

www.warrencountyesc.com



**Insurance and Benefits Update
Fall 2025**

Benefits Overview

All Benefit links are on the Warren County ESC website under Staff – Human Resources

<https://warrencountyesc.com/human-resources/>

View or Update EPC Health/Dental/Vision/Life Insurance Benefits

- EPC – Benelogic website <https://epc-online.benelogic.com>
- ***Changes can only be made during Open Enrollment or after a Qualifying Event***

Health Savings Accounts (H.S.A.)

Additional Voluntary Options

Other Resources and Tools

- 2026 Employee Brochure
- Insurance App Quick Links
- EAP (Employee Assistance Program) Service Summary, and more



Open Enrollment 2026



**Open Enrollment: Monday 10/13/25 – Friday 10/31/25
for insurance elections effective 1/1/2026**

Make your elections online through EPC – Benelogic

****ALL EMPLOYEES ARE REQUIRED TO COMPLETE OPEN ENROLLMENT,
EVEN IF WAIVING COVERAGE OR IF RECENTLY COMPLETED NEW HIRE
ELECTIONS**

Each employee should review:

- Spelling of names, Date of birth (for self and dependents), SSNs, Mailing Address, Email Address, Beneficiaries

Spousal Verification forms

Required to submit new forms each year

- In addition, a new tax form will be required each year
- If adding a new dependent, we need required documents (i.e., Birth Certificate, SS Cards, Marriage Certificate filed with the court, most recent 1040 tax form – first page)



All Benefit ID cards will be digital – no cards will be mailed out

- Access your Anthem ID cards/EOBs, Plan Docs via the Sydney Mobile App or Anthem.com

****Employees may request paper cards if needed**

- Delta Dental and VSP Vision cards are available online



Warren County
Educational Service Center

Insurance Overview

Medical Insurance is provided by Anthem (High-Deductible Health Plan – HDHP)

- If you elect Health Insurance, a Health Savings Account (H.S.A.) will need to be set up through American Fidelity (HR will provide form)

Prescription coverage is provided by CVS/Caremark

Dental Coverage is provided by Delta Dental

Life Insurance is provided by Securian

Employees may also purchase:

- Vision Insurance from VSP
- Additional Voluntary Life from Securian



Medical Insurance

☐ Medical Insurance Deductibles and Out of Pocket Costs

- Prescription costs are included in your deductible
- Deductibles reset each calendar year (January 1st)

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Overall Deductible	\$2,000 person / \$4,000 family	\$4,000 person / \$8,000 family
Out-of-Pocket Limit	\$2,000 person / \$4,000 family	\$8,000 person / \$10,000 family
<p>The family deductible and out-of-pocket maximum are non-embedded meaning the cost shares of all family members apply to one shared family deductible and one shared family out-of-pocket maximum. The individual deductible and individual out-of-pocket maximum only apply to individuals enrolled under single coverage.</p>		
Preventive Care / Screening / Immunization	No charge	30% coinsurance after deductible is met



Health Savings Accounts

- Your Medical Plan is a High-Deductible Health Plan (HDHP)
- Your Health Savings Account (HSA) permits you to save dollars on a pre-tax basis to cover medical, dental, and vision expenses
 - Employee must be enrolled in a HDHP
 - Employee cannot be enrolled in Medicare
 - Employee cannot be a dependent on someone else's tax return
 - Employee cannot be covered by any other HDHP insurance
- Board-contributions are provided by the ESC annually each January
 - Employees must be hired by 9/30/25 to receive the contribution January 2026
 - Single: \$1000.00, Employee + Child(ren): \$1500.00, Family: \$2000.00

*Funds are not prorated
- Employees can also contribute to their H.S.A. through payroll deduction

****Funds are NEVER taxed if used for qualified Medical, Dental and Vision expenses****



Health Savings Accounts (H.S.A.)

Your HSA is administered by American Fidelity

- Funds can earn interest
- Funds can be invested with American Fidelity
- Manage your H.S.A. online or through the AFMobile app



At separation/retirement, any unused funds are the *employee's money*

- Employees can continue to use the funds for medical, dental and vision expenses tax free
- Funds can be used for Medicare premiums, co-pays, and deductibles

2025 HSA Contribution Limits

- **Self-Only Coverage:** \$4,300
- **Family Coverage:** \$8,550
- **Catch-up (Age 55+):** \$1,000

2026 HSA Contribution Limits

- **Self-Only Coverage:** \$4,400
- **Family Coverage:** \$8,750
- **Catch-up (Age 55+):** \$1,000



