



2026 Benefits Guide



**Here's to a
healthier
you!**

WELCOME TO YOUR BENEFITS

At the City of Meridian, we understand that your benefits are a crucial part of your overall well-being. That's why we are dedicated to supporting you and your family in achieving the best possible physical, financial, and emotional health. We are proud to offer you a comprehensive and competitive benefits package, with the flexibility to tailor your choices to fit your unique needs.

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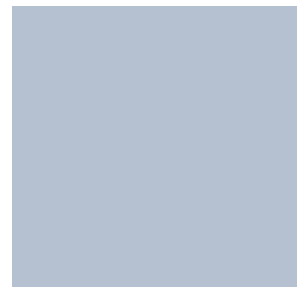
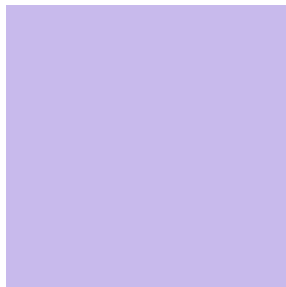
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KEY FEATURES FOR 2026

- The City pays 100% of the employee cost, as well as 80% of the dependent cost for Medical, Dental and Vision. Monthly costs are provided throughout this guide.

Medical

- Rula and Talkspace have been added to our Mental Health virtual providers. These are online resources for counseling and substance abuse. Sessions can be activated by visiting members.bcidaho.com.
- Weight Management Program added through Solera. Solera is a clinically proven weight management and lifestyle change solution with 8 different programs/providers to choose from. On-site and online lessons, health coaching and community will help you improve your physical and mental health. No cost to employees and enrolled dependents that qualify. Go to GoSolera.com/BCIdaho or call 888-293-6044.
- Enrolling in the Cardio Diabetes No Copay Program and working with a clinical health coach or registered nurse, you'll be eligible for a \$0 copayment on medications and supplies you need to manage your condition. Additional program details are located on page 8.
- Prenatal Education Program, Bright Beginnings! Bright Beginnings provides mother-to-be resources to enjoy a healthy pregnancy. If you have a high-risk pregnancy, you can receive special support that helps you learn how to lower the risks to you and your baby. After completing the program, you will receive \$100 gift card!
- SmartShopper helps you find and compare in-network providers so you can get the same high-quality care for less. When you use SmartShopper to shop for your next procedure, x-ray, scan or testing, everyone saves and you receive a cash reward after your appointment!
 - Compare prices and rewards by shopping online or calling the Personal Assistant Team at 866-507-3528.
- Our Cost Relief program helps you save with \$0 copay on certain specialty drugs. Fill your prescription with Blue Cross' partner pharmacy, CarelonRx in order to be enrolled automatically for drug manufacturer coupons. Even if there is no copay assistance available for your drug, your cost will be \$0 out of pocket. Call 877-638-4008 for support.
- Choice Docs are Primary Care Physicians (PCPs) and Specialists who have received a high efficiency rating with Blue Cross of Idaho resulting in lower claims for you and our plan. You pay \$0 copay for PCP office visits and \$20 Specialty copay! Non-Choice Doc copays are \$20 for PCP and \$40 for Specialty.
- MDLIVE Telehealth copay of only \$10/visit. MDLIVE provides you with easy, convenient and cost effective virtual care, with anytime access to board-certified doctors, pediatricians and licensed therapists. Register at mdlive.com.
- Free Identity Protection and Repair services provided through Blue Cross of Idaho. Enroll online through experianidworks.com/bcidaho.

Delta Dental

- Health and Oral Wellness (HOW) Program – 'HOW' is a unique, patient-centered program that adds additional benefits to your dental plan, based on your individual oral health needs. By having your dentist perform a simple risk assessment, you may have access to additional preventive and health-sustaining benefits.

Vision

- VSP EasyOptions. This allows you to choose the benefit enhancement that is right for you and your family. Choices include: An additional \$120 frame allowance, or fully covered premium or custom progressive lenses, or fully covered light-reactive lenses, or fully covered anti-glare coating, or an additional \$120 contact lens allowance.

