

# The choice is yours.



## Benefits decision guide



**BENEFITS FOR A HEALTHY LIFE**  
Plan Year July 1, 2025 - June 30, 2026





# WELCOME TO YOUR BENEFITS ENROLLMENT

We understand that benefits are crucial to you and your family's overall health and happiness. To ensure you have access to the best possible physical, financial, and emotional well-being, we offer a comprehensive and highly competitive benefits package. This package is designed to give you the flexibility to choose the options that best fit your needs.

Use this guide to better understand your 2025-2026 benefits options. Then, be sure to make your choices by the enrollment deadlines to receive coverage for the coming year.



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## Who can enroll?

- **Employees regularly scheduled to work 20 hours or more per week, or 0.5 FTE in the case of licensed employees** – Eligible to enroll in the District’s medical, dental, and vision insurance plans and the District’s Section 125 Plan.
- **Individuals working during a transition year following retirement (20+ hrs./wk.)** – Eligible to enroll in a District medical insurance plan and Section 125 Plan.
- **Individual that is a “full-time employee” for applicable purposes of the Affordable Care Act, as determined by the District** -Eligible to enroll in a District medical insurance plan and Section 125 Plan.
- **Eligible dependents** – Includes your legal spouse/civil union partner and children to age 26, plus disabled dependent children of any age who meet plan criteria.

## Important reminders

- **You must actively enroll to participate in the LPS benefit programs for 2025-2026.** Your prior plan year elections will not carry forward and you must actively enroll to continue coverage. This includes any pre-tax FSA or HSA contributions you may have selected.
- **New employees: Enroll within 30 days from your date of hire.** If you don’t enroll within this time period, you will not have benefits coverage, except for plans and programs that are fully paid for by Littleton Public Schools, such as Basic Employee Life and the EAP.
- **After your initial enrollment opportunity ends,** you will not be able to make changes to your benefits until the next Open Enrollment, unless you experience a qualifying life event, such as marriage, divorce, birth of a child, adoption, or a change in your or your spouse’s employment status that affects benefits eligibility.

## New and Improved Voluntary Benefits through Cigna!

Beginning July 1, 2025, coverage for accident, hospital indemnity, and critical illness insurance will be insured through Cigna rather than The Hartford. Now is the time to take advantage of these fantastic new benefits!

- Enhanced plan designs with expanded Hospital coverage for newborns, observation, mental health and substance abuse stays.
- Critical illness benefit of \$20,000 for conditions like heart attack, stroke, heart surgery, transplant, and invasive cancer, now includes a severe infectious disease and skin cancer benefit.
- All three plans include a \$50 wellness benefit for routine medical, dental, vision preventive visits, or health screening tests, payable separately if you enroll in multiple plans!
- 5% premium reduction for Critical Illness and Hospital Indemnity coverage!

## Summary of Benefits and Coverage

The Health section of this guide provides an overview of your medical plan options. You can find detailed information about each plan, including a breakdown of costs, in each plan’s Summary of Benefits and Coverage (SBC). The SBCs summarize important information about your health coverage options in a standard format to help you compare costs and features across plans. The SBCs are available on [littletonpublicschools.net/employee-benefits](https://littletonpublicschools.net/employee-benefits). A paper copy is also available by calling (303) 347-3371.

# HEALTH

Quality health coverage is one of the most valuable benefits you enjoy as a Littleton Public Schools employee. Our benefits program offers plans to help keep you and your family healthy and also provide important protection in the event of illness or injury.

## Medical

For 2025 - 2026, you have a choice of four medical plans giving you the flexibility to choose what's best for your needs and budget.

- **Cigna HDHP**, a high-deductible health plan that puts you in charge of your spending through lower paycheck contributions, higher deductibles, and the opportunity to contribute to a tax-free Health Savings Account (HSA).
- **Cigna OAP**, a Preferred provider organization plan that reduces your out-of-pocket responsibility when you need care by offering a lower deductible with higher paycheck contributions.
- **Kaiser HMO**, a Health Maintenance Organization that provides you higher paycheck contributions, lower deductible and a network of providers available to coordinate your care.
- **Kaiser HDHP**, a high deductible health plan that puts you in charge of your spending through lower paycheck contributions, along with a team of providers centered on a team-based philosophy of care.

