

# WELCOME

## 2026-2027 Open Enrollment Presentation

DFT, DFSE, DSOEA, ADSA & NCEX



John McElligatt  
Kim Nicholson

# Dearborn Schools Employee Healthcare Program - DSEHP



## Organizational Chart

### DSEHP Board of Trustees

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### K&M Facilitators

**John McElligatt**  
**Heather Sartor**

### DSEHP Support

**Kim Nicholson**  
**Kathryn Straith-Johnson**

# *Wellness = Saved Benefit Dollars*

## Get Involved

*Only you can control premium rates.*

**Great Plan Benefits**

**+**

**Lower Employee  
Contributions**

**= Lower Claim Cost**

For more information go to [dsehp.com](http://dsehp.com)  
or email [wellness@DSEHP.com](mailto:wellness@DSEHP.com)



[dsehp.com](http://dsehp.com)



**Email: [plansource@dsehp.com](mailto:plansource@dsehp.com)**

**Phone: (888) 222-4309**

## DSEHP Voluntary Benefits

**Voluntary Benefits are available on an optional basis.**

**Voluntary Benefits are not employer paid and do not affect any of the employer provided benefits or your Collective Bargaining Agreement.**



# Accident Insurance

Accidents Happen. Guardian can help.

**Bridging the gap between medical and non-medical expenses**

**Guardian Accident Insurance helps offset the costs associated with both minor and major off-the-job accidents in three important ways:**

- For every covered accident, Guardian pays a cash benefit payment directly to you based on covered injuries, treatments and services, regardless of what is covered by your medical plan
- You decide how to use the benefits – you can use them to offset your medical plan deductibles and copays, or in any other way you choose.
- Affordable, convenient payroll deductions
- Plus, Guardian Accident Insurance will increase covered benefits by 20% for a child who has an accident while playing organized sports\*



**Accidents happen, to anyone at anytime — and could happen to you.**

- Over 40 million Americans received emergency room treatment for an accidental injury last year<sup>1</sup>
- Medical insurance doesn't cover everything — recovering from an injury could cost you thousands of dollars.

**Consider these facts:**

- The average cost of an injury from a fall is \$30,000<sup>2</sup>
- The average cost of an emergency room visit in the U.S. is \$2,168<sup>3</sup>
- Do you have enough savings to cover your share of the costs?
- 63% of Americans with medical insurance used all their savings for out-of-pocket medical costs<sup>4</sup>

**How it works\***

**While John was hiking in a local park, he fell and tore the cartilage in his knee. He went to the hospital ER and was admitted for tests and treatment. The doctor gave him a brace and scheduled him for a follow up visit.**

Ambulance:	\$100	\$200
Hospital Admission:	\$750	\$1,000
ER Visit:	\$150	\$200
Confined for 2-Day Stay:	\$350	\$500
MRI:	\$100	\$200
X-Ray:	\$20	\$40
Knee Cartilage Tear:		\$500
Knee Brace:	\$100	up to \$500
6 Follow Up Dr. Visits	\$150	\$300
<b>TOTAL CASH BENEFITS</b>	<b>\$2,220</b>	<b>\$3,440</b>

1. CDC Centers for Disease Control and Prevention, <http://www.cdc.gov/nchs/fastats/hospital.htm>, 2015 2. National Safety Council-Injury Facts, 2013. 3. How Much Does It Cost to Go to the ER? , 2013. <http://www.theatlantic.com/health/archive/2013/02/how-much-does-it-cost-to-go-to-the-er/273599/>. 4. Kaiser Family Foundation and the Health Research & Educational Trust, 2015.

