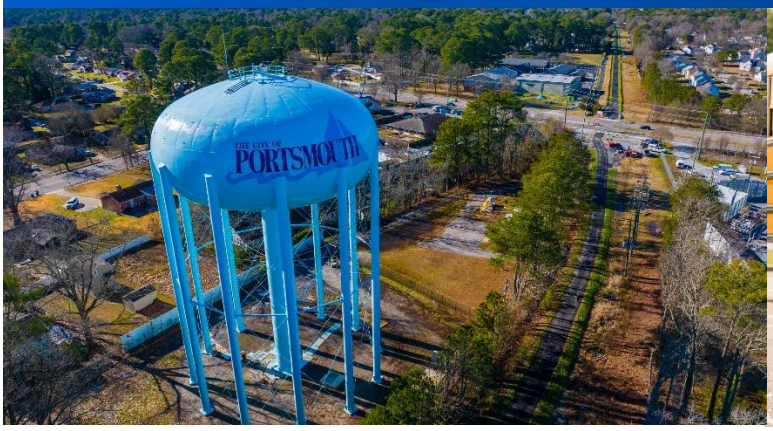
Employee Benefits Guide

PORTSMOUTH
PUBLIC SCHOOLS
SHINING BRIGHTER TOGETHER

2027 Plan Year



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Welcome

At Portsmouth Public Schools we recognize our ultimate success depends on our talented and dedicated workforce. We understand the contribution each employee makes to our accomplishments and so our goal is to provide a comprehensive program of competitive benefits to attract and retain the best employees available. Through our benefits programs we strive to support the needs of our employees and their dependents by providing a benefit package that is easy to understand, easy to access and affordable for all our employees. This brochure will help you choose the type of plan and level of coverage that is right for you.

You can also view overviews of our benefit plans by accessing our benefits web site, https://www.sentarahealthplans.com/group-pages/portsmouth-public-schools

Portsmouth Public Schools is excited to offer access to the Cason Group Call Center, which is designed to provide you with a responsive, consistent, hands- on approach to benefits enrollment. The Cason Group representatives can be reached at 1-855-520-6769.

Eligibility

Who is Eligible:

You may enroll in the Portsmouth Public Schools' Employee Benefits Program if you are a full-time employee working at least 27 hours per week.

Eligible Dependents:

If you are eligible for our benefits, then your dependents are too. In general, eligible dependents include your spouse and children up to age 26. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided.

When Coverage Begins:

The 2027 benefits are effective **through December 31, 2027**. Newly hired employees and dependents will be effective in Portsmouth Public Schools' benefits program on the 1st of the month following 30 days of employment. All elections are in effect for the entire plan year and can only be changed during Open Enrollment unless you experience a Qualifying Life Event.

Pre-Tax Benefits:

Portsmouth Public Schools' allows employees to pay premiums for Medical, Dental, Vision, Flexible Spending Accounts, and Health Savings Accounts on a pre-tax basis, via a Section 125 Cafeteria Plan. Using pre-tax dollars reduces taxable income and fewer taxes are taken out of your paycheck, which increases your take home pay and spendable income.

Enrollment Support

Online Enrollment:

Complete the Online Benefits Enrollment process through TRI-AD. Single sign-on (SSO) when connected to the Portsmouth Public Schools network: go to your "PPS Google Apps (waffle) ", click on the BenefitSpot™ icon; select the "Benefits Enrollment" tile.

Access the Portsmouth Benefits Portal Directly: Go to https://portsk12.benefitspot.com . The first time you visit the website, you will need to register to create your personal username and password. Select the "Benefits Enrollment" tile on the home screen and choose the "Start Here" button to begin your enrollment.

Cason Group Telephonic Enrollment Support:

We're proud to offer one-on-one coaching and support to help you determine which benefits best suit your unique situation. To speak with a Cason Group representative, call 1-855-520-6769.

