

BENEFITS GUIDE



2026





Useful Contact Information

Benefit Questions?

Medical

www.hometownhealth.com

775.982.3232



Dental

www.metlife.com

800.638.5433



Vision

www.vsp.com

800.877.7195



HSA / FSA

www.americanfidelity.com

775.829.1313



HR Contacts at TMFPD

Carla Arribillaga

HR Manager

775.326.6007

tmfphr@tmfpd.us



Rochelle Hagan

HR Support Specialist

775.326.6082

tmfphr@tmfpd.us

Life & AD&D

www.standard.com

800.877.7195



Medicare Education

Mark Toomey

Medicare Specialist

mark.toomey@lpins.net

775.297.4613

Pet Insurance

www.petbenefitsolutions.com

888.913.7387





4 Reasons To Pay Attention

Open Enrollment is your once-a-year opportunity to sign up for or change your [medical, dental, vision, life, or other insurance coverages]. Many people think Open Enrollment is only for those who are either starting their coverage or know they want to make a change to their plans, but Open Enrollment is important for everyone. **Here are four reasons you should check your benefits during Open Enrollment every year:**

CHANGE

Check to see if there are changes in your plan.

Benefit plan designs do change from time to time. **Changes could be big or small, but either could affect your insurance and/or benefits.** Open Enrollment gives you the opportunity to learn about upcoming changes and an opportunity to make sure your current plan is still the best choice for you.



Check the dollar amounts in your Savings and Spending Accounts.

Members enrolled in plans eligible for HSAs or FSAs should review contributions **at least** annually. With both accounts **providing tax advantages for healthcare expenses**, they are governed by the IRS and are subject to changes in regulation and requirements.



Explore new programs and opportunities.

Truckee Meadows Fire Protection District is constantly working to identify new benefits and opportunities to better serve our employees and retirees. Various programs are offered throughout the year, and are included in the Open Enrollment materials.



Browse other plans.

As you move through different stages of life, you may have different needs. The health plan you were in last year may have been the best fit, but you and your family may have experienced a life-changing event(s), and your current health plan may no longer be the best fit. **Be sure that you are enrolled in the plan that best fits your needs during this stage of your life.**



Welcome To Open Enrollment

Open Enrollment is your **once-a-year opportunity** to sign up for or change your [medical, dental, vision, life, or other insurance coverages offered through **Truckee Meadows Fire Protection District**.

Remember, the only time outside of open enrollment that you can make changes to your elections are during a qualifying life event (QLE) or the next open enrollment period. Qualifying life events include marriage/divorce, birth/adoption, or gain/loss of other coverage.

Elections you make during open enrollment will become effective on January 1st, 2026. If you have questions about any of the benefits mentioned in this guide, please don't hesitate to reach out to Carla or Rochelle.

If you need additional support for an ongoing claim, coordination of care, or have any general questions regarding your coverage during open enrollment or throughout the plan year, you may also contact LP Insurance Services at the dedicated contact below:
General Inquiries, Enrollment Assistance, and Escalated Claims Support:

Samm Petersen
Account Manager
Phone: 775.560.5986
Email: samm.petersen@lpins.net

When to enroll

Open Enrollment begins on **November 15th, 2025 and runs through , December 15th, 2025**. The benefits you choose during open enrollment will become effective on **January 1st, 2026**



How to enroll

Employees must complete their elections for the 2026 plan year through the ESS employee portal. If you have questions on how to enroll or are not sure how to access the ESS employee portal, please contact Human Resources.

ENROLLMENT DEADLINE:
December 15th, 2025



ENROLL NOW



Health Insurance 101

When reviewing the offered plans, it is important to consider how you and your family use your medical care to make the right choice for your specific situation. Not only that, but it is important to understand some common terms used by insurance carriers and healthcare providers as well.

Helpful terms to know

Network: The list of doctors and facilities that have contracted with the insurance company. Staying in network will provide the best rates when you use your healthcare.