# Critical Illness Insurance

Financial protection to help you focus on what matters

## Benefit Plan Overview

Employee Benefit	Choose From 2 Options: \$5,000 or \$10,000
Spouse Benefit	50% of Employee Benefit, up to \$5,000
Child(ren) Benefit, up to age 26	25% of Employee Benefit, up to \$2,500
Portability Privileges	Included
Pre-Existing Condition Limitation	3 Month Look-back Period for 1st 12 Months on Plan
Evidence of Insurability (EOI)	May be Required
Wellness Benefit - \$50 Per Year	Included for Employee, Spouse & Child

## Worry less about how to pay your illness-related expenses and concentrate more on your recovery.

- Cash benefits are paid directly to you based on each covered diagnosis, no matter what type of medical insurance plan you have
- You decide how to use the benefits
- Affordable, convenient payroll deductions
- Take the coverage with you if you leave your current employer

**Illnesses can you cost thousands you of dollars — even with medical insurance.**

- Every minute of each day, an American becomes seriously ill<sup>1</sup>
- More than 5.7 million patients are admitted annually to intensive care units (ICUs) in the United States<sup>2</sup>

**Are you financially prepared to cover the out-of-pocket costs and other expenses?**

- Average out-of-pocket expenses for illnesses can be up to **\$5,000 per year**<sup>3</sup>
- **63%** of Americans **with** medical insurance lost all their savings to out-of-pocket medical costs<sup>4</sup>
- The out-of-pocket costs to treat a serious illness is the **primary cause of personal bankruptcies** for Americans — even with medical insurance!<sup>5</sup>

1. Google Consumer Survey for personal finance website GOBankingRates.com, 2015. 2. Society of Critical Care Medicine, <http://www.sccm.org/Communications/Pages/CriticalCareStats.aspx>. 3. <http://www.bankrate.com/finance/insurance/coping-with-out-of-pocket-health-care-cost-1.aspx>. 4. Kaiser Family Foundation and the Health Research & Educational Trust, 2015. 5. NerdWallet Health, 2013, <https://www.nerdwallet.com/blog/health/medical-bankruptcy/>.

# WELLNESS CREDIT

## (For Accident & Critical Illness)

- Chest X-Ray
- Cholesterol Test
- Colonoscopy
- Mammography
- Pap Smear
- PSA (blood test)
- Stress Test

WELLNESS & HEALTH SCREENINGS	
<p><b>INCLUDED ON ALL PLANS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Bone Marrow Testing</li> <li><input type="checkbox"/> Breast Ultrasound</li> <li><input type="checkbox"/> CA 15-3 (blood test for breast cancer)</li> <li><input type="checkbox"/> CA 125 (blood test for ovarian cancer)</li> <li><input type="checkbox"/> CEA (blood test for colon cancer)</li> <li><input type="checkbox"/> Chest X-ray</li> <li><input type="checkbox"/> Colonoscopy/Virtual Colonoscopy</li> <li><input type="checkbox"/> Flexible Sigmoidoscopy</li> <li><input type="checkbox"/> Hemocult Stool Analysis</li> <li><input type="checkbox"/> Mammography</li> <li><input type="checkbox"/> Pap smear/ThinPrep Pap Test</li> <li><input type="checkbox"/> PSA (blood test for prostate cancer)</li> <li><input type="checkbox"/> Serum Protein Electrophoresis (blood test for myeloma)</li> <li><input type="checkbox"/> Thermography</li> </ul> <p><b>CANCER PLANS ONLY:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> BRCA testing</li> <li><input type="checkbox"/> Breast MRI</li> <li><input type="checkbox"/> CT Scans/MRI Scans</li> <li><input type="checkbox"/> Testicular Ultrasound</li> </ul>	<p><b>ACCIDENT, CRITICAL ILLNESS AND HOSPITAL PLANS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Blood Test for Triglycerides</li> <li><input type="checkbox"/> Bone Density Screening*****</li> <li><input type="checkbox"/> Cancer Genetic Mutation Test</li> <li><input type="checkbox"/> Carotid Ultrasound*****</li> <li><input type="checkbox"/> Completion of a Smoking Cessation or Weight Reduction program</li> <li><input type="checkbox"/> Double Contrast Barium Enema*****</li> <li><input type="checkbox"/> EKG*****</li> <li><input type="checkbox"/> Fasting Blood Glucose Test</li> <li><input type="checkbox"/> Immunizations*****</li> <li><input type="checkbox"/> Lymphocyte Genome Sensitivity Test (LGS)*****</li> <li><input type="checkbox"/> Routine/Annual Physicals*****</li> <li><input type="checkbox"/> Serum Cholesterol Test (to determine level of HDL and LDL)</li> <li><input type="checkbox"/> Skin Cancer Biopsy*****</li> <li><input type="checkbox"/> Stress Test (on a bicycle or treadmill)</li> </ul> <p><b>ACCIDENT AND CRITICAL ILLNESS PLANS ONLY:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Abdominal aortic aneurysm ultrasonography*****</li> </ul> <p><b>ACCIDENT PLANS ONLY:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Registration of a covered dependent child age 18 or younger for an organized sport</li> </ul> <p>*****This screening only applies to certain critical illness policies. Check your policy on guardianlife.com to see if you qualify. *****</p>
<p><b>SIGNATURE OF INSURED</b></p> <p>Signature: _____</p>	<p>I have read and understand the fraud notices on page 2 of this form. The above statements are true and complete to the best of my knowledge. <b>(Your signature is required for benefit consideration.)</b></p> <p>Date: _____</p>

