

2026-27

SCHOOLCARE

HEALTH BENEFIT PLANS

Enrollment Guide



Welcome

SCHOOLCARE has been providing high quality health coverage to New Hampshire public entities for more than 30 years. We're committed to offering excellent health plans, the highest level of service and information, and engaging wellness and education programs.

Partnerships



A founding partner of SCHOOLCARE, who is dedicated to helping coordinate benefit programs that fit the needs of New Hampshire public entities by providing health plan education and information, as well as conferences and workshops for employees.



SCHOOLCARE partners with Cigna to deliver the best health care service and claims administration. We use Cigna's National Open Access Plus network of providers. This gives you access to care in every state across the country. Primary Care Physician (PCP) referrals are not required to seek care from a specialist.

Additional partners featured in guide



What's Inside?

- | | | | |
|----|--------------------------|----|-----------------------------|
| 3 | Open Enrollment 2026 | 14 | Employee Assistance Program |
| 4 | Enrollment Basics | 15 | Value Added Benefits |
| 5 | Benefits Spotlight | 16 | Dental |
| 6 | Managing Your Benefits | 17 | Vision |
| 8 | Medical Overview | 18 | Flexible Spending Accounts |
| 9 | Plan Highlights | 19 | Key Contacts |
| 12 | Good For You! Well-Being | 20 | Required Notices |

Open Enrollment 2026

This page contains important information and key steps you should review before making benefit elections during Open Enrollment. If you have any questions about this information, please contact your Human Resources Office or [SCHOOLCARE](#).

You **MUST** take action if you want to:

- Enroll for the first time
- Make changes to your current medical, dental, and vision coverages, or
- Contribute to an FSA. **You must annually make an FSA election to continue your contribution.**

If you do **NOT** make changes:

Your current health coverages automatically continue for the July 1, 2026, to June 30, 2027, plan year.

Your Open Enrollment Checklist

- Read through this Enrollment Guide to understand benefit options available.
- Consider your health history and care needs that may have changed since the last plan year.
- Attend an on-site or virtual open enrollment meeting, or view the [recorded Open Enrollment presentation](#).
- [Click here](#) to locate your group-specific Benefit Summaries and Enrollment/Change Form.
- Complete your Enrollment/Change Form and **submit to your Human Resources Office by your employer's stated deadline**. Make sure you have dependent information, including social security numbers, dates of birth, emails/ phone numbers.
- Review your current FSA options and ask your employer for an election form if you want to contribute in the 2026-27 plan year.
- Set a reminder for July 1st** to complete your confidential Health Assessment at [myCigna](#) to earn **Good For You!** Well-Being Program incentives and/or activate your Choice Fund, if applicable.



Good For You!

Well-Being Program by SCHOOLCARE

Incentive Update:

All participants in the **Good For You!** Well-Being Program will be eligible **to earn up to \$300 a year** for participating in activities that contribute to improving health. **Please note:** Activities that will be incentivized and their values have been updated to reflect the change in the incentive maximum. Please review pages [12 & 13](#) for more on incentive-eligible activities.

Health Assessments:

Health Assessments for 2026-27 **open on July 1, 2026**. Completion of the health assessment is required of all subscribers/covered spouses wishing to earn Wellness Cash.

Wellness Cash:

A reminder that all earned Wellness Cash is available within your Wellness Portal and can be converted to gift cards, used in the Personify Wellness Store or donated to charity.

Enrollment Basics

An Employee who meets all of the conditions for eligibility set by their Employer and SCHOOLCARE is eligible to enroll as a Subscriber. Employees must enroll within 30 days after first meeting their Employer's eligibility requirements or during an Open Enrollment Period.



Elections you make while enrolling for medical, dental, vision and Health Care Flexible Spending Account (FSA) or during Open Enrollment are binding through June 30, 2027, unless you experience a qualifying life event (examples below).

Eligible Dependents

Employees may also enroll their eligible family members including:

- Legally married spouse
- Domestic partner and their children, if offered by Employer
- Dependent children under age 26

Qualifying Life Events

Per IRS regulations, you can only change your elections annually during the Open Enrollment period, unless you have a qualifying life event. SCHOOLCARE Open Enrollment generally begins on April 15th and runs through May 31st. For a qualifying life event, Subscribers must provide notice and required documentation within **30 days** of the event. Examples include:

- Marriage
- Loss of other insurance coverage
- Adoption/legal guardianship
- Divorce/legal separation (within 60 days)
- Birth of a child
- Death



Refer to the SCHOOLCARE [Health Benefits Booklet \(HBB\)](#) for more detailed information.