Contracted rates: The amount of money the insurance company and in-network doctors/facilities have negotiated for approved services. If you receive services out-of-network there is not a contract to limit the amount a doctor or provider can charge.

Copayments: A flat dollar amount that will pay a provider at the time you receive care.

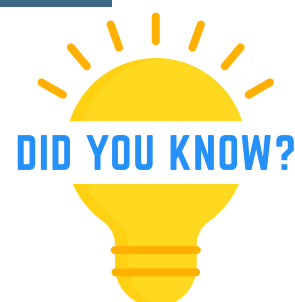
Coinsurance: A percentage you pay based on the contracted rate negotiated for the type of service you receive.

Deductible: An amount of money that you are responsible for paying before the insurance company will begin paying for your claims. The deductible only applies to services that indicate deductible applies.

Out-of-pocket maximum: This is the most money you will be responsible for paying during a calendar year. All copays, deductibles and coinsurance paid accumulates towards your out-of-pocket maximum. Once you have met your out-of-pocket maximum you will not have to pay for any other approved in-network services.

PPO: PPO health plans contract with medical providers, such as hospitals and doctors, to create a large network of participating providers. You typically pay less if you use providers that belong to the plan's network.

High Deductible Health Plan (HDHP): This plan is designed to plan only after the specific deductible amount is reached. Meaning you as the member will pay 100% of the contracted amount before the plan pays anything.





Medical Plan Options

Hometown
Health

Hometown
Health

PPO 500

PPO HDHP 5000

National OR Non-National

National OR Non-National



CY Deductible

Individual / Family

\$500 / \$1,000

\$5,000 / \$10,000



Coinsurance

you pay 10% AD

you pay 0% AD



CY Out-of-pocket Max.

Individual / Family

\$2,000 / \$4,000

\$5,000 / \$10,000



Preventive Services

you pay \$0

you pay \$0



Office Visits

Primary Care

you pay \$15 copay

you pay 0% AD

Specialist

you pay \$30 copay

you pay 0% AD



Mental Health Services

Office Visit

you pay \$15 copay

you pay 0% AD

Inpatient

you pay 10% AD

you pay 0% AD



Emergency Services

Virtual Care Option

you pay \$0

you pay 0% AD

Urgent Care

you pay \$15 copay

you pay 0% AD

Emergency Room

you pay \$100 copay

you pay 0% AD



Inpatient & Outpatient

Inpatient Hospital

you pay \$250 copay+20% AD

you pay 0% AD

Outpatient Surgery

you pay \$500 copay

you pay 0% AD



Diagnostic Lab & Imaging (non-hospital)

Lab

you pay \$0 copay

you pay 0% AD

X-ray

you pay \$30 copay

you pay 0% AD

MRI, PET, CT scans

you pay \$50 copay

you pay 0% AD



Prescription Benefit

Generic (Tier I)

you pay \$10 copay

you pay 0% AD

Preferred (Tier II)

you pay \$30 copay

you pay 0% AD

Non-preferred (Tier III)

you pay \$60 copay

you pay 0% AD

National Network Option – Allows you to use the Cigna National Wrap Network OUTSIDE NV regardless of your address.

NON-National Network Option – Allows you to use the Cigna National Wrap Network OUTSIDE NV only IF you live out of state. Allows for coverage out of state in the event of a true emergency.

*This information is designed to help you choose a benefit plan for 2026 only. Please refer to the Plan Documents provided by the carrier for information regarding coverage, limitations and exclusions. If there is a difference between this guide and the Plan Documents, the Plan Documents prevail.

** CY (Calendar Year)

*** AD (After Deductible)



Dental Plan Option

With your dental plan, you can visit any dentist, but you pay less out-of-pocket when you obtain care from a dentist who is in the **MetLife PDP** network.