Medical

	Preferred Blue PPO	
	In-network	Out-of-network
Annual deductible		
Individual	\$750	
Family	\$1,500	
Out-of-pocket maximum		
Individual	\$2,500	\$3,750
Family	\$5,000	\$7,500
Medical coverage		
Preventive care	Covered in full	40% after deductible
ChoiceDocs office visit (PCP / Specialist)	\$0 / \$20 Copay	n/a
Non-Choice Docs office visits (PCP / Specialist)	\$20 / \$40 Copay	40% after deductible
MDLive Telehealth	\$10 Copay	n/a
Coinsurance for most medical care	20% after deductible	40% after deductible
Retail prescription drugs (30-day supply)		
Generic	\$10	
Brand Formulary	\$30	
Non-formulary	\$45	
Specialty	\$100	
Mail-order prescription drugs (90-day supply)		
Generic	\$20	
Brand Formulary	\$60	
Non-formulary	\$90	
Specialty	Not available, see Cost Relief Program for Specialty benefit	
Prescription Out of Pocket Maximum: Individual \$3,000 / Family \$6,000		

Medical Employee Contributions

Coverage tier	Monthly Cost
Employee Only	\$0
Employee + Spouse	\$206.66
Employee + 1 Child	\$83.00
Employee + Children	\$131.43
Employee + Family	\$283.24

Dental

Healthy teeth and gums are important to your overall wellness. Regular dental checkups and good oral hygiene play a key role in maintaining your health.

Delta Dental	PPO
Annual deductible Per Person Per Family	\$50 \$150
Calendar-year maximum, per person	\$2,000
"HOW" Program	Risk Assessment can unlock services such as additional cleanings, sealants, fluoride; at no additional cost
Preventive/diagnostic services	100%
Basic services	80%
Major services	50%
Orthodontia	Discount program available – contact Delta Dental for details

Willamette Dental	Copays In-Network
Annual maximum	No annual maximum
Deductible	No deductible
General Office or Orthodontic Office Visit	\$15 copay
Preventive/diagnostic services	Covered with office visit copay
Fillings	Covered with office visit copay
Porcelain – Metal Crown	\$300 copay
Bridge per Tooth	\$300 copay
Root Canal Therapy	\$85 - \$140 copay
Surgical Extraction	\$80 copay
Dental Implant Surgery	\$1,500 benefit maximum per year
Orthodontia Treatment	\$2,200 copay

Dental Employee Contributions

Coverage tier	Delta Dental	Willamette
Employee Only	\$0	\$0
Employee + Spouse	\$9.51	\$11.91
Employee + Child	\$5.55	\$6.98
Employee + Children	\$9.87	\$12.36
Employee + Spouse + Child	\$15.08	\$18.87
Employee + Family	\$19.33	\$24.18

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.

Vision Service Plan (VSP)	Copays In-Network
Exam (once per calendar year)	\$20
Prescription glasses	\$20
Lenses (once per calendar year)	Single vision, lined bifocal, lined trifocal lenses included Lens enhancements discounts available
Frames (once per calendar year)	Frames are allowed up to \$150 for featured frame brands, 20% off over your allowance \$70 Walmart/Costco frame allowance
Contact lenses (instead of glasses)	\$130 allowance for contacts, copay does not apply. Includes contact lens exam (fitting and evaluation)
VSP EasyOptions	Choice of: An additional \$120 frame allowance, or fully covered premium or custom progressive lenses, or fully covered light-reactive lenses, or fully covered anti-glare coating, or an additional \$120 contact lens allowance

Vision Employee Contributions

Coverage tier	Monthly Cost
Employee Only	\$0
Employee + Spouse	\$1.40
Employee + Child	\$1.40
Employee + Children	\$1.47
Employee + Family	\$3.80

Money Saving Tip

You can use your Health Care FSA for qualified out-of-pocket medical, dental and vision expenses.



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.

City of Meridian offers you the following FSA Options:

Health Care FSA

- Pay for eligible health care expenses, such as plan deductibles, copays, and bills.
- Rollover: You will forfeit any amount under \$20 and above \$680 left in the Health Care FSA account at the end of the plan year.
- Contribute up to \$3,400 annually in 2026.
- Substantiation (providing receipts) is required for all debit card transactions that don't align with your EOB's.

When you enroll in a Health Care FSA, our FSA provider, APA Benefits, 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 APA Benefits.

What's an eligible Health Care expense?

Health Care FSA – Plan deductibles, copays, coinsurance, prescriptions, over-the-counter medications, and other medical, dental and vision care expenses. To learn more, see IRS Publication 502 at www.irs.gov.

Dependent Care FSA

- Pay for eligible dependent care expenses, such as day care for a child and/or elder care.
- Dependent qualifying information:
 - Expenses for a child or children under age 13 who lives in your home at least 50% of the time for whom you provide at least 50% of their support are reimbursable.
 - In order to claim reimbursement for elder care expenses, your dependent elder must live with you for at least 8 hours a day and they must be claimed as a dependent on your annual tax returns.
- Contribute up to \$7,500 in 2026, or \$3,750 if you are married and filing separately.

