November 2026

WELCOME!

Open Enrollment Presentation will begin shortly



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Taylor Healthcare Committee (TSD HCC)

Organizational Chart



Support Your Union. Your Union Supports You.

Open Enrollment - Timeframe

- **Open Enrollment Presentations –**
  - **Monday, November 2 @ 3:00 & 4:30pm, in-person at The Taylor Board of Education**
  - **Wednesday, November 4 @ 4:30pm (via Zoom)**
  - **Thursday, November 5 @ 5pm (via Zoom)**

- **November 4th - OE Postcards will be mailed out.**

- **November 9th through the 23rd is the period you can enroll in benefits. Enrollment can be completed by one of two ways, by calling (888)222-4309 or online at https://benefits.plansource.com**

- **November 24, 2026, Updated Benefit Confirmation Statements will be emailed to all employees to verify benefits you have enrolled for 01/01/27 through 12/31/27.**

- **November 24th through the 31st is the period, if enrolled by the enrollment date, in which you can modify your benefits if you find any errors while reviewing the updated Benefit Confirmation Statement. Call PlanSource at (888)222-4309 to make that change.**

- **Eligible Members MUST ENROLL if you desire Medical, Dental, Vision or Cash-in-Lieu benefits for 01/01/27.**

"The contents of this presentation is intended for use as an easy-to-read summary only. It does not constitute a contract. Additional limitations and exclusions may apply. For an official description of benefits, please refer to each carrier's official certificate/benefit guide."

GET INVOLVED

Wellness = Saved Benefit Dollars

Only you can control premium rates.

Preventative Services + **Employee Participation** = **Lower Claim Cost**



Employees play a direct role in managing plan costs. Healthy choices and engaged participation help keep the district's overall claims experience — and everyone's contributions — lower.

Health Alliance Plan
by Henry Ford Health

YOUR HEALTH PLAN BENEFITS

Preventive care, covered in full.

Stay ahead of your health. These in-network services are covered and **your deductible does not apply.**

In-network: covered, no deductible.
Out-of-network: not covered. Choose an in-network provider to get the full benefit.

Preventive Services

- Routine well visits
- Related laboratory and radiology services
- Pap smear, mammogram and tubal ligation
- Immunizations

Outpatient & Physician Services

- **HAP Telehealth**
  Through our designated telehealth partner
- **Routine audiology exam**
  One exam per benefit period
- **Routine eye exam**
  One exam per benefit period

Maternity Services

- **Routine prenatal office visits**
  Covered under Preventive Services
- **Routine postnatal office visits**
  Covered under Preventive Services

In case of conflict between this summary and your HMO Subscriber Contract and Riders, the terms and conditions of the HMO Subscriber Contract and Riders will govern.

Employee Post Card

22770 Northline Rd
Taylor, MI 48180

IMPORTANT 2027 Insurance Information!!!

OPEN ENROLLMENT NOTIFICATION

Employee open enrollment period is November 9, 2026 – November 23, 2026

This is an ACTIVE enrollment for all your insurance benefits, except voluntary benefits. Medical, Dental, Vision, Cash-in-Lieu and Health Savings Account (H.S.A.) benefits must be selected for the 2027 plan year. If no changes are made to your coverage, all medical, dental, vision, and H.S.A. benefits will be lost as of January 1, 2027.

You will receive an email on or before **November 9, 2026**. The DSEHP SAR, Employee Notifications and Employee Benefit Guides are available upon request. If you do not receive an email by November 13, 2026, please call the DSEHP Benefit Center (PlanSource) at (**888) 222-4309** to check the email that you have on file.

Watch your email for your link to enroll!

More information available during Open Enrollment Presentations.

No Plan Design Change However, Different Network



Delta Dental of Michigan

Taylor School District
PPO Network Contract Effective 01/01/2027

Remember, if your spouse works for the district, you can both have dental benefits.

Question ???

You need a new dental crown
And you get prices from three
Different dentists

HOW MUCH DO YOU WANT TO PAY

$569.00

$89.00

$260.00

Illustrative purposes only

DELTA DENTAL

In this economy,
Who doesn't want to save money

Stay in network to save

You may see any dentist you like. However, you will likely save the most money and receive the highest level of coverage when you visit a Delta Dental PPO dentist.