Qualifying Life Events

You may be able to change some of your benefit elections upon the occurrence of certain qualifying life events, provided you properly notify your Employer, and the change is permitted under the plan terms. Examples of these changes in status events may include:

Adding Family Members to Coverage:

- Marriage (certified marriage certificate)
- Birth or Adoption (birth certificate/hospital announcement or adoption agreement)
- Judgment, Decree, or Order to Add Child (court order)
- Lost eligibility Under Governmental Plan (government documentation)
- Lost eligibility Under Medicare or Medicaid (government documentation)
- Spouse or Child Lost Eligibility Under Their Employers Plan (employer documentation)

Removing Family Members From Coverage:

- Divorce (divorce decree)
- Death of Spouse (documentation validating death)
- Death of Child (documentation validating death)
- Child Covered Under Plan Lost Eligibility (documentation to support)
- Judgment, Decree or Order to Remove Child (court order)
- Gained Eligibility Under Medicare or Medicaid (government documentation)
- Spouse or Child Gained Eligibility Under Their Employers Plan (employer documentation)

Other Events:

- Employment Change (Full-time to Part-time)
- Employment Change (Part-time to Full-time)
- Unpaid Leave Began
- Unpaid Leave Ended
- Dependent Care Cost or Coverage Change (documentation from dependent care provider)
- HIPAA Special Enrollment Due to Loss of Other Coverage (HIPAA certificate)
- Move Affecting Eligibility for Health Care Plan (agency validates move)
- Other Employers Open Enrollment or Plan Change (employer documentation)
- Enrollment in a Marketplace Exchange Health Plan (Documentation of the Marketplace coverage enrollment and the effective date of coverage)

If you Experience a Qualifying Event

If such a change occurs, you must make the changes to your benefits **within 30 days of the event date.** Please call the Cason Group at 1-855-520-6769 to change your benefits accordingly. Documentation may be required to verify your change of status. Failure to request a change of status within 30 days of the event may result in your having to wait until the next open enrollment period.

If action is not taken you and your dependents will not be eligible to enroll in benefits until the next annual Open Enrollment period.

MEDICAL COVERAGE

Sentara Health Plans Medical Coverage

Portsmouth Public Schools offers medical and pharmacy coverage through Sentara Health Plans. The chart on the following pages include a brief outline of the plan. Please refer to the summary plan description for complete plan details.

Plan Details	CDHP HSA Plan	POS Plan	HMO Plan
Deductible (Individual / Family)	$3,500 / $7,000	$1,000 / $2,000	$250 / $500
PPS' Contribution to HSA	$1,000	Plans Not HSA Eligible	
Non-network Deductible (Individual / Family)	None	$1,500 / $3,000	None
Out-of-Pocket Maximum (Individual / Family)	$6,000 / $12,000	$6,000 / $12,000	$5,000 / $10,000
Non-network Out-of-Pocket Max (Individual / Family)	None	$8,000 / $16,000	None
Non-network Coinsurance	N/A	Deductible, then 30% coinsurance	N/A
Primary Care / Specialist Office Visit	Deductible, then no charge	$30 / $60 copay	$30 / $60 copay
MD Live Virtual Visit*	$0 copay	$0 copay	$0 copay
Urgent Care Visit	Deductible, then no charge	$50 copay	$50 copay
Emergency Room Visit	Deductible, then no charge	Deductible, then 20% coinsurance	$350 copay
Maternity Care	Deductible, then no charge	$350 copay	$200 copay
Outpatient Lab / X-Ray	Deductible, then no charge	Deductible, then 20% coinsurance	$50 copay
Complex Imaging (MRI, CAT, PET, etc.)	Deductible, then no charge	Deductible, then 20% coinsurance	$350 copay
Outpatient Surgery	Deductible, then no charge	Deductible, then 20% coinsurance	$300 copay
Inpatient Hospital Facility	Deductible, then no charge	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Prescription Deductible (Individual /Family)	Combined with Medical	$150 / $300**	$150 / $300**

*The $0 MD Live fee is for routine medical conditions. The fee for Specialist services such as Mental Health or Dermatology services may vary.