## Key features

All of Littleton Public Schools' medical plans offer:

- Comprehensive and affordable coverage for a wide range of health care services.
- In-network preventive care, with services covered at 100%, including annual physicals, recommended immunizations, well-woman and well-child exams, flu shots, and routine cancer screenings.
- Prescription drug coverage included with each medical plan.
- Financial protection through annual out-of-pocket maximums that limit the maximum amount you'll pay each year.

## Which plan is right for you?

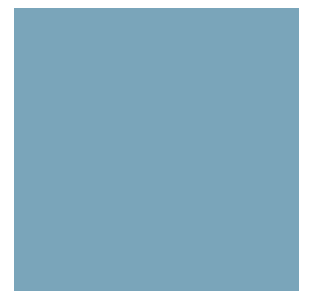
Consider which plan features are most important to you. Do you want to:	Cigna HDHP	Cigna OAP	Kaiser HDHP	Kaiser HMO
Open and contribute to a tax-free HSA, which has no "use it or lose it" rule and offers the opportunity to invest money for future medical costs?	•		•	
Pay the lowest premium cost, which may make it the least expensive option if you expect to have low health care usage?	•		•	
Balance your out-of-pocket and paycheck costs with a moderate deductible and premium cost?		•		•
Pay the highest premium cost in order to keep your out-of-pocket costs as low as possible when you need care?		•		•

## Medical plan costs

You and Littleton Public Schools share the cost of your medical benefits — Littleton Public Schools pays a generous portion of the total cost and you pay the remainder through payroll deductions. Your specific cost is based on the plan and coverage level you select.

### 2025-2026 paycheck deductions per pay period

Coverage level	Cigna HDHP	Cigna OAP	Kaiser HDHP	Kaiser HMO
Employee Only	\$69.37	\$87.39	\$49.87	\$59.34
Employee + Spouse	\$837.58	\$1,028.04	\$647.83	\$764.30
Employee + Child(ren)	\$757.82	\$930.58	\$586.68	\$692.65
Employee + Family	\$1,196.55	\$1,468.71	\$901.23	\$1,061.18





# Compare medical plans

The chart below provides a comparison of key coverage features and costs.

	Cigna HDHP*		Cigna OAP		Kaiser HDHP*		Kaiser HMO	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Annual deductible								
Per person/per family	\$2,500/\$5,000	Not Covered	\$1,750/\$3,500	\$3,500/\$7,000	\$2,500/\$5,000	Not Covered	\$1,750/\$3,500	Not Covered
Out-of-pocket maximum								
Per person/per family	\$4,000/\$8,000	Not Covered	\$4,500/\$9,000	\$9,000/\$18,000	\$4,000/\$8,000	Not Covered	\$4,500/\$9,000	Not Covered
Medical coverage								
Doctor's office visits	Ded.+20% coin.	Not Covered	\$25	Ded.+40% coin.	Ded.+20% coin.	Not Covered	\$25	Not Covered
Specialist visits	Ded.+20% coin.	Not Covered	\$50	Ded.+40% coin.	Ded.+20% coin.	Not Covered	\$50	Not Covered
Preventive care	Covered at 100%	Not Covered	Covered at 100%	Ded.+40% coin.	Covered at 100%	Not Covered	Covered at 100%	Not Covered
Telemedicine	Ded.+20% coin.	Not Covered	Ded.+20% coin.	Not Covered	Deductible	Not Covered	Covered at 100%	Not Covered
Outpatient surgery	Ded.+20% coin.	Not Covered	Ded.+20% coin.	Ded.+40% coin.	Ded.+10% coin.	Not Covered	\$500 copay**	Not Covered
Inpatient hospital	Ded.+20% coin.	Not Covered	Ded.+20% coin.	Ded.+40% coin.	Ded.+20% coin.	Not Covered	Ded.+20% coin.	Not Covered
Emergency room	Ded.+20% coin.	Ded. + 20% coin.	Ded.+20% coin.	Ded.+20% coin.	Ded.+20% coin.	Ded.+20% coin.	Ded.+20% coin.	Ded.+20% coin.
Labs and X-rays	Ded.+20% coin.	Not Covered	Ded.+20% coin.	Ded.+40% coin.	Ded.+20% coin.	Not Covered	20% coin.	Not Covered
Retail prescription drugs (30-day supply)								
Generic	Ded.+\$15 copay	Not Covered	\$15 copay	Not Covered	Ded.+\$20 copay	Not Covered	\$20	Not Covered
Brand Formulary	Ded.+\$35 copay	Not Covered	\$35 copay	Not Covered	Ded.+\$40 copay	Not Covered	\$40	Not Covered
Non-formulary	Ded.+\$50 copay	Not Covered	\$50 copay	Not Covered	Ded.+\$60 copay	Not Covered	\$60	Not Covered
Specialty	Ded.+\$50 copay	Not Covered	\$50 copay	Not Covered	Ded.+20% coin. Up to \$250 max	Not Covered	20% coin. Up to \$250 max	Not Covered
Mail-order prescription drugs (90-day supply)								
Generic	Ded.+\$30 copay	Not Covered	\$30 copay	Not Covered	Ded.+\$40 copay	Not Covered	\$40	Not Covered
Brand Formulary	Ded.+\$70 copay	Not Covered	\$70 copay	Not Covered	Ded.+\$80 copay	Not Covered	\$80	Not Covered
Non-formulary	Ded.+100 copay	Not Covered	\$100 copay	Not Covered	Ded.+\$120 copay	Not Covered	\$120	Not Covered

