



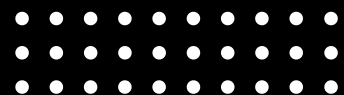
2026 - 2027

BENEFITS GUIDE

July 1, 2026 - June 30, 2027

This Guide includes:

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WELCOME

At Brush School District, we understand that your health and well-being are a top priority. That's why we offer a comprehensive and competitive benefits program designed to support both you and your family.

This guide gives a brief overview of the benefits available, helping you easily select the options that best meet your needs. It's just one of the many ways we show how much we value you as a vital member of our team.

- **Have questions?** Check out the Resources page at the end of this guide for more contact information.

WHAT'S NEW

This year, we're excited to introduce a customized plan that makes accessing care easier, **with zero-cost options** and high-quality services. Our goal is to **keep more money in your pocket** while ensuring you and your family receive the best care possible. One of the highlights of this plan is the **new direct primary care option**, which will be life-changing for you and your family, providing more personalized, convenient care with no additional cost.



Benefit	26 - 27 Carrier
Direct Primary Care	Integrative DPC
Medical - Plan Administrator	Coastal Administrative Services (CAS)
Medical - Network(s)	Employers Health Network (EHN) First Health PPO Network
Find In-Network Doctors	Pathways Concierge
Prescriptions	US Rx
Prescription Savings Program	ScriptSourcing
Telemedicine	Recuro
Dental	Pacific Life
Vision	VSP
Life and AD&D	Pacific Life
EAP	Curalinc

ENROLLMENT PERIODS

NEW HIRE ENROLLMENT

Welcome to the team! Benefits are effective on the first of the month following 30 days of employment.

QUALIFYING LIFE EVENT (QLE)

You cannot make changes to your benefits (i.e., enroll/cancel plans, add/remove dependents) outside of the New Hire Enrollment or Annual Open Enrollment periods, unless you experience a Qualifying Life Event (QLE).

Examples of QLE include:

- Marriage or divorce
- Birth or adoption of a child
- Change in your spouse's employment status
- Loss or gain of other health coverage through a parent, spouse or domestic partner
- Change in dependents' eligibility (e.g., turning 26 for a child)
- Entitlement to Medicare or Medicaid
- And more...

You must notify the Benefits office within 30 days of the Qualifying Life Event.
Proof of QLE will be required.

ANNUAL OPEN ENROLLMENT (OE)

May 6 - May 21, 2026

Any elections made during this period will take effect on July 1st.

The benefits plan year will run from July 1, 2026 to June 30, 2027.



Important: If you don't elect or re-elect coverage during your enrollment period then your benefits will end on June 30th.

Not completing your annual election will be treated as waiving coverage and will be subject to Qualifying Life Event rules.

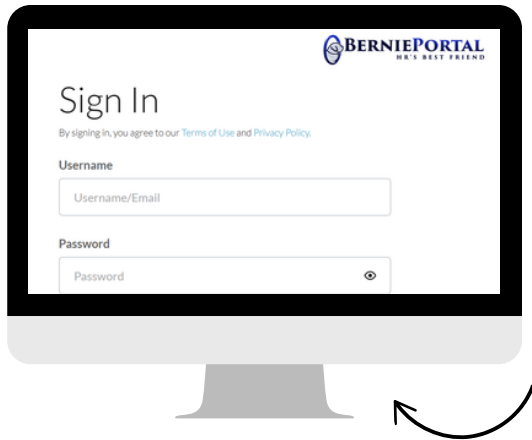


Disclaimer

This Guide highlights employee benefits. Official plan and insurance documents govern your rights and benefits under each plan. For more specific details about your benefits, including covered expenses, exclusions, and limitations, please refer to the individual Summary of Benefits and Coverage (SBC), Summary Plan Description (SPD), plan document or certificate of coverage for each plan. If any discrepancy exists between this guide and the official documents, the official documents will prevail.

ENROLLMENT PORTAL

! ALL ELIGIBLE EMPLOYEES MUST ENROLL OR WAIVE COVERAGE IN BERNIEPORTAL. !



✓ • **Visit <https://app.bernieportal.com/en/login>**

✓ **Enter your User ID:**
This is your work email address.

