

TORRANCE
UNIFIED SCHOOL DISTRICT

2026 Benefits Guide

Your guide to physical, financial & personal wellbeing support.

What's Inside

Important Reminders

- **Open Enrollment:** Employees only need to meet with an AFA rep **if they are making changes to existing benefits with the exception of the 125 medical or DDC.** The amounts for those products may be adjusted by the participant as they self-enroll. Review your benefits at www.enrollmentsolutions.com. **If you do not need to make changes to what you show on your benefits screen then no action is required.**
- **New employees:** Enroll within 30 days from your date of hire for the current plan year, and by August 31st for the upcoming plan year. If you don't enroll within this time period, you will not have health and insurance benefits coverage except for basic life and AD&D insurance.
- If you and your spouse are both employed by the District and are both eligible for benefits, you have the option to combine your individual fringe contributions to lessen your out-of-pocket costs. You must send individual emails to benefits@tusd.org to have your fringe dollars combined and this must be done annually. Please contact the Benefits Department for detailed information.

After your enrollment opportunity ends, you will not be able to make changes to your health and insurance benefits until the next Open Enrollment, unless you experience a qualifying life event, such as marriage, divorce, birth, adoption, or a change in your or your spouse's employment status that affects your benefits eligibility.

Summary of Benefits and Coverage, and Other Required Notices

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 annual required plan notices, Children's Health Insurance Program (CHIP) / Medicaid notice, and the SBCs are available on www.tusd.org/benefits. Paper copies are also available by contacting the TUSD Benefits.

BENEFITS OVERVIEW

Providing great benefit choices to you and your family is just one of the many ways Torrance Unified School District ("TUSD") supports the physical, financial, and emotional well-being of the people who make us successful – you.

Your Benefits

TUSD recognizes how important benefits are to you. That's why we're committed to supporting your overall wellness with a comprehensive benefits program designed to meet your unique needs. Key features of your TUSD benefits include:

- Choice among many popular benefit options.
- Effective and cost competitive health care coverage.
- Programs to help ensure financial security for you and your family.

Enrollment

Use this guide to better understand your 2026-2027 benefits, so you can make the best choices for yourself and your family.

This year's open enrollment period is passive, meaning if you do not make any changes during this time, you will have the same benefits you are enrolled in with the exception of Flexible Spending Accounts (FSA).

The annual Open Enrollment period begins on **Monday, August 3, 2026** (virtual only) and will end on **Monday, August 31, 2026** at the last appointment time available from American Fidelity for virtual enrollment and at 11:59pm on **Monday, August 31, 2026** for any 125 Medical Reimbursement or 125 Dependent Day Care updates online to existing accounts. If you are enrolling any dependents for the first time, you will be required to show documentation proving they are your eligible dependents. Please refer to our Fringe Benefits Packet posted on www.tusd.org/benefits for specific details about required documentation.

For information about the District's contributions towards your cost of benefits, please review the Fringe Benefit Packet document.

More Information

You can find more information about your benefit plans, including detailed Summary Plan Description (SPDs), on www.tusd.org/benefits

Effective date of coverage

For all new employees, the effective date of coverage for all CORE benefits is the first day of the month following your date of hire. If your date of hire is the first day of the month, your coverage begins on the first day of the following month. If your date of hire is the last day of the month, your coverage begins on the first day of the following month. For existing employees enrolling during Open Enrollment, the effective date of coverage is October 1, annually.

Existing employees may only make changes to health and insurance coverage during the annual Open Enrollment period, unless there is a qualifying life event outside the Open Enrollment period.

Those employees hired prior to September 1, will need to enroll in two plan years, the current plan year (ending on September 30) and the new plan year beginning on October 1. Any core (medical, dental, and or vision) selections for the current plan year MAY incur an out-of-pocket cost which will have to be paid to the Benefits Department within 3 (three) business days of enrollment via check, cashier's check, or money order.

Who is eligible for coverage?

All full-time and part-time benefit eligible employees on TUSD payroll are eligible on the first day of the month following date of hire. Eligible employees must choose health and pre-tax voluntary benefits within 30 days of hire.

You may enroll eligible dependents: legal spouse/ domestic partner and children to age 26, plus disabled children of any age who meet the plan, state and IRS criteria.

Physical Health

Administered by TUSD and Kaiser

Quality health coverage is one of the most valuable benefits you enjoy as a TUSD 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.