Example savings for a crown by network	Submitted charge	Maximum allowed fee	Percentage paid by Delta Dental	Amount Delta Dental pays	Amount dentist can balance bill	Total amount you pay	Total network savings
Delta Dental PPO	$1,370	$890	90%	$801	$0	**$89**	$480
Delta Dental Premier	$1,370	$1,070	90%	$801	$180	$269	$180
Nonparticipating	$1,370	$960	90%	$801	$569	$569	$0

IN-NETWORK ACCESS

HAP HMO Plan



2027 Network Coverage Map

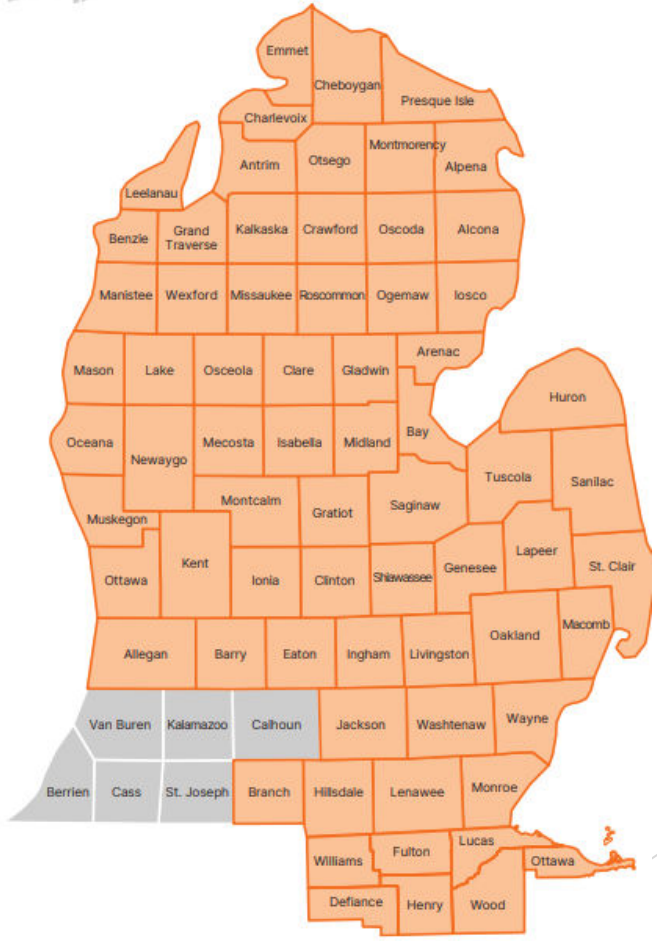
Large Group HMO Plan

HMO Network Coverage Area

In Michigan, members can seek in-network care through the HMO network of providers within the counties highlighted in orange.

In Ohio, members can seek in-network care through the HMO network of providers within the counties highlighted in orange.

HMO Members seeking emergency room and urgent care services are covered worldwide, as well as nationwide pharmacy coverage.



IN-NETWORK ACCESS

H.S.A. employer deposit with Henry Ford Health Select plan

Single	Two-Person	Family
$500/yr	$1,000/yr	$1,000/yr

Providers

- Henry Ford Medical Group (HFMG)
- Jackson Health Network (JHN)
- Genesys Provider Health Org. (PHO)
- United Physicians (UP)
- Providence Southfield & St. John's Hospitals*
- Additional independent providers

9,400+ physicians & specialists

Hospitals

- Henry Ford Hospital (Detroit)
- Henry Ford Genesys Hospital
- Henry Ford Jackson Hospital
- Henry Ford Macomb Hospital
- Henry Ford Madison Heights Hospital
- Henry Ford Providence Novi Hospital
- Henry Ford Providence Southfield Hospital
- Henry Ford River District Hospital
- Henry Ford Rochester Hospital
- Henry Ford St. John Hospital
- Henry Ford Warren Hospital
- Henry Ford West Bloomfield Hospital
- Henry Ford Wyandotte Hospital

13 acute care hospitals

Ancillary Services

- Labs, radiology, durable medical equipment
- Physical, occupational & speech therapy
- Behavioral health
- Emergency room & urgent care
- Ambulance
- Vision and hearing vendors

550+ medical centers

** Formerly Ascension*

REMEMBER By choosing the Henry Ford Select Plan; you are limited to using Henry Ford providers.

$0 copay

Health Alliance Plan by Henry Ford Health + Teladoc HEALTH

NEW! MEMBER BENEFIT EFFECTIVE JANUARY 1, 2027



Get ready for Teladoc Health

Health Alliance Plan members can begin registration in December 2026.
Register once so you can use your new telehealth service when the new year starts!

