

# 2026

EMPLOYEE BENEFITS OPEN ENROLLMENT

## Welcome to your 2026 Employee Benefits!

Harrison County Government recognizes the important role employee benefits play as a critical component of your overall compensation. We strive to maintain a benefits program that is competitive within our industry and designed to protect your health, your family, and your way of life.

This guide was created to answer some of the questions you may have and provide the tools and resources you will need to take full advantage of the programs and plans being offered. Please read it carefully along with any supplemental materials you receive.

For any questions about the benefits outlined in the guide, please contact your Human Resources Department.

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### Open Enrollment & Plan Highlights

2026 Plan Year Highlights



#### **Medical Plan**

Anthem | Group # W11580 anthem.com 1.833.578.441



#### **Dental Plan**

Anthem | Group # W11580 anthem.com 1.877.604.2142



#### YVision Plan

Anthem | Group # W11580 anthem.com 1.833.723.0515

#### Shepherd Insurance

Chris Maynard
812.483.4377 | cmaynard@shepherdins.com
Luke Shoulders
812.916.7003 | Ishoulders@shepherdins.com

#### **Eligibility**

All full-time employees working 30 hours per week are eligible for the benefits program. Medical, Dental, and Vision benefits begin date of hire. Basic Life & A&D, Voluntary Life, and Long-Term Disability benefits begin on the first of the month of the following 30 days of employment. You may insure yourself and eligible family members under the program. Children are eligible for Medical, Dental, Vision, and Voluntary Life and AD&D to age 26.

- For new employees working 30 hours per week, benefits begin on the first of the month following 30 days.
- All current employees work 30 hours per week.

#### **Eligible Dependents**

- A spouse with whom you are legally married
- A dependent child under the age of 26. Coverage terminates at the end of the month of the dependent's 26th birthday

**Please Note:** If you cover an individual on your benefit plan who is not an eligible dependent, this is considered fraud and theft. Claims may be reprocessed and become your responsibility. Anyone found providing false statements will be subject to discipline up to and including termination of employment.



### **Open Enrollment & Plan Highlights**

#### Benefit Change in Status

Harrison County Government sponsors a cafeteria plan which allows eligible employees to choose from a menu of different benefits to suit their needs and to pay for some or all of those benefits with pre-tax dollars.

Harrison County Government's plan year is January 1st through December 31st. Participant elections made under a cafeteria plan are generally irrevocable and run from the beginning of the Plan Year (or date of initial eligibility) through the end of the Plan Year. You will not be able to change or revoke your elections during the Plan Year unless you experience an IRS-permitted qualifying event. Any change you make must be consistent with the

qualifying event. Examples of qualifying events that may entitle you to make a mid-year change in your election during a Plan Year include:

- Birth / Adoption
- Divorce
- Death
- FMLA Related Leave
- Dependent Child Age Limit
- Marriage
- Loss of Coverage
- Eligible for Medicare

You must notify your Human Resources Department within 30 days from the Status Change in order to make a change in your benefit selections.





### 2026 Medical Benefit Summary Anthem.

2026 Plan Year Details (24 pays)

<b>Employee Payroll Deductions</b>	Option 1 Core Plan	Option 2 - Buy Up
Employee	\$25.57	\$62.56
Employee + Spouse	\$53.69	\$131.36
Employee + Children	\$46.02	\$112.60
Employee + Family	\$81.60	\$199.65

Service	Option 1 Core Plan		Option 2 Buy Up	
	In Network	Out of Network	In Network	Out of Network
Deductible (Individual/Family)	\$1,000/\$2000	\$3,000/\$6,000	\$500/\$1,000	\$1,000/\$2,000
Out of Pocket Maximum (Individual/Family)	\$3,000/\$6,000	\$6,000/\$12,000	\$1,500/\$3,000	\$3,000/\$6,000
Physician Office Visits (Individual/Family)	\$30 Copay/\$30 Copay	50% Coinsurance	\$25 Copay/\$25 copay	40% Coinsurance
Prentative Care	Covered in Full	50% Coinsurance	Covered in Full	40% Coinsurance
<b>Emergency Room Copay</b>	\$200 Copay	\$200 Copay	\$200 Copay	\$200 Copay
Urgent Care Copay	\$75 Copay	50% Coinsurance	\$75 Copay	40% Coinsurance
Outpatient Surgery Hospital/Alternative Care Facility	20% Coinsurance	50% Coinsurance	20% Coninsurance	40% Coinsurance
Prescription Drugs *Rx non-network diabetic/asthm	aatic supplies not co	vered except diab	etic test strips	
Retail 30 Day Supply (Tier 1/2/3)	\$10/\$25/\$40	50% min \$40*	\$10/\$20/\$30	50% min \$30*
Mail Order 90 Day Supply (Tier 1/2/3)	\$10/\$60/\$100	Not Covered	\$10/\$50/\$90	Not Covered