# Hospital Indemnity Insurance

## What is Hospital Indemnity Insurance?

### A Trip to the Hospital Can Really Set You Back

- If you are admitted to a hospital, this coverage pays you regardless of any other coverage you may have.
- It can help pay for out-of-pocket costs associated with being hospitalized, such as high deductibles and copays, travel to and from the hospital for treatment or childcare services while recovering
- Benefit payments are made directly to you
- Use the money for any purpose, medical or non-medical



Benefit Overview	
Hospital/ICU Admission	\$500/\$1,000 per admission, limited to 1 admission(s) per insured.
Hospital/ICU Confinement	\$100/\$200 per day, limited to 15 day(s) per insured per benefit year.
Portability	Included
Child(ren) Age Limits	Children age birth to 26 years

# Short-Term Disability Insurance

Provide a financial safety net for yourself and those who depend on you

**New Tier!**

## Benefit Plan Overview

Coverage amount	<b>NEW this Year!</b> Weekly Options from \$200 to <b>\$1,000 per Week</b>
Maximum Payment Period	26 weeks
Accident Benefits Begin	Day 1
Illness Benefits Begin	Day 8
Pre-Existing Condition Limitation	Benefits Limited to 2 Weeks for Pre-Existing Conditions 3 Month Look-back Period for 1 <sup>st</sup> 12 Months on Plan
Evidence of Insurability (EOI)	May be Required

### If you or family depend on your income, you should consider Short Term Disability coverage...

- Replaces a portion of your income if you become seriously ill or injured
- Affordable, convenient payroll deductions
- Extensive resources and support, to help you get back to work and a productive life.
- Fast claims payments

### You might underestimate your risk of a disabling illness or injury

- Over **50%** of disabled Americans are between ages 18 – 64<sup>1</sup>
- **95%** of disabilities are not covered by Workman's Compensation plans<sup>1</sup>
- **50%** of Americans would have financial difficulties within a month of being disabled, and one in four would have problems immediately<sup>2</sup>



1. Council for Disability Awareness, 2015 [http://www.disabilitycanhappen.org/chances\\_disability/](http://www.disabilitycanhappen.org/chances_disability/)  
2. Life Happens study, 2015.

# Voluntary Life Insurance

Keep your family and finances safe



5 to 7 years



Annual Salary

## Benefit Plan Overview

Employee Benefit	8 Options from \$5,000 to \$150,000
Spouse Benefit	<b>New this Year!</b> 50% of Employee Benefit, up to <b>\$75,000</b>
Child(ren) Benefit, up to age 26	10% of Employee Benefit, up to \$10,000
Portability & Conversion	Included
Evidence of Insurability (EOI)	May Be Required

**Life insurance is not just about final expenses.**

50% of US households would suffer significant financial impact from the loss of their primary wage earner<sup>1</sup>

**Life insurance is for the people who depend on you.**

How will your dependents cover the following expenses?