Health Insurance Costs

The amount due is deducted from your paycheck during the months of October through July or payable to TUSD as directed by the TUSD Benefits Department. Your specific costs are determined by the plans you choose, the coverage levels you select and the amount of TUSD fringe dollars that are applicable.

Medical Plans

Employees have a choice between three medical plans (one EPO and two HMO plans).

2026-2027 Medical Plan Options

- TUSD Medical EPO Plan: is an exclusive provider (EPO) organization, administered by Pinnacle Claims Management, Inc, that utilizes an Anthem medical network of Exclusive Preferred Providers, as only in network coverage is available. There are no benefits paid if utilizing an out-of-network provider.
- Kaiser HMO (health maintenance organization) Plans: a deductible plan (Kaiser Basic) and a traditional plan (Kaiser B) are offered.

Key Features

All of TUSD's medical plans offer:

- Comprehensive, competitive coverage for a wide range of health care services.
- Free in-network preventive care, with services such as annual physicals, recommended immunizations, well-woman and well-child exams, flu shots, and routine cancer screenings covered at 100%.
- Prescription drug coverage included with each medical plan.
- Financial protection through annual out-of-pocket maximums that limit the amount you'll pay each year.
- Choice of four coverage levels: Employee Only, Employee+ Spouse / Domestic Partner, Employee+ Child(ren), or Family.

Medical 2026-2027 (Tenthly Rates)

Coverage Level	TUSD Medical	Kaiser Basic	Kaiser B
Employee Only	$1,322.16	$662.30	$878.08
Employee+Spouse / Domestic Partner	$2,844.35	$1,524.60	$1,956.16
Employee + Child(ren)	$2,693.72	$1,438.37	$1,848.35
Employee + Family	$4,365.17	$2,386.90	$3,034.24

Compare Medical Plans

Administered by TUSD and Kaiser

The chart below provides a comparison of key coverage features and employee/covered dependent out-of-pocket costs for TUSD's 2026-2027 medical plan options.

	TUSD Medical (EPO)	Kaiser Basic (Deductible HMO)	Kaiser B (Traditional HMO)
	In-Network	In-Network	In-Network
DEDUCTIBLES			
Per Person (person within Family) / Per Family	$0	$500 / $1,000	$0
OUT-OF-POCKET MAXIMUMS			
Per Person (person within Family) / Per Family	$2,000 / $4,000	$3,000 / $6,000	$1,500 / $3,000
MEDICAL COVERAGE			
Doctor's Office Visits	$25	$20*	$15
Preventive Care	No charge	No charge*	No charge
Specialist Visits	$25	$20*	$15
Outpatient Surgery	10%	10%	$15
Inpatient Hospital	$250 then 10%	10%	No charge
Emergency Room	$150	10%	$100
Labs and X-Rays	No charge	$10*	No charge
RETAIL DRUG COVERAGE (TYPICALLY A 30-DAY SUPPLY)			
Tier I / Generic	$10	$10*	$10
Tier II / Preferred Brand	$30	$30*	$30
Tier III / Non-Preferred Brand	$50	$30*	$30
MAIL-ORDER DRUG COVERAGE (TYPICALLY A 90-DAY SUPPLY; UP TO 100-DAY SUPPLY FOR KAISER PLANS)			
Tier I / Generic	$20	$20*	$10
Tier II / Preferred Brand	$60	$60*	$30
Tier III / Non-Preferred Brand	$100	$60*	$30

*The plan deductibles do not apply.

Money-Saving Tips

To stretch your health care dollars, remember to:

See in-network providers – They've agreed to the plan's negotiated rates. Visit your plan's website to search for in-network providers near you.

Use the mail-order pharmacy – It will save you time and money when refilling long-term prescriptions.

Dental Plans

Administered by Delta 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

	Delta Dental PPO		DeltaCare USA HMO
	PPO*	Non-PPO*	In-Network
Annual Deductible (per person / family)	$0	$0	None
Calendar Year Benefit Maximum	$2,000	$2,000	None
Preventive /Diagnostic Services	No charge	20%	Refer to copay schedule
Basic Services	20%	20%	Refer to copay schedule
Major Services	20%	20%	Refer to copay schedule
Orthodontia	Not covered	Not covered	Refer to copay schedule
Orthodontia Benefit Lifetime Maximum	N/A	N/A	Refer to copay schedule

*The actual out-of-pocket costs for utilizing PPO providers versus non PPO providers differs.