Multiple ways to join	Information you'll provide
• **Online:** Register at TeladocHealth.com • **By phone:** Call 1-800-Teladoc (800) 835-2362 • **Mobile app:** Download the Teladoc Health app • **Health Alliance Plan webpage:** Single sign-on access is coming soon (coming in December 2026)	• **Personal details:** Your name, address, date of birth and ZIP code • **Account setup:** Your email address and a password • **Insurance information:** Your member or health plan ID to confirm eligibility • **Health profile:** Information that helps tailor your experience from the start

Before you register

Have your Health Alliance Plan member ID card and email address ready.

New Member?

If you are new to Health Alliance Plan, you will receive your member ID in the mail in January.

Choose the registration option that works best for you.

Health Savings Account

A Health Savings Account (HSA) is a tax-advantaged account that lets you set aside pre-tax dollars to pay for qualified medical expenses. It works with a High-Deductible Health Plan (HDHP) and is yours to keep — even if you change jobs or health plans.

Less tax.
More paycheck.

Get $30 tax savings for every $100 you contribute.[3]



YOUR PLAN AT A GLANCE

	Individual	Family
Current deductible	**$2,500**	**$5,000**
Recommended minimum HSA contribution per pay period · 20 pay periods	**$125.00**	**$250.00**
per pay period · 26 pay periods	**$96.15**	**$192.31**

2027 HSA contribution limits

$4,500
Individual plan

$9,000
Family plan

Members 55+ can contribute an extra $1,000.

[3]Example for illustration only; savings based on a 30% federal and state tax bracket.

No Changes for 2027

Employee Contributions — Per Pay 2027 Plan Year

H.S.A. employer deposit with Henry Ford Health Select plan

Employees on 26 Pays per Year — 2027 Healthcare Payroll Deductions

Election	HAP HMO HSA $2,500 / $5,000	Henry Ford Health Select HMO HSA $2,500 / $5,000*	Delta Dental	NVA Vision	Cash in Lieu $1,920/yr
Single	($4.62)	$0.00 + $500/yr or $19.23 to HSA	$0.00	($0.77)	$73.85
Two Person	($9.24)	$0.00 + $1,000/yr or $38.46 to HSA	$0.00	($1.45)	$73.85
Family	($18.48)	$0.00 + $1,000/yr or $38.46 to HSA	$0.00	($2.04)	$73.85

Employees on 20 Pays per Year — 2027 Healthcare Payroll Deductions

Election	HAP HMO HSA $2,500 / $5,000	Henry Ford Health Select HMO HSA $2,500 / $5,000*	Delta Dental	NVA Vision	Cash in Lieu $1,920/yr
Single	($6.00)	$0.00 + $500/yr or $25.00 to HSA	$0.00	($1.00)	$96.00
Two Person	($12.00)	$0.00 + $1,000/yr or $50.00 to HSA	$0.00	($1.88)	$96.00
Family	($24.00)	$0.00 + $1,000/yr or $50.00 to HSA	$0.00	($2.66)	$96.00

ELIGIBILITY REQUIREMENTS

Cash in Lieu- 2027 Plan Year

- Only offered to those who have insurance benefits outside of the district.
- Proof of other medical insurance plan is required before approval.

Medical 2027
Cash-in-Lieu

Annually

$1,920.00

26 Pays	20 Pays
$73.85	**$96.00**

Dental 2027
Cash-in-Lieu

Annually

$180.00

26 Pays	20 Pays
$6.92	**$9.00**

Vision 2027
Cash-in-Lieu

Annually

$60.00

26 Pays	20 Pays
$2.31	**$3.00**

No Changes for 2027

Vision

National Vision Administrators, L.L.C.





Remember:

You can have coordination of benefits for vision.

- **No changes to vision in 2027!**
- If your spouse works for the district, you can both have vision benefits
- Any remaining balance can be invoiced to the secondary policy

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DSEHP Voluntary Benefits



Guardian

Post Tax!

These benefits are available to you on an optional basis. They are not employer paid and do not affect any of the employer provided benefits or your Collective Bargaining Agreement.

Anyone previously denied by Guardian is not eligible to participate in Short-Term Disability or Life Insurance. However, Hospital Indemnity, Critical Illness and Accident Insurance may be purchased without EOI.