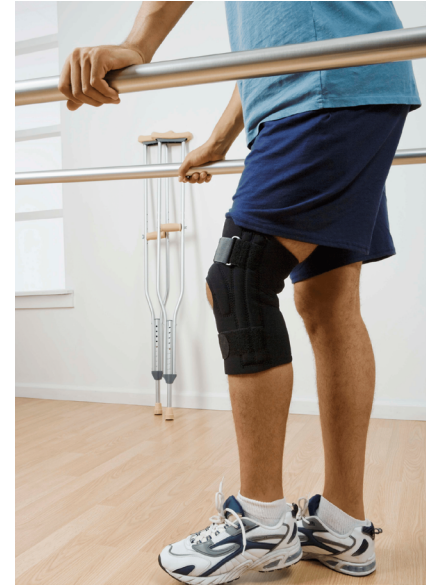
Benefits Spotlight

More MSK Care is on its Way With Pathwell Bone & Joint

Care for musculoskeletal conditions continues to be one of the largest drivers of annual claims across all of SCHOOLCARE's population. If you suffer from chronic spine, hip, knee or shoulder pain, you are not alone. Beginning July 1, Cigna Pathwell Bone & Joint will become available to SCHOOLCARE participants. This new condition-specific care program* offers access to designated providers with personalized assistance by a care navigation team to support your path to alleviating joint pain.

- Get personalized support from a Cigna Clinical Care advocate to help you find the most appropriate treatment for your needs, with in-person and virtual options available
- Access digital tools for assessments, guidance on treatment options, personalized activities and more
- If surgery is needed, a Benefit Specialist will help you understand the program benefits and find access to designated providers within Cigna's preferred networks
- Includes no-cost or low-out-of-pocket cost surgery, pre- and post-surgery support, and a travel benefit when applicable

[Learn more about Pathwell Bone & Joint here.](#)



**Pathwell is being offered alongside Hinge Health, not replacing it.*

If Cigna is Calling, Picking Up the Phone May be Good For Your Health

When your phone rings and the caller ID says "Cigna" there are numerous reasons why they might be calling, but it's never to sell you something. In fact, picking up the phone may make your life just a little bit easier.

Cigna's various channels of participant outreach are constantly expanding, offering personalized support services to help you navigate your health, included at no extra cost to you.

If you or an eligible dependent receives a call from Cigna, it may be to remind you it's [time to schedule an annual physical, a routine cancer screening](#) or a flu shot. Or one of the members of SCHOOLCARE/Cigna's new Personal Health Team may be reaching out to help you coordinate care for complex medical diagnoses or a health coach may be reaching out to see if you have health goals they can assist you with.

All conversations with any of Cigna's Personal Health Team, Health Coaches and Care Advocates are confidential and this added layer of support is there to help you on your path to good health.

Fertility Coverage Changing to New Partnership With Progyny

Building a family can be stressful, and dealing with fertility issues without support can not only add to the stress, but become cost-prohibitive. Beginning July 1, SCHOOLCARE participants will have access to fertility coverage from Cigna's new preferred partner, Progyny. As part of your SCHOOLCARE health benefits plan, Progyny offers coverage for fertility treatment and medications associated with approved treatment cycles as well as nurse support and more.

Participants who are currently working with WIN will receive direct outreach from Progyny about this change to help make the transition smooth, without interruption to your current journey.

[Learn more about Progyny and your coverage through SCHOOLCARE/Cigna here.](#)



Managing Your Benefits

Find helpful information about how to [manage your benefits](#) at myCigna.com or the Cigna mobile app. If you have any questions about this information, please contact your Human Resources Office or SCHOOLCARE.

myCigna - Your Personal Health Hub

Participants have a simple way to personalize, organize and access plan information. Manage claims, review coverage, order prescriptions, access your **Good For You!** Well-Being Program and more all from [myCigna.com](#) or by downloading the mobile app.



View, print and send ID cards



Find in-network doctors, hospitals and medical services



Compare quality of care details, including patient reviews from Cigna HealthcareSM customers



Manage and track claims



See cost estimates for medical procedures



Use the click-to-chat feature to connect with a live Cigna Healthcare rep

Finding Care & Costs

Access the myCigna Directory 24/7

After you enroll, you'll have access to [myCigna.com](#) – your one-stop source for managing your health plan, anytime, just about any place. Finding an in-network provider has never been easier. Whether you're looking for a doctor, dentist or hospital, find the best choice for you in just [four simple steps](#).



Cigna Care Designation

Whether looking for a primary care or specialty physician, finding the right doctor isn't always easy. [Care Designation](#) can help you find cost-effective care.

Refer to the SCHOOLCARE [Health Benefits Booklet \(HBB\)](#) for more detailed information.