Dental 2026-2027 Tenthly Rates		
Coverage Level	Delta Dental PPO	DeltaCare USA HMO
Employee Only / All Coverage Levels	$107.52	$35.06

Money-saving Tip

Remember, you can use your FSA for qualified out-of-pocket dental and vision expenses.

Vision Plan

Administered by VSP

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

Vision Service Plan (VSP)	In-Network
Exams, Prescription Glasses and Lenses (once every 12 months)	$20 copay
Frames – Retail / Feature (once every 12 months)	$175 / $195 allowance
CONTACTS:	
Exams	Up to $60 copay
Lenses (instead of glasses)	$175 allowance

Vision 2026-2027 Tenthly Rates	
Coverage Level	**VSP Vision**
Employee Only / All Coverage Levels	$25.00

Flexible Spending Accounts (FSAs)

How it works

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.

TUSD offers you the following FSAs:

Health Care FSA

- Pay for eligible health care expenses, such as plan deductibles, copays, and coinsurance.
- Contribute up to $3,400 in 2026.

Dependent Care FSA

- Pay for eligible dependent care expenses, such as day care for a child so you and/or your spouse can work, look for work, or attend school full time.
- Contribute up to $7,500 in 2026, or $3,750 if you are married and filing separately.

If you currently have an FSA, you will be required to specify your total annual contribution each year during Open Enrollment. If you do not currently have an FSA, you must contact AFA to enroll.

Estimate carefully

Decide how much you want to contribute by estimating out-of pocket health care and dependent care expenses you expect to incur between October 1, 2026 and September 30, 2027. The amount of your total election is deducted / divided evenly across each paycheck during the months of October 2026 through July 2027. Your contributions are automatically deducted before taxes.

Please note, eligible expenses must be submitted within 90 days of the end of the plan year and unused contributions are not refundable. However, the health care FSA includes a special provision which allows you to carryover up to $680 of unused contributions from one plan year to the next.

Managing your FSA(s)

When you enroll in a Health Care FSA, if requested, AFA will send you 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 AFA.

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.
- Dependent Care FSA – Child day care, babysitters, home care for dependent elders, and related expenses. To learn more, see IRS Publication 503 at www.irs.gov.

To access account specific information, visit https://americanfidelity.com/claims/.

Focus on Wellness

You play an important role in managing your health care costs by maintaining or moving toward a healthy lifestyle. The TUSD benefits program is here to help you.

Employee Assistance Program

The TUSD Employee Assistance Program (EAP) is available throughout the year to assist with your everyday needs, at no cost to you or your household members. It's all part of our commitment to supporting your total well-being. Get help with parenting, family / marital relationship issues, anxiety, stress or other work-life issues. The EAP covers referrals for three counseling sessions (face-to-face, telephonic or video) per problem per year. To begin taking advantage of this valuable benefit, contact the EAP 24/7 at 844.EAP.TUSD or visit www.carelonwellbeing.com/tusd.

Take advantage of preventive care benefits

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

- 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.

Don't have a personal doctor?

You should. Here's why.

- **Better health.** Getting the right health screenings each year can reduce your risk for many serious conditions. And remember, preventive care doesn't cost you anything.
- **A healthier wallet.** A primary care physician can help you avoid costly trips to the emergency room. Your doctor will also help you decide when you really need to see a specialist and can help coordinate care.
- **Peace of mind.** Advice from someone you trust – it means a lot when you're healthy, but it's even more important when you're sick.

Life and Accident Insurance

TUSD offers company-paid and voluntary benefit options that offer added peace of mind and help ensure financial security for you and your family

Life and Accident Insurance

As a TUSD employee, you receive District-paid life and accidental death & dismemberment (AD&D) insurance and have the option to purchase additional voluntary life insurance for yourself and your family.

District Provided*

- Employee basic life insurance of $25,000 for full-time and part-time benefit eligible Certificated and Classified employees, and $60,000 for board members and all full-time management employees.
- Employee basic AD&D** benefit equal to the employee basic life benefit.
- Federal tax law requires TUSD to report the cost of District-paid life insurance in excess of $50,000 as imputed income.

