

2026 EACS Insurance Benefits Overview

Contact information For details on your specific plan including deductibles, out-of-pocket max, and coinsurance, contact Member Services at 1-855-926-2551 or by email at Member.Services@siho.org. For more information on in-network options, contact Parkview Select Care customer service at 260- 266-5510 or 800-666-4449.

EACS Employee Benefits - <https://www.eacs.k12.in.us/page/employee-benefits>

2026 Plan Summary (p. 5 - HDHP #1, p. 6 - HDHP #2, and p. 7 - Traditional PPO)

EACS Health Benefits Plan (description) - Full Document

Spousal Carve Out Rule - p. 3 - Click [here](#) for more information.

Teacher/ASP Insurance Rates 2026

2026 Benefit Booklet (Click the link for the full booklet. Page numbers listed are from booklet.)

Pp. 3-4 Open enrollment information and directions. Open Enrollment: Nov. 12 - Nov. 21, 2025
Includes a glossary of Benefit Terms

Pp. 5-7 **2025 Plan Summary**

Pp. 8-10 **PHP-TPA Services** (third party administrator who handles the claims)

PHP-TPA Services 1-800-551-7334 or 260-436-9495 or customerservice@phpni.com

PHP Member Portal - <https://tpaservices.vbagateway.com>

PHP TPA Member Portal App



P. 11 **After-hours Rx Hotline** - (260)421-4500

Customer Service customerservice@phpni.com or (800)551-7334

P. 12 **PHP Benefit Hub** - A free, online discount marketplace where you can enjoy discounts, rewards, and other perks on thousands of the brands you love.

Sign up:

1. Log in to your member portal at <https://tpaservices.vbagateway.com>
2. Enter referral code: 745AKW
3. Complete registration.

P. 13. **PHP Active & Fit Direct** - Enroll in the full Active&Fit Direct program for \$28/mo.
15,000+ on-demand workout videos and 1:1 well-being coaching
Use the QR code provided to create your account.

P. 14 **TruHearing** - Hearing Discount Program which provides discounts on hearing exams and high-quality hearing aids for you and your extended family.

P. 15 & 16 **EPO (Exclusive Provider Organization) Tier #1 in-network healthcare facilities**

Note: “**Facilities**” are categorized into Tier 1, Tier 2, and Tier 3. Facilities include hospitals including general, acute care, urgent care facilities, and specialized sources of care including laboratories, hospice, home infusion, home health agencies, clinics, radiology providers, lithotripsy, ambulatory surgery centers, renal dialysis centers, skilled nursing services, durable medical equipment (like wheelchairs), and rehabilitation therapy centers (for speech, occupational or physical therapy).

“**Providers**” are either in-network or out-of-network. These are the physicians, physician assistants, nurse practitioners, pathologists, emergency medicine, anesthesiologists, radiologists, etc.

To see the list of in-network, Tier 1 **facilities**, go to
<https://www.parkview.com/employer-solutions/signature-care/epo-top-tier-facilities>

To search for facilities to determine which tier, go to:
<https://www.parkview.com/employer-solutions/select-care/parkview-select-care-3-tier-directory>

To search for in-network **providers**, use Signature Care Provider Searchable Directory:
<https://www.parkview.com/employer-solutions/signature-care/for-members/provider-directory>

*NOTE: It is better to enter a minimal amount of information into the search fields. Ex. Only enter the doctor's last name. Too much info will result in a failed search.

IMPORTANT: Effective January 1, 2025, all Lutheran Health Physicians and Fort Wayne Orthopedics providers WILL NO LONGER BE PARTICIPATING IN SIGNATURE CARE.

Women's Health Advantage - In-network for office visits only.

P. 17 - 18 **Optional Medical Facilities** (provide free services for PPO/reduced costs for HDHP which goes towards deductible)

WellBridge Surgical - www.wellbridgesurgical.com

OnelMaging - Information on page 18
FW Locations:

Direct Imaging on Getz Rd.
FW Open MRI on Lake Ave.
Easy MRI on Coldwater Rd.
IU Health Radiology on Hope Dr.

You will need to send your order (referral) through:

- Have your doctor fax to (305)448-6794
- Send a photo of your order to order@oneimaging.com
- Send a photo of your order via text to (833)619-0837

P. 19-20 **CVS Caremark** - Prescription - Drug Benefits and RxSavings Plus Program

To find the cost of a prescription, call 833-895-0753 or log into www.Caremark.com

CVS Caremark Mail Service Pharmacy - Skip the trip to the pharmacy with home delivery.
To start filling by mail, you'll need a new 90 day prescription. You can either:

- Ask your doctor to send a prescription to CVS Caremark® Mail Service Pharmacy or,
- Sign in to request a new prescription and CVS Caremark will contact your doctor to get approval.
- Sign in to request a new prescription
https://www.caremark.com/wps/myportal/CHECK_DRUG_COST_FAST?src=newrx
- Click [here](#) for the [Caremark Mail Service Form](#)

RxSavingsPlus Program can help you save money on non-covered medications.