### 2026 Dental Benefit Summary



2026 Plan Year Details (24 pays)

Employee Payroll Deductions	
Employee	\$13.60
Employee + Spouse	\$30.18
Employee + Children	\$39.57
Employee + Family	\$56.16

	In Network	Out of Network
Deductible (Individual/Family)	\$25 Single/3	3X Individual
Maximum Benefit	\$1,0	000
Diagnostic & Preventative Services Oral Examinations, Full Mouth & Bitewing X-rays, Cleanings	100% Coinsurance	100% Coinsurance
Basic Services Amalgam Fillings, Front composite filling, Back composite filling, Simple Extractions	80% Coinsurance	80% Coinsurance
Oral Surgery Surgical extractions	80% Coinsurance	80% Coinsurance
Endodontics Root Canal Therapy	50% Coinsurance	50% Coinsurance
Periodontics Scaling and Root Planning	50% Coinsurance	50% Coinsurance
Major Services & Prosthodontics Crowns, Dentures, Bridges, Dental Implants	50% Coinsurance	50% Coinsurance
Orthodontia (Dependent Children Only)	50% Coinsurance	50% Coinsurance
Orthodontia Lifetime Maximum	\$1,000	\$1,000



### 2026 Vision Benefit Summary Anthem.



2026 Plan Year Details (24 pays)

Employee Payroll Deductions	
Employee	\$5,22
Employee + Spouse	\$9.40
Employee + Children	\$9.40
Employee + Family	\$15.11

	In Network	Out of Network
Routine Eye Exam (every calendar year)	\$20 Copay	Up to \$42 allowance
Eyeglass Frames (every calendar year)	\$130 allowance, 20% off balance	Up to \$45 allowance
Standard Plastic Lenses Standard Single Standard Bifocal Standard Trifocal	\$20 Copay	Up to \$40 allowance Up to \$60 allowance Up to \$80 allowance
Contact Lenses (every 12 months)	In lieu of eyeglasses	
Elective Conventional	\$130 allowance, 15% off balance	Up to \$105 allowance
Elective Disposable	\$130 allowance	Up to \$105 allowance
Medically Necessary	Covered in Full	Up to \$210 allowance







#### What is LiveHealth Online?

LiveHealth Online lets you have a video visit with a board-certified doctor using your smartphone, tablet or computer with a webcam. No appointments, no driving and no waiting at an urgent care center. Doctors are available 24/7 to assess your condition and, if it's needed, they can send a prescription to your local pharmacy.\*

Use LiveHealth Online if you have pinkeye, a cold, the flu, a fever, rashes, infections, allergies or another common health condition. It's faster, easier and more convenient than a visit to an urgent care center.

### Why would I use LiveHealth Online instead of going to visit my doctor in person?

LiveHealth Online isn't meant to replace your primary care doctor. It's a convenient option for care when your doctor isn't available. LiveHealth Online connects you with a doctor in minutes. Plus, you can get a LiveHealth Online visit summary from the *MyHealth* tab at livehealthonline.com to print, email or fax to your primary care doctor.

Anthem. LiveHealth

LiveHealth Online should not be used for emergency care. If you have a medical emergency, call 911 right away.

#### When is LiveHealth Online available?

Doctors are available 24/7, 365 days a year.

#### How does LiveHealth Online work?

When you need to see a doctor, simply go to livehealthonline.com or use the LiveHealth Online mobile app. Pick the state you're in and answer a few questions.

Setting up an account allows you to securely store your personal and health information. Plus, you can easily connect with doctors in the future, share your health history and set up online visits at times that fit your schedule.

Once connected, you can talk with the doctor as if you were in a private exam room.

#### How much does it cost to use LiveHealth Online?

Your Anthem plan includes benefits for video visits using LiveHealth Online, so you'll just pay your share of the costs usually \$59 or less for a doctor visit.

Will I be charged more if I use LiveHealth Online on weekends, holidays or at night?

No, the cost is the same.

#### How do I pay for a LiveHealth Online visit?

You can use PayPal, American Express, Visa, MasterCard and Discover cards to pay for an online doctor visit. Keep in mind that charges for prescriptions aren't included in the cost of your visit.

### Is there a LiveHealth Online app that I can download to my smartphone?

Yes, search for "LiveHealth Online" in the App Store® or on Google Play™. To learn what mobile devices are supported and get instructions, go to livehealthonline.com and select Frequently asked questions under the *How it works* tab.