Low Plan

In-Network



Annual Deductible
[January - December]

\$0 per individual
\$0 per family



Annual Maximum
[January - December]

\$2,250 per individual



Waiting Period

none for preventive
services, basic, major
services



Preventive Services

Cleanings, routine exams, space maintainers, fluoride, sealants, and x-rays

you pay 0% of covered
services



Basic Services

Fillings, extractions; certain endo/perio, and oral surgery procedures (see benefit summary for details)

you pay 20% AD of
covered services



Major Services

Crowns, bridges, implants, dentures, inlays, onlays, veneers, and general anesthesia; certain endo/perio, and oral surgery procedures (see benefit summary for details)

you pay 50% AD of
covered services



Orthodontic Services
[Children and adults]

you pay 50% AD of
covered services



Orthodontic Lifetime Maximum

\$1,500

Out-of-network coverage

A dentist who is "out-of-network" means the provider hasn't agreed to negotiated rates. The plan pays benefits based on the reasonable & customary charge for particular service. If the out-of-network provider charges more, you'll be responsible for paying the amount that exceeds the reasonable & customary limit plus the applicable coinsurance and deductible. Please refer to plan documents for out-of-network information.





Vision Plan Option



Vision Plan

In-Network



Routine Vision Exams

\$10 per individual
\$25 per family



Benefit Frequency [date of service/calendar year]

Eye exams	every 12 months
Lenses	every 12 months
Frames	every 24 months



Eye Glasses

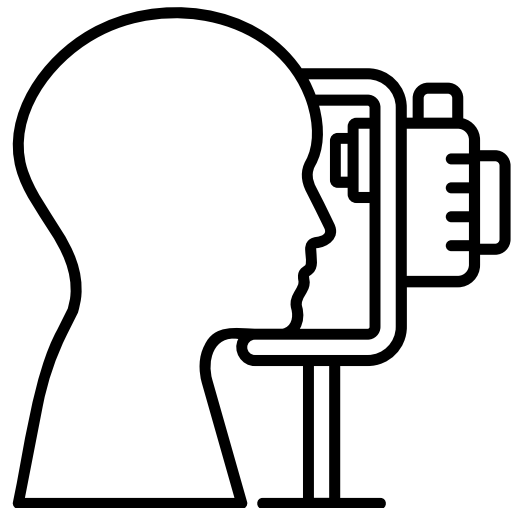
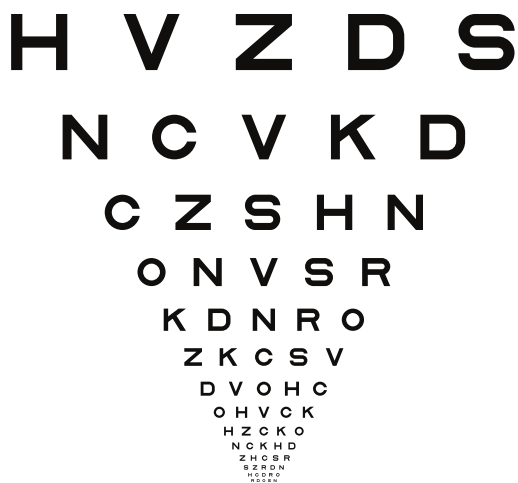
Single vision lenses	\$10 copay
Lined Bifocal Lenses	\$10 copay
Lined Trifocal Lenses	\$10 copay
Frame Allowance	up to \$200



Contact Lenses

Prescription medically necessary	100% of covered services
Prescription elective (in lieu of eyeglasses)	up to \$200

With your vision plan, you can visit any provider, but you pay less out-of-pocket when you obtain care from a provider who is in the **VSP Choice Network**.



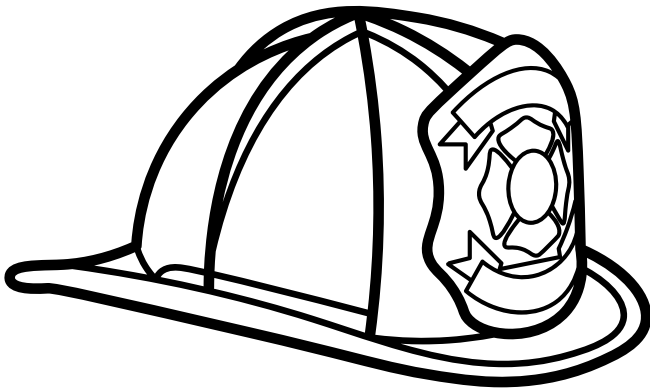


Basic life and AD&D insurance

Life insurance is provided through **Standard** to help protect yourself and your family against worst-case scenarios. **Truckee Meadows Fire Protection District provides full-time employees with \$25,000 in group life and accidental death & dismemberment (AD&D) insurance.**