**AD&D benefits are paid if you lose, or lose the use of, body parts or functions or if you die in an accident.

Employee Paid

- You may elect coverage in $10,000 increments up to $750,000; a spouse/domestic partner may elect in $5,000 increments to a maximum of $250,000, not to exceed 100% of employee's basic and supplemental amount combined; each child may elect a maximum of $10,000, $15,000, or $20,000.
- Employee and spouse / domestic partner voluntary AD&D benefit is equal to the voluntary life benefit.
- The cost for dependent children coverage is the same regardless of the number of children.
- Newly eligible employees may elect up to $300,000 of coverage for themselves and $30,000 of coverage for a spouse / domestic partner without evidence of insurability ("EOI").

Note: If you don't enroll in TUSD's voluntary life insurance plan when first eligible, you will be subject to EOI and Securian approval will be required before coverage is effective.

The information shown here is a brief summary. The actual terms are set forth in the Securian certificate of coverage.

2026-2027 Tenthly Rates	
Ochs, Inc. Voluntary Employee and Spouse / Domestic Partner Rates*	
Age	Rates Per $1,000 of Coverage
<25	$0.051
25- 29	$0.051
30-34	$0.086
35-39	$0.103
40-44	$0.155
45-49	$0.241
50-54	$0.379
55-59	$0.725
60-64	$1.122
65-69	$1.796
70-74	$3.006
75	$3.542
76-99	Rates increase past 75 and will be provided upon request
Voluntary Child(ren) Rates*	
Coverage	Rates
$10,000	$1:56
$15,000	$2.34
$20,000	$3.12

*Employee, spouse/domestic partner, and child(ren) costs are calculated separately and may vary due to rounding.

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. The AD&D benefits paid depends on the type of loss.

Retirement and Voluntary Benefits

403(b), 457(b) and Roth Plans

The 403(b) tax-sheltered annuity plan and 457(b) deferred compensation plan may provide advantages you may not get with other types of savings plans and helps you meet one of life's important goals – saving for a financially secure future.

For more information about the annuity and deferred compensation plans, go to www.tusd.org/benefits. For information about the Roth plans available, please contact SchoolsFirst Plan Administration. For information on all plans, please contact SchoolsFirst Plan Administration at 800.462.8328 ext 4727.

Voluntary Plans

The loss of income due to illness, disability or death can cause serious financial hardship for you and your family. That's why TUSD offers additional voluntary (employee paid) insurance plans to cover accident, critical illness, disability, etc.

For information about these plans and other available programs, please contact AFA (for California Teachers Association plans, please contact The Standard).

Thinking about retiring early?

Plan for a healthy future! Nearly 65% of people are confident they'll have enough money to cover their basic living expenses in retirement. But when asked if they'll have enough for their health care expenses, their outlook if far less rosy. Not surprising when you consider basic health care for a couple in retirement is $349,000[1], and that amount comes close to doubling if one of you needs long-term care.[2]

By planning in advance, and contributing as much as you can to your 403(b) tax-deferred annuity plan and your 457(b) deferred compensation plan, you can be more prepared for both the fun and the necessities that retirement will bring.

TUSD makes available for purchase health care insurance for district retirees. Retirees under the age of 65 have the choice to enroll in one of two medical / drug plans (TUSD Medical or Kaiser), two dental plans (with Delta Dental) and one vision plan (with Vision Service Plan). For more information, please contact the TUSD Benefits Department.

[1]ebri.org: 2017 data. Basic care estimate for a couple retiring today with Medicare coverage.

[2]ebri.org: 2017 data. Genworth 2017 Cost of Care Survey; assumes 3 years of nursing home care in a semiprivate room.

Have you named a beneficiary?

Be sure you've indicated a beneficiary for all of your policies. The beneficiary will receive the benefit paid by a policy in the event of the policyholder's death or specific health condition. It is important to designate a beneficiary and keep that information up-to-date. Contact the TUSD Benefits Department for assistance.

Enroll

Carefully consider your benefit options and your anticipated needs. Then follow the instructions to enroll yourself and any eligible dependents in health and insurance benefits for 2026-2027.

How to Enroll

All employees must meet with an AFA representative only if making any changes to current benefits or dependents. If enrolling new dependents, you will need to show valid documentation. If enrolling for a new plan or AFA policy, a virtual appointment with an AFA rep needs to be scheduled. To schedule an appointment with an AFA representative, contact AFA at 800.365.9180 or https://enroll.americanfidelity.com/8F5DD76E.

