48.53
Employee + Children	\$158.33	\$108.33
Employee + Spouse	\$176.83	\$126.83
Family	\$269.28	\$219.28

CDHP	Employee Premium Per Paycheck	**HSA Employer Contribution Per Paycheck
Employee	\$0	\$25.00
Employee + Child	\$20.31	\$37.50
Employee + Children	\$53.69	\$50.00
Employee + Spouse	\$64.00	\$37.50
Family	\$115.13	\$50.00

*See the Wellness Program section below for more information.

**Employees enrolled in the CDHP who met the requirements of the wellness incentive program will receive an additional \$1,000 health savings account contribution.

CDHP with Health Savings Account

A health savings account (HSA) is available as a component of the CDHP. An HSA allows an employee to contribute pre-tax dollars to the account. Employers can also contribute. See the previous chart above for the HCS contribution amounts. An HSA is an employee's account, so an employee takes it with them if they were to end employment with HCS. Employees can change their own contribution amount throughout the year, but should monitor their annual contributions so they do not exceed the annual U.S. Treasury and IRS limits.

Employees can not have any medical coverage other than a high deductible health plan in order to be eligible for an HSA. This means that employees with traditional health plan coverage other than a high deductible plan through a spouse or another carrier are ineligible from our CDHP and HSA. Employees cannot have both a medical flexible spending account and an HSA. Therefore, employees who enroll in the CDHP effective October 1, 2025 cannot also enroll in a medical flexible spending account (FSA) during the open enrollment period. In addition, for those employees who currently have a medical flexible spending account and who will enroll in the CDHP, all funds from the medical flexible spending account will need to be used and reported to Inspira, our current FSA vendor, no later than September 30, 2025.

APPLICABLE TO ALL MEDICAL PLANS

- If you will be adding a spouse or child to your medical plan as of October 1, 2025 who is not already covered under another plan, you must show proof of relationship during the open enrollment period. Failure to provide the appropriate documentation will result in a loss of coverage for your dependent.
- Any spouse who is actively employed and eligible for coverage through their employer is ineligible for coverage under our HCS health insurance. Please note that this does not include a spouse who is also an HCS employee, spouses who are eligible through a retiree plan only or who are self-employed.

HCS Wellness Program:

Employees who are enrolled in one of our medical plans have the opportunity to earn a credit for a lower premium on their medical insurance or a higher health savings account contribution. The annual wellness incentive is \$1,000. Spouses who are enrolled in an HCS medical plan are also required to meet the minimum requirements in order for the employee to earn the wellness premium incentive.

For the current school year, employees who met the minimum requirements of the program and logged their points through the Wellness Online portal by June 30, 2025, are eligible for the following premiums for the 25/26 benefits plan year. CDHP participants will receive an additional \$1,000 employer contribution to their health savings account in lieu of a premium discount.

Wellness Incentive Premiums	Signature POS Premium Per Paycheck	Choice POS Premium Per Paycheck
Employee	\$54.60	\$1.75
Employee + Child	\$142.35	\$48.53
Employee + Children	\$224.94	\$108.33
Employee + Spouse	\$279.14	\$126.83
Family	\$421.09	\$219.28

The wellness program is changing slightly for the 25/26 school year and 7,000 points will now be required in order to earn the incentive. The HCS Wellness Program document in this packet includes more detailed information and a list of the available activities. Employees must earn and log the minimum required points between July 1, 2025 and June 30, 2026 in order to earn the incentive for the 26/27 school year.

Dental Insurance:

Two plan options, a basic and basic plus plan, are available through Delta Dental. In order to maintain the plan benefits, premiums are increasing slightly on the Basic Plus plan for the new plan year.

If you will be adding a spouse or child to your dental plan as of October 1, 2025 who is not already covered under another plan, you must show proof of relationship during the open enrollment period. Failure to provide the appropriate documentation will result in a loss of coverage for your dependent.

Delta Dental Premiums	Basic Plan Premium Per Paycheck	Basic PLUS Plan Premium Per Paycheck
Employee Only	\$15.15	\$19.18
Employee + Child	\$28.25	\$36.22

Employee + Spouse	\$28.25	\$36.22
Family	\$43.70	\$57.87

Benefits	Basic Plan	Basic PLUS Plan
Diagnostic and Preventative Services (oral exams, cleanings, x-rays, sealants and fluoride for children)	100%	100%
Basic Services (fillings, root canals, oral surgery, periodontic services)	80%	80%
Major Services (crowns, bridges, dentures, implants)	No Coverage	50%
Orthodontic Services (for covered dependents under the age of 19)	No Coverage	50% (lifetime maximum applies)

Vision Insurance:

Hampton City Schools will continue offering a stand-alone vision plan through Anthem Blue View Vision. If you enroll in a medical plan through Sentara, then you will have access to the basic vision plan associated with that coverage. The Anthem plan is a stand-alone, separate plan and can be elected whether or not you choose to be covered under our medical plan.