Truckee Meadows Fire Protection District pays for the full cost of this benefit – meaning you are not responsible for paying any monthly premiums. Your only responsibility is making sure your beneficiary is up to date.

You have the option to convert your coverage if you retire, lose eligibility, or terminate your employment with **Truckee Meadows Fire Protection District.**





Health Saving Accounts (HSAs)

Health Saving Accounts (HSAs)

One of the medical plans offered by **Truckee Meadows Fire Protection District** is a High Deductible Health Plan (HDHP). This plan is eligible for an HSA. It's important to understand the advantages and limitations with an HSA if you are considering electing this plan.



What is an HSA

A Health Savings Account, or HSA, is a tax-advantaged savings account owned by an individual that can be used to pay for qualified medical expenses for the owner and their dependents. The contributions you make to an HSA account are made on a pre-tax basis; **this means you save money on the medical expenses you pay for using your HSA because you did not pay taxes on those funds.**

HSA contributions

Truckee Meadows Fire Protection District makes the following annual **HSA contributions**:

Individual | \$2,356
Individual + Dependent(s) | \$4,688

If you are age 55+, you can contribute an additional amount into your HSA.

Catch up Funding (55+) | \$1,000

HSA advantages

1. HSA contributions are **tax-free**
2. Amount distributed for qualified medical expenses are **tax-free**
3. **Your money rolls over** – never lose it until you spend it, and you take it with you wherever you go.



2026 IRS Contribution Limits

- \$4,400 Individual only
- \$8,750 Individual + one or more
- Age 55+ can make an additional \$1,000 in contributions

Eligibility Factors

- Must be enrolled on the HDHP
- Not covered by a secondary non-HDHP plan
- Cannot be enrolled in Medicare
- No VA Care in the last 3 months



flexible spending accounts (FSAs)

Flexible Spending Accounts (FSAs)

FSAs allow you to set aside a portion of your income, before taxes, to pay for qualified healthcare and/or dependent care expenses. Because that portion of your income is not taxed, you pay less in federal income, Social Security and Medicare taxes.



Healthcare FSA

For **2026**, you may contribute up to **\$3,400** to cover qualified healthcare expenses incurred by you, your spouse and your children up to the age of 26. Qualified expenses may include:

- Coinsurance
- Copayments
- Deductibles
- Prescriptions
- Dental Treatment
- Orthodontia
- Eye Exams
- Glasses/Contacts
- Lasik Eye Surgery

Dependent Care FSA

For **2026**, you may contribute up to **\$7,500** (per family) to cover eligible dependent care expenses. Some eligible expenses include:

- Care of a dependent child under the age of 13 by babysitters, nursery schools, pre-school or daycare centers.
- Care of a household member who is physically or mentally incapable of caring for him/herself and qualifies as your federal tax dependent.

Limited Purpose FSA

If you fund an HSA, you are not eligible to fund a health care FSA. However, you can fund a limited purpose health care FSA. A limited purpose health care FSA can only be used to reimburse dental and vision expenses. The **2026** limited purpose health care FSA maximum contribution is \$3,400.



FSA funds

Unused Healthcare or Dependent Care FSA funds **will NOT** be returned to you or carried over to the following year.

Enrollment

FSAs require an annual election. You must enroll each year to participate – there is no “auto-renewing” available.

If enrolled in an HSA plan, you are not eligible for the FSA.



know your options for care

Get to know your care options and cost estimates

How much you pay for care can depend on where you get it. For serious or life-threatening conditions, call 911 or go to an emergency room. For everything else, it may be best to contact your Primary Care Physician first. If seeing your PCP isn't possible, it's important to know your other care options, especially before heading to the ER.