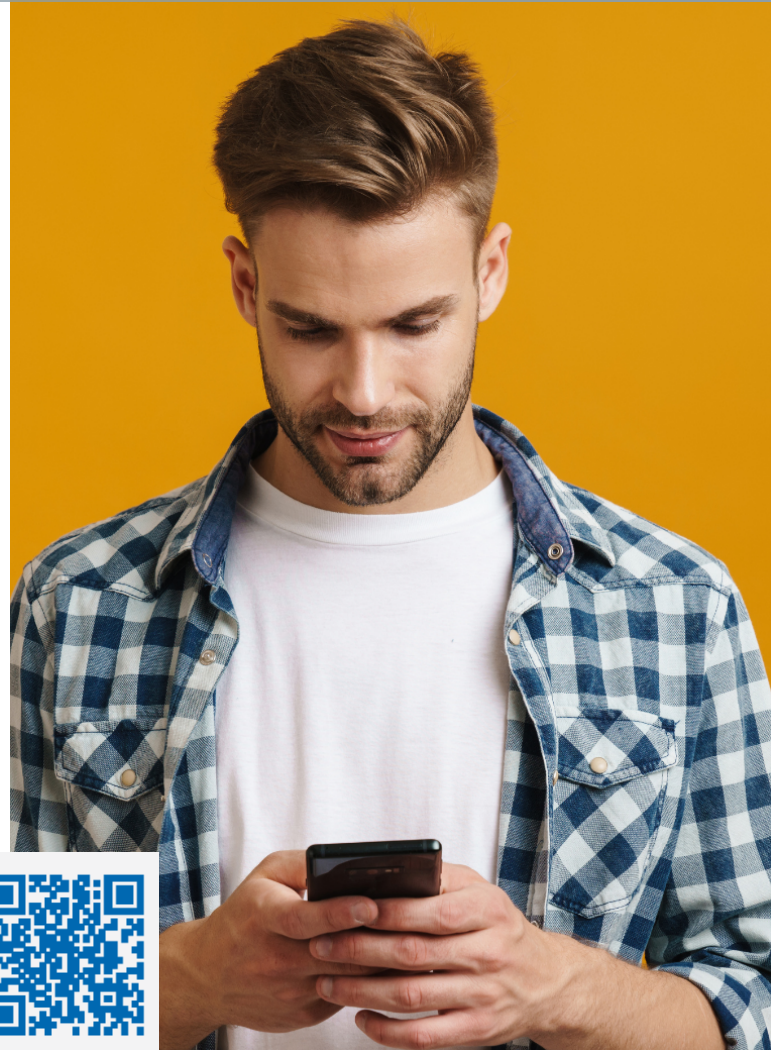
Managing Your Benefits

Access Your SCHOOLCARE/Cigna ID Cards

All Cigna participants can [access digital ID cards](#) via the myCigna portal or myCigna app. **Cigna no longer automatically issues plastic ID cards.** Current participants may continue using physical cards already in possession if making no changes to your medical benefits.

- Access your card when you need it from your phone by downloading the myCigna app or by logging into myCigna.com on your preferred browser.
- iPhone users can add a digital copy of their card to their phone's virtual wallet
- You can request a physical ID card by logging into myCigna.com submitting a request on the ID cards page.
- If you have Cigna dental, your medical ID card also serves as your dental ID.

Individuals with medical coverage, who are new to the plan or have changed coverage for the coming year, will be able to access proof of coverage/digital ID cards before the plan effective date. [More about digital ID cards.](#)



Get started by scanning the QR code with your phone, or tap it if reading this on your phone. You'll need the subscriber's social security to register your account.



Cigna 90 NowSM – 90-Day Prescription Refills

The [Cigna 90 NowSM program](#) makes it easier for you to fill your maintenance medications. These are the medications you take every day to treat an ongoing health condition like diabetes, depression, high blood pressure, high cholesterol or asthma.

Select a 30- or 90-day supply.

If you choose to fill a 30-day supply, you can use any retail pharmacy in your plan's network.

If you choose to fill a 90-day supply, you can use select in-network retail pharmacies that are approved to fill 90-day prescriptions. [Click here](#) to learn more about pharmacies in your network.

You choose the pharmacy, retail or home delivery.

There are thousands of retail pharmacies in your plan's network. They include local pharmacies, grocery stores, retail chains and wholesale warehouse stores.

[Home delivery](#) is a convenient way to get medications right to your door. The [Express Scripts Pharmacy](#) is one of the largest home delivery options in the country.

To learn more about this service, call 800-835-3784.



Medical Overview

SCHOOLCARE has partnered with Cigna for many years to deliver comprehensive health care service and claims administration. We use Cigna's National Open Access Plus network of providers. This gives you access to care in every state of the country. Primary Care Provider (PCP) referrals are not required to seek care from a specialist.

What Does National Network Mean?

The expanded provider network consists of any Cigna contracted provider or facility in the country. Participants have in-network coverage not only regionally, but nationally as long as services are provided by a Cigna contracted provider (you always have access to emergency care anywhere, worldwide).

What Does Open Access Mean?

Open Access means there is no requirement to designate a PCP for any plans. Therefore, no PCP referrals are required. Participants can make appointments and receive services for in-network covered benefits with any Cigna participating provider without obtaining a referral from your PCP.



Key Terms

Deductible

You must meet the entire deductible before the plan starts to pay medical and prescription drug benefits (excluding in-network preventive care and certain preventive medications).