P. 21 **PrudentRx - Speciality Rx benefit** - 1-800-578-4403

- [PrudentRx](#) collaborates with CVS Caremark to provide third party copay assistance if you have a specialty drug.
- [PrudentRx Speciality Drug List](#)
- [PrudentRx FAQs](#)

P. 22 **Prescription Drug Discounts for EACS Employees not enrolled on a Health Plan**

P. 23 **Health Savings Account (HSA)** - Will continue with UMB <https://www.umb.com/hsa/solutions>

P. 24-25 **Flexible Spending Accounts (FSAs)** - will change to HealthEquity

If you currently have an FSA, you will receive a new card from HealthEquity.

FSA online my.HealthEquity.com

Contact: (866)346-5800 with any FSA-related questions.

[Learn more about FSA and eligible medical expenses.](#)

P. 26 **Dental Benefits - ALL teachers are have the Dental Plan with Ortho**

- The booklet states that patients over 18 are not covered for Ortho. This is not accurate for teacher plans. The teacher plan covers those over 18.
- Providers should call 260-436-9495 when verifying coverage (info in lower, right corner on back of insurance card)

P. 27 **Vision Benefits** - The vision policy did not change.

- Providers should call 260-436-9495 when verifying coverage (info in lower, right corner on back of insurance card)
- [Vision Claim Form](#)

P. 28 EACS Benefits

Guardian Basic Life Insurance, AD&D, and Long Term Disability Insurance (Provided by EACS at no cost to employee.) - www.GuardianLife.com Group ID: 00058337

(You can also access your voluntary benefits through this same account.)

[Guardian Group Plan Benefits Certificate for AD&D, LTD, & Life](#)

P. 29-36 Voluntary Benefits through Guardian - www.GuardianLife.com Group ID: 00054990

Voluntary Benefit Information 2025

Voluntary Benefit Enrollment form 2025

P. 37 Employee Assistance Programs

Program #1 - Four free sessions for employee

More information or to make an appointment (260)266-8060 or 800-721-8809

Program #2 - Employee and family members confidential personal support

WorkLifeMatters Employee Assistance Program - worklife.uprisehealth.com access code: worklife

For more information or support - 1-800-386-7055

P. 35 Wellness Premium Credit

For questions or to submit documentation, contact Parkviewworkplacewellness@parkview.com

For more details on the iChoose Wellness Premium Credit, go to

<https://www.eastalleneducatorsassociation.com/2025-insurance-information> and locate the iChoose buttons.

P. 39 Key Contacts page

For Questions About	Carrier	Phone Number	Website/Email
Medical & Prescription Drug / Dental / Vision / FSA/DCAP	PHP-TPA / 260-436-9495	Contact: Jen Rose 260-446-0100 ext 1025	jrose@eacs.k12.in.us
Life and AD&D Insurance, Short-Term & Long-Term Disability, Critical Illness, Accident, Hospital Indemnity Insurances	Guardian	888-600-1600	www.guardianlife.com
Employee Assistance Program	Parkview Health / Guardian	260-266-8060 or 800-386-7055	worklife.uprisehealth.com access code: worklife

HSA Account	UMB HSA	1-888-401-0113	https://www.umb.com/hsa
FSA Account	HealthEquity	(866)346-5800	FSA online my.HealthEquity.com
HR	Jennifer Rose	Ext. 1025	jrose@eacs.k12.in.us
EPIC Insurance Midwest	Kaitlyn Sandiford, Client Manager	(812)478-6023	Kaitlyn.Sandiford@epicbrokers.com

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Spousal Carve Out Rule for Medical Insurance

A spousal carve out is a health insurance plan provision which limits coverage for an employee's spouse. In the EACS plan, it is called the "Spousal Rule".

You can find the full language on the Spousal Rule in the [Health Summary Plan - Full Document](#) on page 3.

Note: The Spousal Rule does not apply to those teachers and non-teachers who were hired BEFORE Aug. 1, 2010.

For those hired after Aug. 1, 2010, the biggest question has to do with part (c): *The Spouse is employed but is either not eligible for health coverage through his or her employer or the Spouse's share of the cost of employee only health coverage for which the Spouse is eligible is greater than two (2) times the Employees' cost for the single plan at East Allen County Schools;*

For the 2026 insurance year, this breaks down to the following figures.

The spouse's employer's health insurance premiums would have to be more than:

- \$2326/year or \$193.83/month if you are on the PPO Plan
- \$1784/year or \$148.67/month if you are on the HDHP-Opt 1
- \$1526/year or \$127.16/month if you are on the HDHP-Opt 2