✓ **Enter your Password:**
Last four digits of your SSN and two digit birth month. *(For example if the last four of your social is 1234 and you were born in June, your password would be 123406.)*

ELIGIBILITY

ELIGIBLE EMPLOYEES

All regular, full-time employees working at least 30 hours per week.

ELIGIBLE DEPENDENTS

- **Spouse** (as defined by state law)
- **Children**** up to age 26, or older if disabled and unable to support themselves

Proof of eligibility is required.



WELCOME TO INTEGRATIVE

Integrative is your Direct Primary Care Provider - Not your insurance.

NEW

AUTOMATIC MEMBERSHIP

Employees and dependents enrolled in the health plan qualify for **zero-cost access** to Integrative DPC.

BENEFITS OF INTEGRATIVE DPC FOR CARE

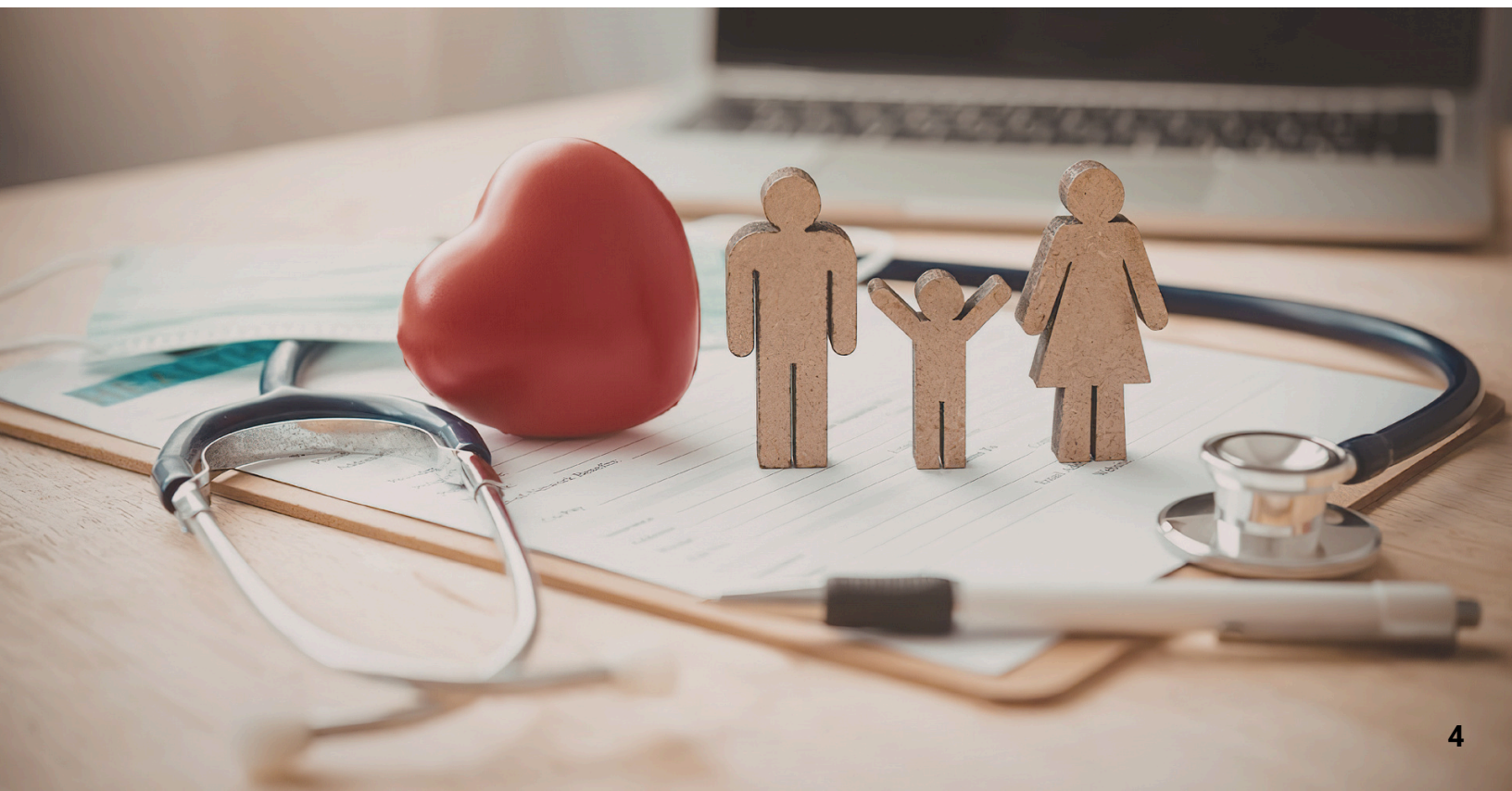
- ✓ **\$0 Copay**
- ✓ **Unlimited Primary Care Visits**
- ✓ **Same or Next-Day Appointments**
- ✓ **Cost-Effective Treatment Options**
- ✓ **Adult & Pediatric Care**
- ✓ **Routine Medication Management**
- ✓ **Wellness Exams or Sick Visits**
- ✓ **Telehealth Access Through Secure Phone/Text/Email**