	Rates Per Pay Period (20 Paydates)		
	CDHP HSA Plan	POS Plan	HMO Plan
Employee Only	$10.00	$23.17	$37.57
Employee + Spouse	$65.00	$96.35	$313.87
Employee + Child(ren)	$50.00	$70.50	$373.12
Employee + Family	$150.00	$333.45	$1,021.07

PRESCRIPTION COVERAGE

Sentara Health Plans Prescription Coverage

Plan Details	CDHP HSA Plan	POS Plan	HMO Plan
Prescription Deductible (Individual /Family)	**Combined with Medical**	**$150 / $300****	**$150 / $300****
Retail Prescription Drug Copays	After Deductible Tier 1 - $15 Tier 2 - $40 Tier 3 - $50 Tier 4 - 20% to a max of $200	Tier 1 - $15 Tier 2 - $40 Tier 3 - $50 Tier 4 - 20% to a max of $200	Tier 1 - $15 Tier 2 - $40 Tier 3 - $50 Tier 4 - 20% to a max of $200
Mail Prescription Drug Copays	After Deductible Tier 1 - $45 Tier 2 - $120 Tier 3 - $1500 Tier 4 - 20% to a max of $200	Tier 1 - $30 Tier 2 - $80 Tier 3 - $100 Tier 4 - 20% to a max of $200	Tier 1 - $30 Tier 2 - $80 Tier 3 - $100 Tier 4 - 20% to a max of $200
Creditable Coverage Status	Creditable	Creditable	Creditable

**Prescription drug deductible does not apply to tier 1 drugs.

Generic Drug Savings:

Using generic drugs is one way to save money. Generics have the same active ingredients as the brand-name drugs they're based on. But they typically cost 80-85% less, according to estimates from the Food and Drug Administration (FDA). If you want to make sure you're getting generics when possible, talk to your doctor and pharmacist.

Express Scripts Mail-Order Program :

With your pharmacy benefits from Sentara Health Plans, you can get 90-day supplies of your maintenance medications delivered right to your door from Express Scripts® Pharmacy.

Along with simple, stress-free ordering and delivery that can save you time and money, you'll also enjoy:

- FREE standard shipping,* with most orders arriving within 5-7 days once shipped
- Access to a hassle-free automatic refill program so you never run out of medication
- Sign in to **sentarahealthplans.com/members** or the Sentara Health Plans mobile app to refill medications, track orders, transfer prescriptions to our pharmacy, and
- make payments
- 24/7 access to pharmacists and patient care advocates to answer your questions.

Express Scripts Pharmacy is 100% focused on pharmacy and 100% focused on getting you your medications safely, quickly, and accurately.

** Standard shipping costs are included as part of your prescription plan.*

Three easy ways to switch to Express Scripts Pharmacy

ePrescribe
Ask your doctor to send your prescriptions electronically to Express Scripts Pharmacy

Online
Sign in to **sentarahealthplans.com/member** or the Sentara Health Plans mobile app to activate your pharmacy account. After activating your account, you'll be able to view your prescriptions and savings; then, simply click to transfer your eligible prescriptions to home delivery.

Phone
Call **1-888-899-2653** to learn how to get your long-term maintenance medications delivered by Express Scripts Pharmacy. TTY users can call 711.

Where to Go for Care

Certain facilities may be more ideal than others for specific services. Keep in mind that acute conditions can typically be addressed at a lower cost by visiting your PCP or utilizing telehealth. The emergency room on the other hand is best reserved for emergencies only due to the high costs of care.

Emergency Room		
For 24/7 treatment of critical conditions, illnesses, or injuries. Call 911 if you experience an emergency.	• Shortness of breath or chest pain • Excessive/uncontrolled bleeding • Loss of consciousness or seizure • Weakness or numbness • Trauma to the head or organs • Severe injuries • Overdose	• Highest cost option • No appointment • Wait times can be long and unpredictable. Patients often wait multiple hours
Urgent Care		
For non-life-threatening conditions. Typically, have extended hours. Treatment may be provided by nurses and/or doctors.	• Fever • Minor illnesses such as viral or bacterial infections • Minor injuries • Chronic pain or headache	• Less expensive than the ER, but typically more expensive than the doctor's office • No appointment necessary, but may clinics offer the option • Wait times vary
Doctor's Office		
For common injuries or illnesses that are not urgent. Members should see their PCP for routine care annually, at minimum.	• General health concerns • Routine physicals • Minor injuries and illnesses • Vaccinations • Pregnancy	• Costs vary, may have a copay or coinsurance • Appointment needed, can take months • Relatively short wait times
Virtual Telehealth Visits		
For low-acuity illnesses and conditions. Allows members to access care on the go through a computer or mobile device. Virtual doctors may provide medication and treatment for certain conditions.	• Minor illnesses • Allergies • Certain skin conditions • Health questions or concerns	• Typically, the lowest cost option • No appointment necessary • Little to no wait times • Can have a visit at any time or place