\*HDHP plan deductibles and out-of-pocket maximums are aggregating. An individual cannot have claims covered under the plan coinsurance until the total family deductible has been satisfied. Once the family out-of-pocket maximum has been met, the plan will pay each eligible family member's covered expenses at 100%.

\*\*Ambulatory surgical center: \$500 / surgery, deductible does not apply. Outpatient hospital: Ded.+20% coinsurance.

## Money-saving tips

To stretch your health care dollars, remember to:

- **Use the mail-order pharmacy** to save time and money when refilling long-term prescriptions.





## A closer look at the HDHP

The high deductible health plan (HDHP) costs you less from your paycheck, so you keep more of your money. This rewards you for taking an active role as a health care consumer and as a result could save you on your health care costs.

## HDHP advantages

### 1. Lower paycheck costs

Your per-paycheck costs are lower compared to Littleton Public School's other health plans, giving you the opportunity to contribute the cost savings to a tax-free (federal taxes) Health Savings Account (HSA). You pay for your initial medical costs (excluding prescriptions) until you meet your annual deductible, and then you pay a percentage of any further costs until you reach the annual out-of-pocket maximum.

### 2. Tax-advantaged savings account

To help you pay your deductible and other out-of-pocket costs, the HDHP lets you open a Health Savings Account (HSA) and make tax-free contributions directly from your paycheck. Littleton Public Schools also contributes to your HSA.

All withdrawals from your HSA are tax-free, as long as you use the money to pay for eligible health care expenses. In addition, all the money in the account is yours and will never be forfeited. It rolls over from year to year, and you can take it with you if you leave LPS or retire. After age 65, you can withdraw funds for any reason without a tax penalty — you pay ordinary income tax only if the withdrawal isn't for eligible health care expenses.

Note: You won't pay federal taxes on HSA contributions. However, you may pay state taxes depending on your residence. Consult your tax advisor to learn more.

### 3. Free in-network preventive care

As with all Littleton Public Schools' health plans, preventive care is fully covered under the HDHP — you pay nothing toward your deductible and no copays as long as you receive care from in-network providers. Preventive care includes annual physicals, well-child and well-woman exams, immunizations, flu shots, and cancer screenings.

### 4. Extensive provider network

The HDHP uses Cigna and Kaiser's large network of doctors and other health care providers.

## Using a HDHP

1 Free Preventive Care	You pay nothing for in-network preventive care.
2 Deductible	You pay 100% of your medical expenses up to the annual deductible amount. Use your HSA to plan ahead for these costs.
3 Coinsurance	You and the plan share costs once you meet your deductible, up until you reach the out-of-pocket maximum.
4 Out-of-pocket Maximum	You're protected by an annual limit on costs. The plan starts to pay 100% once you've paid this amount during the year.

### Money-saving tip

If you enroll in the HDHP, put the money you save via lower paycheck deductions into your tax-free HSA so you'll have money available when you need to pay out-of-pocket costs.



## Health Savings Account (HSA)

If you enroll in the HDHP, you may be eligible to open an HSA. An HSA is a tax-free (federal taxes) savings account you can use to pay for eligible health expenses anytime, even in retirement.