<https://integrativebm.com/direct-primary-care>

(970) 436-4371

**For life, limb or eye-sight threatening emergencies, call 9-1-1 and/or go to the ER.*



MEDICAL PLAN

Administered by Coastal Administrative Services (CAS), this plan offers flexible network options so you can choose what works best for you and your family. Most importantly, you'll have **easy access to high-quality care at little to no out-of-pocket costs, including free care at Integrative Direct Primary Care!**



In-Network Care	Direct Primary Care (Integrative)	Employers Health Network (Common Spirit/Advent)	First Health PPO Network
Deductible	\$0	\$0	\$3,000
Primary Care Copay	\$0	\$50	\$50
Speciality Care Copay	\$0	\$0	\$100
Mental Health	\$0	\$50	\$50
Out-of-Pocket Max	\$0	\$0	\$6,000
Urgent Care Copay	N/A	\$75	\$75
Emergency Room Copay	N/A	\$750 (waived if admitted for inpatient stay)	\$750 (waived if admitted for inpatient stay)

For illustration purposes only. Refer to your official plan documents (SPDs, SBCs) for full details, limitations, and exclusions.

DEDUCTIBLE

You pay 100% until you meet your deductible.

Some services such as office visits require copays and do not apply towards your deductible.

COINSURANCE

Once you meet your deductible, your health plan starts to pay a share of your eligible expenses.

OUT-OF-POCKET MAXIMUM (OPM)

Once you meet your OPM, your health plan pays 100% of eligible expenses.



Call members services for help with claims or to check your medical benefits eligibility.
(855) 373-8232
<https://accesscas.com/>

IF YOU GO OUTSIDE OF INTEGRATIVE DPC

HOW YOUR PLAN WORKS

Coastal Administrative Services (CAS) is the administrator of your medical plan. They are responsible for processing claims and managing your benefits to ensure everything runs smoothly.

Your Networks:

- Employers Health Network (EHN) - No deductible or out-of-pocket maximum
- First Health PPO - Subject to deductible & out-of-pocket maximum

FIND IN-NETWORK CARE

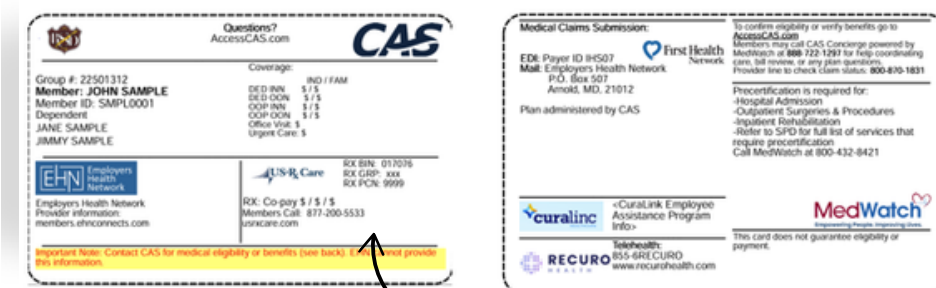
Contact Pathways Concierge at (Coming Soon)!