Preventive Care & PCP Relationships

According to the Centers for Disease Control and Prevention, 75% of the nation's health care costs are from treating chronic conditions like heart disease, type 2 diabetes and obesity. A large percentage of health care costs are due to preventable conditions. In an effort to keep your health in check, and healthcare costs as low as possible, it's important to take advantage of preventive care. Certain preventive care services are covered at 100% under all of the Sentara plan options.

What is preventive care?

Preventive care is care you receive to prevent illnesses or diseases. Instead of waiting for symptoms of an illness to get health care services, preventive care aims to keep you from getting sick in the first place.

Examples of preventive care include:

- Annual physical exams
- Health screenings
- Lab tests
- Counseling
- Immunizations

Is preventive care enough to avoid developing chronic diseases?

When preventive care is combined with an overall healthy lifestyle, like eating well and exercising, you can greatly decrease your chances of getting a chronic condition in the first place.

What steps should I take to get preventive care?

Contact your doctor to discuss your preventive care options. To find an in-network doctor or for details about what preventive care services are covered, visit the Sentara Health Insurance Company website https://www.sentarahealthplans.com/.

Build a strong relationship with your PCP

A strong relationship with your primary care provider (PCP) can lead to better medical care and help you live longer. Following are ways to help you build a good patient-physician relationship and get the most out of your medical appointments:

- Be prepared for your appointment
- Prioritize health issues to discuss
- Bring a companion to your appointment when necessary
- Be honest with your physician
- Be sure you understand your care plan
- Communicate with your physician via patient portal
- Learn when to use virtual care
- Follow your care plan

Value Added Benefits

Telehealth with MDLive

Get 24/7/365 Access to Board-Certified doctors anytime, anywhere! These doctors are available to diagnose, recommend treatment and prescribe medications when appropriate. Consultations with these doctors are considered in-network, regardless of if you use this benefit outside the service area. **MDLive has a $0 copay**. For more information visit: www.mdlive.com- or call 1-866-648-3638

Omada Pre-Diabetes & OnDuo Diabetes Management Program

Sentara offers members free access to extensive Diabetes education and condition care. This includes making the Omada pre-diabetes program and OnDuo Diabetes Management Program free for eligible members. Omada is a lifestyle-change program focused on reducing the risk of obesity-related chronic disease. OnDuo Provides a virtual care center that gives you daily access to diabetes tools and experts, virtual and in-person care, support between visits and access to supplies and coaches.

Treatment Cost Calculator

This tool provides highly accurate geographic-based cost estimates for over 300 procedures and services including x-rays, advanced imaging, outpatient surgeries, office visits, labs, immunizations, and inpatient admissions. This tool uses your plan information to determine your out of pockets costs directly, maximizing price transparency.

Employee Assistance Program

Sentara Health Plans EAP (Employee Assistance Program) is a helpful resource that can be used to address life's challenges, solve personal problems, or tackle work related issues. Sentara Health Plans' EAP is confidential, short-term, and solution-focused services are provided by a group of skilled, professional, and caring counselors available to you at no cost. Contact Sentara at 757-363-6777 or 1-800-899-8174. Or go online to SentaraEAP.com.

MyLife MyPlan

The MyLife MyPlan Rewards Program is available to Portsmouth Public Schools employees. This program offers up to $200 in rewards to improve your health if you are affected by conditions like Asthma, COPD, Coronary Artery Disease, Pregnancy, Chronic Heart Failure, and more.

Health Savings Account

When you are enrolled in the Consumer Directed Health Plan and meet the eligibility requirements, the IRS allows you to open and contribute to an HSA Account. As the budget permits, PPS will contribute $1,000 annually to the HSA accounts for employees who are enrolled in the CDHP health plan.

Health Savings Account (HSA)

An HSA is a tax-sheltered bank account that you own for the purpose of paying eligible health care expenses for you and/or your eligible dependents for current or future healthcare expenses. The Health Savings Account (HSA) is yours to keep, even if you change jobs or medical plans. There is no "use it or lose it" rule; your balance carries over year to year.