## How does an HSA work?

- **Build tax-free savings for health care.** You can make before-tax deductions from your paycheck into your HSA, allowing you to save money by using tax-free dollars to pay for eligible medical, prescription, dental, and vision expenses. The total amount that can be contributed to your HSA each year is limited by the IRS. The following limits for the 2025 calendar year include any District contributions you receive:
  - Up to \$4,300 for employee-only coverage.
  - Up to \$8,550 if you cover dependents.
  - Add \$1,000 to these limits if you're age 55 or older.
- **You may receive District contributions.** For 2025-2026, Littleton Public Schools will make the following annual contributions to your account:
  - \$1,250 for employee-only coverage.
  - \$1,700 if you cover dependents.
- **Monthly deposits.** District contributions are pro-rated on a monthly basis.
- **Keep your money.** Unlike an FSA, the money in your HSA is always yours to keep and can be rolled over from year to year. You can take your unused balance with you when you retire or leave Littleton Public Schools.
- **Use it like a bank account.** Pay for eligible medical, most prescription and over-the-counter drugs, dental, and vision expenses for yourself and your family by swiping your HSA debit card, or reimburse yourself for payments you've made (up to the available balance in your account). Keep in mind that you may only access money that is actually in your HSA when making a purchase or withdrawal. There's no need to turn in receipts (but keep them for your records).

- **Earn interest and invest for the future.** Once your interest-bearing HSA reaches a minimum balance, you can invest in a variety of no-load mutual funds similar to 401(k) investments. You can learn more at [hsabank.com](https://hsabank.com) or call (800) 357-6246.
- **Never pay taxes.** Contributions are made on a before-tax basis, and your withdrawals will never be subject to federal income taxes when used for eligible expenses. Any interest or earnings on your HSA balance build tax-free, too.\*

*\*Money in an HSA grows tax-free and can be withdrawn tax-free if it is used to pay for qualified health care expenses (for a list of eligible expenses, see IRS Publication 502, available at [www.irs.gov](https://www.irs.gov)). If money is used for ineligible expenses, you will pay ordinary income tax on the amount withdrawn plus a 10%-20% penalty tax before age 65. After age 65, withdrawals for ineligible expenses are not penalized. Please review your state regulations as you may have to pay state taxes depending on your residency.*

## HSA eligibility

In order to establish and contribute to an HSA,

- Must be enrolled in a high deductible health plan, like one of Littleton Public Schools' HDHP plans.
- Cannot be covered by any other medical plan that is not a qualified high-deductible plan. This includes a spouse's medical coverage unless it's an HSA-qualified plan.
- Cannot be enrolled in a traditional health care FSA in 2025.
- Cannot be enrolled in Medicare, including Parts A or B, Medicaid, or TRICARE.
- Cannot be claimed as a dependent on another person's tax return.





## Flexible Spending Accounts (FSAs)

Tax-advantaged FSAs are a great way to save money. The money you contribute to these accounts comes out of your paycheck without being taxed, and you withdraw it tax-free when you pay for eligible health care and dependent care expenses.

Littleton Public Schools offers you the following FSAs:

### Health Care FSA

- Pay for eligible health care expenses, including out-of-pocket expenses such as plan deductibles, copayments, and coinsurance, but not insurance premiums.
- Contribute up to \$3,300.

### Limited-Purpose FSA

Note: If you enroll in the HDHP and have an HSA, you are not eligible to open a Health Care FSA, but you can open a Limited-Purpose FSA.

- Use it to pay for dental and vision expenses.
- Contribute up to \$3,300.

### Dependent Care FSA

- Pay for eligible dependent care expenses, such as daycare or adult dependent care, so you can work, look for work, or attend school full-time.
- Contribute up to \$5,000 in 2025, or \$2,500 per spouse if you are married and file separate tax returns.

### Estimate carefully

Keep in mind FSAs are “use-it-or-lose-it” accounts. You generally must use the money in an FSA within the plan year. But Littleton Public Schools offers the following:

- An option to carry over up to \$660 to 2025-2026 to use during that plan year.