Care Options



24/7 Virtual Visits

See a doctor whenever, wherever



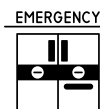
PCP

Care from the doctor who knows you best



Urgent Care

Serious conditions that aren't life-threatening



Emergency Room

Life and limb-threatening emergencies

Average cost

\$

\$\$

\$\$

\$\$\$\$

Hours

24/7

Varies by location

Varies by location

24/7

How to connect

[Virtual Vendor]

Contact your PCP

Go to the nearest in-network location

Dial 911 or go to the nearest in-network ER.

✓ indicates the suggested place for care when it comes to the following conditions:

Broken bone			✓	✓
Chest pain				✓
Cough	✓	✓		
Fever	✓	✓		
Muscle strain		✓		
Pinkeye	✓	✓		
Shortness of breath				✓
Sinus problems	✓	✓		
Sore throat	✓	✓		
Sprain		✓	✓	
Urinary tract infection	✓	✓		



Expanding your virtual care options

Access your Teladoc Health benefits anytime, any where – 24/7/365. Scan the QR code below to activate your benefits.

General Medical

Talk to a board-certified doctor or pediatrician 24/7 for non-emergency conditions.

- Prescription refills
- Sinus infections
- Allergies
- Allergies
- COVID-19
- and more

Mental Health

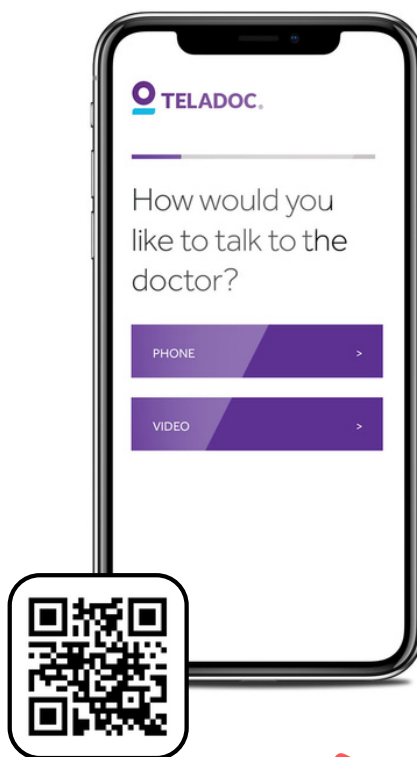
Talk to a therapist or psychiatrist of your choice
7 days a week from anywhere.

- Stress and anxiety
- Depression
- Trauma
- Grief
- Burnout
- Medication management

Dermatology

Upload images and details of your skin issue in the Teladoc Health app. A dermatologist will review them and provide a treatment plan within 24 hours. Follow up via in-app messaging for 7 days after your results.

Member copays for each type of service can be found on your plan's summary of benefits & coverage.



Download the app today!
Scan the QR Code:



making the most of your benefits

*Hometown
Health* 



Bringing back the house call

Hometown Health has partnered with Doctoroo to provide urgent care services at your home! All for the same price as your regular urgent care copay! Avoid the crowded emergency waiting room. **Doctoroo is open from 7 am to midnight, 365 days a year.**

How it Works

Avoid an unnecessary trip to the emergency room. Let our fully equipped medical teams see you in the comfort and safety of your own home.



Simple

Book a same day house call by phone, web or app.



Fast

Receive care from a licensed clinician in your home.



Cost Effective

The cost is the same as a regular urgent care copay.

What we Treat

- Common Illnesses
- Respiratory
- Ear, Nose, Throat
- Eye
- Wound Care
- Cardio
- Musculoskeletal
- Gastroenterology
- And more!



Open 7am – midnight | 365 days a year
doctoroo.com
888.888.9930



making the most of your benefits

*Hometown
Health* 

Optum Rx®

Your pharmacy benefits manager

Optum Rx provides easy and cost-effective ways to get your medications. Below are some things you can do before your coverage begins:



Tell your doctor that Optum Rx will be your new pharmacy benefit manager for refills and future prescriptions.