- Mortgage / rent
- Childcare Assistance
- Auto payments
- Legal or Medical Fees
- Education/College
- Outstanding Debts

**Can you afford *not* to have life insurance?**

It can take 5 years to 7 years to financially recover from the loss of an income earner.<sup>1</sup>

## A general guideline is to have coverage equal to 5 to 7 times your annual salary:

- Provides a benefit to help pay expenses and provide financial security for those who depend on you.
- Three unique benefits only life insurance provides:
  - Paid directly to your beneficiaries
  - Generally, not subject to income taxes
  - The value is not affected by market conditions
- Flexible coverage that you can update as your life changes

**Free Online WillPrep Services!**

1. LIMRA's Facts About Group Life (2015)

# WillPrep

Protect the ones you love with a range of dedicated services designed to help you provide for your family.

WillPrep Services includes a range of different resources that make it easier for you to prepare a will.

These range from a library of online planning documents to accessing experienced professionals that can help you with the more complicated details.

## How it can help



Access simple documents including wills and power of attorney letters



Speak with consultants to discuss estate planning



Prepare your will with the assistance or support of an attorney



## How to access

To access WillPrep Services, you'll need a few personal details.



**Visit**

[http://  
willprep.uprisehealth.com/  
willprep-services-login](http://willprep.uprisehealth.com/willprep-services-login)



Click: No Cost Will Maker

First-time users will need to register first. Thereafter, users will need to log in with their unique username and password.

For more information or support, you can reach out by phoning **1 877 433 6789**.

# Quick Reference of Medical Plan

No  
Changes!

Benefit	Service Type	
Medical	Deductible	\$150 Single / \$300 Family
	PHP/MHSA Visit	\$20
	Telehealth Visit*	\$0
	Specialist	\$30
	Urgent Care	\$40
	Emergency Room	\$200
Prescription	All Generic Rx (Tier 1 & 2)	\$15
	Preferred Brand Rx (Tier 3)	\$30
	Non-Preferred Brand and all Specialty Rx (Tier 4, 5, & 6)	\$60

\* Telehealth Visits must be through HAP AmWell contracted service provider to avoid copay and deductible.

“The contents of this presentation is intended for use as an easy-to-read summary only. It does not constitute a contract. Additional limitations and exclusions may apply. For an official description of benefits, please refer to each carrier’s official certificate/benefit guide.”

# DSEHP – Employee Cost of Family Insurance

	7/1/2025 to 6/30/2026	7/1/2024 to 6/30/2025	7/1/2023 to 6/30/2024	7/1/2022 to 6/30/23	7/1/2021 to 6/30/22	7/1/2020 to 6/30/21
Deductible and Co-Insurance	\$150/person \$300/family	\$150/person \$300/family	\$150/person \$300/family	\$150/person \$300/family	\$150/person \$300/family	\$150/person \$300/family
Family Employee Portion Per Pay	\$102.60	\$102.60	\$102.60	\$102.60	\$102.60	\$100.80
Increase to Employee Per Year	No Increase	No Increase	No Increase	No Increase	\$1.80	\$4.77



# HAP Telehealth by Amwell

**Getting health care online has never been easier and Amwell has \$0 co-pays!**

HAP Telehealth, powered by Amwell®, provides round-the-clock telehealth services. Doctors are now available 2/7 for live, online visits. Therapists are available evenings, weekends, and holidays.

## Frequently asked questions

### What can doctors/therapists treat?

You can get treatment for non-emergency illnesses.