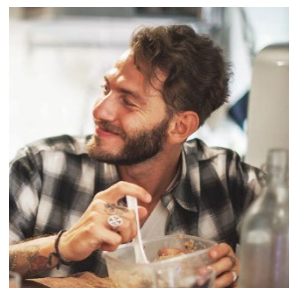
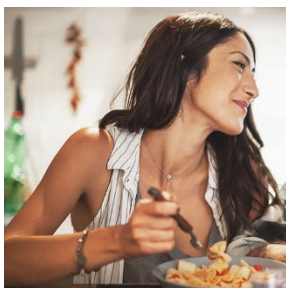
What's an eligible Dependent Care expense?

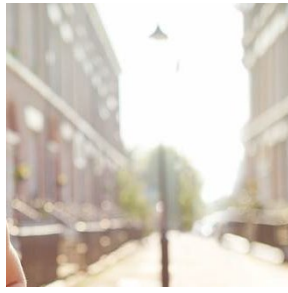
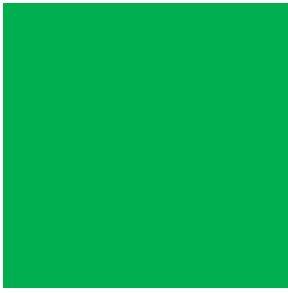
Dependent Care FSA – Child day care, babysitters, home care for dependent elders, and related expenses. To learn more, see IRS Publication 503 at www.irs.gov.

Estimate carefully



Both FSAs are “use-it-or-lose-it” accounts and must be elected annually. You will forfeit any amount below \$20 and above \$660 in the Health Care FSA account at the end of the plan year.





Wellness Works Program

City of Meridian 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.

The City of Meridian deeply values our employees, recognizing that you are our greatest asset. We are committed to supporting your success, not just in your career, but in your overall well-being. To help you achieve both, we are excited to offer the Wellness Works Program.

By participating in this program, you'll have the opportunity to improve your health and wellness, engage in events and activities with fellow City employees, and earn an extra paid day off as an added incentive!

A convenient option to help prioritize your fitness and well-being is to utilize the City's on-site gym, located at City Hall. You receive 24/7 access with your City badge and also can utilize the locker rooms if needed.

As a City employee, you have access to Active&Fit through Blue Cross of Idaho. Active&Fit is a discount fitness membership program that gives you access to thousands of fitness centers, digital workouts and lifestyle coaching to help you become more active. It's available to you and your spouse even if you do not enroll in the Blue Cross Medical Plan.

Employee Assistance Program

The City of Meridian's Employee Assistance Program (EAP) is available throughout the year to assist with your everyday needs. It's all part of our commitment to supporting your total wellbeing. EAP offers counseling, legal, and financial services all at no cost to you and it is completely confidential. To begin taking advantage of this valuable benefit, visit www.bpahealth.com or call **1-800-726-0003**.

Education Assistance Program

The City encourages employees to expand their knowledge and skills through participation in outside educational programs during non-working hours.

We offer \$3,000 in reimbursement per accounting fiscal year to eligible employees to help cover expenses for registration, tuition, fees and books.

Eligibility is based on your position type, must be a Regular Full-Time employee and have been employed with the City for six months or longer.

Paid Parental Leave

To support parents in bonding with and welcoming a new child into their family, the City offers 12 weeks of Paid Parental Leave to all regular full-time employees who meet the following eligibility criteria as of the date of birth or adoption:

- Employment with the City for at least 12 months
- A minimum of 1,250 hours worked during the past 12 months

Parental leave provides paid time off following the birth of an employee's biological child or the legal placement of a child for adoption.

For more details, please refer to the Standard Operating Policy – Paid Parental Leave.

MEDICAL PLAN FEATURES

From voluntary life insurance to retirement options, the City of Meridian offers programs to help ensure financial security for you and your family.

SmartShopper

It pays to shop for better health care

Make sure you're squeezing every benefit out of your health plan.

SmartShopper helps you compare in-network health providers near you. The price of medical care varies depending on where you go, so you might as well shop around to get the best care for less!

SmartShopper lets you shop for routine procedures, preventative exams, imaging scans and surgeries. Plus, you can earn cash rewards when you choose specific providers. When you make smart decisions about your health care, you get rewarded!