For more information or assistance:

- Refer to the benefits Fringe Packet available on the TUSD website or on our online portal, Systematic Automation, Inc (SAI). SAI will be mailing to your home your login and password information.
- Contact the TUSD Benefits Department at 310.972.6036 or benefits@tusd.org. The TUSD Benefits Department is available to assist you Monday through Friday between 8:00 a.m. and 5:00 p.m. Pacific Time.

Login Information

Please refer to the password and login information mailed to your home address from Systematic Automation, Inc. (SAI). It includes your specific login ID and password for TUSD's enrollment portal (www.enrollmentsolutions.com).

What Happens If You Don't Enroll?

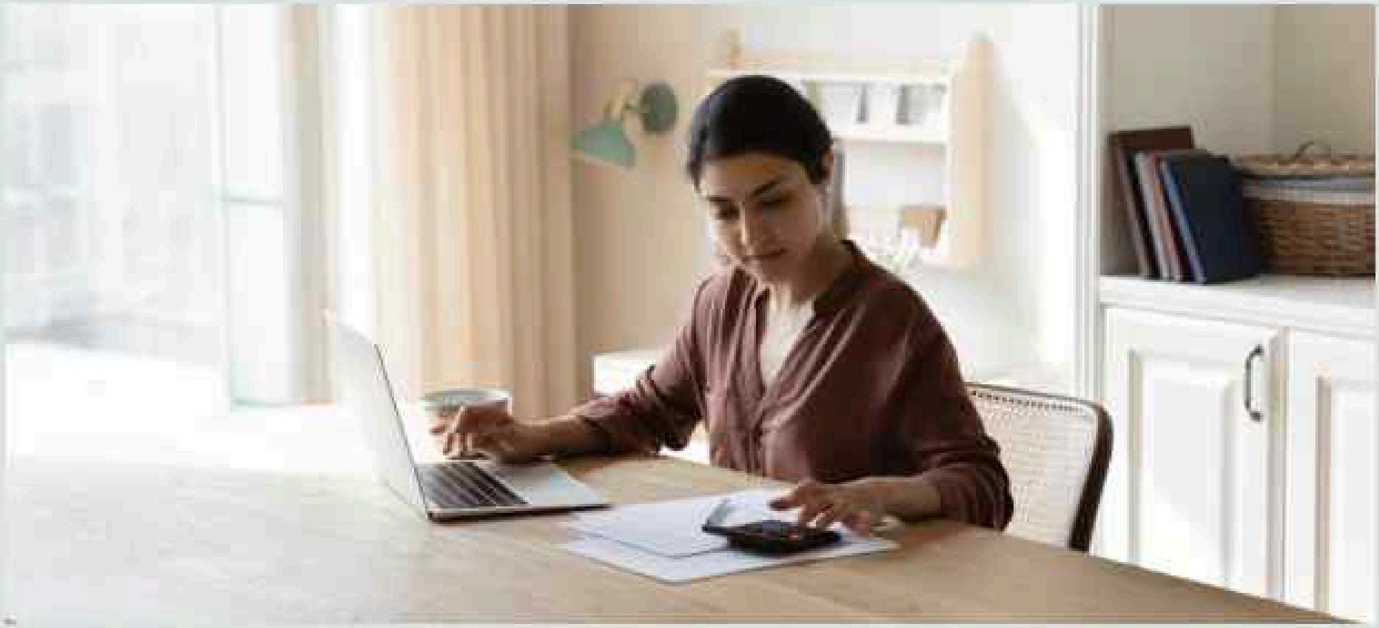
Once your enrollment deadline has passed, you will not be able to enroll/make changes to your benefits until the next Open Enrollment period unless you experience a qualifying life event.

As a new employee - **If you don't enroll in health and insurance benefits within 30 days of your hire date. You will not have benefits coverage**, except for plans and programs that are fully paid by the District, such as basic life and AD&D insurance, and the employee assistance program.

During Open Enrollment - If you want to make changes to your benefits or enroll in an FSA, you must take action before the Open Enrollment deadline. New FSA enrollments and changes to benefits must be done by **August 31, 2026** which is the last day of appointments with AFA.