NOTE: If you enroll one or more family members, you must meet the full family deductible before the plan starts to pay expenses for any one individual.

Coinsurance

Once you have met the plan's annual deductible, you are responsible for a portion of your medical expenses, which is called coinsurance.

Out-of-pocket maximum

Once your deductible and coinsurance add up to the plan's annual out-of-pocket maximum, the plan will pay 100% of all eligible covered services for the rest of the plan year.

NOTE: If you enroll one or more family members, you must meet the full family out-of-pocket maximum before the plan starts to pay covered services at 100% for any one individual.



Plan Highlights

Consumer Driven Suite

The Consumer Driven Plan Suite offers comprehensive health plans with deductibles that can be offered with an HRA or HSA, depending on the plan. This gives you more control of personal health care expenses.

Yellow Plan

Moderate Deductible
Pair with HRA
Combined Medical
& Rx OOP

Orange Plan

High Deductible
Pair with HSA
Combined Medical
& Rx OOP

Green Plan

Low out-of-pocket
HMO-like
Office Visits &
Rx Copays

Red Plan

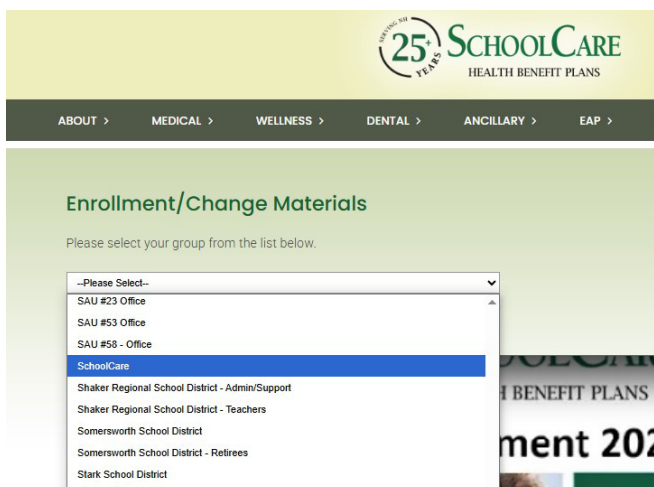
Low deductible
Coinsurance
Rx Copays

All plans provide:

- Self-referral to any Cigna contracted provider in the country
- The same coverage for all services (your cost may vary)
- Preventive care at no cost

For more details on specific plans, please review SCHOOLCARE [health plan webinars](#).

Review the [Summary of Benefits and Coverage \(SBC\)](#) to compare costs and coverage between health plans based on price, benefits, and features important to you.



Find your group's plan offerings
at www.schoolcare.org

Traditional Suite

SCHOOLCARE's Traditional Plan Suite includes long-established copay plans as well as a plan with a modest deductible for medical services.

Don't Forget to Activate Your Choice Fund

Subscribers enrolled in the **Yellow Plan with Choice Fund** must complete a confidential Cigna Health Assessment **annually** to activate their Choice Fund.

- Biometric health data is not required
- **Current subscribers must complete between July 1st and August 31st**
- New subscribers must complete **within 60 days** of effective date.

\$1,000
Single

\$2,000
Two-Person/
Family



Preventive Care

Your health care plan covers specific preventive care services. Even when you're in the best shape of your life, a serious condition with no symptoms may put your health at risk. Using these services at the right time can help you stay healthier by:

- Preventing certain illnesses and health conditions from occurring
- Detecting health problems at early stages, when they may be easier to treat
- Establishing a health history and building rapport with your doctor



Preventive Services and Your Costs

Many plans cover preventive care services at 100% – no additional cost to you when you go to a health care professional in your plan's network. [Click here](#) for a list of age and gender appropriate exams, immunizations and screenings covered as part of your SCHOOLCARE Health Benefits Plan. You can use the [Cigna provider directory](#) at myCigna.com to find covered in-network providers and facilities.

Preventive Medications

Preventive medications are used to prevent conditions like high blood pressure, high cholesterol, diabetes, asthma, osteoporosis, heart attack, stroke and prenatal nutrient deficiency. Review the common [generic preventive medications](#) your plan covers at no cost.

Some [prescription medications and over-the-counter medicines](#) (available without a prescription) and products are available to you at no cost-share (copay, coinsurance and/or deductible). This list is updated as the U.S. Preventive Services Task Force makes new recommendations.



*Nearly 50% of Americans are living with at least one chronic illness. According to the **World Health Organization**, prevention efforts can eliminate about 30-50% of illnesses and 80% of heart disease, stroke and type 2 diabetes, along with 40% of cancers are preventable.*

Virtual Preventive Care

Access to care shouldn't be a barrier to good health. Register with MDLIVE to connect by video or phone with a board-certified physician for your [annual wellness screenings](#) and routine visits. Review lab results taken prior to your visit, manage chronic conditions, have prescriptions ordered or re-issued and more from the comfort of your own home. Evening and weekend scheduling available. Elect to see the same physician for each appointment or choose based on what works best for your schedule. Read more about virtual care with MDLIVE on the adjacent page.