Here's how it works:

- Compare prices and rewards by shopping online at bcidaho.com/smartshopper or calling our own dedicated Personal Assistant Team (PAT) at 866-507-3528.
- Schedule your appointment or let PAT do it for you!
- Earn your cash reward by having your appointment within the year.

The Personal Assistant Team is available Monday – Thursday from 6:00am – 6:00pm and Friday from 6:00am – 4:00pm MST.

Cardio-Diabetes No Copay

When you enroll in the Cardio-Diabetes No Copay program and work with a clinical health coach or registered nurse, you'll be eligible for a \$0 copayment on medications and supplies you need to manage your condition.

To qualify, you will work with a clinical health coach or registered nurse for three virtual or phone based coaching sessions within a plan year.

Once sessions are completed, you qualify for a \$0 copay on:

- Insulin and some pumps
- Lancets, syringes, pen needles and preferred test strips
- General oral diabetic or statin medications
- General oral blood pressure or cardiovascular medications

Bright Beginnings

Prenatal Program

Family planning means big changes. Whether you're newly pregnant or just thinking about starting a family, you want your baby to have a healthy start.

The free program provides mothers-to-be resources to support a healthy pregnancy. This means you worry less and spend more time excited about what's coming! If you have a high risk pregnancy, you can receive case management services to help you learn how to lower the risk to you and your baby.

To enroll:

- Call 208-387-6999 or 800-741-1871
- Leave a voicemail with your name, address, phone number, member ID and your current week of pregnancy and Blue Cross will send you information

Cost Relief for Specialty Drugs

The Cost Relief program helps you get select specialty drugs at no cost to you. That means \$0 copay for any medications on your plan's exclusive Specialty Drug List when you fill your prescription with our pharmacy partner, CarelonRx Specialty Pharmacy®.

The program works with drug manufacturers to get available copay card assistance. It then manages enrollment and renewals for you. Even if there is no copay assistance available for your drug, your cost will be \$0 out-of-pocket.

You will need to call CarelonRx Specialty Pharmacy 877-638-4008, to finalize your enrollment and receive a \$0 out-of-pocket cost.

FINANCIAL

From voluntary life insurance to retirement options, the City of Meridian offers programs to help ensure financial security for you and your family.

Life Insurance

City of Meridian provides you with basic life and accidental death and dismemberment (AD&D) insurance so that you can protect those you love from the unexpected.

Life insurance pays a benefit in the event of a death, while accidental death & dismemberment insurance (AD&D) provides an additional benefit to you or your beneficiaries in the event of certain accidental losses or death.

Your benefit amount is \$50,000. Your spouse and child(ren) life insurance benefit amount is \$1,000 each.

There is no cost to you for this coverage.

Supplemental life and AD&D insurance

If you want added protection, you can purchase supplemental life and/or AD&D insurance for yourself and dependents. You may elect coverage in \$10,000 increments, not to exceed 6 times annual salary to a maximum of \$300,000 for yourself and spouse coverage begins at \$5,000 increments up to \$100,000 (not to exceed 50% of the employee elected coverage). For your child(ren), you may purchase additional life insurance in amounts of \$2,000, \$5,000 or \$10,000.

Guarantee issue amounts

During your new hire period, you are automatically approved the guarantee issue amounts below:

- Employee: \$70,000
- Spouse: \$35,000
- Child: \$10,000

Anything over those amounts, you will be required to complete an evidence of insurability (EOI) medical questionnaire to determine whether you or your spouse is insurable for supplemental life insurance amounts.

Reach out to Human Resources for more detailed information and the appropriate forms if you are interested in applying for Supplemental Life and/or AD&D insurance or increasing your existing coverage

Disability Insurance

The loss of income due to illness or disability can cause serious financial hardship for your family. City of Meridian's disability insurance programs work together to replace a portion of your income when you're unable to work. The disability benefits you receive allow you to continue paying your bills and meeting your financial obligations during this difficult time. There is no cost to you for these disability benefits and they begin the first of the month following your hire date.

Summary of Disability Benefits

	Short-Term Disability	Long-Term Disability
Benefit provided	Up to 60% of your weekly salary	Up to 60% of base monthly salary
Maximum benefit payable	\$1,000 per week	\$5,000 per month
Maximum benefit duration	13 weeks	Until you're no longer considered disabled or you reach normal retirement age, whichever comes first
Elimination period	21 days	90 days



PERSI Retirement Benefits

What is PERSI?