YOUR MEDICAL ID CARD



Tell your doctor's office to use the Provider number on the back of your CAS ID card to verify your eligibility or coverage - **not** EHN or First Health.

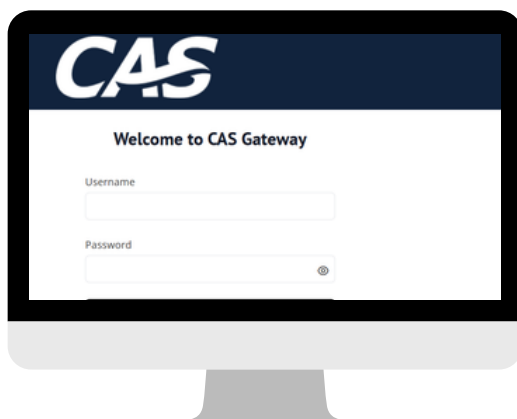
Your doctor's office should call the Provider number on the back of your ID card to check your eligibility & coverage.



For illustration purposes only. Use the information on the back of your ID card.

Pharmacy details

ACCESS CLAIMS INFORMATION ONLINE



Register in minutes by visiting the website on your card and creating a username and password.

- Review claims and benefits
- Access your prescription drug plan
- Search for providers
- View or order a replacement medical ID card
- And more...

PRESCRIPTIONS

You have a few options when it comes to filling your prescriptions. Integrative and Manifest Rx offer a free mail order pharmacy program with \$0 generics. US-Rx is your pharmacy provider. ScriptSourcing is a savings program where you can get (eligible) name-brand maintenance medications at \$0, shipped directly to you for free.



In-Network 30-Day Retail Rx	Direct Primary Care (Integrative)	Us-Rx Plus Plan	Prescription Savings Program (ScriptSourcing)
Tier 1 (Generic)	\$0	\$15	\$0 & shipped for free for eligible maintenance medications
Tier 2	\$40	\$40	
Tier 3	\$70	\$70	
Tier 4	\$120	\$120	

For illustration purposes only. Refer to your official plan documents (SPDs, SBCs) for full details (including step therapy and specialty medications), limitations, exclusions.



Integrative Direct Primary Care
(970) 436-4371
<https://integrativebm.com/direct-primary-care>

US-Rx
(800) 608-2990
<https://usrxcare.com/member/>



Register Here:



ScriptSourcing
<https://scriptsourcing.com/med-finder/>
(410) 902-8811



Get started

YOUR MEDICAL ID CARD

Your new medical ID card from CAS will include your US-Rx pharmacy details on the front of the card. Be sure to present this card when filling prescriptions, including refills.

90-DAY SUPPLY PRESCRIPTIONS

90-day prescriptions can be filled at any retail pharmacy or through our mail order provider.



SCRIPTSOURCING (SAVINGS PROGRAM)

Check to see if you can get your same name-brand maintenance medications for \$0 copay, shipped directly to you for free. *Not applicable to all drugs.*

TELEMEDICINE

Life is busy. Care is just a phone call away - Anytime, Anywhere.

- ✓ **Zero-Cost**
- ✓ **24/7 Access:** Licensed doctors and nurses are always just a call or click away.
- ✓ **Convenient:** Get care for common conditions anytime—at home, work, or on the go.

COMMON CONDITIONS TREATED

- Acne / Rashes
- Allergies
- Cold / Flu / Cough
- GI Issues
- Ear Problems
- Fever / Headache
- Insect Bites
- Nausea / Vomiting
- Pink Eye
- Respiratory Issues
- UTIs