Accident Insurance

Accidents Happen. Guardian can help.

Bridging the gap between medical and non-medical expenses

Guardian Accident Insurance helps offset the costs associated with both minor and major off-the-job accidents in three important ways:

- For every covered accident, Guardian pays a cash benefit payment directly to you based on covered injuries, treatments and services, regardless of what is covered by your medical plan
- You decide how to use the benefits – you can use them to offset your medical plan deductibles and copays, or in any other way you choose.
- Affordable, convenient payroll deductions
- Plus, Guardian Accident Insurance will increase covered benefits by 20% for a child who has an accident while playing organized sports*

Please refer to your benefit guide at TaylorSD.com for each accident payout amount



Accidents happen, to anyone at anytime — and could happen to you.

- Over 40 million Americans received emergency room treatment for an accidental injury last year[1]
- Medical insurance doesn't cover everything — recovering from an injury could cost you thousands of dollars.

Consider these facts:

- The average cost of an injury from a fall is $30,000[2]
- The average cost of an emergency room visit in the U.S. is $2,168[3]
- Do you have enough savings to cover your share of the costs?
- 63% of Americans with medical insurance used all their savings for out-of-pocket medical costs[4]

Critical Illness Insurance

Financial protection to help you focus on what matters

Benefit Plan Overview	
Employee Benefit	Choose From 2 Options: $5,000 or $10,000
Spouse Benefit	50% of Employee Benefit, up to $5,000
Child(ren) Benefit, up to age 26	25% of Employee Benefit, up to $2,500
Portability Privileges	Included
Pre-Existing Condition Limitation	3 Month Look-back Period for 1st 12 Months on Plan
Evidence of Insurability (EOI)	Guaranteed Issue During Annual Enrollment
Wellness Benefit - $50 Per Year	Included for Employee, Spouse & Child

Worry less about how to pay your illness-related expenses and concentrate more on your recovery.

- Cash benefits are paid directly to you based on each covered diagnosis, no matter what type of medical insurance plan you have
- You decide how to use the benefits
- Affordable, convenient payroll deductions
- Take the coverage with you if you leave your current employer

Illnesses can you cost thousands you of dollars — even with medical insurance.

- Every minute of each day, an American becomes seriously ill[1]
- More than 5.7 million patients are admitted annually to intensive care units (ICUs) in the United States[2]

Are you financially prepared to cover the out-of-pocket costs and other expenses?

- Average out-of-pocket expenses for illnesses can be up to **$5,000 per year**[3]
- **63%** of Americans **with** medical insurance lost all their savings to out-of-pocket medical costs[4]
- The out-of-pocket costs to treat a serious illness is the **primary cause of personal bankruptcies** for Americans — even with medical insurance![5]

1. Google Consumer Survey for personal finance website GOBankingRates.com, 2015. 2. Society of Critical Care Medicine. http://www.sccm.org/Communications/Pages/CriticalCareStats.aspx.
3 . http://www.bankrate.com/finance/insurance/coping-with-out-of-pocket-health-care-cost-1.aspx. 4 . Kaiser Family Foundation and the Health Research & Educational Trust, 2015.
5 . NerdWallet Health, 2013 , https://www.nerdwallet.com/blog/health/medical-bankruptcy/.

Wellness Credit
(for Critical Illness & Accident Coverage)

$50 Per year
Per benefit
Per person

WELLNESS & HEALTH SCREENINGS	
INCLUDED ON ALL PLANS: ☐ Bone Marrow Testing ☐ Breast Ultrasound ☐ CA 15-3 (blood test for breast cancer) ☐ CA 125 (blood test for ovarian cancer) ☐ CEA (blood test for colon cancer) ☐ Chest X-ray ☐ Colonoscopy/Virtual Colonoscopy ☐ Flexible Sigmoidoscopy ☐ Hemoccult Stool Analysis ☐ Mammography ☐ Pap smear/ThinPrep Pap Test ☐ PSA (blood test for prostate cancer) ☐ Serum Protein Electrophoresis (blood test for myeloma) ☐ Thermography **CANCER PLANS ONLY:** ☐ BRCA testing ☐ Breast MRI ☐ CT Scans/MRI Scans ☐ Testicular Ultrasound	**ACCIDENT, CRITICAL ILLNESS AND HOSPITAL PLANS:** ☐ Blood Test for Triglycerides ☐ Completion of a Smoking Cessation or Weight Reduction program ☐ Fasting Blood Glucose Test ☐ Serum Cholesterol Test (to determine level of HDL and LDL) ☐ Stress Test (on a bicycle or treadmill) **ACCIDENT PLANS ONLY:** ☐ Abdominal aortic aneurysm ultrasonography ☐ Bone density screening ☐ Carotid ultrasound ☐ Double Contrast Barium Enema ☐ EKG ☐ Immunizations ☐ Registration of a covered dependent child age 18 or younger for an organized sport ☐ Routine/Annual Physicals ☐ Skin Cancer Biopsy **HOSPITAL and ACCIDENTS PLANS ONLY:** ☐ Lymphocyte Genome Sensitivity Test (LGS) ☐ Cancer Genetic Mutation Test