## HSA vs. Health Care FSA: What's the difference?

	HSA	Health Care FSA
Available if you enroll in a ...	HDHP	PPO Plan
Eligible for District contributions	Yes	No
Change your contribution amount any time	Yes	No
Access your entire annual contribution amount from the beginning of the plan year	No	Yes
Access only funds that have been deposited	Yes	No
“Use-it-or-lose-it” at year-end	No	Yes**
Money is always yours to keep	Yes	No

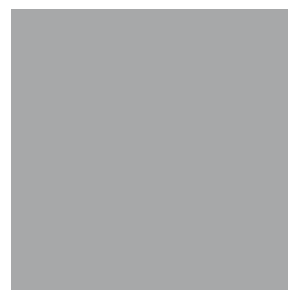
\*\*Except for allowed carry over amount.

When you enroll in a Health Care FSA, you will receive a debit card, which you can use to pay for eligible expenses. Depending on the transaction, you may need to submit receipts or other documentation to your FSA administrator.

## What's an eligible expense?

**Health Care FSA** – Plan deductibles, copays, coinsurance, and other health care expenses. To learn more, see IRS Publication 502 at [www.irs.gov](http://www.irs.gov).

**Dependent Care FSA** – Child daycare, babysitters, home care for dependent elders, and related expenses. To learn more, see IRS Publication 503 at [www.irs.gov](http://www.irs.gov).





## Dental

Healthy teeth and gums are important to your overall wellness. That's why it's important to have regular dental checkups and maintain good oral hygiene. Learn about the dental plans available to help you maintain your oral health.

	Dental High Plan	Dental Low Plan	Dental HMO Plan
Annual deductible (per person / per family)	\$50 / \$100	\$50 / \$100	No Deductible
Calendar-year maximum	\$2,000	\$1,000	No Maximum
Preventive / Diagnostic Services	No Charge	No Charge	No Charge
Basic Services	20% After Deductible	20% After Deductible	See Copay Schedule
Major Services	50% After Deductible	50% After Deductible	See Copay Schedule
Orthodontia	50% No Deductible	Not Covered	See Copay Schedule

*Benefits shown are for in-network providers and are based on negotiated fees. Out-of-network coverage is based on reasonable and customary (R&C) charges.*

### Dental 2025-2026 per-paycheck deductions

Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
High Plan	\$22.54	\$67.74	\$103.39	\$148.58
Low Plan	\$15.01	\$28.06	\$45.47	\$68.53
DHMO Plan	\$1.99	\$5.29	\$10.63	\$19.02

## Vision

Having vision coverage allows you to save money on eligible eye care expenses, such as periodic eye exams, eyeglasses, contact lenses, and more for you and your covered dependents.

	VSP Signature Plan
Exam (once every 12 months)	\$0 copay
Prescription glasses	
Lenses (once every 12 months)	\$0 copay
Frames (once every 24 months)	\$200 frame allowance, then 20% discount
Contact lenses (instead of glasses – once every 12 months)	\$150 contact allowance Up to \$60 copay for exam

### Vision 2025-2026 per-paycheck deductions

Plan	Employee Only	Employee + one Dependent	Employee + Family
VSP Signature	\$11.29	\$21.28	\$28.94

### Money-saving tip

Remember, you can use your health spending and/or savings account for qualified out-of-pocket dental and vision expenses.





## Focus on wellness

Littleton Public Schools is committed to helping you feel your best and live well. We offer benefits and programs that support your total health and make it easier to pursue your wellness goals.

## Wellness Program

Our wellness program is designed to help you maintain or move toward a healthy lifestyle through preventive care and other assistance when you need it. You also have access to tools and resources you can use to learn about your personal health risks and monitor your progress toward your health goals.

### Employee assistance program

This confidential service provides assistance for everyday issues. You have five visits at no cost to you. It's all part of our commitment to supporting your total well-being. Get help with work-life issues, referrals for clinical, legal, and financial services and more. To begin taking advantage of this valuable benefit, visit [resourcesforliving.com](https://resourcesforliving.com), **username: lps**, **password: eap** or call **(866) 252-4468**.

### Emotional Wellbeing Support

You can access up to 5 counseling sessions per issue each year. You can also call 24 hours a day for in-the-moment emotional well-being support.

Counseling sessions are available face to face, via televideo or chat therapy. Services are free and confidential.

Chat therapy – Send secure text messages to your counselor, who will respond within one working day up to five days a week. A week of texting counts as one session. You can also schedule to meet online for 30-minute televideo sessions. Each televideo session counts as one visit. Work on the same kinds of issues you'd see a counselor face-to-face to talk about.

