CONNER STRONG & BUCKELEW

Open Enrollment Benefits Presentation

12/1/2026 – 11/30/2027

Prepared For:

CHESTER COMMUNITY CHARTER SCHOOL



Open Enrollment Highlights



CONNER STRONG & BUCKELEW

Open Enrollment Information



Chester Community Charter School continues to offer employees and eligible dependents a competitive and comprehensive benefits package.

- **IMPORTANT DATES!**
  - Open Enrollment: Friday, Nov. 6, 2026, through Tuesday Nov. 17, 2026
  - Coverage period: 12/1/2026 - 11/30/2027

- **PASSIVE ENROLLMENT**
  - Log in to ESS only if you want to:
  - Change your current elections
  - Enroll for the first time in medical, dental, vision, or Supplemental Life & AD&D add or remove dependents

- **PLAN CHANGES EFFECTIVE 12/1/2026**
  - PPO 2 Medical/Rx will no longer be offered.
  - CCCS will continue to offer 3 Medical & Rx plans through Independence Blue Cross, including a new PPO option.

NEW! 2026-2027 Medical Plan Names:

- Foundations POS Plan (formerly POS)
- Select PPO Plan (new PPO option)
- Comprehensive PPO Plan (formerly PPO 1)

If you are currently enrolled in medical and do not make changes by 11/12/2026, you will be enrolled as follows:

Current POS	→	Foundations POS Plan
Current PPO 1	→	Select PPO Plan
Current PPO 2	→	Comprehensive PPO Plan

Deadline to make changes: 11/12/2026

More information will be available on Beneportal. Additional plan details and coverage breakdowns are included in the following slides of this presentation.

Additional Open Enrollment Information



NEW! Life & AD&D Carrier Change

- Effective 12/1/2026, Basic Life and AD&D will be administered by Reliance Matrix.
- CCCS will continue to pay 100% of Basic Life and AD&D for all eligible employees.
- Supplemental employee, spouse, and child life coverage will remain available for purchase, with no plan design changes and a slight decrease in Supplemental Life and AD&D rates.

NEW! Disability Benefits

- Short-Term Disability and Long-Term Disability will move to Reliance Matrix effective 12/1/2026.
- CCCS will continue to pay 100% of the cost for eligible employees.

IMPORTANT! Open Enrollment Opportunity

During this Open Enrollment only, employees may newly elect or increase Life insurance coverage up to the Guaranteed Issue amount without completing an Evidence of Insurability (EOI) form.

Reminder! Dental Benefits

- Two dental plan options through Delta Dental
- Large national provider network
- Orthodontia coverage available
- CCCS pays 100% of employee-only cost in the Base dental plan

Reminder! Vision Benefits

- Voluntary vision coverage through VSP
- Large national provider network
- Vision exam and new lenses available every 12 months

Beneficiary Reminder: During Open Enrollment and whenever you experience a qualifying life event, please review your beneficiary elections and confirm they are up to date, including for any separate retirement accounts.