Dental Insurance

Covered Services -

	Delta Dental PPO™ Dentist Plan Pays	Delta Dental Premier® Dentist Plan Pays	Nonparticipating Dentist Plan Pays*
Diagnostic & Preventive			
Diagnostic and Preventive Services - exams, cleanings, fluoride, and space maintainers	100%	100%	100%
Emergency Palliative Treatment - to temporarily relieve pain	100%	100%	100%
Sealants - to prevent decay of permanent teeth	100%	100%	100%
Brush Biopsy - to detect oral cancer	100%	100%	100%
Radiographs - X-rays	100%	100%	100%
Periodontal Maintenance - cleanings following periodontal therapy	100%	100%	100%
Basic Services			
Minor Restorative Services - fillings and crown repair	80%	80%	80%
Endodontic Services - root canals	80%	80%	80%
Periodontic Services - to treat gum disease	80%	80%	80%
Oral Surgery Services - extractions and dental surgery	80%	80%	80%
Other Basic Services - misc. services	80%	80%	80%
Relines and Repairs - to prosthetic appliances	80%	80%	80%
Major Services			
Major Restorative Services - crowns	50%	50%	50%
Prosthodontic Services - bridges, implants, dentures, and crowns over implants	50%	50%	50%
Orthodontic Services			
Orthodontic Services - braces	50%	50%	50%
Orthodontic Age Limit -	No Age Limit	No Age Limit	No Age Limit

Deductibles:

\$25.00 (Single Plan)

\$50.00 (Family Plan)

Maximum of \$1500.00 per member for all services combined (except Orthodontic) per Benefit (calendar) Year

\$1000.00 per member lifetime benefit for Orthodontic services



Life Insurance

All full-time employees receive Life Insurance of \$25,000

- Accidental Death and Dismemberment (AD&D) coverage is also provided up to an additional \$25,000
- Make sure your Beneficiaries are up to date

Additional Voluntary Life Insurance is offered through EPC – Securian

- Employees can enroll for the first time for up to \$100,000 **or** current enrollees can increase coverage up to an additional \$100,000 without Evidence of Insurability (EOI)
- Employee maximum coverage amount is \$300,000



Vision Insurance



Voluntary Vision Insurance is offered through VSP Vision Care



Benefits reset each calendar year (January 1st)

[Go to VSP.com for more information](https://www.vsp.com)

- Well Vision Exam: \$10 co-pay
- Prescription Glasses Frame: \$15 co-pay, \$150 frame allowance
- Standard, Tints/Light Reactive and Impact Resistance Lens: \$0 co-pay
- Progressive Lens: \$80-90 co-pay
- Custom Progressive Lens: \$120-\$160 co-pay
- Contacts Instead of Glasses: \$150 allowance
- Contact Lens Exam: Up to \$60 co-pay
- 15% off Laser Correction Surgery



Additional Anthem Benefits – No Cost to You

Employee Assistance Program (EAP) Benefits

Visit anthem.com/EAP and enter SWOH EPC



- Mental Health Support
- Financial and Legal Resources
- Counseling
- Talk Space
- LiveHealth Online

Lark – Digital Health Coaching

Hinge Health – Digital Physical Therapy

Hello Heart

It's easy to enroll and get started!
Visit join.helloheart.com/EPC3 or scan the QR code

Employees and adult dependents covered by your employer's Anthem or UnitedHealthcare medical plan who have blood pressure readings of 130/80 mmHg or above or take blood pressure medication are eligible to enroll.



RetireMed

We May Save You Money.
You may save money and receive more benefits by switching to Medicare from your employer coverage. We will guide you in selecting the right plan, at no cost to you.

Contact Us
877.291.4110
retiremed.com/epc



Scan With Your Smart Phone



Additional Voluntary Options – Available through Payroll Deduction

American Fidelity

- Long-term and Short-term Disability coverage
- Accident, Cancer, Critical Illness coverage
- Supplemental Life Insurance
- Dependent Care Account
 - Employees can contribute dollars tax-free to a DCA and then use these funds to pay for qualifying dependent care expenses
 - Before or after school care, summer day camp, daycare, elder care (assisted living, nursing home, long-term care)
 - Contribution Limits for 2026:
 - \$3,750 for Married filing separately
 - \$7,500 for Single Individuals or Married Couples filing jointly



Supplemental Retirement Savings Plans

Additional Voluntary Options –

Available through
Payroll Deduction

- Ohio Deferred Compensation
 - Roth and Tax-Deferred options
 - Ohio457.org
 - Ohio457@Nationwide.com
 - 877-644-6457



Enroll at Ohio457.org/enroll

- Other 403b or 457 Plans through ESC-approved providers



Questions

Contact Human Resources or Fiscal

- Dawn Schroeder, ESC Human Resources (Dawn.Schroeder@WarrenCountyESC.com)
- Dee Wilms, COG Human Resources (Dee.Wilms@WarrenCountyESC.com)
- Courtney Couvillion, GOVS Human Resources and GOVS Payroll Specialist (Courtney.Couvillion@WarrenCountyESC.com)
- Natalie Gardner, ESC Payroll Specialist (Natalie.Gardner@WarrenCountyESC.com)
- Danielle Collins, COG Para Payroll Specialist (Danielle.Collins@WarrenCountyESC.com)
- Katie Brown, Assistant Treasurer for Payroll/Benefits (Katie.Brown@WarrenCountyESC.com)
- Cary Furniss, Treasurer/CFO (Cary.Furniss@WarrenCountyESC.com)

Additional Resources

- Benelogic - <https://epc-online.benelogic.com/>
- Plan Document Site - <https://epcschools.org/health-benefits/districts/warren-county-esc>
- More information on HSA - <https://epcschools.org/hsa-information>