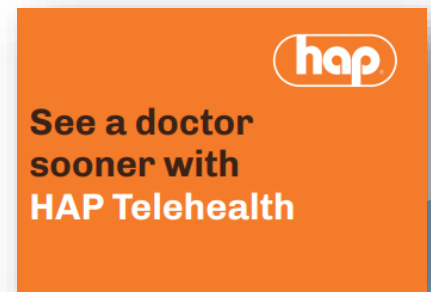
### See doctors for conditions such as:

- Colds
- Rashes
- Sinus Infections
- Flu
- Pink Eye
- Headache
- Sprains
- Strains
- Behavioral Health

Using telehealth services for treatment of non-emergency illnesses can save you money compared to visiting the emergency room or urgent care.

### Can medicines be prescribed?

If it's medically necessary, doctors can even prescribe certain medications.



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# Deductible Reminder

## Calendar Year Deductible – How does it work?

- January 1, 2026, to December 31, 2026
  - Deductible Started Over
  - Single Deductible \$150.00
  - Two Person/Family \$300.00
- January 1, 2027, to December 31, 2027  
**(if no plan changes)**
  - Deductible Starts Over
  - Single Deductible \$150.00
  - Two Person/Family \$300.00



# How to Find your Primary Care Physician (PCP or NPI Code)

- Scan QR Code below
- Visit <https://hap.providerlookuponlinesearch.com/search>
- \* *Make sure to filter by HAP HMO, to ensure your PCP is in-Network.*



# Dental



- Carrier: Delta Dental
- Benefits:
  - Network – Delta Premier and Delta PPO

## Remember, you can have coordination of benefits for Dental.

- **If your spouse works for the district or anywhere else that offers dental, you can both have dental benefits**
- **If your children have coverage through another source, they may also be insured by you.**
- **Any remaining balance can be invoiced to the secondary policy**

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# Vision



- Carrier: NVA

**Remember, you can have coordination of benefits for Vision.**

- **If your spouse works for the district or anywhere else that offers Vision, you can both have vision benefits**
- **If your children under 26 have coverage through another source, they may also be insured by you.**
- **Any remaining balance can be invoiced to the secondary policy**

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# Employee Assistance Program (EAP)

## Ulliance

Enhancing People. Improving Business.

No cost and completely confidential



### LIFE ADVISOR EAP®

The Ulliance Life Advisor EAP® is a benefit that employers can sponsor and offer total well-being services to their employees, spouse/live-in partner and dependents under the age of 27 at no cost to the employee.

#### Counseling

Counseling is available in-person or telephonically with a counselor close to work, home or school. Individual, family and couples counseling are all included. Short-term, solution focused support for work-life issues such as stress, major life transitions, relationship issues, substance use, grief/loss and overwhelming emotions.

#### Coaching

Life Advisor Coaches offer telephonic support for individual life enhancement goals, such as education, career advancement, financial or self improvement goals.

#### Crisis Support

Mental health professionals are available by phone 24/7/365.

#### Referrals

Consultants provide recommendations for resources within the community.

#### Work-life Materials

Information on a wide range of work-life balance topics are easily accessed through the EAP portal. A work-life library of related books are available by calling Ulliance and as always, are free of charge.

#### Legal & Financial Consultations

Ulliance professionals can connect employees with resources to assist individuals regarding legal and financial issues.

**Need Support?**  
Call the Ulliance  
EAP offered  
by the district at  
**(800)448-8326**

# Flexible Spending Accounts - MRAs

## ***Medical Reimbursement Accounts (MRAs)***

- Maximum now \$3,400
- Rollover Maximum now \$680

## ***Why would I want an F.S.A. account?***

- Allows you to save money tax-free on expenses such as:
  - Ortho
  - OTC medication
  - Chiropractic
  - Co-pays and deductibles

\*A full list of accepted expenses can be found at:  
[irs.gov/publications/p502](https://www.irs.gov/publications/p502)



## ***What happens if I don't use it all?***

- \$680 can rollover for Medical Reimbursement Account for the next plan year - July 2026-June 2027 year

# Flexible Spending Accounts - DCFSA's

## ***Dependent Care Flexible Spending Accounts (DCFSA's)***

- New Maximum Contribution - \$7,500 per household or \$3,750 for married/individuals filing separately
- No claims paid until payroll deductions have been received
- Covers children under age 13.
- May cover other family members over age 13, such as disabled children or elderly parents who are unable to care for themselves and for whom you claim as Dependents on your tax return.