Understand brand-name vs. generic medications and how they affect cost.

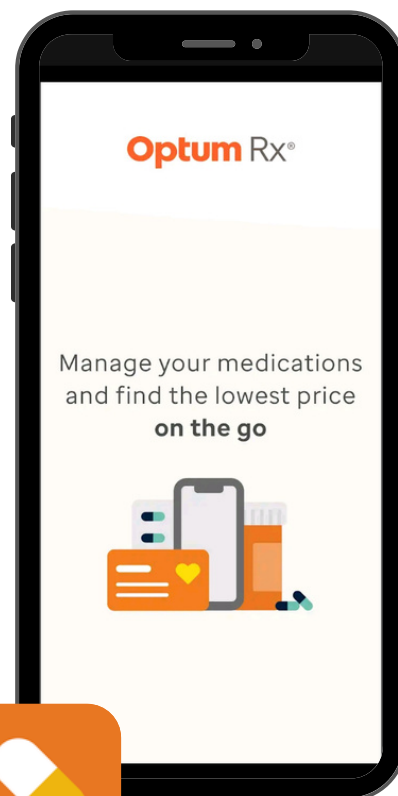


Understand your prescription drug coverage and what you need to do to get your medication.



Download the Optum Rx app or visit **optumrx.com** to better manage your prescription and pharmacy benefits.

Scan the QR code below to search our plan's prescription drug list or find an in-network pharmacy near you.





making the most of your benefits



Renown Pharmacy

Hard-to-find meds, mail order services and online prescription tracking.

Renown Pharmacy is an integral part of your care team. We specialize in hard to find medications and one-on-one consultations.

How to Get Started

Ask your provider to send your prescription to one of our two locations. You can also transfer prescriptions by calling our team.

Mail Order Prescriptions

If you take maintenance medication, you can save time by signing up for mail-order prescriptions. In addition, Senior Care Plus members enjoy a reduced co-pay. **Sign up at renown.org/pharmacy.**

Prescription Management in MyChart

Login to your MyChart patient portal to: request a refill, check the status of a prescription and schedule a vaccine appointment. Sign up or login at renown.org/MyChart.

Review the Preferred Drug List and Pharmacy Directory

If you take a specific medication, you should make sure it is listed on the preferred drug list or formulary. If it isn't, you will want to discuss with your doctor potential alternatives that are covered by your plan.

Visit the **Drug Formularies** page under the **Pharmacy** tab on **HometownHealth.com** to review the preferred drug list. You can also visit the **Pharmacy Networks** page to review the online pharmacy directory for your plan to ensure you utilize in-network pharmacies and avoid out-of-network pharmacy charges.



prescription savings resources

Maximize your pharmacy benefits – even beyond your health plan.

Prescription drug prices can vary widely between pharmacies, and not all medications are priced equally—even with insurance. The good news? These two trusted tools can help you compare prices, access discounts, and potentially save significantly on out-of-pocket costs.

GoodRx – retail alternative

Compare retail prices and access free discount coupons.

Use GoodRx to search for the lowest prices on prescriptions at local pharmacies. Even if you have insurance, GoodRx coupons can sometimes be cheaper than your cost share so always ask the pharmacy to check both your insurance and the GoodRx price.

While your out of pocket costs can be reduced, money spent for prescriptions through GoodRx do not accumulate to your medical plan deductible or out of pocket maximum.

[GoodRx.com/mobile](https://www.GoodRx.com/mobile)



Scan the QR Code to download the app today!



Mark Cuban Cost Plus Drugs – mail order alternative

Transparent pricing, directly from the source.

Cost Plus Drugs offers hundreds of common drugs at the lowest possible prices and shipped right to your door. They negotiate directly with manufacturers and pass all savings directly to our patients.

Get started today in 3 easy steps!



Find your medication

Go to costplusdrugs.com/medications/ to find your generic drugs on our medication list.