#### What type of computer do I need to use LiveHealth Online?

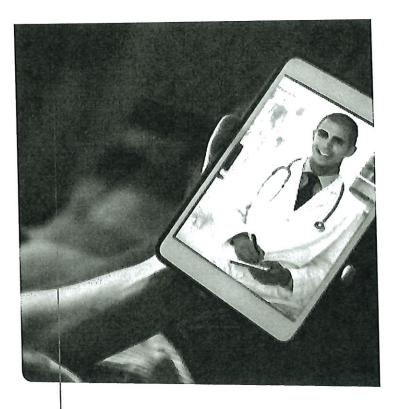
You'll need high-speed Internet access, a webcam or built-in camera with audio. To learn what computer hardware and software you need, go to livehealthonline.com and select Frequently asked questions under the *How it works* tab.

#### Do doctors have access to my health information?

It depends on whether or not you set up an account. With a LiveHealth Online account, you can allow doctors to access and review your health information from past visits. Also, to help keep track of your own health information, you can record it at livehealthonline.com. Once you sign in, go to the *MyHealth* tab and then select Health Record.

#### How long is a LiveHealth Online visit?

A typical LiveHealth Online visit with a doctor lasts about 10 minutes.



### Can I get online care from a doctor if I'm traveling or in another state?

Yes, just select the state you're in under My Location on livehealthonline.com or with the app, and you'll only see doctors licensed to treat you in that state. Don't forget to change the state back when you get home.

What if I still have questions about using LiveHealth Online?

Send an email to customersupport@livehealthonline.com or call toll free at 1-888-548-3432.



\* fivescription availability is defined by physician judgment and state regulations. You't the home page of livehealthonine com to view the service map by state.
UseHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services embehalf of Arthem.

If you're a retiree or love coverage that complements your Medicine benefits, your employer sponsored health plan may not include coverage for online visits using LiveHealth Online. Check your plan documents for details, You can still use LiveHealth Online, but you may have to pay the full cost of a visit. Online visits using LiveHealth Online may not be a covered benefit for Heal and HAA+ members.

Amborn Blue Cross and Blue Skiedt is the trade name of in polocidar Rocky Mountain Haspital and Maddral Service, Inc., Hills products underwritten by HMO Colorado, Inc. Copies of Dolarado retwent access plans are available on request from member services or can be obtained by poing to archerocorde/retwent access, in connections African Reach Plans, Inc. In Concepts Exhe Dross Blue Shiedt Hasdricare Plans (Inc. In Indicara-Anthera Insurance Company Mallar). Anthera Insurance Company Mallar and Certain afficients addrained the Anthera Insurance Company Mallar and Certain afficients addrained the Anthera Insurance Company Mallar and Certain afficients addrained the Anthera Insurance Company Mallar and Certain afficients addrained the Anthera Insurance Company Mallar and Certain afficients addrained the Anthera Insurance Company Mallar and Certain afficients addrained the Anthera Insurance Company Mallar and Certain afficients addrained the Anthera Insurance Company Mallar and Certain afficients accept the Certain Afficients only provide administrative services for self-indeed plans and do not exceed the Except Manlar Insurance Company Mallar and Certain Afficients and Certain Afficients are also and Certain Afficients are also and Virginia and Level Anthera Insurance Company Mallar and Certain Certai

### Save money

### with SpecialOffers and discounts

As part of your health plan, you qualify for discounts on products and services that help promote better health and well-being. These discounts are available through SpecialOffers, which can help you save money while taking care of your health.



#### Dental, hearing, and vision

#### Dental

#### RefreshaDent

Save on premium dentures sent direct to your home. You can receive a 50% discount on a lifetime warranty. This program includes a lifetime digital record of your dentures for easy replacement.

#### Hearing

#### **NationsHearing®**

Receive hearing screenings and in-home service at no additional cost. You can also receive hearing aids at a discounted rate.

#### **Hearing Care Solutions**

Receive no-cost hearing exams and discounts on hearing aids. Hearing Care Solutions has 3,100 locations and eight manufacturers, and offers a three-year warranty, batteries for two years, and unlimited visits for one year.

#### **Amplifon**

Save on top-quality care and ongoing service and support for your hearing aids.

#### Eyewear

#### Glasses.com<sup>o</sup> and 1-800 CONTACTS<sup>o</sup>

Shop for the latest brand-name frames at a fraction of the cost for similar frames from other retailers. You can also receive additional savings on orders of \$100 or more, plus no-cost shipping and returns.

#### EyeMed

Take advantage of discounts on new glasses, nonprescription sunglasses, and eyewear accessories.