- ***Why would I want a D.C.F.S.A. account?***

- Allows you to save money tax-free on expenses
  - Childcare
  - Day Camps (no overnight stays)
  - Care of elderly dependents

\*A full list of accepted expenses can be found at: [irs.gov/publications/p503](https://www.irs.gov/publications/p503)

- ***What happens if I don't use it all?***

- ***No rollover is allowed on dependent care account, plan accordingly.***



# Cash in Lieu



Cash in Lieu	2025-26	2026-27
Annual	\$880-\$2,200	\$970-\$2,420
	<b>Payable over 20 pays</b> (Beginning last payroll in September-June)	<b>Payable over 20 pays</b> (Beginning last payroll in September-June)
Single	<b>\$44.00 Per Pay</b>	<b>\$48.50 Per Pay</b>
Two Person	<b>\$88.00 Per Pay</b>	<b>\$97.00 Per Pay</b>
Family	<b>\$110.00 Per Pay</b>	<b>\$121.00 Per Pay</b>

## Eligibility Requirements

- If your spouse works in the district, you will not qualify for this benefit.
- If your employee FTE (profile is less than 1.0) you will not qualify for this benefit.
- This is only offered to those who purchase their insurance benefits outside of the district.
- Proof of other ACA approved insurance is mandated before approval.

# Employee Contributions – Per Pay

Election	Medical	Dental	Vision	Cash in Lieu *
Single	FTE = 1.0 — \$37.80 Per Pay	\$0.00	\$0.00	\$48.50 Per Pay
Two Person	FTE = 1.0 — \$76.20 Per Pay	\$0.00	\$0.00	\$97.00 Per Pay
Family	FTE = 1.0 — \$102.60 Per Pay	\$0.00	\$0.00	\$121.00 Per Pay
Single	FTE = Part Time up to .99 - \$42.00 Per Pay	\$0.00	\$0.00	N/A
Two Person	FTE = Part Time up to .99 \$84.00 Per Pay	\$0.00	\$0.00	N/A
Family	FTE = Part Time up to .99 \$112.80 Per Pay	\$0.00	\$0.00	N/A

\* To receive Cash in Lieu you will be required to show proof of other coverage on an annual basis and have an FTE profile of 1.0 and your spouse does not work in the district.



# Reminder: Life Events

The employee is responsible that all changes are completed within 30 days of the event.

Untimely notification will make the employee ineligible to add a dependent.

If the DSEHP is not notified of dependents that should be removed from the policy, the employee can be liable for all claims and premium for the dependent that should not have had coverage.

## Qualifying Household Changes

Changes in Household  
Changes in Residence  
Loss of Health Insurance

You must notify PlanSource by logging on to <https://benefits.plansource.com/logon> or by calling (888) 222-4309 within 30 days

## Ways to Change Name, Address or Phone Number

- Contact DPS-HR
- Scan QR code at right
- Visit -

[https://docs.google.com/forms/d/e/1FAIpQLSfQk3EZo\\_aqiVlkC67F\\_SgLIvabyr-pS54aQxYS3SYcOLnXASQ/viewform?pli=1](https://docs.google.com/forms/d/e/1FAIpQLSfQk3EZo_aqiVlkC67F_SgLIvabyr-pS54aQxYS3SYcOLnXASQ/viewform?pli=1)



# Don't Forget to Update Your Beneficiaries!

## Why It's Important

Ensure	Ensure your loved ones are protected and the right people receive benefits.
Avoid	Avoid legal complications & delays for your beneficiaries
Reflect	Reflect Life Changes marriage, children, divorce and other events may require adjustment of beneficiaries.