MDLIVE[®]



Virtual Care

Finding time to care for yourself and your family can be difficult. That’s why your Cigna health plan includes access to virtual medical and behavioral care.

- Access care from anywhere via video or phone
- Schedule appointments online
- Have a prescription sent directly to your local pharmacy

[Learn more about robust virtual care options with MDLIVE.](#)

Counseling Via MDLIVE For EAP

As a SCHOOLCARE/Cigna participant you have access to no- and low-out-of-pocket-cost counseling via MDLIVE as part of your Employee Assistance Program.

- You and your household members can now select MDLIVE for no-cost virtual counseling services using available EAP session benefits.
- Schedule online with an MDLIVE therapist for an appointment within seven days.
- An EAP code is needed to begin, just like with any other EAP network counseling sessions.
- [Click here to learn how to easily get started.](#)

Dermatology

Get customized care for skin, hair and nail conditions - no appointment required. Board certified dermatologists can review photos, provide care for common conditions including acne, eczema, psoriasis, rosacea, suspicious spots and more and provide a customized treatment plan usually within 24-hours.

Urgent Care

Board-certified doctors and pediatricians are available for urgent care 24/7/365 and can diagnose, treat and prescribe most medications for minor medical conditions, such as:

- Allergies
- Asthma
- Cold and flu
- Fever
- Insect bites
- Rashes
- Sinus infections
- Sore throats
- Urinary tract infections
- and more!

Behavioral Health

Licensed counselors and psychiatrists can diagnose, treat and prescribe most medications for non-emergency behavioral/mental health conditions.

Ready to get started?

There are 2 easy ways to connect to MDLIVE.

- Call MDLIVE at 888-726-3171
- Log into myCigna.com and click on “Talk to a doctor”



Virtual Care for Heart, Women’s Health, Nutrition Support and More

Your SCHOOLCARE/Cigna plans offer numerous options for virtual care for a wide range of health conditions and health lifestyle guidance – including heart health, gastrointestinal care, women’s health, nutritional support and more. With virtual care, you can access convenient, affordable care on your schedule to handle health concerns as they arise, rather than waiting weeks or months to find a local provider. Virtual care from Cigna Healthcare features nationally contracted providers, included in-network for all participants. [Learn more about Cigna’s ever-expanding network of virtual providers here.](#)



Well-Being Program

Focus on Your Path to Total Well-Being

SCHOOLCARE's Commitment

The **Good For You!** Well-Being Program is our commitment to your total health. SCHOOLCARE partners with Cigna, to provide best practice, evidence-based, achievable and engaging well-being programs.



SCHOOLCARE's Philosophy

This program is designed to educate and reward subscribers and spouses for maintaining or improving their health and well-being.

What Does Well-Being Mean to You?

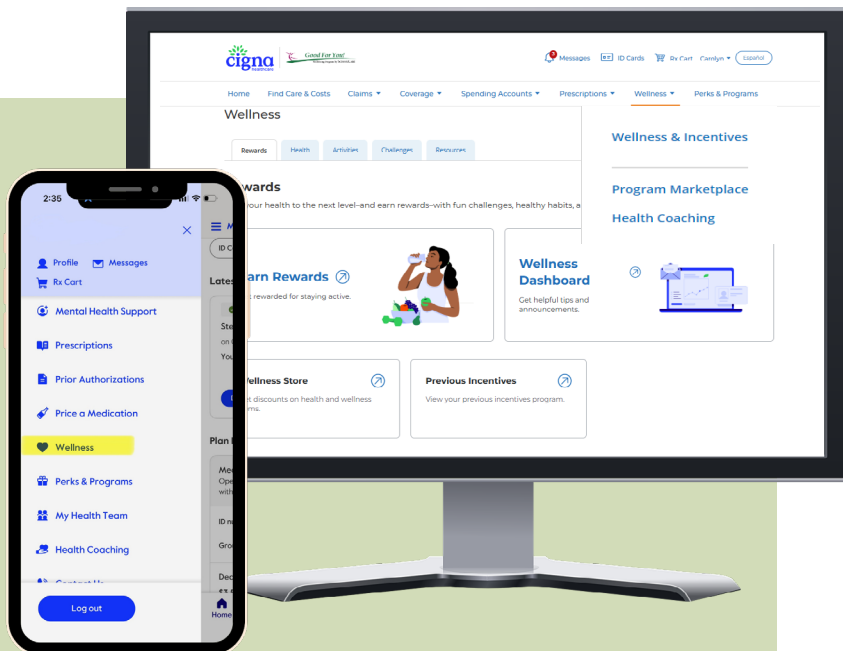
Choose activities that best fit your personal health goals. SCHOOLCARE's program can help EMPOWER you to make healthy choices through the basics of healthy living in four key categories. Take small steps toward changing behaviors, and ADVOCATE for yourself and the well-being of others.