**If you move into a higher age bracket, your premium may automatically increase.*

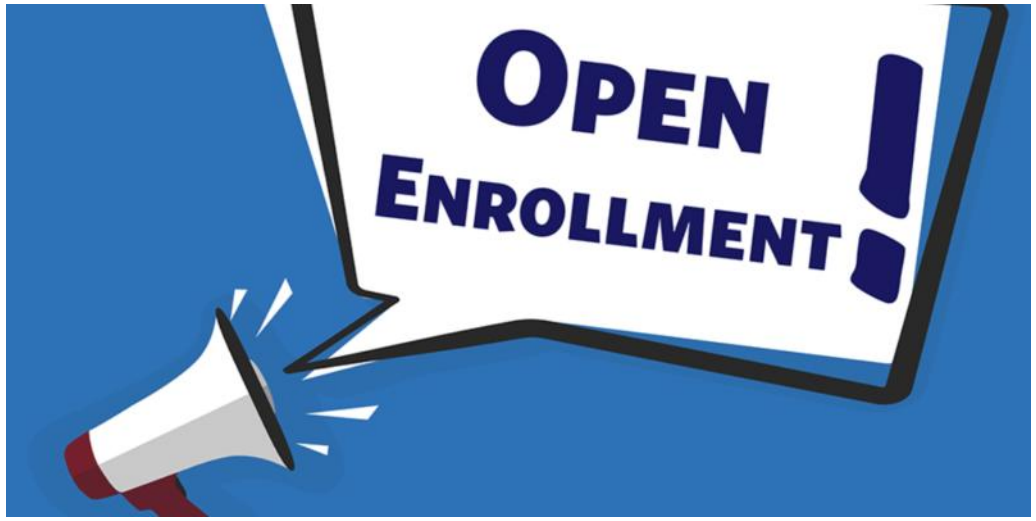
Benefits Overview



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Benefits Overview

2026 - 2027 CCCS BENEFITS		
Medical	Basic Life and AD&D	BenePortal
Prescription	Supplemental Life and A&D Insurance	Employee Assistance Program (EAP)
Dental	Short & Long-Term Disability	Member Advocacy Center (MAC)
Vision	401K Retirement Benefits	Additional Voluntary Benefits - AFLAC



IMPORTANT! Medical & Rx Plan Changes 12/1/2026

CCCS will continue to offer three Medical & Rx plans administered by Independence Blue Cross.

What Is Changing

PPO 2 Plan Ending

PPO 2 Medical/Rx Plan will no longer be offered.

New PPO Plan Added

New option: Select PPO Plan.

Plan Names Updated

POS → Foundations POS Plan
PPO 1 → Comprehensive PPO Plan

Automatic Enrollment If No Action Is Taken

Current Plan	Automatic Enrollment
POS	Foundations POS Plan
PPO 1	Select PPO Plan
PPO 2	Comprehensive PPO Plan

2026 Plan Options:

- Foundations POS Plan
- Select PPO Plan
- Comprehensive PPO Plan

Important: If you do not actively submit Open Enrollment changes by the deadline, your medical plan will be updated automatically.

Medical Plan Options

Medical Plan:	Foundation POS Plan		Select PPO Plan		Comprehensive PPO Plan	
Benefit	Referred Provider	Self-Referred Provider	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible Individual / Family	$1,000 / $3,000	$5,000 / $15,000	$500 / $1,000	$5,000 / $10,000	$0 / $0	$500 / $1,500
Out-of-Pocket Maximum Individual / Family	$6,600 / $13,200	$30,000 / $90,000	$7,900 / $15,800	$10,000 / $20,000	$6,350 / $12,700	$7,350 / $13,700
Preventive Care Services	100% no deductible	50% no deductible	no charge	no charge	no charge	70% after deductible
Primary Care Physician (PCP) Office Visits	$20 copay	50% after deductible	$20 copay	50% after deductible	$20 copay	70% after deductible
Specialist Office Visit	$40 copay	50% after deductible	$40 copay	50% after deductible	$40 copay	70% after deductible
Urgent Care Center	80% after deductible	50% after deductible	$85 copay	50% after deductible	$50 copay	70% after deductible
Emergency Room	80% after deductible		$250 copay after deductible		$100 copay	
Diagnostic Laboratory (Office or Participating Lab)	$40 copay	50% after deductible	$40 copay	50% after deductible	$40 copay	70% after deductible
Diagnostic X-Ray/Imaging (MRI, CT Scan)	$80 copay	50% after deductible	$80 copay	50% after deductible	$75 copay	70% after deductible
Outpatient Surgery	80% after deductible	50% after deductible	$250 copay after deductible	50% after deductible	$100 copay per visit then no charge	70% after deductible
Hospital Inpatient	80% after deductible	50% after deductible	100% after deductible	50% after deductible	$250 copay per day (max 5) then no charge	70% after deductible

Prescription Drug Plans

Benefit	Foundation POS Plan	Select PPO Plan	Comprehensive PPO Plan
Deductible - Individual	None	None	None
Deductible - Family	None	None	None
Retail (up to a 30-day supply) - Generic	$20 copay	$20 copay	$20 copay
Retail (up to a 30-day supply) - Preferred Brand	$40 copay	$40 copay	$40 copay
Retail (up to a 30-day supply) - Non-Preferred Brand	$70 copay	$70 copay	$60 copay
Retail (up to a 30-day supply) - Specialty Medication	$100 copay	$100 copay	$100 copay
Mail Order (up to a 90-day supply) - Generic	$40 copay	$40 copay	$40 copay
Mail Order (up to a 90-day supply) - Preferred Brand	$80 copay	$80 copay	$80 copay
Mail Order (up to a 90-day supply) - Non-Preferred Brand	$140 copay	$140 copay	$120 copay
Retail (up to a 90-day supply) - Specialty Medication	$100 copay	$100 copay	$100 copay

- Using the mail-order program for your maintenance medications will save you money. You will receive a 90-day (3-month) supply for the equivalent of (2) retail copays. In addition to the savings, your prescriptions will be delivered right to your home.
- To begin using mail-order, simply complete the mail-order form and send along with your prescription(s) written for a 90-day supply of medication.