The Public Employee Retirement System of Idaho (PERSI) is a defined benefit retirement plan established to provide long-term retirement benefits to public service employees.

As a defined benefit plan, employer and employee contributions are required for all employees that are PERSI eligible.

Contributions

PERSI sets the contribution rates for employees and employers each year. The current contribution rates are the following:

	Employee Contribution	Employer Contribution
General Member	7.18%	11.96%
Public Safety Member	10.36%	13.98%

Vesting

Vesting refers to your ownership of the money in your account. Your employee contributions are vested at 100%. You become fully vested in City of Meridian's employer contributions after 5 years or 60 months total with a PERSI employer.

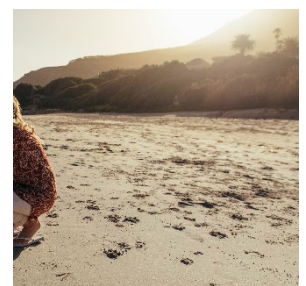
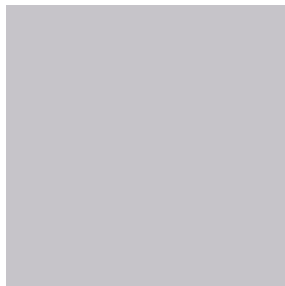
Enrolling in the plan

You will be automatically enrolled in the City of Meridian PERSI Base Plan on your date of hire.

Understanding your Retirement Benefit

When you retire as a vested member, PERSI will pay you a benefit every month for as long as you live – and if you select a retirement option with survivor benefits, your Contingent Annuitant will receive a benefit for life after your death.

VALUE: The actual value of your benefit exceeds your contributions. Within the first 3-5 years of retirement most members have already received all the money they contributed while working. For example, if your contributions to PERSI during your career totaled \$60,000, and your monthly retirement benefit is \$1500, you would receive your \$60,000 in approximately 3 years. Although you would have exhausted everything you contributed, PERSI would continue to pay you \$1500 a month for the rest of your life, plus annual cost of living adjustments (COLAs) if approved by the legislature. This means if your retirement were to last another 20 years, you would receive \$360,000 in benefits from the PERSI trust.



PERSI Choice 401(k) Plan

The Choice 401(k) Plan is an optional retirement savings plan that allows you to contribute a portion of your salary via payroll deductions.

Eligibility and enrollment

Regular Full-Time, Seasonal, and Part-Time may participate. You may stop, start or change your contribution at any time throughout employment through Workday.

Company matching contributions

City of Meridian contributes a percentage match of up to 2%, for Regular Full-Time employees only, for either the 401(k) or 457 pre-tax, but not both.

Your contributions

You can contribute to your 401(k) with IRS maximum of \$24,500 in 2026.

If you are age 50 to 59, you may make additional catch-up contributions, up to \$8,000 in 2026.

If you are age 60, 61, 62, or 63, you may contribute an additional \$11,250.

Roth contribution option

You can designate all or part of your contributions as post-tax (Roth) contributions. That allows you to pay taxes on your contributions now, based on your current tax bracket, and avoid taxes later if certain conditions are met.

Vesting

You are 100% vested (meaning you fully own) in the money in your Choice 401(k) Plan account, including employer contributions and interest earned.

Rollovers

Money from other qualified retirement plans, such as a 401(a), pre-tax IRA, 403(a) or 403(b), or another 401(k) account, can be rolled over to the Choice 401(k) Plan at PERSI.

Investment Options

You can choose from several investment fund options within the Choice 401(k) Plan to create a diversified portfolio of fund options. If you decide not to choose investment options or would like to have your funds invested in the Total Return Fund (TRF), you do not have to do anything. Your funds will automatically be invested in the TRF for you.

Loans

The Choice 401(k) Plan includes a loan provision where members may take a loan for any reason as long as they have a balance of \$2,000 or more in their account, excluding any gain sharing amounts.

State of Idaho 457 Plan

The State 457 Plan is another optional retirement savings plan. Unlike any other retirement plan, the 457 plan is only available to Public Employees, which allows you to withdraw your money the day you leave employment. Other plan types such as a 401(k), a 403(b) or an IRA require you to be 59 ½ to withdraw your money. The State Plan has no annual fee, no commissions, and no front or back-end charges.

Eligibility and enrollment

Regular Full-Time, Seasonal, and Part-Time may participate. You may stop, start or change your contribution at any time throughout employment through Workday.

Company matching contributions

City of Meridian contributes a percentage match of up to 2%, for Regular Full-Time employees only, for either the 401(k) or 457 pre-tax, but not both.