Access Programs at myCigna

All available **Good For You!** Well-Being Program activities can be accessed by logging into [myCigna.com](https://mycigna.com) or the Cigna mobile app and clicking or tapping on the "Wellness" menu.

Any NEW users as of July 1, 2026, will be asked to create an account with Personify Health in order to complete the health assessment and participate in the well-being program.



Well-Being Program

Get Rewarded for Making a Commitment to YOUR Health!

SCHOOLCARE/Cigna medical subscribers and covered spouses can each earn up to \$300 in Wellness Cash annually by participating in healthy activities. The more you do, the more you earn.

Complete Your Health Assessment

The confidential Health Assessment highlights your current health status for each lifestyle habit and offers tips for improving your overall health and well-being. **All participants wishing to earn incentives must complete the Health Assessment between July 1, 2026, and June 15, 2027, to access your Wellness Cash.**

Earn Cash for Making Healthy Choices

The **Good For You!** Well-Being Program provides flexibility to meet you at any stage of your health journey – whether to make large or small improvements or simply maintain good health. Your health is not one-size-fits-all and as such, we don't believe your incentives should be. Prioritizing your health and wellness will not only make you feel good about yourself but you can earn cash for putting in the work.

Earn Wellness Cash incentives for your healthy habits or build upon your lifestyle and engage with colleagues and friends in fun challenges to help keep you moving!

How to Earn in 2026-27



Good For You!

Well-Being Program by SCHOOLCARE



Preventive Care (up to \$125): Take a proactive approach to health with regular preventive care. Including: physicals, OB/GYN, cancer screenings, flu vaccines, dental and eye exams.



Omada (\$250): Complete 16 weeks of the Omada, focusing on sustained lifestyle change to reduce the risk of type 2 diabetes.



Biometrics (\$75): Know your numbers. Complete your annual biometric lab work to keep tabs on your health.



Telephonic Health Coaching (up to \$100): Take your health to the next level by getting personalized, goal-driven support from a Cigna Health Coach.



Device/App Connection (up to \$180): Connect any device, app or tracker that connects to Apple Health or Google Fit to automatically earn cash for steps and exercise.



Well-Being Challenges (up to \$100): Rally your coworkers and friends for statewide activity challenges.



Healthy Pregnancies, Healthy Babies (\$250/\$125): Enroll in your 1st or 2nd trimester. Work with a maternity coach to complete the program.



Case Management (\$100): A case manager can help coordinate care and help you understand your treatment options, set goals, and engage in self-care for the best outcomes.

NOTE: Cash incentives, payments, and rewards are available upon completion of the Health Assessment annually. Amounts paid to well-being program participants are taxable income. Please review with your tax consultant for more information.



Employee Assistance Program

Making Health & Well-Being a Priority

SCHOOLCARE recognizes that managing work and life can be difficult. When you need extra support, you have resources here to assist and guide you toward the best solution. We have partnered with Cigna to offer the Employee Assistance Program (EAP) to help you live a well balanced life.



EAP Assistance 24/7 at 877-622-4327 or myCigna.com
Employer ID: SCHOOLCARE



Visit an EAP Network Provider

1-3 sessions per issue per year are available to you and your household members. Video-based sessions are also available to fit your schedule.

Cigna Total Behavioral Health Program

This comprehensive program provides dedicated support, lifestyle coaching, and online tools available 24/7 to assist you with routine and urgent needs. [Learn more here.](#)

Monthly Wellness Seminars

Take part in monthly seminars year-round on topics that apply to real-life concerns. Watch live or on-demand from a computer, smartphone or tablet. [Click here to learn more.](#)

Behavioral Awareness Series

Cigna offers free monthly behavioral health awareness seminars on autism, eating disorders, substance use and children's behavioral health issues. [Click here for access.](#)



Value Added Benefits

Diet and Lifestyle Change

Omada Complete provides one-on-one support for participants diagnosed with, or at risk of, type 2 diabetes and high blood pressure. Participants who qualify are connected to a dedicated virtual team of real people to deliver a personalized health plan to help you feel better long-term.



Omada includes:

- A welcome kit with smart devices to help monitor progress and show results; they're yours to keep
- Support from a certified Omada coach and specialist who offers personalized guidance about nutrition, exercise and self-care
- Access to Omada's online peer communities to share successes

Omada is fully covered and no cost to you if you're eligible to join. [Click here to learn more or apply.](#)

Identity Fraud Reimbursement

Becoming a victim of identity fraud is a frightening, frustrating experience. Subscribers in SCHOOLCARE Health Benefit Plans automatically have [Identity Fraud Expense Reimbursement](#) through Travelers to provide you and your family with valuable coverage.