### Scan Here to Access Talkspace



### Daily Life Assistance

Competing day-to-day needs can make it tough to know where to start. Call for personalized guidance. We'll help you find resources.

### Legal Services

You can get a free 30-minute consultation with a participating attorney for up to three new legal topics. If you opt for services beyond the initial consultation, you can get a 25% discount.

### Financial Services

Simply call for a free 30-minute consultation for up to three new financial topics. You can get a 25% discount on tax preparation services.

### Online Resources

Your member website offers a full range of tools and resources to help with emotional well-being, work/life balance, and more.

### Scan Here to Access the Resources For Living Home Page



### Take advantage of preventive care benefits

Good preventive care can help you stay healthy and detect any "silent" problems early while they're most likely to be treatable. Most in-network preventive services are covered in full, so there's no excuse to skip it.

- **Have a routine physical exam each year.** You'll build a relationship with your doctor and can reduce your risk for many serious conditions.
- **Get regular dental cleanings.** Numerous studies show a link between regular dental cleanings and disease prevention — including lower risks of heart disease, diabetes, and stroke.
- **See your eye doctor at least once every two years.** If you have certain health risks, such as diabetes or high blood pressure, your doctor may recommend more frequent eye exams.



# FINANCIAL

Your benefits include programs to help ensure financial security for you and your family. We also provide access to voluntary benefits designed to help you save money on valuable supplemental insurance coverage.

## Employee basic life and AD&D insurance

You automatically receive basic life and accidental death and dismemberment (AD&D) insurance so that you can protect those you love from the unexpected. There is no cost to you for this coverage. Your benefit amount will be 2 times your base salary up to \$400,000.

*Federal tax law requires Littleton Public Schools to report the cost of company-paid life insurance in excess of \$50,000 as imputed income. AD&D benefits are paid in addition to any life insurance if you die in an accident or become seriously injured or physically disabled.*

## Spouse supplemental life and AD&D insurance

You may also purchase life and/or AD&D insurance for your spouse up to \$10,000. The rate is \$1.99 per \$1,000 per month.

## Spouse voluntary life and AD&D insurance

You may also purchase life and/or AD&D insurance for your spouse up to \$10,000. The rate is \$1.99 per \$1,000 per month.

## Child voluntary life insurance

Optional child life insurance provides \$500 of life insurance for newborn children through 6 months old and \$5,000 of life insurance for children aged 6 months through age 19 (or 26 years if a full-time student). The rate is \$1.99 per \$1,000 per month, regardless of the number of children covered.

## What is AD&D insurance?

Should you lose your life, sight, hearing, speech, or use of your limb(s) in an accident, AD&D provides additional benefits to help keep your family financially secure. AD&D benefits are paid as a percentage of your coverage amount — from 50% to 100% — depending on the type of loss.

## Have you named a beneficiary?

Be sure you've selected a beneficiary for all your life and accident insurance policies. The beneficiary will receive the benefit paid by a policy in the event of the policyholder's death. It's important to designate a beneficiary and keep that information up-to-date. Contact HR to add or change a beneficiary.





# Additional benefits

As part of your LPS benefits package, you have access to a variety of additional programs that can help save you money and provide important assistance with everyday needs.

## Accident insurance

You can't always avoid accidents — but you can help protect yourself from accident-related costs that can strain your budget. Accident insurance supplements your primary medical plan and disability programs by providing cash benefits in cases of accidental injuries. You can use this money to help pay for uncovered medical expenses, such as your deductible or coinsurance, or for ongoing living expenses, such as your mortgage or rent. Benefits are paid in addition to other coverages you may have, such as medical or an AD&D plan.

## Accidental 2025-2026 per-paycheck deductions

Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Accidental Low	\$4.83	\$7.70	\$8.51	\$13.24
Accidental High	\$8.02	\$12.77	\$13.80	\$21.60

## Hospital indemnity insurance

A trip to the hospital can be stressful, and so can the bills. Even with a major medical plan, you may still be responsible for copays, deductibles, and other out-of-pocket costs. A hospital indemnity plan provides supplemental payments directly to you — unless assigned to someone else — that you can use to cover expenses that your medical plan doesn't cover for hospital stays.