#### LASIK

#### **Premier LASIK Network**

Save on LASIK when you choose any featured Premier LASIK Network provider.

#### **TruVision**

Save on LASIK eye surgery at over 1,000 locations.



#### Health and fitness

#### Health

#### **BREVENA**

Enjoy a discount on BREVENA skin care creams and balms for smooth, rejuvenated skin from head to toe.

#### ChooseHealthy®

Discounts are available on acupuncture, chiropractic, massage, podiatry, physical therapy, and nutritional services. You also have discounts on fitness equipment, wearable health trackers, and health products such as vitamins and nutrition bars.

#### LifeMart®

Receive deals on beauty and skin care, diet plans, fitness club memberships and plans, personal care, spa services, yoga classes, sports gear, and vision care.

#### **Fitness**

#### Active&Fit Direct™

Choose from more than 11,900 participating fitness centers nationwide at a discounted rate. This program is offered through American Specialty Health Fitness, Inc.

#### Fitbit<sup>®</sup>

Work toward your fitness goals with Fitbit trackers and smartwatches that fit your lifestyle and budget.

#### Garmin®

Discounts are available on select Garmin wellness devices.

#### **Husk Wellness**

Discounts are available for gym memberships, fitness equipment and technology, and fitness and nutrition coaching.

#### Family and home

#### Family

#### 23andMe®

Save on health and ancestry kits to learn about your wellness, ancestry, and more.

#### **WINFertility®**

Save up to 40% on infertility treatment. WINFertility helps make quality treatment more affordable.

#### Home

#### Nationwide® pet insurance

Receive discounts when you enroll through your company or organization. Additional savings are available when you enroll multiple pets.

#### ASPCA® Pet Health Insurance

Find reduced rates on pet insurance and choose from three levels of care, including flexible deductibles and custom reimbursements.

#### Medicine and treatment

#### Medicine

#### Puritan's Pride®

Choose from a large selection of discounted vitamins, minerals, and supplements.

#### Allergy Control Products and National Allergy Supply™

Save on select doctor-recommended products such as allergy-friendly bedding, air purifiers and filters, and asthma products. Some orders qualify for no-cost ground shipping within the contiguous U.S.

#### Treatment

#### The Living Well Course Series

Choose one of the online wellness programs and save on coaching to help you lose weight, stop smoking, manage stress or diabetes, restore sound sleep, or address alcohol or substance dependence.

#### ▶ Learn more about SpecialOffers

Log in to anthem.com, choose Care, and select Discounts.

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### Focus on your well-being and earn rewards up to \$200

#### The more activities you complete, the greater your reward

The Wellbeing Solutions program connects you with easy-to-use digital health and wellness tools that can help you stay your best. When you complete any of the activities listed below sponsored by your employer, you'll earn rewards to put toward electronic gift cards for select retailers. You choose the activities you'd like to complete to receive the maximum of \$200.

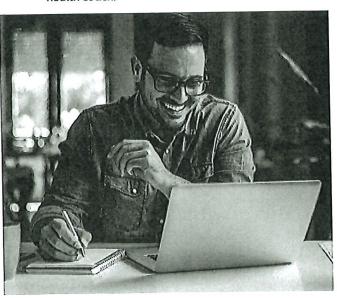
Activity Type	Activities	Amount
	Have an annual preventive wellness exam or well woman exam with your doctor	\$25
$\Diamond$	Get an annual cholesterol test <sup>1</sup>	\$20
Preventive care	Have a colorectal cancer screening (ages 45 and older)	\$25
Preventive cure	Have a routine mammogram (women ages 40 to 74)	\$25
	Have an annual eye exam²	\$25
	Get an annual flu shot	\$20



Activity Type	Activities	Amount
Condition management programs	ConditionCare: Work one on one with your health coach and earn rewards for participating in and completing the program <sup>3</sup>	Up to \$50 (\$20/\$30)
	Building Healthy Families: Support is available through the Sydney <sup>SM</sup> Health app wherever you are in your family planning process, such as trying to conceive or raising your toddler <sup>4</sup>	Up to \$40 (\$10/\$10/\$10/\$10)
	Well-being Coach – Weight Management: Receive one-on-one coaching by phone as you complete your goal to earn a reward <sup>5</sup>	\$25
	Well-being Coach – Tobacco Cessation: Receive one-on-one coaching by phone as you complete your goal to earn a reward <sup>6</sup>	\$25
	Log in to your Anthem account	\$5
	Connect a fitness or lifestyle device	\$5
	Complete a health assessment and receive tailored health recommendations	\$20
Digital & wellness	Complete action plans around eating healthy, weight management, and physical activity	Up to \$25 (\$5 per action plan)
activities	Track your steps	Up to \$60 (\$2 per 50,000 steps tracked)
	Complete Well-being Coach digital daily check-ins <sup>7</sup>	Up to \$20 (\$4 per milestone)
	Update your contact information	\$10

#### Well-being Coach can help you meet your goals

The Well-being Coach digital coaching app offers you 24/7 personalized support. Well-being Coach can help you maintain a healthy weight, quit tobacco, and improve your nutrition, exercise habits, mindfulness, and sleep. If you need extra support with weight management or quitting tobacco, talk to a certified health coach.