Plus, you get extra tax advantages with an HSA because:

- Money you deposit into an HSA is exempt from federal income taxes
- Interest in your account grows tax free; and
- You don't pay income taxes on withdrawals used to pay for eligible health expenses. (If you withdraw funds for non-eligible expenses, taxes and penalties apply).
- You also have a choice of investment options which earn competitive interest rates so your unused funds grow over time.

Although everyone can enroll in the Qualified High Deductible Health Plan, not everyone is eligible to open and contribute to an HSA. If you do not meet these requirements, you cannot open an HSA.

- You must be enrolled in a Qualified High Deductible Health Plan (QHDHP)
- You must not be covered by another non-QHDHP health plan, such as a spouse's PPO plan.
- You are not enrolled in Medicare.
- You are not in the TRICARE or TRICARE for Life military benefits program.
- You have not received Veterans Administration (VA) benefits within the past three months.
- You are not claimed as a dependent on another person's tax return.
- You are not covered by a traditional health care flexible spending account (FSA). This includes your spouse's FSA. (Enrollment in a limited purpose health care FSA is allowed).

2027 HSA Contributions

You can contribute to your Health Savings Account on a pre-tax basis through payroll deductions up to the IRS statutory maximums. The IRS has established the following maximum HSA contributions:

For The 2027 Tax Year:

- $4,500 Individual
- $9,000 Family

If you are age 55 and over, you may contribute an extra $1,000 catch up contribution.

How do I get reimbursed for my eligible expenses?

The easiest way to use your HSA dollars is by using your HSA Debit Card at the time you incur an eligible expense. Or you can withdraw money from an ATM. But keep your receipts! You must be able to prove that you were reimbursing yourself for an eligible expense if you are audited. If you use your HSA funds for non-eligible expenses, you will be charged a 20% penalty tax (if under age 65) as well as federal income taxes.

DENTAL COVERAGE

Delta Dental Plans

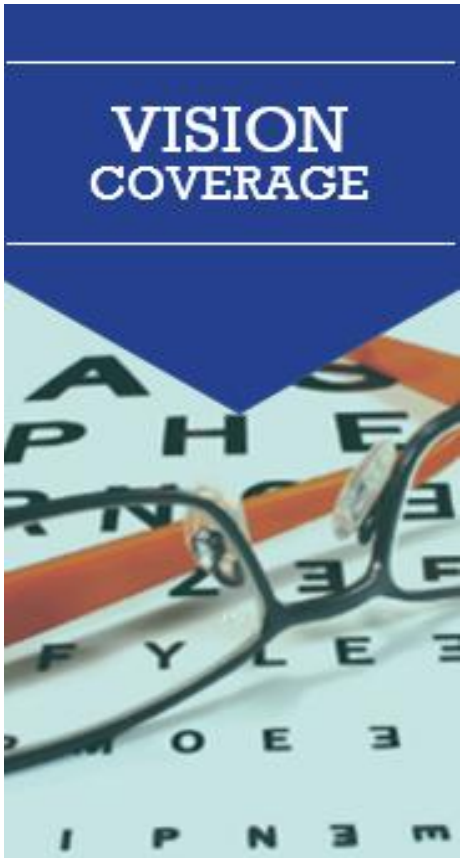
Portsmouth Public Schools offers dental programs through Delta Dental. The chart below is a brief outline of the plan. Please refer to the summary plan description for complete plan details.

Plan Details	PPO Plus Premier Plan	EPO Plan (PPO Network Providers Only)
Deductible (Individual / Family)	$50 / $150	None
Waived for Preventive	Yes	Fixed Copayment Schedule
Annual Maximum	$1,500	$3,000
Preventive Services *Exams, Cleanings, X-Rays*	100%	Fixed Copayment Schedule
Basic Services *Fillings, Simple Extractions, Endo/Periodontics*	80%	Fixed Copayment Schedule
Major Services *Crowns, Dentures*	50%	Fixed Copayment Schedule
Orthodontia	50%	50%
Eligibility	Children Only	Children and Adults
Lifetime Maximum	$1,500	$2,000
Waiting Periods (Waived for those with prior coverage.)	12 Months Major 12 Months Ortho	None