## Hospital Indemnity 2025-2026 per-paycheck deductions

Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Hospital Indemnity Low	\$13.75	\$26.10	\$24.26	\$38.35
Hospital Indemnity High	\$26.48	\$50.19	\$46.91	\$74.01

## Critical illness insurance

This plan protects against the financial impact of certain covered illnesses such as heart attack or cancer. You receive a direct lump-sum benefit to cover out-of-pocket expenses for your treatments that are not covered by your medical plan. You can also use the money to take care of your everyday living expenses, such as housekeeping services, special transportation services, and daycare.

## Critical Illness 2025-2026 per-paycheck deductions

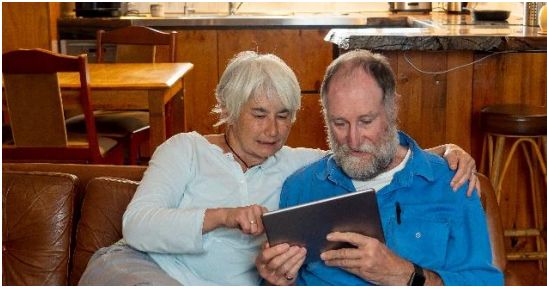
Age Band	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
< 30	\$4.18	\$8.56	\$11.60	\$15.96
30 – 39	\$8.94	\$17.68	\$16.34	\$25.08
40 – 49	\$18.62	\$36.30	\$26.04	\$43.70
50 – 59	\$33.44	\$68.98	\$40.86	\$76.38
60 – 69	\$58.72	\$125.98	\$66.12	\$133.38
70 – 79	\$103.36	\$218.70	\$110.78	\$226.10
80 +	\$140.80	\$296.98	\$148.20	\$304.38

## Nationwide Pet Insurance

Available only through Littleton Public Schools' voluntary benefit package, My Pet Protection Choice<sup>SM</sup> from Nationwide<sup>®</sup> comes in your choice of two ready made employee plans or an all-new customizable option not previously available. Coverage includes preferred pricing and guaranteed insurance. It also includes additional benefits like lost pet advertising, emergency boarding, and more. With the flexible new My Pet Protection Choice<sup>SM</sup> customizable plan, pet parents can dial coverage levels up or down so you're paying only for what you need. [Enroll Now!](#)

## Scan for Enrollment Details





## Retirement

Reaching your retirement objective requires careful planning to build your retirement financial resources. Littleton Public Schools provides you with several options to accommodate different lifestyles.

### Colorado Public Employees Retirement Association (PERA) Pension

Littleton Public Schools is one of the more than 400 public employers that participate in PERA. For LPS employees, PERA serves as a substitute for Social Security. PERA provides benefits to you when you retire, are disabled, or to your survivors upon your death. To review your PERA information, visit the PERA website at [www.copera.org](http://www.copera.org) or contact PERA Customer Service at 800-759-7372.

### PERA Voluntary Savings Plan

Littleton Public Schools also offers employees the ability to participate in the PERAPlus 401(k) and 457 Plans. With PERAPlus 401(k) and 457 Plans, you can save additional money for retirement. Your contributions are automatically taken out of your paycheck and you can choose from a selection of investment funds. For more information on participating in these plans, visit the PERA website at [www.copera.org](http://www.copera.org) or contact PERA Customer Service at 800-759-7372.

### TIAA Retirement Plans

You have several options to defer a portion of your salary on a pre-tax or post-tax basis to Littleton Public Schools' Retirement Plans administered by TIAA. The District offers both a Tax Deferred Annuity 403(b) plan and a Deferred Compensation 457 Plan. Your contributions are automatically taken out of your paycheck and you can choose from a selection of investment funds. For more information or to start participating, please visit [www.tiaa.org](http://www.tiaa.org) or call 800-842-2252.

### It's always the right time

Saving for retirement is important for your financial future, whether you are retiring soon or years from now. The PERA 401(k) and 457 as well as the TIAA 403(b) and 457 Savings Plans are designed to assist you in meeting your retirement goals.



# ENROLL

After you've carefully considered your benefit options and anticipated needs, it's time to make your benefit selections. Follow the instructions to enroll yourself and any eligible dependents in health and insurance benefits for 2025-2026.

## How to enroll

To enroll for your core benefits online:

Log in to **Employee Online**.