Medical/Prescription Employee Contributions 2026 - 2027

Foundation POS Plan 2026 - 2027	
Bi-Weekly Medical & Prescription Contributions - (26 Pays)	
Enrollment Tier	Foundation POS Plan
Employee Only	$46.15
Employee + Child(ren)	$94.94
Employee + Spouse	$313.82
Family	$425.78

Select PPO Plan 2026 - 2027	
Bi-Weekly Medical & Prescription Contributions - (26 Pays)	
Enrollment Tier	Select PPO Plan
Employee Only	$114.00
Employee + Child(ren)	$318.66
Employee + Spouse	$526.58
Family	$675.73

Comprehensive PPO Plan 2026 - 2027	
Bi-Weekly Medical & Prescription Contributions - (26 Pays)	
Enrollment Tier	Comprehensive PPO Plan
Employee Only	$149.88
Employee + Child(ren)	$381.24
Employee + Spouse	$640.25
Family	$828.79

Foundation POS Plan 2026 - 2027	
Bi-Weekly Medical & Prescription Contributions - (21 Pays)	
Enrollment Tier	Foundation POS Plan
Employee Only	$57.14
Employee + Child(ren)	$117.54
Employee + Spouse	$388.54
Family	$527.15

Select PPO Plan 2026 - 2027	
Bi-Weekly Medical & Prescription Contributions - (21 Pays)	
Enrollment Tier	Select PPO Plan
Employee Only	$141.15
Employee + Child(ren)	$394.53
Employee + Spouse	$651.95
Family	$836.62

Comprehensive PPO Plan 2026 - 2027	
Bi-Weekly Medical & Prescription Contributions - (21 Pays)	
Enrollment Tier	Comprehensive PPO Plan
Employee Only	$185.57
Employee + Child(ren)	$472.02
Employee + Spouse	$792.69
Family	$1,026.12

Dental Plan Options

DELTA DENTAL®

Benefit	Base Plan - In-Network	Buy-Up Plan - In-Network
Calendar Year Deductible - Individual	None	None
Calendar Year Deductible - Family	None	None
Calendar Year Maximum (per patient)	$1,000	$1,500
Preventive & Diagnostic - Exams, Cleanings, Bitewing X-rays, Fluoride Treatment	Plan pays 100%	Plan pays 100%
Remaining Basic Services - Fillings, Extractions, Endodontics, Periodontics, Oral Surgery, Sealants	Plan pays 25%	Plan pays 80%
Crowns & Prosthodontics - Crowns, Bridgework, Full and Partial Dentures	Plan pays 25%	Plan pays 50%
Lifetime Orthodontic Maximum	N/A	$1,500

Dental Employee Contributions 2026 - 2027

Delta Dental Base Plan 2026 - 2027	
Bi-Weekly Dental Base Contributions - (26 Pays)	
Enrollment Tier	Delta Dental Base Plan
Employee Only	$0.00
Employee + Child(ren)	$8.46
Employee + Spouse	$7.24
Family	$16.06

Delta Dental Buy-up Plan 2026 - 2027	
Bi-Weekly Dental Buy-Up Contributions - (26 Pays)	
Enrollment Tier	Delta Dental Buy-Up Plan
Employee Only	$5.64
Employee + Child(ren)	$21.63
Employee + Spouse	$19.25
Family	$35.89

Delta Dental Base Plan 2026 - 2027	
Bi-Weekly Dental Base Contributions - (21 Pays)	
Enrollment Tier	Delta Dental Base Plan
Employee Only	$0.00
Employee + Child(ren)	$10.47
Employee + Spouse	$8.96
Family	$19.88

Delta Dental Buy-up Plan	
Bi-Weekly Dental Buy-Up Contributions - (21 Pays)	
Enrollment Tier	Delta Dental Buy-Up Plan
Employee Only	$6.98
Employee + Child(ren)	$26.78
Employee + Spouse	$23.83
Family	$44.44