Right Start 4 Kids

	Rates Per Pay Period (20 Paydates)	
	PPO Plan	EPO Plan
Employee Only	$16.69	$18.74
Employee + 1	$33.75	$31.89
Family	$46.28	$47.60

Right Start 4 Kids from Delta Dental is a benefit that helps remove cost barriers to dental care for children up to age 13. This program provides 100% coverage for diagnostic and preventive and basic and major services, with no deductible, when you visit an in-network dentist. Coinsurance levels apply when visiting an out-of-network dentist. Orthodontic services are not eligible for the 100% coverage level.



EyeMed Vision Plan

Portsmouth Public Schools provides Vision Insurance.

Plan Details	Vision Plan In-Network Benefits
Routine Exams (Annual)	$10 copay
Materials Copay	$25 copay
Lenses *Covered every 12 months*	$25 copay
Contacts *Covered every 12 months*	Elective contacts: $150 allowance; additional discounts may apply.
Frames *Covered every 12 months*	$25 copay; $150 allowance; additional discounts may apply.

Rates Per Pay Period (20 Pay Dates)	
Employee	$5.27
Employee + Spouse	$10.01
Employee + Child(ren)	$10.54
Employee + Family	$15.49

Flexible Spending Accounts

The Flexible Spending Account (FSA) plans with TRI-AD allows you to set aside pre-tax dollars to cover qualified expenses you would normally pay out of your pocket with post-tax dollars. The plan is comprised of a health care spending account and a dependent care account. You pay no federal or state income taxes on the money you place in an FSA.

How an FSA works:

- Choose a specific amount of money to contribute each pay period, pre-tax, to one or both accounts during the year – up to the **annual maximum election amounts of $3,500 for the Health Care FSA* or $7,500 for the Dependent Care FSA.**
- The amount is automatically deducted from your pay at the same level each pay period.
- As you incur eligible expenses, you may use your flexible spending debit card to pay at the point of service OR submit the appropriate paperwork to be reimbursed by the plan.

Important rules to keep in mind:

- The IRS has a strict "use it or lose it" rule. If you do not use the full amount in your FSA, you will lose any remaining funds with the exception of a $700 rollover amount* for the health care FSA.
- Once you enroll in the FSA, you cannot change your contribution amount during the year unless you experience a qualifying life event.
- You cannot transfer funds from one FSA to another.

*Note: The 2026 Medical FSA maximum is $3,400, and the rollover amount is $680. The 2027 amounts notated above are expected indexed amounts for 2027, subject to official guidance pending from the IRS.

Additional Plans

For additional details on the below plans please visit the Online Benefits Portal at https://www.ppsk12.us/page/employee-benefits

VRS / Securian Financial Basic Life and AD&D Plans

Portsmouth Public Schools provides 200% of your annual salary in Basic Life insurance and Accidental Death and Dismemberment (AD&D) insurance at no cost for the duration of employment. The AD&D insurance provides a monetary benefit to an employee or beneficiary when the employee experiences certain bodily injuries or death resulting from a covered accident.

VRS / Virginia Local Disability Plan (VLDP) for Hybrid members only

VLDP provides income protection if you can't work because of a non-work-related or work-related illness, injury or other condition, such as surgery, pregnancy, complications from pregnancy or a catastrophic or major chronic condition. For additional information, please visit the VRS Virginia Local Disability Plan (VLDP) Hybrid VRS Members Only web site at https://www.varetire.org/benefits-and-programs/programs/vldp/

VRS / Securian Financial Voluntary Life and AD&D Plans

Voluntary Life and AD&D insurance provides you financial security at an affordable cost. Employees are able to elect up to a maximum (after Evidence of Insurability) of $800,000. The amounts covered for the employee and their family depends on the Plan Option chosen. For additional information, please visit the VRS/Optional Group Life Insurance through Securian web site at https://www.varetire.org/benefits-and-programs/benefits/life-insurance/optional-group-life-insurance/

Reminder!

Keep Your Beneficiary Up to Date!

For more information, see Naming a Beneficiary To change your beneficiary, log in to myVRS account to make updates. If you need help, please call VRS at 888-827-3847.