Coverage Highlights

Travelers [Identity Fraud Expense Reimbursement coverage](#) pays for expenses associated with resolving an identity fraud event and perhaps most importantly, gives people tools and information to reduce their risk of future additional fraud.



Virtual Physical Therapy

Reduce joint pain at home with Hinge Health's digital physical therapy programs that can be completed at home or on-the-go. No copays. No office visits. No hassle. Just the care and convenience you need when you need it. Some of the services included are:

- A free tablet and wearable sensors
- App-guided exercise therapy
- Support from your personal care team

[Learn more or register](#) to get started today.



Fertility Assistance

For couples experiencing infertility, building a family can become quite stressful. SCHOOLCARE's fertility coverage aims to help relieve some of that stress with affordable and compassionate care from experienced health care professionals. Cigna has newly partnered with Progyny to provide you with the quality care and support you need when starting to build a family – whether you are navigating infertility or need reproductive assistance as a same-sex couple. [Learn more about your benefits with Progyny.](#)



Dental

Plan Options

SCHOOLCARE is partnered with Cigna to bring you quality dental plans at affordable rates.

Dental plan options provide various levels of coverage for preventive and diagnostic care, fillings and basic restorative work, as well as major restorative care and orthodontics. [Click here](#) to locate your group specific dental plan summaries. Dental plan annual maximums reset July 1st.

Choose ANY Dentist

Members can choose ANY dentist, in or out of Cigna's Preferred Provider Network. However, choosing an in-network provider will save you money on your out-of-pocket expenses.

Refer to the SCHOOLCARE [Dental Benefits Booklet](#) for more detailed information.

Oral Health Integration Program[®]

Subscribers with certain medical conditions found to be associated with gum disease can get out-of-pocket costs reimbursed for specific dental services used to treat gum disease and tooth decay. [Learn more.](#)



Brighter Score[™]

A benefit at [myCigna](#) that enables you to compare and find dentists in the Cigna network based on the following key pieces of information:



- **Professional History** - dentist's professional and educational background, including a review of their dental license history, years of experience and any advanced training
- **Patient Experience** - feedback from verified participants regarding their experience with the dentist
- **Overall Affordability** - estimated out-of-pocket costs the participants should expect to pay for the most common procedures

This enhanced information at myCigna helps you to make more confident and informed decisions about your dental care.



Offered By Your Employer



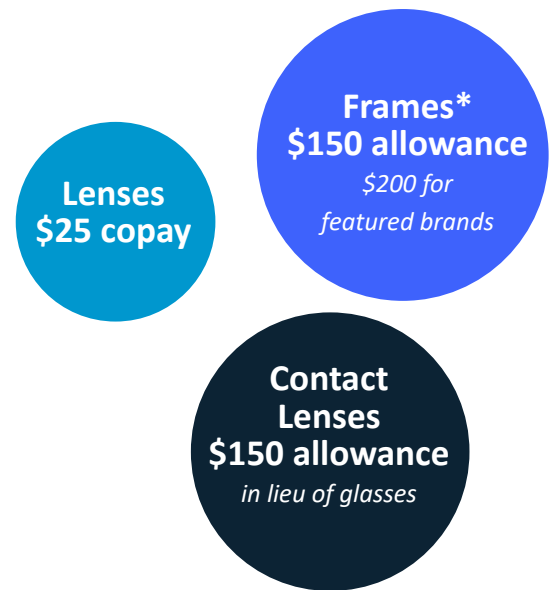
With SCHOOLCARE vision, participants can receive quality hardware at affordable prices with low out-of-pocket costs. From classic styles to designer frames as well as affordable contact lenses, there are many options to fit your preferences and budget.

The VSP Advantage

As a participant, you'll enjoy more value and low out-of-pocket costs for high quality eyewear. View the [VSP Benefit Plan Summary](#).

Valuable Savings

Choose from a wide selection of lenses and/or frames that complement your lifestyle, and contacts. VSP makes it easy to explore all your options. Purchase hardware from an in-network VSP provider or shop online at eyeconic.com.



*every other plan year



Provider Choices you want

VSP Premier Program includes:

- Walmart
- Visionworks
- Pearl Vision

It's Easy to Use Your Benefit

Create an account on vsp.com to view your in-network coverage, find the VSP network provider offering quality hardware at discounted savings with exclusive member extras.

At your appointment, just tell them you have VSP hardware coverage. [Click here](#) for more information on how to create your VSP account.

NOTE: The VSP plan does not cover vision exams. If you have SCHOOLCARE/Cigna medical, your annual eye exam is covered as preventive care at no cost.



Flexible Spending Accounts (FSA)

Offered in Partnership with



If offered by your employer, a Health Care Flexible Spending Account (FSA) is a great way to pay for out-of-pocket health care expenses using pre-tax funds.

Use your FSA benefits debit card preloaded with your full election amount.