- ✓ Routine/Annual Exam
- ✓ Chest X-Ray
- ✓ Cholesterol Test
- ✓ Colonoscopy
- ✓ Mammography
- ✓ Pap Smear
- ✓ PSA (blood test)
- ✓ Stress Test

Voluntary Life Insurance

Keep your family and finances safe

Benefit Plan Overview	
Employee Benefit	8 Options from $5,000 to $150,000
Spouse Benefit	50% of Employee Benefit, up to $75,000
Child(ren) Benefit, up to age 26	10% of Employee Benefit, up to $10,000
Portability & Conversion	Included
Evidence of Insurability (EOI)	May be Required

A general guideline is to have coverage equal to 5 to 7 times your annual salary:

- Provides a benefit to help pay expenses and provide financial security for those who depend on you.
- Three unique benefits only life insurance provides:
  - Paid directly to your beneficiaries
  - Generally, not subject to income taxes
  - The value is not affected by market conditions
- Flexible coverage that you can update as your life changes

Life insurance is not just about final expenses.

50% of US households would suffer significant financial impact from the loss of their primary wage earner[1]

Life insurance is for the people who depend on you.

How will your dependents cover the following expenses?

- Mortgage / rent
- Auto payments
- Education/College
- Childcare Assistance
- Legal or Medical Fees
- Outstanding Debts

Can you afford *not* to have life insurance?

It can take 5 years to 7 years to financially recover from the loss of an income earner.[1]

1. LIMRA's Facts About Group Life (2015)

Short-Term Disability Insurance

Provide a financial safety net for yourself and those who depend on you

Benefit Plan Overview	
Coverage amount	Flat Weekly Options Ranging from $200 to $1,000 per Week
Maximum Payment Period	26 weeks
Accident Benefits Begin Illness Benefits Begin	Day 1 Day 8
Pre-Existing Condition Limitation	Benefits Limited to 2 Weeks for Pre-Existing Conditions 3 Month Look-back Period for 1st 12 Months on Plan
Evidence of Insurability (EOI)	May be Required

If you or family depend on your income, you should consider Short Term Disability coverage…

- Replaces a portion of your income if you become seriously ill or injured
- Affordable, convenient payroll deductions
- Extensive resources and support, to help you get back to work and a productive life.
- Fast claims payments

You might underestimate your risk of a disabling illness or injury

- Over **50%** of disabled Americans are between ages 18 – 64[1]
- **95%** of disabilities are not covered by Workman's Compensation plans[1]
- **50%** of Americans would have financial difficulties within a month of being disabled, and one in four would have problems immediately[2]



1. Council for Disability Awareness, 2015 http://www.disabilitycanhappen.org/chances_disability/
2. Life Happens study, 2015.

Hospital Indemnity Insurance

What is Hospital Indemnity Insurance?

A Trip to the Hospital Can Really Set You Back

- If you are admitted to a hospital, this coverage pays you regardless of any other coverage you may have.
- It can help pay for out-to-pocket costs associated with being hospitalized, such as high deductibles and copays, travel to and from the hospital for treatment or childcare services while recovering
- Benefit payments are made directly to you
- Use the money for any purpose, medical or non-medical



Benefit Overview	
Hospital/ICU Admission	$500/$1,000 per admission, limited to 1 admission(s) per insured.
Hospital/ICU Confinement	$100/$200 per day, limited to 15 day(s) per insured per benefit year.
Portability	Included
Child(ren) Age Limits	Children age birth to 26 years

Guardian Estate Guidance

Help protect the ones you love

Estate Guidance makes drafting a will easy with online tools that walk you through the process in minutes. You can also draft a living will to ensure you get the end-of-life care you desire and a final arrangements document expressing your wishes for your funeral services.