#### Earn rewards

Here's how and when you'll earn rewards for completing the activities already mentioned.

Preventive care: Simply visit your doctor for any of the screenings or appointments listed in the chart. Your rewards are added to your account after your claim is processed, which may take up to 60 days.

Condition management: Rewards are added to your account as you meet certain benchmarks or complete a program. Programs include: ConditionCare (for asthma, diabetes, and heart or lung conditions), Building Healthy Families, and Well-being Coach for weight management and tobacco cessation.

Digital and wellness activities: Log in to the Sydney Health app or anthem.com to complete available activities, such as taking a health assessment, participating in the Well-being Coach digital program, and tracking your steps. Rewards are added to your account as activities are completed.

#### Use your rewards toward electronic gift cards for select retailers.

- 1 To view your rewards, open the Sydney Health app or go to anthem.com. Next, go to My Health Dashboard.
- 2 Select My Rewards.
- Select Redeem Rewards to see how much you've earned. Use your rewards toward electronic gift cards from popular retailers, including Amazon, Uber, Gap Options (all brands), Apple, Target, The Home Depot, and TJ Maxx. The minimum gift card amount is set by each individual retailer.





Download the Sydney Health mobile app by scanning this QR code with your phone's camera.

#### Do you have questions?

Log in at **anthem.com** or open the Sydney Health app. Then go to *My Health Dashboard* and select **My Rewards** to learn more. You can also call Member Services at the number on your ID card.

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### The Sydney Health mobile app makes healthcare easier

Access personalized health and wellness information wherever you are

Use Sydney" Health to keep track of your health and benefits — all in one place. With a few taps, you can quickly access your plan details, Member Services, virtual care, and wellness resources. Sydney Health stays one step ahead — moving your health forward by building a world of wellness around you.

#### Find Care

Search for doctors, hospitals, and other healthcare professionals in your plan's network and compare costs. You can filter providers by what is most important to you, such as gender, languages spoken, or location. You'll be matched with the best results based on your personal needs.

#### My Health Dashboard

Use My Health Dashboard to find news on health topics that interest you, health and wellness tips, and personalized action plans that can help you reach your goals. It also offers a customized experience just for you, such as syncing your fitness tracker and scanning and tracking your meals.

#### Chat

If you have questions about your benefits or need information, Sydney Health can help you quickly find what you're looking for and connect you to an Anthem representative.

#### Virtual Care

Connect directly to care from the convenience of home. Assess your symptoms quickly using the Symptom Checker or talk

to a doctor via chat or video session.

In addition to using a telebracibh service, you can receive in-person or virtual care from your own doctor or another healthcare provider in your plan's naturork. If you receive care from a doctor or healthcare provider not in your plan's naturork, your abare of the cools may be higher, You may also receive a bill for any changes not covered by your leading plan.

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Sydray Heach is offered through an arrangement with Cardon Oighal Pistforms, a separate company offering mobile application services on behalf of your health plan. Q2024 the Yarted Primary Care experience is offered through an arrangement with Hydrogen Health.

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#### Community Resources

This resource center helps you connect with organizations offering no-cost and reduced-cost programs to help with challenges such as food, transportation, and child care.

#### My Health Records

See a full picture of your family's health in one secure place. Use a single profile to view, download, and share information such as health histories and electronic medical records directly from your smartphone or computer.

#### ¿Prefieres obtener información en español?

Tienes opciones. Si tu teléfono móvil ya está configurado en español, la aplicación Sydney Health también estará en español. Si no es así, selecciona el menú dentro de la aplicación Sydney Health y elige el idioma de la aplicación. También puedes visitar anthem.com/es.



#### Download the Sydney Health app today

Use the app anytime to:

- · Find care and compare costs.
- · See what's covered and check claims.
- · View and use digital ID cards.
- · Check your plan progress.
- · Fill prescriptions.



Scan the OR code to download the Sydney Health app.

You can also set up an account at anthem.com/register to access most of the same features from your computer.