## When to Review

- **During Open Enrollment:**  
A great time to review or make updates
- **Anytime:**  
You can update your beneficiaries at any time. Life changes happen, so adjust as needed.

### Need Help?

Contact PlanSource

(888) 222-4309

# Documents Required

## Selecting Cash in Lieu of Coverage

- Must provide documentation showing current medical insurance.

## Adding New Dependents to Your Plan

- Spouse – Marriage Certificate required\*
- Children/Stepchildren – Birth Certificate required\*

\*All Documents must have authentic raised seal and be in/translated to English.

# Dependent Information Required

- **Date of Birth**
- **Social Security Number** – required for anyone older than 90 days, no exceptions.

# 2026-2027 Benefit Guides

Available  
Online @  
[dsehp.com](http://dsehp.com)  
May 4, 2026



July 1, 2026 - June 30, 2027  
BENEFITS GUIDE



All employees must complete enrollment through  
PlanSource Benefit Administration System.

# Open Enrollment Timeframe



- ❑ April 28<sup>th</sup> – Open Enrollment meetings will begin.
- ❑ May 1<sup>st</sup> – OE Postcard Reminders will be mailed out
- ❑ May 4<sup>th</sup> – Current Benefit Confirmation Statements will be emailed showing the benefits that you will have effective 07-01-26 if you make no changes. **FSA amounts, by law need to be elected each year so that will not rollover! You must elect an FSA amount if you would like to keep collecting money in your FSA account. You must also Enroll in Cash-in-Lieu if you want to have it and provide proof of ACA-approved insurance.**
- ❑ May 4<sup>th</sup> - 18<sup>th</sup> is the period you can modify your benefits. Changes can be made by calling PlanSource at (888)222-4309 or updating online at <https://benefits.plansource.com/>
- ❑ May 19<sup>th</sup> Updated Benefit Confirmation Statements will be emailed to all employees to verify benefits for 07-01-26 through 06-30-27.
- ❑ **May 19<sup>th</sup> - 29<sup>th</sup> is the period, (if enrolled by the enrollment date), in which you can modify your benefits if you find an error while reviewing your updated Benefit Confirmation Statement. Call PlanSource at (888)222-4309 to make that change.**

***Enrollment for ALL BENEFITS, except FSA and CIL are PASSIVE. Eligible members must update benefits by May 18<sup>th</sup> if they wish to have FSA or any changes to what you currently receive.***

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# Employee Post Card



15250 Mercantile Dr.  
Dearborn, MI 48120

## **IMPORTANT 2026-2027 Insurance Information!!!**

### **OPEN ENROLLMENT NOTIFICATION**

*Employee open enrollment period is **May 4, 2026 – May 18, 2026***

**This is a PASSIVE enrollment for all of your insurance benefits, except FSA. FSA amounts must be selected for the 2026-2027 plan year. If no changes are made to your coverage, all benefits will remain in effect as is, except for your FSA account, which will terminate unless a new amount is specified.**

You will receive an email on or before **May 4, 2026**. The DSEHP SAR, Employee Notifications and Employee Benefit Guides are available upon request. If you do not receive an email by May 8, 2026, please call the DSEHP Benefit Center at **(888) 222-4309** to check the email that you have on file.

***Watch your email for your link to enroll!***

**More information available during Open Enrollment Presentations.**

**Visit [dsehp.com/calendar](https://dsehp.com/calendar) to register!**

# Summary of Benefit Changes

## Voluntary Benefits

- **Accident** – Now Costs 35% Less!
- **Critical Illness** – No Change
- **Hospital Indemnity** – No Change
- **Life Insurance**
  - 50% Spouse Coverage up to \$75,000
  - EOI May be Required
- **Short-Term Disability**
  - NEW tier available - \$1,000 per Week
  - EOI May be Required