- Advanced Health Care Directives
- Estate Taxes
- Executors & Probate
- Financial Power of Attorney
- Getting Organized
- Guardianship & Conservatorship
- Healthcare Power of Attorney
- Living Wills
- Trusts
- Wills

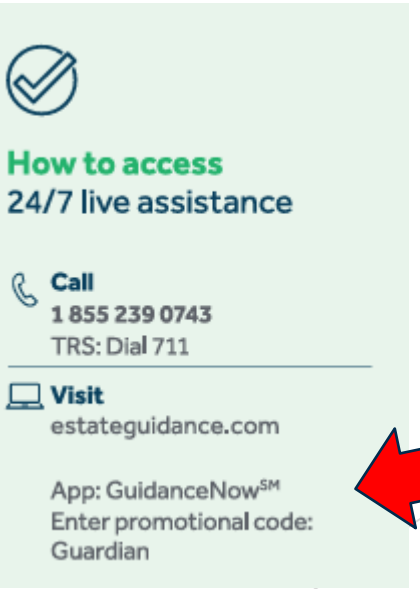


Complete a customized will:
No cost to you

Have your will printed and sent to you:
$14.99

Draft a living will:
$14.99

Draft a final arragements document:
$9.99

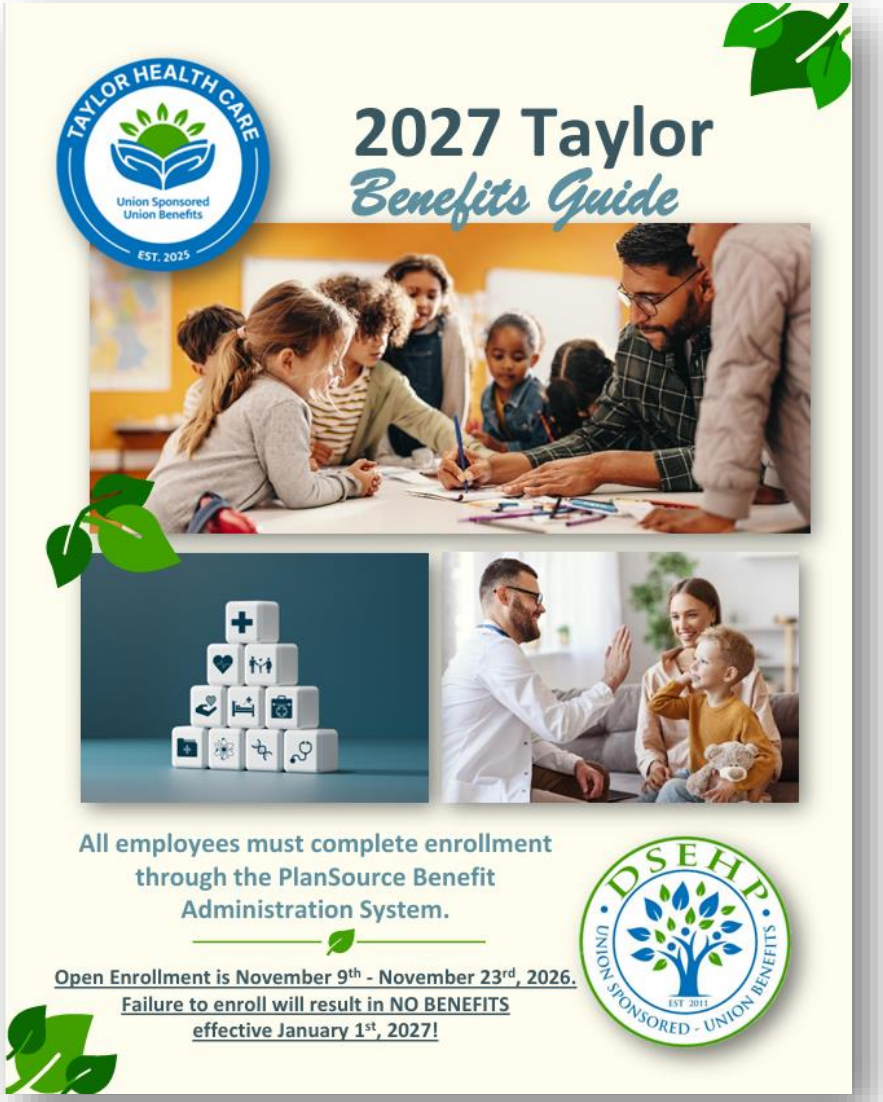


How to access
24/7 live assistance

Call
1 855 239 0743
TRS: Dial 711

Visit
estateguidance.com

App: GuidanceNow℠
Enter promotional code:
Guardian



Benefit Guides are available online @ TaylorSD.com

Effective 01/01/2027

Refer to Benefit Guide for Details

Reminder: Life Events

The employee is responsible that all changes are completed within 30 days of the event.