Advantages of Enrolling

- Increase spendable income by reducing the amount you pay in taxes
- Easily budget the cost of planned yearly health care expenses
- Full elected funds are available on the 1st day of the plan year and can be used for medical, dental, vision and certain over-the-counter items with proper substantiation
- Use the Health FSA for you and your family members' expenses, even if you and your dependents are not enrolled in your employer's medical plan

If you are spending money on health care expenses such as:

Copays • Coinsurance • Deductibles • Dental Work • Eye Glasses and Contact Lenses • Orthodontia • Medical Products without Prescription • Other Medical, Dental, Vision and Hearing Products and Services

You can benefit from an FSA!

Check with your employer for details about your Health Care FSA offering.

Participants save approximately \$30 in taxes for every \$100 they set aside in an FSA

FSA Resources

- FSA [Eligible Expenses List](#)
- [FSA Calculator](#) to help you determine how much money to set aside in your FSA
- [Learn more](#) on how to use FSA funds, tax savings and general account details



Key Contacts

Your Employer or Human Resources Office For:

- Change of mailing or email address
- Add or drop coverage for you or a dependent (must be within 30 days of qualifying event)
- Questions about your cost
- SCHOOLCARE Enrollment/Change Form
- FSA enrollment form, if applicable

Cigna Member Services: 800-244-6224, 24/7/365 For:

- Benefit questions, including access to mental health or employee assistance program benefits
- Concerns with provider(s) or to appeal a Cigna coverage decision
- Assistance with mail order prescriptions
- Guidance with completing your health assessment on myCigna
- Questions about the **Good For You!** Well-Being Program

Cigna Technical Support: 800-284-8346, 24/7/365 For:

- Technical assistance with myCigna.com or the myCigna app

SCHOOLCARE: 603-836-5031 Monday through Friday 8:30 a.m. - 4:30 p.m.

Member Care: Press 1

- General eligibility inquiries
- Questions regarding enrollment information
- COBRA and Retiree billing questions
- Email membercare@schoolcare.org

Group Relations: Press 3

- Benefit questions
- Questions/issues that haven't been resolved by Cigna Member Services
- Request assistance for appealing a Cigna coverage decision
- Health benefit options for retirees
- Email grouprelations@schoolcare.org

Accounting: Press 4

- COBRA and Retiree payment questions
- Email accounting@schoolcare.org



Required Notices

Summary of Benefits and Coverage

As an employee, the group health (medical) benefits available to you represent a significant component of your compensation package. The medical benefits also provide important protection for you and your family in the case of illness or injury. Choosing a health coverage option is an important decision. To help you make an informed choice, SCHOOLCARE makes available a Summary of Benefits and Coverage (SBC) which summarizes important information about any health coverage option in a standard format to help you compare across options. The SBC is available at schoolcare.org/resources-documents. A paper copy is also available, free of charge, by calling your Human Resources Office. Please note the Subscriber is responsible for providing a copy to their dependents covered under the group health plan.

Special Provisions for Employers with Section 125 Plans

By allowing an individual to enroll in the Insurance Plan other than during the open enrollment period, SCHOOLCARE, Cigna Healthcare or Cigna Health and Life Insurance Company do not waive any terms of its contracts. Further, by allowing an individual to enroll in the Insurance Plan other than during the open enrollment period, SCHOOLCARE, Cigna Healthcare or Cigna Health and Life Insurance Company do not thereby express any opinion regarding the appropriateness of the change under Section 125 of the Internal Revenue Code or the terms of the employer's Section 125 plan.

Special Enrollment

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, please contact your Human Resources Office or SCHOOLCARE at 603-836-5031.

No Surprise Medical Bills

Federal law now provides special rights and protections against surprise bills and balance billing. Effective January 1, 2022, this law provides protection from unexpected bills from out-of-network providers seen during an emergency or as part of a visit at an in-network hospital or ambulatory surgical center.

[Read more here.](#)

Wellness Programs

Your health plan is committed to helping you achieve your best health. Incentives for participating in a wellness program are available to all Subscribers. If you are unable to participate in any of the health-related activities to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting SCHOOLCARE's health management provider, Cigna at 800-244-6224.

[View the complete notice and learn more about your Protection of the Disclosure of Medical Information.](#)



Required Notices

Women's Health and Cancer Rights Act (WHCRA)

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductible and coinsurance applicable to other medical and surgical benefits provided under the plan. If you would like more information on WHCRA benefits, call Cigna at 800-244-6224.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [healthcare.gov](https://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP, contact your State Medicaid or CHIP office.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your



dependents might be eligible for these programs, contact your State Medicaid or CHIP office or dial **877-KIDS NOW** or insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at askebsa.dol.gov or call **866-444-EBSA (3272)**.

To see if your state has a premium assistance program, or for more information on special enrollment rights, contact either:

- U.S. Department of Labor
Employee Benefits Security Administration
dol.gov/agencies/ebsa
866-444-EBSA (3272)
- U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
cms.hhs.gov
877-267-2323, Menu Option 4, Ext. 61565



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