Create your account

Go to costplusdrugs.com/create-account/ and enter your basic health information. Make sure to complete all steps.



Ask your doctor to send a new prescription to: "Mark Cuban Cost Plus Drug Co."



Scan the QR code or visit to get started!



Medicare Made Easy – Clear. Personal. Stress-Free.

Are you turning 65 soon? Already eligible for Medicare but not sure where to start?

Medicare is a major milestone – and it can be confusing. That’s why we’re here.

Through **Truckee Meadows Fire Protection District** Medicare Navigation Services program, you have access to licensed Medicare consultants who will help you understand your options, compare plans, and choose what’s best for you. At no cost.

What You Can Expect:

Personal Guidance

One-on-one support from a licensed Medicare advisor. Spouses welcome!

Simplified Plan Comparison

We help you evaluate your **best-fit** options.

Enrollment Assistance

Step-by-step help when you are ready to transition to Medicare.

Education First

We’re here to help you understand your options, **with no obligation to enroll.**



Mark Toomey
Lead Medicare Specialist

Mark.Toomey@lpins.net
775-297-4613

Who Should Use this Service?

- Turning 64 or 65 in the next year
- Transitioning from an employer plan
- Supporting a spouse or parent
- Exploring Medicare Advantage, Medigap, or Part D

Why This Matters:

Medicare isn’t one-size-fits-all.

Your situation, medications, doctors, and budget are unique – and your coverage should be too.

Whether you are working past 65, planning to retire, or already navigating Medicare, **we’ll help you make informed decisions with clarity and confidence.**



Medical, Dental and Vision Costs



Truckee Meadows Fire Protection District Medical Insurance Rates

PPO Non-National \$500	Bi-Weekly EE Contribution	Monthly EE Contribution
Employee only	\$0	\$0
Employee + One	\$188.97	\$409.44
Employee + Family	\$385.48	\$835.22

PPO National \$500	Bi-Weekly EE Contribution	Monthly EE Contribution
Employee only	\$21.48	\$46.54
Employee + One	\$227.46	\$492.84
Employee + Family	\$441.66	\$956.93

PPO HDHP Non-National \$5000	Bi-Weekly EE Contribution	Monthly EE Contribution
Employee only	\$0	\$0
Employee + One	\$124.07	\$268.82
Employee + Family	\$253.09	\$548.37

PPO HDHP National \$5000	Bi-Weekly EE Contribution	Monthly EE Contribution
Employee only	\$14.16	\$30.68
Employee + One	\$149.45	\$323.80
Employee + Family	\$290.12	\$628.60

Truckee Meadows Fire Protection District Pays 100% of the Employee only cost for the Non-National Medical Plans, and 50% for Dependents. Employees can choose to "Buy-up" to the National Plans for the premium difference.

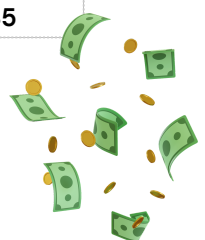


Truckee Meadows Fire Protection District Dental & Vision Insurance Rates

Dental Plan	Bi-Weekly EE Contribution	Monthly EE contribution
Employee only	\$0	\$0
EE + spouse	\$7.42	\$16.08
EE + child(ren)	\$11.67	\$25.29
EE + family	\$19.09	\$41.36

Vision Plan	Bi-Weekly EE Contribution	Monthly EE Contribution
EE + family	\$0	\$0
EE + spouse	\$1.09	\$2.37
EE + child(ren)	\$1.15	\$2.50
EE + family	\$2.97	\$6.45

Truckee Meadows Fire Protection District Pays 100% of the Employee only cost for Dental and Vision and they pay 50% for dependents.





This Guide is only intended to offer an outline of benefits. All details and contract obligations of plans are stated in the group contract/insurance documents, including any disclosures (whether regarding "grandfathering" of plans or others) required by the new health reform law, the Patient Protection and Affordable Care Act (PPACA). In the event of conflict between this guide and the group contract/insurance documents, the group contract/insurance documents will prevail. Please contact your Human Resources Department for further information.