Untimely notification will make the employee ineligible to add a dependent.

If the DSEHP is not notified of dependents that should be removed from the policy, the employee can be liable for all claims and premium for the dependent that should not have had coverage.

Qualifying Life Events

Examples

- Getting Married or Divorced
- Having a Baby or adopting a Child
- Loss or Gain of Health Insurance

You must notify PlanSource within 30 days of change

Log on to - https://benefits.plansource.com/logon
or Call (888) 222-4309






Documents Required for Open Enrollment

Selecting Cash in Lieu of Coverage

- Must provide documentation showing current Medical coverage plan.

Adding New Dependents to Your Plan

- **Spouse -** Marriage Certificate required*
- **Children/Stepchildren -** Birth Certificate required*

*All Documents must be translated to English with a raised seal.

Ways to Find your Primary Care Provider (PCP or NPI Code)

- Visit https://hap.providerlookuponlinesearch.com/search
- Scan the QR Code at Right

Don’t Forget to Update Your Beneficiaries!

When to Review

During Open Enrollment:

A great time to review or make updates

Anytime:

You can update your beneficiaries at any time.
Life changes happen, so adjust as needed.

Need Help?

Contact DSEHP Benefits Center
(888) 222-4309

EAP – Employee Assistance Program

Your employer has chosen AllOne Health as your EAP provider.

AllOne Health's EAP is prepaid by your organization, free to use, 100% confidential and open to family members. AllOne Health can provide virtual or phone support, video chat sessions, work-life referrals for life management needs, and legal and financial support. Use the below directions to establish an online account or app to start utilizing this great resource today!



IMPORTANT REMINDER

VERIFY • VERIFY • VERIFY

On November 24, 2026, an updated Benefit Confirmation Statements will be emailed to all employees. Please review your statement to verify the benefits you have elected for the 2027 plan year.

Eligible Employees who do not complete their benefits enrollment by November 30, 2026, will have their coverage, along with coverage for any enrolled dependents, terminated effective January 1, 2027, through December 31, 2027.

Coverage may only be reinstated if the employee experiences a qualifying life event.

The DSEHP and HCC cannot be responsible for **missing dependents or coverage.**

ONLY YOU ARE.

Carrier Contacts

Coverage Type	Carrier	Contact Information
Medical & Prescription Drug	Health Alliance Plan	(800) 422-4641 www.hap.org
H.S.A. (Health Savings Accounts)	Health Equity, Serviced by PlanSource	(888) 222-4309, Option #5 https://benefits.plansource.com/logon
Dental	Delta Dental	(800) 524-0149 www.deltadentalmi.com
Vision	National Vision Administrators (NVA)	(800) 672-7723 www.e-nva.com
Voluntary Life Insurance Short Term Disability Critical Illness Accident Coverage Hospital Indemnity	Guardian	(888) 600-1600 www.guardianlife.com
Telehealth	Teladoc by Health Alliance Plan	(800) 835-2362
EAP	AllOne Health	(855) 775-4357 www.allonehealth.com/reliance-matrix

For assistance with benefits and insurance, please email ***PlanSource*** at dsehp@plansource.com or call (888) 222-4309. Representatives are available Monday-Friday (excluding holidays) from 8am-11pm EST.

IMPORTANT NOTICE

Confidentiality & Disclosure Statement

We pride ourselves on the skills, experience, and integrity of our employees, our intellectual capital, and the results we achieve for our clients and their enrollees. We work diligently to ensure the work we do meets and exceeds your objectives as our client.

As such, all information provided in this report and associated materials is proprietary and confidential. It is intended solely for use by DSEHP.

These materials and subsequent information may not be shared with, copied for, or released to any individual or organization without the express written permission of DSEHP.

The intent of this presentation is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.

Q&A



Support Your Union. Your Union Supports You.