Use this link to download
the Recuro App

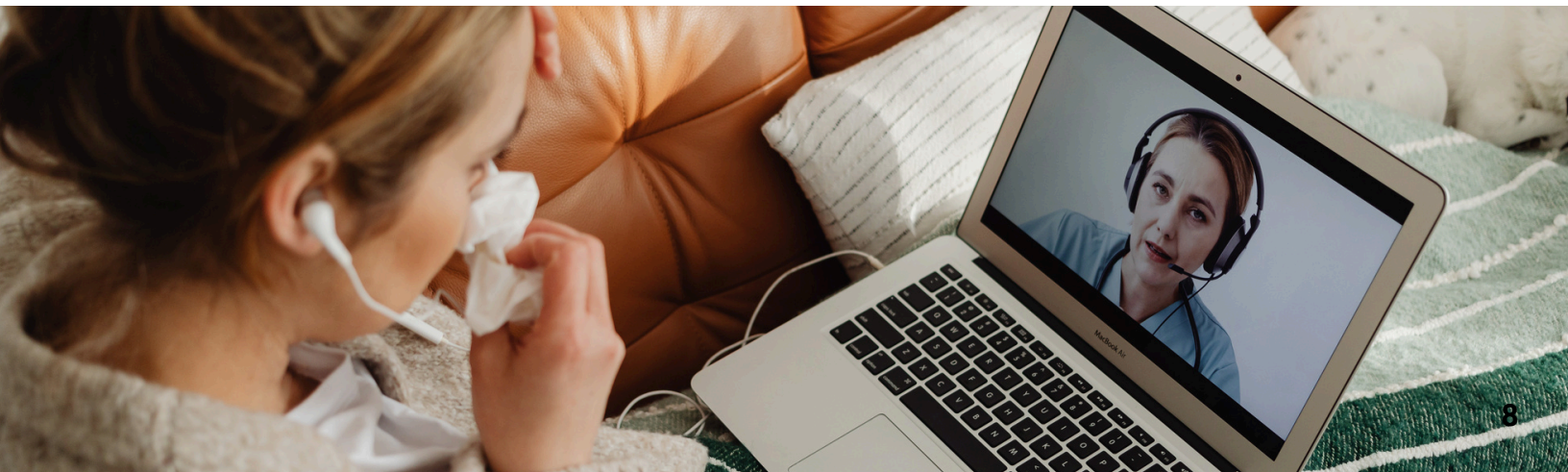


(855) 6RECuro
member/recurohealth.com
Download the Recuro App



Your unique member ID will be emailed to you by Recuro Health. You can also retrieve your member ID at any time by calling (855) 6RECuro.

**For life, limb or eye-sight threatening emergencies, call 9-1-1 and/or go to the ER.*



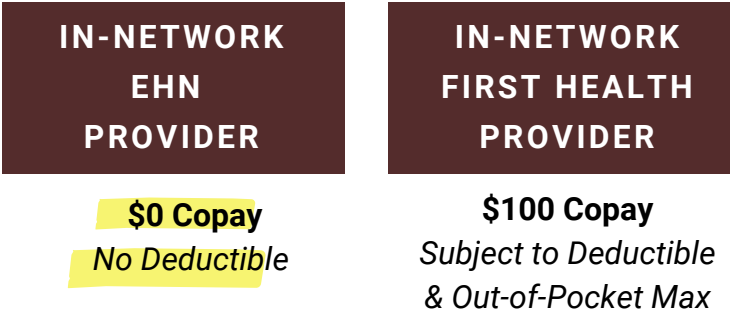
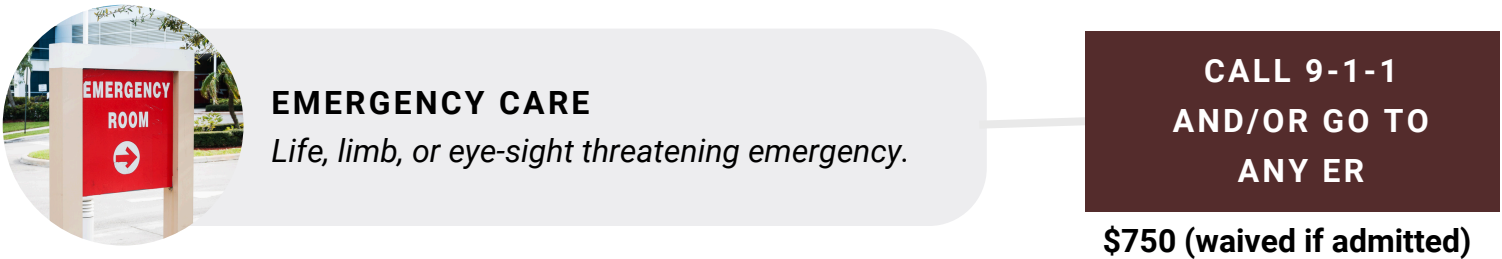
GETTING CARE

You have several options for care when you or your family need it, so you can choose what works best for you. We offer high-quality care with free or low-cost options to make it easier to get the support you need.