1. Under Menu, click on 'Benefits' then 'Click to Enroll'.
2. Click on 'Choose New Plans' and click the arrow on the right to begin.
3. Start selecting your New Plans or Waive them or Re-Enroll if you decide to keep the same plan you had.
4. When you are done with adding/updating your information for the coverage type, you can click the right arrow to move on to the next coverage type and repeat steps 3-4. If you are done with going over your coverage types, then click 'finish'.
5. This should take you back to your summary benefit plan page. You will see 'Pending Approval' next to each benefit. Make sure you click "Confirm All" to finalize your request.

*\*You must click "Confirm All" to send your request to HR. You will receive an email that the transaction was submitted. If you forget to click "Confirm All" HR will not see your request.*

## Effective date of coverage

For new employees, the effective date of coverage for most plans is the first day of the month following the date of hire.

For existing employees enrolling during Open Enrollment, the effective date of most plans is July 1, 2025.

## New Voluntary Benefits

To enroll in the Cigna voluntary benefits, you'll be linked to separate enrollment web page: <https://cigna.benselect.com/LPS>

### First time enrolling on the site

At the "Employee Login" screen, enter your Social Security Number and your personal identification number (PIN). Your PIN is a combination of the last 4 digits of your Social Security Number and the last 2 digits of your birth year. For example, if the last 4 digits of your SSN are 3214 and you were born on September 21, 1968, your PIN would be "321468".

### Sign & Submit

You must complete all steps to process your enrollment choices. In this step, you will sign a benefit confirmation form electronically using your PIN. *\*This is the new PIN that you changed after your initial login.*

### Next Button

Click the Next button to begin your enrollment for that benefit and view the benefit forms in the library.

### Enrollment changes and ongoing access

You can access the site after you submit enrollment anytime during the Open Enrollment period. You will login with your SSN and your updated PIN.





# Contacts

Please contact the appropriate provider listed below to learn more about a specific benefit plan.

Benefit Plan	Provider	Phone Number	Website
Medical	Cigna	(888) 806-5094	<a href="https://myCigna.com">myCigna.com</a>
Medical	Kaiser	(800) 514-0985	<a href="https://KP.org">KP.org</a>
Health Savings Account (HSA)	HSA Bank	(800) 357-6246	<a href="https://HSABank.com">HSABank.com</a>
Flexible Spending Accounts (FSAs)	Rocky Mountain Reserve	(888) 722-1223	<a href="https://rockymountainreserve.com">rockymountainreserve.com</a>
Dental	Cigna	(888) 806-5094	<a href="https://myCigna.com">myCigna.com</a>
Vision	VSP	(800) 877-7195	<a href="https://VSP.com">VSP.com</a>
Employee assistance program (EAP)	Aetna Resources For Living	(866) 252-4468	<a href="https://Resourcesforliving.com">Resourcesforliving.com</a> Username: lps Password: eap
Telemedicine services (Cigna)	MDLIVE	(888) 726-3171	<a href="https://myCigna.com">myCigna.com</a> click on MDLIVE
Telemedicine services (Kaiser)	Kaiser	(800) 218-1059	<a href="https://KP.org">KP.org</a>
Life and AD&D insurance	The Hartford	(800) 523-2233	<a href="https://TheHartford.com/employeebenefits">TheHartford.com/employeebenefits</a>
Accident insurance	Cigna	800 754 3207	<a href="#">Supplemental Health</a>
Critical illness insurance	Cigna	800 754 3207	<a href="#">Supplemental Health</a>
Hospital indemnity insurance	Cigna	800 754 3207	<a href="#">Supplemental Health</a>
Pet Insurance	Nationwide	(877) 738-7874	<a href="https://Benefits.petinsurance.com/littletonpublicschools">Benefits.petinsurance.com/littletonpublicschools</a>

Your LPS Benefits Team		Phone Number	Email
Brian Regan	Director of Benefits	(303) 347-3450	<a href="mailto:bregan@lps.k12.co.us">bregan@lps.k12.co.us</a>
Sanna Ahmad	Benefits Specialist	(303) 347-3371	<a href="mailto:sahmad@lps.k12.co.us">sahmad@lps.k12.co.us</a>





This guide is intended to describe the eligibility requirements, enrollment procedures, plan highlights, and coverage effective dates for the benefits offered by Littleton Public Schools. It is not a legal plan document and does not imply a guarantee of employment or a continuation of benefits. While the guide is a tool to answer many of your benefit questions, full details of the plans are contained in the Plan Documents, which govern the plans' operation. Whenever an interpretation of a plan benefit is necessary, the actual plan documents will prevail.