If you plan as under Failure result	Blue View Vision	Total Premium Per Paycheck
	Employee	\$3.06
	Employee + Child	\$5.36
	Employee + Spouse	\$5.36
	Employee + Children	\$6.14
	Family	\$8.92

will be adding a spouse or child to your vision of October 1, 2025 who is not already covered another plan, you must show proof of the relationship during the open enrollment period. to provide the appropriate documentation will in a loss of coverage for your dependent.

Disability Insurance:

Two disability options are offered through The Standard. Eligible employees can choose a short-term/long-term 14-day waiting period option or a long-term only 90-day waiting period option. Employees who did not elect disability coverage during their initial eligibility period are not guaranteed coverage, but can apply for it through an underwriting process.

Employees covered under the VRS hybrid plan are only eligible to enroll in a The Standard plan during their first year of full-time employment with HCS. The Standard coverage will be terminated automatically once an employee becomes eligible for disability benefits under the employer-paid disability plan.

Flexible Spending Accounts:

Inspira is our flexible spending account (FSA) administrator. Flexible spending account elections must be made each year, regardless of a previous election, as actual elections do not roll over from year-to-year. Please make sure to save your detailed receipts as substantiation may be requested per IRS regulations. Failure to provide valid receipts may result in your card being deactivated.

The maximum annual medical FSA contribution is increasing to \$3,300. The max dependent care FSA contribution is \$5,000, or \$2,500 if married filing separately.

- Employees who elect a medical flexible spending account during open enrollment will be automatically issued a debit card to be used for eligible purchases. Employees who already have an Inspira card and make an FSA election for the new benefits plan year will continue to use their current card until it expires.
- Employees already enrolled in a medical FSA can carryover up to \$640 of unused medical spending account funds into the next benefits plan year so long as a new medical spending account election is made. This will be processed automatically for those employees eligible for the carryover. Carryover funds will be available after the previous plan year run-out period has ended.
- The dependent care FSA includes a grace period. Employees currently enrolled in coverage can continue to submit claims for services received through December 15, 2025. All claims should be submitted for reimbursement by December 29, 2025.

- Employees enrolled in the CDHP are not eligible to enroll in a medical spending account. In addition, employees enrolling in the CDHP for the first time during this open enrollment period should spend their entire medical flexible spending account funds by September 30, 2025. Please see the CDHP section of this document for additional information.

Identity Theft Protection:

IDShield is the identity theft protection vendor for employees and their family members. Employee only coverage is \$4.29/paycheck and family coverage is \$8.31/paycheck. IDShield provides a \$3 Million Identity Fraud Protection Plan as a leading national carrier. Get alerts for credit inquiries, accounts opened in your name, compromised credentials, financial transactions, and more. Enrolling your family extends that protection to anyone in your household. In the event of fraud, IDShield's identity theft specialists, Licensed Private Investigators and Customer Care teams are available from 8:00 a.m. to 8:00 p.m. Monday - Friday. Identity theft specialists are also available 24/7 for identity theft emergencies.

Legal:

LegalShield is the legal plan vendor for employees. Coverage is \$11.31/paycheck.

The legal plan includes coverage for:

- money matters (negotiating with creditors/tax audit representation)
- estate planning documents (simple or complex wills/trusts)
- elder care issues (medicare/nursing home agreements/powers of attorney)
- home and real estate (sale, purchase, or refinancing of a home/property tax assessment/foreclosure)
- vehicle and driving (defense of traffic tickets/license suspension)
- family and personal (adoption/prenuptial agreement/personal property issues)

Permanent Life Insurance:

Chubb is the permanent life insurance vendor for employees. In addition to providing a death benefit, it can help pay for long-term care services. Your cost won't increase due to age. After 10 years of coverage, paid up benefits begin to accrue.

Employees interested in enrolling in permanent life insurance coverage should schedule an appointment with one of the enrollment counselors who will be onsite. Appointments can be scheduled at www.myenrollmentschedule.com/hampton.

Accident/Critical Illness/Hospital:

The Standard is our carrier for accident, critical illness, and group hospital indemnity coverage. There are no changes to accident or group hospital coverage. The guaranteed issue amount and max coverage amount for employee critical illness is \$40,000 and the spouse amount is \$20,000. Spouses can only be enrolled for half of the employee coverage amount.

Additional Questions:

We understand that many of our employees will have questions about how the information in this document will affect them and their benefit elections. If you have immediate questions about your benefits eligibility or the open enrollment process, please call our Benefits Help Desk or your Benefits Representative at the number below. Your contact is determined by the first letter of your last name.

Benefits Help Desk (757) 825-4662

A – K, Sharmaine Alexander-Riggins. 757-727-2106 or sriggins@hampton.k12.va.us

L – Q, Sally Seidnitzer. 757-727-2107 or sseidnitzer@hampton.k12.va.us