Your contributions

You can contribute to your 457 with IRS maximum of \$24,500 in 2026.

If you are age 50 to 59, you may make additional catch-up contributions, up to \$8,000 in 2026.

If you are age 60, 61, 62, or 63, you may contribute up to an additional \$11,250.

Roth contribution option

You can designate all or part of your contributions as post-tax (Roth) contributions. That allows you to pay taxes on your contributions now, based on your current tax bracket, and avoid taxes later if certain conditions are met.

Vesting

You are 100% vested (meaning you fully own) in the money in your 457 Plan account, including contributions and interest earned.

Rollovers

Pre and post-tax dollars from other qualified retirement plans, such as 401(a), 457, IRA, 403(a) or 403(b), or another 401(k) account, can be rolled over to the 457 Plan.

Investing your 457 Plan contributions

When you make voluntary contributions to your 457 Plan account, you can select from several investment fund options. The 457 Plan has Target Date Funds, Mutual Funds and Profile Funds. You also have the ability to be completely hands-off with the ProAccount, which gives the Plan Sponsor the ability to control your investments based on the current market trends.

Loans

The plan does allow loans, but there are no payroll deduction loan options through the City at this time.

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 2026.

Eligibility

Full-time employees (30+ hrs./wk.) – Eligible upon hire; must choose benefits within 30 days of hire date.

Seasonal employees – Must average at least 30 hrs./wk. during an 8-month period to be eligible.

Eligible dependents – Includes employee's legal spouse/and children to age 26, plus disabled dependent children of any age who meet plan criteria.

Effective date of coverage

For new employees, the effective date of coverage for most plans is the first of the month following your date of hire. For existing employees enrolling during Open Enrollment, the effective date of most plans will be January 1, 2026.

How to enroll as a new hire

Complete your new hire benefits task within Workday within 30 days of your start date.

You are required to provide dependent verification documents for all dependents enrolled in our Medical, Dental, or Vision plans.

Spouse: Social Security Card AND Marriage Certificate or Federal Tax Return page 1 or (2) Financial Statements in both of your names

Child: Social Security Card AND Birth Certificate or Federal Tax Return or Court Order or Adoption Registration

What happens if you don't enroll?

As a new employee – If you don't enroll in benefits within 30 days of your hire date, you will not have benefits coverage, except for those that are fully paid by City of Meridian, such as basic life and AD&D insurance, short-term and long-term disability insurance, and the employee assistance program.

During Open Enrollment – If you don't enroll or make changes to your benefits during open enrollment, your current coverage will roll over.

If you are enrolled in the FSA and want those contributions to continue, you are required to enroll and select those options every year.

Changes during the year

After your enrollment opportunity ends, you won't be able to change your 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's employment status that affects your benefits eligibility. If you are eligible to make changes due to a qualifying life event, you have 30 days to provide proof of the event and complete the change within Workday.





Contacts

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

Benefit Plan	Provider	Phone number	Website
Medical & Pharmacy	Blue Cross of Idaho	1-800-627-1188	www.bcidaho.com
Flexible Spending Accounts (FSAs)	APA Benefits	801-561-4980	https://www.yourbenefitaccount.com/apa/
Dental	Delta Dental of Idaho	208-489-3582	www.deltadentalid.com
Dental	Willamette Dental	1-855-433-6825	www.willamettedental.com
Vision	VSP	1-800-877-7195	www.vsp.com
SmartShopper	Sapphire Digital - Blue Cross of Idaho	866-507-3528	bcidaho.com/smartshopper
Cost Relief Program	Blue Cross of Idaho – Carelon Rx	877-638-4008	
Employee Assistance Program (EAP)	BPA Health	1-800-726-0003	www.bpahealth.com Username: City of Meridian Password: 8007260003
Telemedicine services	MDLive	1-800-400-6354	www.MDLIVE.com
Life and AD&D insurance, Short and Long-Term Disability	United Heritage	208-493-6100	
PERSI Base Plan Retirement	PERSI	1-800-451-8228	www.persi.idaho.gov
PERSI Choice 401(k)	Empower Retirement	866-437-3774	https://mypersi401k.empower-retirement.com
State of Idaho 457 Deferred Compensation Plan	Nationwide	208-342-8600	https://www.idahodc.com
Assistance/Questions	City of Meridian Human Resources	Reba White HR Benefits Specialist 208-489-0470 benefits@meridiacity.org	http://intranet/hr/benefits/