SPECIALIST CARE

In cases where you need care outside of the Integrative office (or Integrative refers you to a specialist), you have access to convenient and cost-effective options to meet your needs.



*For life, limb or eye-sight threatening emergencies, call 9-1-1 and/or go to the ER.

DENTAL

Your dental insurance through Pacific Life covers preventative care, basic procedures, and major procedures.

Benefit	In-Network	Out-of-Network
Annual Deductible for B&C (Individual/family)	\$50/\$150	\$50/\$150
Calendar Year Maximum	\$2,000	\$2,000
Class A - Preventative	100%	100%
Class B - Basic Procedures (extractions, fillings, etc.)	80%	80%
Class C - Major Procedures (crowns, dentures, etc.)	50%	50%
Orthodontia (child only) \$1,500 lifetime max	50%	50%

For illustration purposes only. Refer to plan documents for official details.

FIND AN IN-NETWORK PROVIDER



(855) 810-3301

<https://www.pacificlife.com/home/individuals/employee-benefits/group-dental-insurance.html>

Or download the Pacific Life app!



VISION

Your vision insurance through VSP covers routine eye exams, procedures, and provides discounts for eyeglasses and contact lenses.

Benefit	Copay/Allowance	Frequency
Vision Exam	\$10 - Up to \$39	Every 12 Months
Prescription Glasses	\$20	
Frames	\$230 featured frame brands \$180 other frames 20% savings on amounts over allowance	Every 24 Months
Lenses	Single vision, lined bi/trifocal: covered in full	Every 12 Months
Lens Enhancements	Standard Progressive: \$0 Premium Progressive: \$95-105 Custom Progressive: \$150-175	Every 12 Months
Contacts (Instead of Glasses)	Copay: Up to \$60 \$180 allowance (copay does not apply)	Every 12 Months

For illustration purposes only. Refer to plan documents for official details.

See plan documents for out-of-network reimbursement.

FIND AN IN-NETWORK PROVIDER



<https://www.vsp.com/login>



EAP

FREE, CONFIDENTIAL SUPPORT - WHEN YOU NEED IT

Your EAP helps you and your family manage life's challenges so you can feel your best at work and at home. Whether you need quick help or more support, you have access to resources at Curalinc.

Support for:

- Stress, anxiety, depression
- Relationship issues
- Substance use
- Access to resources like:
- Legal and financial consultation
- Dependent care referrals
- Coaching for mindfulness, sleep, and wellness



(800) 490 - 1585
<https://curalinc.com/>

Services include:

- 24/7 confidential support by phone or online
- Short-term counseling (in-person or video)
- **Up to 8 counseling sessions**

**For life, limb or eye-sight threatening emergencies, call 9-1-1 and/or go to the ER.*



LIFE AND AD&D INSURANCE

Life insurance helps protect your loved ones in the event of death, while AD&D provides additional benefits if you suffer a covered loss in an accident. Brush School District provides all eligible employees Basic Life and AD&D through Pacific Life at **no cost**.

BASIC LIFE AND AD&D

- **Employee Benefit Amount:** \$25,000

VOLUNTARY LIFE AND AD&D

You also have the opportunity to choose Voluntary Life and AD&D options during enrollment. Rate available on your enrollment portal.

- **Options in increments of \$10,000 up to max benefit of \$500,000; Guaranteed issue \$150,000**



<https://www.pacificlife.com/home/individuals/employee-benefits.html>
Or download the Pacific Life App!

For full details (including limitations, age reduction schedules & exclusions) on each plan and to see if it fits your needs, please refer to the plan documents.