Vision Plan

Benefit	VSP Vision Care Network
Vision Exam	$10 copay
Frames	100% after $20 copay, up to $180 allowance; 20% off balance above allowance
Lenses	$20 copay
Contact Allowance*	Covered 100% after copay, max $60 copay $130 allowance
Benefit Frequency	Vision Exam - Once every 12 Months Lenses - Once every 12 Months Contact Lenses - Once ever 12 Months Frames - Once every 24 months

Vision Employee Contributions 2026 - 2027

VSP Vision Plan 2026 - 2027				
Bi-Weekly Vision Plan Contributions - (26 Pays)				
Vision Plan	Single	Employee + Child(ren)	Employee + Spouse	Family
VSP Vision Plan	$3.25	$7.00	$7.00	$7.00

Bi-Weekly Vision Plan Contributions - (21 Pays)				
Vision Plan	Single	Employee + Child(ren)	Employee + Spouse	Family
VSP Vision Plan	$4.03	$8.66	$8.66	$8.66

NEW! Basic Life and AD&D Insurance

- CCCS provides all active, full-time employees with basic life and accidental death and dismemberment (AD&D) insurance at no cost to you, through Reliancematrix
- CCCS pays 100% of the basic life and AD&D premium.
- A benefit of 1.5x your base salary up to a maximum of $125,000.

BASIC TERM LIFE AND AD&D PLAN	
Benefit Amount	1.5x your base annual salary up to a maximum of $125,000



NEW! Supplemental Life and AD&D Insurance

Supplemental Employee	Benefit Amount
Minimum Benefit	$10,000
Maximum Benefit	$500,000
Increments	$10,000
Guarantee Issue Amount*	$50,000

Spouse Supplemental Life	Benefit Amount
Minimum Benefit	$5,000
Maximum Benefit	100% of Employee's Benefit, up to $500,000 for Term Life $250,000 for AD&D
Increments	$5,000
Guarantee Issue Amount	100% of Employee's Benefit, up to $15,000

Child(ren) Voluntary Life	Benefit Amount
Minimum Benefit	$1,000
Maximum Benefit	$10,000
Increments	$1,000, $5,000 or $10,00
Guarantee Issue Amount*	$10,000

- CCCS provides employees with the option for additional Life and AD&D Insurance for yourself, and/or your spouse and child(ren).
- Supplemental Employee Life and AD&D Insurance
  - Up to a maximum of $500,000
- Supplemental Spousal Life and AD&D Insurance
  - Up to a maximum of $500,000 Term Life
  - Up to a maximum of $250,000 for AD&D
- Supplemental Child(ren) Term Life
  - Increments of $1,000, $5,000 or $10,000
- Evidence of Insurability (EOI)*
  - Please note during this Open Enrollment only if you newly elect or increase Supplemental Life Insurance coverage up to the Guaranteed Issue amount, you will not be is subject to Evidence of Insurability, a medical questionnaire required by the insurance company in order to approve the request insurance amount. After open enrollment you will need to complete the EOI questionnaire.
  - Please check out the BenePortal or contact Reliancematrix for more information.

NEW! Short-Term Disability Insurance



- Short-Term Disability, offered by Reliancematrix, is an income replacement benefit in the event you are disabled and unable to work due to a non-work-related illness or injury.
- This benefit is provided to you at no cost.
- 100% of the STD premium is paid by CCCS.

SHORT-TERM DISABILITY INSURANCE	
Elimination Period	7 Days
Duration	13 weeks
Benefit Amount	60% of your basic monthly earnings
Maximum Benefit per Week	$500

NEW! Long-Term Disability Insurance



- Long-Term Disability, offered by Reliancematrix, is an income replacement benefit in the event you are disabled past the Short-Term Disability maximum benefit period.
- This benefit is provided to you at no cost.
- 100% of the LTD premium is paid by CCCS.

LONG-TERM DISABILITY INSURANCE	
Elimination Period	After 90 days of continuous disability
Benefit Amount	60% of your basic monthly earnings
Minimum Benefit	$100
Maximum Benefit per Month	$5,300

Additional Benefits



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Functional Nutrition

UtopiaWellCare

- Utopia WellCare is a Functional Nutrition Resource that helps you develop a better overall relationship with your health via comprehensive Functional Nutrition Services provided by Board Certified Register Dietitians.

