

2026 Employee Benefits Open Enrollment Memo



Cascade Christian Schools is pleased to offer a comprehensive benefits program to our valued employees. In partnership with our Employee Benefits Consultants, Brown & Brown, we have carefully evaluated our current programs alongside other options in the market to ensure our benefits program remains competitive.

This memo includes important information regarding the benefit plan details. Please take a moment to review this information carefully.

What Is New effective January 1, 2026?

Important! This year, the medical plan will return to a traditional group health plan, now offered through Kaiser Permanente. This change is designed to simplify your enrollment experience and provide more consistent coverage options for everyone.

This means you'll no longer need to shop for an individual health plan on your own. Instead, you'll choose from a selection of the three health plans offered. These plans include familiar options through Kaiser Permanente, with coverage starting January 1st.

Why we're making this change – we've heard your feedback and understand that navigating the individual marketplace can be time consuming and confusing. By returning to a group plan, we aim to make enrollment easier, offer more predictable costs, and provide better support and coordination of care.

What you need to do:

During this open enrollment period, you'll select a new group health plan offered through Kaiser Permanente.

If you currently have an individual health plan through the existing ICHRA, you'll need to cancel it effective December 31st.

Kaiser Offers Two Network Options:

Access PPO (base plan & buy-up plan): Offers one of the largest provider networks in Washington, including Kaiser facilities and top regional hospitals like UW Medicine, Swedish, and MultiCare, plus national access through First Choice Health and OptumRx pharmacies.

Core (mid plan): is a focused HMO network centered around Kaiser Permanente medical facilities and select high-quality community providers. Coverage is limited to in-network providers, except for emergencies; however, you may receive up to 10 out of network physician visits and 5 prescription fills per year.

To find an in-network medical care provider visit: www.kp.org/wa and select the plan network, or contact them at 888-901-4636

IN-NETWORK	Base Plan HSA 4500 Network: Access PPO	Mid Plan KP Plus 3000 Network: Core	Buy-Up Plan VisitsPlus 2500 Network: Access PPO
Preventive Services	100% Covered	100% Covered	100% Covered
Deductible (Individual / Family)	\$4,500 / \$9,000	\$3,000 / \$6,000	\$2,500 / \$5,000
Coinsurance	You pay 30% after deductible	You pay 30% after deductible	You pay 30% after deductible
Out of Pocket Maximum (Individual / Family)	\$7,000 / \$14,000	\$7,500 / \$15,000	\$6,000 / \$12,000
Office Visits: Primary Specialist Virtual	Deductible, then 30%	\$30 copay \$30 copay \$0 copay	\$35 copay \$35 copay \$0 copay
Urgent Care	Deductible, then 30%	\$30 copay	\$35 copay
Emergency Room <i>(copay waived if admitted)</i>	\$200 copay; Deductible, then 30%	\$200 copay; Deductible, then 30%	\$200 copay; Deductible, then 30%
Inpatient Hospitalization	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%
Diagnostic X-Ray & Lab	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%
Major Lab – MRI, PET/CAT Scans	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%
Prescription Drugs (30 day) Preferred Generic Preferred Brand Non-Preferred Preferred Specialty	Medical Deductible Applies 30% (20% enhanced)	Deductible Waived \$25 copay \$50 copay Non-Preferred Not Covered 50% up to \$150	Deductible Waived \$20 copay (\$10 enhanced) \$40 copay (\$20 enhanced) \$60 copay (\$30 enhanced) 30% up to \$150 copay
Prescription Mail (90 day)	Deductible, then 20%	2x copay	\$2x enhanced copay
Chiropractic (Visits per year)	Deductible, then 30%, 12 visits	\$30 copay; 12 visits	\$35 copay; 12 visits
OUT OF NETWORK			
Deductible (Individual / Family)	\$9,000 / \$18,000	Limited to 10 covered services outside of the Core network - per year, and 5 prescription fills.	\$5,000 / \$10,000
Coinsurance	You pay 50% after deductible		You pay 50% after deductible
Out of Pocket Maximum (Individual / Family)	Unlimited	Then no out of network coverage.	Unlimited

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Health Savings Account (HSA): will remain with HealthEquity.

If you are enrolled in a medical qualifying high deductible health plan (such as the Kaiser Base Plan), you may set aside pre-tax dollars into the HSA, up to the IRS limit of \$4,400 individual, or \$8,750 family (plus an additional \$1,000 if you're age 55 or older).

Flexible Spending Arrangement (FSA): will remain with HealthEquity.

- Health Care FSA: You may set aside pre-tax dollars into the Health Care FSA, up to \$3,400. *(Note: you cannot contribute into a Health Care FSA if you are enrolled in an HSA medical plan)*
- Dependent Care FSA: regardless of medical plan enrollment, you may set aside pre-tax dollars to cover eligible childcare or dependent care expenses, up to \$7,500 per household.

Dental: will remain with Premera BlueCross. There are no benefit plan changes for 2026.

Vision: will remain with Ameritas, giving you the option to choose between a VSP network plan, or EyeMed network plan. There are no benefit plan changes for 2026.

Life/AD&D, Voluntary Long Term Disability & Employee Assistance Program: remain with Principal, with no benefit plan changes.

403B Retirement Savings Plan: remains with Barron Financial Services, contact Julie.Drennon@barronfinancial.com or 360-791-4701 for more information.

Premiums:

The pre-tax payroll deduction costs per month are noted within your Employee Benefits Guide, or you may also access the costs amount through your Paycom portal.

You may access the online employee guide link here: [2026 Employee Benefits Guide - Classified Staff- Cascade Christian Schools](#)

Instructions for Open Enrollment:

Your open enrollment window is November 17th – November 24th.

Open enrollment is your opportunity to make changes to your current benefit elections (adding/removing dependents, changing your plan election or enrolling for the first time). This cannot be done outside of open enrollment unless you experience a Qualifying Event which allows you to enroll under the "Special Enrollment Provisions".

Qualifying Event / Special Enrollment Provision: Examples of "Special Enrollment" events are involuntary loss of coverage, dependents acquired through marriage after the employee's effective date, newborn or adopted children, etc. Please refer to your benefit booklet for specific details. If you experience a qualifying event you must enroll within 30 days of the event or wait until the next open enrollment period for coverage effective January 1st each year.

****Please submit all necessary enrollment through Paycom****

Questions?



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