Changes During The Year

After your enrollment opportunity ends, you won't be able to change your health and insurance benefits coverage during the year unless you experience a qualifying life event, such as marriage, divorce, birth, adoption, or a change in your or your spouse/domestic partner's employment status that affects your benefits eligibility.



Enrollment Checklist

Please use this checklist to complete your benefits enrollment. Circle your benefit choices and record any contribution amounts for reference.

Reminders

- You must meet with an AFA rep if you are making any changes, or need to enroll for a new plan. To make an appointment call 800.365.9180 or visit https://enroll.americanfidelity.com/8F5DD76E. Any newly elected plans or changes must be completed by **August 31, 2026**, and changes on existing FSAs by **August 31, 2026**.
- For specific information about the District Fringe contribution toward your benefit cost, please login to TUSD's enrollment portal (www.enrollmentsolutions.com). General information as to the allocation of District Fringe dollars may be found in your Fringe Packet.

Core Health Benefits		
Pick a plan	**Specify coverage level / amount**	**If covering dependents, You must show these documents:**
Medical TUSD Medical (EPO) Kaiser Basic (Deductible HMO) Kaiser B (Traditional HMO)	▪ Employee Only ▪ Employee + Spouse / Domestic Partner ▪ Employee+ Child(Ren) ▪ Employee + Family ▪ Waive Coverage	**Spouse** ▪ 2026 IRS 1040 listing both as filing married or filing separately as a married couple **Domestic Partner** ▪ California State Registry Certificate of Registered Domestic Partnership **Birth Child** ▪ Original birth certificate **Step Child** ▪ Original birth certificate showing name of spouse listed on tax return ▪ Adopted, Foster, Legal Guardianship ▪ Legal guardianship papers
Dental Delta Dental PPO DeltaCare USA HMO	▪ Employee Only / All Coverage Levels ▪ Waive Coverage	
Vision VSP	▪ Employee Only / All Coverage Levels ▪ Waive Coverage	
Basic Life and AD&D	▪ Enrollment in these plans is automatic. However, you should make sure your beneficiary information is current.	

Optional benefits – you may choose (but are not required) to take action	
Plan options	**For more information / who to contact**
Health Care FSA Dependent Care FSA	American Fidelity Assurance
Ochs, Inc. Voluntary Life and AD&D	TUSD Benefits Department
403(b) Tax-Sheltered Annuity Plan 457(b) Deferred Compensation Plan Roth Plans	SchoolsFirst Plan Administration
California Teachers Association plans CTA Income Protection	The Standard
Accident AFA Individual Life Cancer Critical Choice Disability Texas Life Hospital indemnity	American Fidelity Assurance

Contact Information

The vendors listed below can help answer your questions about a specific plan. Use this contact information to get in touch with the right vendor.

Accessing Important Documents and Forms

To access additional detailed information about the benefits available to you, including important forms and documents, visit www.tusd.org/benefits.

Benefit Plan / Administration	Carrier / Vendor	Group Number	Phone Number	Website
Medical – TUSD Medical	Medical — Pinnacle Claims Management, Inc.	Medical: 03585	844.899.2195	www.pinnacletpa.com
	Drug / Pharmacy – Pinnacle Rx Solutions	RX BIN: #017051 PCN: PRS	844.899.2195 or 866. 695.3309	www.prxsolutions.com
Medical – Kaiser	Kaiser Permanente	100971	800.464.4000	www.kaiserpermanente.org
Dental	Delta Dental	PPO: 6541-0003 HMO: 76705-0001	866.499.3001 (PPO – TUSD Dental) 800.422.4234 (HMO – DeltaCare USA)	www.deltadentalins.com
Vision	Vision Service Plan	12293177	800.877.7195	www.vsp.com
Life and Accidental Death & Dismemberment (AD&D)	Ochs, Inc.	70811	800.392.7295	Email: Ochs@ochsinc.com
Flexible Spending Accounts (FSAs) and Voluntary Benefits	American Fidelity Assurance	–	800.662.1113	www.americanfidelity.com
Employee Assistance Program	Carelon	–	844.327.8873	www.carelonwellbeing.com/tusd
403(b), 457(b) and Roth	SchoolsFirst Plan Administration	–	800.462.8328, X 4727	www.schoolsfirst.org
California Teachers Association Voluntary	The Standard	–	800.522.0406	www.standard.com

Notes

Gallagher