- How it Works? Utopia WellCare provides one on one virtual consultations with dietitians at no cost to you. Consultations are covered under preventive care through your insurance carrier and offers 6 FREE visits.

Services Include:

- Mood Regulation.
  - Depression, PMS, PMDD.
- Stress and Anxiety.
  - Brain gut imbalance.
- Body Composition.
  - Weight Loss, Build Muscle.
- Cardiovascular Issues.
  - High Blood pressure, cholesterol.
- Endocrine Imbalance
  - Diabetes, hormone resistant weight loss
- Kidney Imbalance & Cancer
- Autoimmunity
  - Lupus, Hashimoto, Psoriasis
- Allergies and Environmental exposures
  - Mast Cell Activation
- Gastro-Intestinal Disorders
  - Gas, bloating constipation, food sensitivity

Email: info@utiopiawellcare.com or visit www.utopiawellcare.com

Employee Assistance Program (EAP)

Life can be complicated at times, and we all need a little support. AllOneHealth Employee Assistance Program (EAP) is a 100% confidential service that provides you and your family members with support services for a variety of issues associated with daily living.

- Provides SIX (6) face-to-face sessions with local counselors – FREE OF CHARGE.
- You may continue after the initial sessions based on the benefit plan in which you are enrolled in.
- Example of Issues:
  - Estate planning
  - Financial counseling
  - Martial/relationship problems
  - Alcohol and drug abuse
  - Depression and anxiety
  - Parenting issues
- To access your EAP benefit, contact AllOneHealth EAP at 800-451-1834



Member Advocacy Team (MAC)

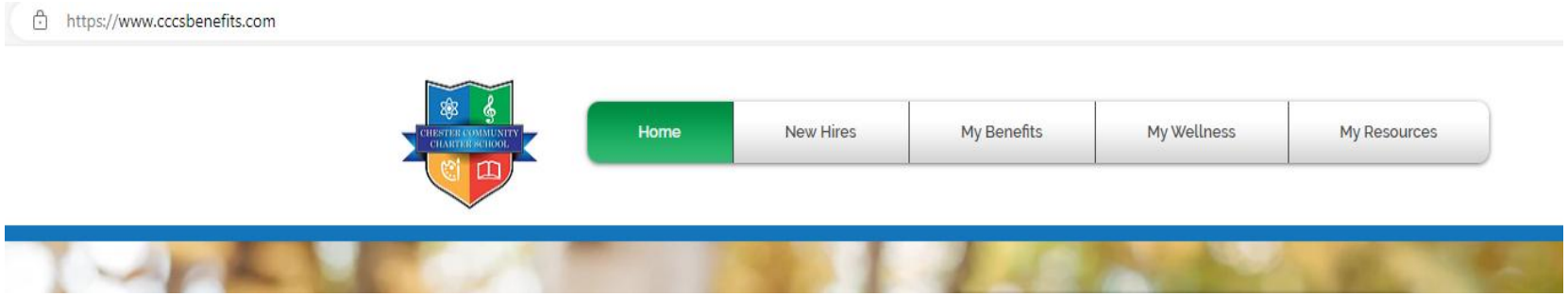
- The Member Advocacy Team is designed to help you with your benefits related needs.
- The Member Advocacy Team can help answer questions or resolve issues including the following:
  - Understanding how your benefit plan works
  - Questions regarding a bill you received from a provider
  - Researching a claim that was not paid properly
- You can reach a Member Advocacy representative by doing the following:
  - Calling (800) 563-9929 Monday through Friday, 8:30 am to 5:00 pm
  - Visiting www.connerstrong.com
  - Emailing cssteam@connerstrong.com

BENEFITS
MEMBER
ADVOCACY
CENTER

BenePortal

At CCCS , you have access to a full-range of valuable employee benefits programs. You can review your current employee benefit plan options online, 24 hours a day, 7 days a week. By using BenePortal, our online tool that houses your benefit program information, you can do the following:

- Review medical, prescription drug, vision and dental plan options
- Explore additional voluntary employee benefit programs available to you.
- Find links to insurance carriers' websites
- Download plan designs, affidavits, etc.
- You and your family can access BenePortal anytime at: www.cccsbenefits.com .



Thank you!

Questions? Comments?



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