Additional Plans

For additional details on the below plans please visit the Online Sentara Portal at https://www.sentarahealthplans.com/group-pages/portsmouth-public-schools/

Unum Whole Life

Unum's Whole Life Insurance offers protection beyond an individual's working years, potentially for your lifetime. The benefit includes options for employee, spouse, and children. The whole life coverage provides for a guaranteed death benefit that will never decrease, level premiums that will never increase, cash value accumulation, and also includes a Long-Term Care (LTC) rider.

UNUM Short Term Disability

Portsmouth Public Schools offers short-term income protection through UNUM in the event you become unable to work due to a non-work-related illness or injury. This benefit covers 60% of your monthly base salary up to $5,000. Please see the summary plan description for complete plan details.

UNUM Accident & Injury Plan

No one plans to have an accident, but it can happen at any moment throughout the day, whether at work or at home. Most major medical insurance plans only pay a portion of the bills. Our policy can help pick up where other insurance leaves off and provide cash to cover the expenses. Our accident coverage helps offer peace of mind when an accidental injury occurs.

UNUM Critical Illness Plan

The signs pointing to a critical illness are not always clear and may not be preventable, but our coverage can help offer financial protection in the event you are diagnosed. UNUM group voluntary critical illness coverage provides a lump- sum cash benefit to help you cover the out-of-pocket expenses associated with a critical illness.

UNUM Hospital Insurance Plan

Hospital Insurance helps covered employees and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth.

Legal Resources Legal and ID Theft Protection Plan

Portsmouth Public Schools includes the option to purchase protection for expected and unexpected legal expenses through Legal Resources. The plan offers employees a complete comprehensive package of legal services, including advice, consultation and courtroom representation. Legal Resources' ID Theft Protection plan monitors your credit and personal information against suspicious activity. These plans provide coverage for the employee and immediate family (spouse and dependent children to the age of 19 or 23 if full-time student).

Employee Assistance Program

Life can be full of challenges. Your Sentara Employee Assistance Program (EAP) is here to help you and your household members. EAP interactions are completely confidential. You and your household members have access to a wide range of no-cost support services and resources, including:

- Counseling
  - Up to 3 visits per issue
  - In-person or online visits
- Managing stress or anger
- Improving family dynamics
- Care for sick or elderly family members
- Address substance abuse/dependency
- Deal with grief or a loss
- Balance work and life obligations
- Employee well-being
- Training, webinars, and much more!

Easy

Call **1-800-899-8174** to schedule an in-person, telephonic, or virtual counseling appointment.

Confidential

Discussions with our clinicians are protected by strict privacy laws.

No cost

Our services are covered by your employer, so there's no cost to you or your household members.

A wide range of resources are just a click away at **sentaraEAP.com**

User Name:* *PPS

1-800-899-8174

Sentara® Health

Contact Information

Have Questions? Need Help?

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Additional information regarding benefit plans can be found on the Online Benefit Portal at https://www.sentarahealthplans.com/group-pages/portsmouth-public-schools/

Plan	Carrier	Website	Contact
Medical	Sentara Health Plans	https://www.sentarahealthplans.com/	877-552-7401
Health Savings Account	Health Equity	www.healthequity.com	866-346-5800
Dental	Delta Dental	www.deltadentalva.com	800-237-6060
Vision	EyeMed	www.eyemedvisioncare.com	866-939-3633
Employee Assistance Program	Sentara	www.SentaraEAP.com User Name: PPS	800-899-8174
Flexible Spending Accounts	TRI-AD	www.tri-ad.com	888-844-1372
Accident, Critical Illness, Disability, Hospital, and Whole Life Insurance	UNUM	www.unum.com	800-635-5597
Basic Life and AD&D Voluntary Life and AD&D	VRS / Securian Financial	www.varetire.org www.securian.com	888-827-3847 800-843-8358
Legal Services	Legal Resources	www.legalresources.com	800-728-5768
VRS/VLDP	Alight	https://www.varetire.org/benefits-and-programs/programs/vldp/	877-928-7021

This brochure summarizes the benefit plans that are available to Portsmouth Public Schools eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Benefits Department. Information provided in this brochure is not a guarantee of benefits.