## Vision

- No Change (Dual Coverage Allowed)

## Dental

- No Change (Dual Coverage Allowed)

## Medical

- No Change (No Dual Coverage Allowed)

## Cash in Lieu (CIL)

- 10% Increase
- Must enroll & provide proof of insurance

## Flexible Spending Accounts (F.S.A.)

### **Medical Reimbursement Account (MRA)**

- \$3,400 maximum
- \$680 roll over to the next plan year

### **Dependent Care Flexible Spending Account (DCA)**

- \$7,500 for an annual election per household (\$3,750 is the limit for married individuals filing separately).
- No rollover into the next plan year, all funds must be spent or forfeited.

**Union Sponsored. Union Benefits**  
**Refer to Benefit Guide for Details**

# VERIFY ✓ VERIFY ✓ VERIFY ✓

✓ REMEMBER TO REVIEW BENEFIT CONFIRMATION STATEMENTS SENT TO YOU ON MAY 4, 2026, THEN MAKE CHANGES IF NEEDED.

✓ **TO CONTINUE CONTRIBUTING TO FSA ACCOUNTS, AN AMOUNT MUST BE ELECTED!**

✓ **ANYONE THAT HAS NOT CHOSEN FSA AMOUNT OR CHANGED ELECTIONS BY 05-18-2026 WILL HAVE THE CURRENT BENEFITS (MINUS FSA) EFFECTIVE 07-01-26 THROUGH 6-30-27, UNLESS THEY HAVE A QUALIFYING LIFE EVENT.**

✓ **THE DSEHP CANNOT BE RESPONSIBLE FOR MISSING DEPENDENTS OR COVERAGE.**

**ONLY YOU ARE.**





# YOUR BENEFIT RESOURCES



<u>Coverage Type</u>	<u>Carrier</u>	<u>Contact Information</u>
Medical & Prescription Drug	HAP	(800) 422-4641 <a href="http://www.hap.org">www.hap.org</a>
Dental	Delta Dental	(800) 524-0149 <a href="http://www.deltadentalmi.com">www.deltadentalmi.com</a>
Vision	National Vision Administrators (NVA)	(800) 672-7723 <a href="http://www.e-nva.com">www.e-nva.com</a>
Life Insurance Short Term Disability Critical Illness Accident Coverage Hospital Indemnity	Guardian	(888) 600-1600 <a href="http://www.guardiananytime.com">www.guardiananytime.com</a>
Flexible Spending Accounts (FSA)	Plan Source	(888) 222-4309
Telehealth	HAP by Amwell®	(866) 884-0528 <a href="mailto:HAPTelehealth@amwell.com">HAPTelehealth@amwell.com</a>
Employee Assistance Program (EAP)	Ulliance	(800) 448-8326 <a href="http://www.lifeadvisorwellness.com">www.lifeadvisorwellness.com</a>

**Questions or Changes In Eligibility - Call PlanSource at (888) 222-4309.**

**Translation Services are Available!**

For assistance in Arabic or any other language, call PlanSource at (888) 222-4309. At the first automated menu, choose option 5 for 'All Other Questions, then, choose Option 5 'To Speak with a Representative', and ask for a translator in your desired language.

**DSEHP WEBSITE**

The latest enrollment information and benefits guides can be found at [dsehp.com](http://dsehp.com)



The contents of this booklet are intended for use as an easy-to-read summary only. It does not constitute a contract. Additional limitations and exclusions may apply. For an official description of benefits, please refer to each carrier's official certificate/benefit guide.

# Confidentiality & Disclosure Statements

We pride ourselves on the skills, experience and integrity of our employees, our intellectual capital, and the results we achieve for our clients and their enrollees. We work diligently to ensure the work we do meets and exceeds your objectives as our client.

As such, all information provided in this report and associated materials is proprietary and confidential. It is intended solely for use by DSEHP.

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*The intent of this presentation is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.*

# Q&A



**John McElligatt**  
**Kim Nicholson**