**An Evidence of Insurability (EOI) application is required when you elect coverage amounts that exceed the guaranteed issue limits.*

EMPLOYEE COSTS - PER MONTH

MEDICAL	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Plan Total	\$800.00	\$1,676.16	\$1,216.19	\$2,183.09
Paid by District	\$800.00	\$800.00	\$800.00	\$800.00
Employee Pays	\$0.00	\$876.16	\$416.19	\$1,383.09

*Integrative Direct Primary Care membership paid by District.

DENTAL	Employee Only	Employee + Spouse	Employee + Children	Employee + Family
Plan Total	\$35.02	\$69.71	\$83.49	\$118.21
Paid by District	\$0	\$0	\$0	\$0
Employee Pays	\$35.02	\$69.71	\$83.49	\$118.21

VISION	Employee Only	Employee + Spouse	Employee + Children	Employee + Family
Plan Total	\$8.35	\$16.09	\$14.94	\$22.64
Paid by District	\$8.35	\$8.35	\$8.35	\$8.35
Employee Pays	\$0	\$7.74	\$6.59	\$14.29

PRE-TAX VS. POST TAX

The IRS allows Brush School District to offer a Section 125 Plan, which allows employees to deduct insurance premiums on a pre-tax basis. This can reduce your taxable income, helping you pay fewer taxes and put more money in your pocket each month.

Below is an example that shows how deducting premiums before tax may lower your taxable income, reduce your tax bill, and increase your take-home pay. *For illustration purposes only.*

For personalized financial guidance, please consult with a financial advisor and/or PERA (1-800-759-7372) regarding retirement and financial planning.

Before Tax		After Tax	
Gross Pay	\$1,000	Gross Pay	\$1,000
<u>Insurance Premiums</u>	-\$100	Taxable Income	\$1,000
Taxable Income	\$900	10% Taxes	-\$100
10% Taxes	-\$90	<u>Insurance Premiums</u>	-\$100
Net Pay	\$810	Net Pay	\$800

Insurance premiums are deducted from gross pay, then 10% taxes is applied to the reduced taxable income.

Since gross pay was not reduced by premiums, 10% in taxes is applies to the \$1,000, then insurance premiums are deducted.

ID CARDS

- **Integrative Direct Primary Care** (*not your insurance*): No I.D. card required.
- **Medical & Prescription:** You will receive a card in the mail. You can also register online to view your card details or request new card(s).



Remember your doctor's office should call the CAS Provider number on the back of your ID card to check your eligibility & coverage - not EHN or FirstHealth.

- **Recuro Virtual Care:** Call for your member ID.
- **Dental:** There is no physical ID card. **You can access your card details online.**
- **Vision:** There is no physical ID card. Your provider will use your SSN to look up your information.

Name	Description	Contact Details
Integrative	FREE Direct Primary Care - In-person & Virtual	https://integrativebm.com/direct-primary-care (970) 436-4371
CAS	Medical Plan Administrator (Claims, Manage Benefits)	(855) 373-8232 https://accesscas.com/
Pathways Concierge	Find In-Network Providers	Coming Soon!
EHN Network	Medical Plan - Preferred Network	https://members.ehnconnects.com
FirstHealth Network	Medical Plan - Network	https://providerlocator.firsthealth.com/LocateProvider/SelectNetworkType
US-Rx	Prescriptions	(800) 608-2990 https://usrxcare.com/member/
ScriptSourcing	Prescription Savings Program	https://scriptsourcing.com/med-finder/ (410) 902-8811
Recuro	Telemedicine	(855) 6RECuro member/recurohealth.com
Curalinc	EAP	(800) 490 - 1585 https://curalinc.com/
Pacific Life	Dental	(855) 810-3301 https://www.pacificlife.com/dental
VSP	Vision	https://www.vsp.com/login
Pacific Life	Life and AD&D	https://www.pacificlife.com/home/individuals/employee-benefits.html
Brush School District	HR Support	
Five50Advisory	Benefits Advisor	help@five50advisory.com (303) 577-7467
BerniePortal	Enrollment Portal	https://app.bernieportal.com/en/login See pg. 3 for username/password details.

QR Codes

Manifest Rx



Recuro
Telehealth App



REMEMBER AT THE DR OFFICE



Your doctor's office should call the **CAS Provider number** on the back of your ID card to **check your medical eligibility & coverage** - not EHN or FirstHealth.