



Delivering water and power®

2027



EMPLOYEE BENEFITS GUIDE

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Welcome!

This guide provides an overview of the benefits available to you for 2027, highlights key updates for the new plan year and provides a detailed summary of benefits that can be updated during annual Open Enrollment. As you review your choices, take a few minutes to consider what matters most to you and your family for the year ahead.

Additional information on other SRP benefits (such as life insurance and long-term disability coverage) can be found on [insideSRP](#).

1

New Card and New ID Number

All employees enrolled in a medical plan will receive a new ID card with a new member ID number. **Important:** Make sure your address is correct in OneWorkforce. You will begin using the new card starting Jan. 1, 2027.

2

Medical Plan Name Change

The current CCP/CCP+ plan is being renamed to the HDHP/HDHP+ (High-Deductible Health Plan).

3

Network and Plan Changes

Due to required Blue Cross Blue Shield (BCBS) network changes there will no longer be two in-network options for each plan (Alliance and BCBSAZ); instead you will have one in-network benefit through BCBS National. See pages 6–9 for details.

4

New Medical Plan Option

The new Arizona HDHP/HDHP+ medical plan will have in-network only coverage. The network is a High-Performance Network (HPN) which is a more focused network of selected providers. Review the referenced pages for information about provider access, costs and coverage details.

5

Premium Changes

Premiums are increasing for most medical plans. The premiums for the dental and vision plans, as well as optional employee life insurance are increasing. Premiums for Critical Illness and Accident Insurance are decreasing and can be found on [insideSRP](#) or the Alight Benefits Portal. See pages 16–19.

6

Waiving Medical Option

You now have the option to waive medical coverage, giving you more control to choose only the benefits that align with your priorities. You must log in to the Benefits Portal and select waive. See page 8 for details.





Personify Health Care Advocates



Personify Health helps employees and their families by providing experienced Health Care Advocates who can explain options and provide solutions in a way that is easy to understand.

Personify Health Care Advocacy helps you make the most of your benefits. Here are some examples of how Advocates can assist you:

- Find in-network providers.
- Assist with appointment scheduling, claims and billing questions.
- Coordinate care for complex conditions: sleep apnea, asthma, diabetes, lower back pain, high blood pressure, etc.

Advocates can be reached through SRP's dedicated Healthcare Helpline Monday through Friday, 7 a.m. to 7 p.m. CT, at **(877) 841-4777**.

Getting Started

When Can I Enroll or Make Changes?

There are only certain times you can enroll or make changes to your benefits:

- When you are first hired,
- Once a year, during fall Open Enrollment, or
- If you have a qualifying life event like marriage or the birth of a child.

See Midyear Changes on page 22 or visit [insideSRP](#) for more details.

Let ALEX® Help You Find the Right Plan!

Go to start.myalex.com/srp.

ALEX walks you through the most commonly asked questions to help you understand your benefits for the year ahead. This helpful resource makes learning about benefits options and decision-making simple and fun.

Once ALEX has helped you choose the best plan for your situation, update your choices on the **SRP Benefits Portal** on [insideSRP](#).

Access the Benefits Portal

From Work

1. Visit [insideSRP](#).
2. Click on **Benefits and Wellness**.
3. Click on **My Benefits Election/Enrollment**.
4. Click on the **SRP Benefits Portal** link.

From Home

1. Visit srpnet.com/healthplans.
2. Click **insideSRP**.
3. Click on **"Log in"** and enter your standard SRP login credentials and your current SRP system password.
4. Click on **Benefits and Wellness**, then select **My Benefits Election/Enrollment**.
5. Click on the **SRP Benefits Portal** link.

Changes for 2027

Due to required Blue Cross Blue Shield (BCBS) network changes, there will no longer be two in-network options for each plan.

- If you have the PPO, your in-network option changes from Alliance and BCBSAZ to BCBS National.
- If you have the HDHP/HDHP+, your in-network option changes from Alliance and BCBSAZ to BCBS National.
- If you have the EPO, your in-network option changes from Alliance and BCBSAZ to BCBS National. You continue to not have out-of-network coverage.
- If you have the new AZ HDHP/AZ HDHP+, your in-network option is BCBS Alliance. You will not have out-of-network coverage.

Four Medical Plans – Two Networks

You now have four distinct ways to get coverage, depending on which network and account type (HSA vs. FSA) you prefer:

Plan Option	Network Used	Best For...
NEW AZ HDHP/AZ HDHP+	BCBS Alliance	– High-Performance Network (HPN) available in Arizona, Maricopa and Pinal counties only – Lowest premiums – Option to enroll in an HSA
2 HDHP/HDHP+	BCBS National	– Lower premiums with in-network and out-of-network coverage – Option to enroll in an HSA
3 PPO	BCBS National	– Traditional network with in-network and out-of-network coverage – Cost sharing/coinsurance
4 EPO	BCBS National	– In-network only coverage with predictable copays from Day 1

Note: Phoenix Children's Hospital and the Mayo Clinic are included in the Blue Cross Blue Shield (BCBS) National network. They are not in the BCBS Alliance network.



NEW!

Understanding the BCBS Alliance High-Performance Network (HPN)

An HPN is a carefully curated group of high-performing doctors and hospitals. These providers are selected based on their proven ability to provide high-quality patient outcomes and more efficient care.

HPN plans typically offer the lowest monthly premiums, meaning less out of your pocket each month.

Is the BCBS Alliance HPN Right for You?

If you're considering the high-performance network, it is important to confirm that your healthcare providers are included before enrolling.

Check your current providers: Review whether your primary care doctor, specialists and preferred facilities participate in the HPN.

- **If your doctor is in-network:**
You can continue receiving care as you do today and take full advantage of in-network coverage.
- **If your doctor is not in-network:**
You may need to choose a new provider within the HPN to receive the highest level of coverage.
- **Find an in-network provider:**
Use the Find-a-Doctor tool to search for providers in the HPN: azblue.com/srp.
- **Get help if needed:**
Personify Health Care Advocates can help you confirm a provider's participation or find a new in-network provider. Call **(877) 841-4777** or visit [insideSRP](#).

Provider Networks

It Pays to Stay In-Network

Using in-network providers helps you get the most value from your medical plan. Out-of-network deductibles, maximums and other costs are significantly higher than in-network costs. Providers outside the plan's network set their own rates, so you may be responsible for the difference if a provider's fees are above the Reasonable and Customary (R&C) limits.

To confirm whether your providers are in-network, call Personify Health Care Advocates at **(877) 841-4777**.

Understanding Your Network Options

For 2027, SRP medical plans are offered through two network options:

- **BCBS National Network** – A broader network that offers national in-network providers.
- **BCBS Alliance (HPN)** – A focused network of providers selected based on performance measures such as quality and cost efficiency. These providers are in Maricopa and Pinal counties only.

Be sure to confirm your providers are in-network for the plan you choose before receiving care.

Finding In-Network Care

You can check provider participation or search for in-network doctors and facilities using the Find-a-Doctor tool: azblue.com/srp.

You can also contact Personify Health Care Advocates for help locating in-network providers.

Common Questions

1. Which doctors can I visit?

- » **If you choose a PPO, HDHP or HDHP+ plan:**
You can visit any provider in the broad BCBS National network. You may also see out-of-network providers, but your out-of-pocket costs will be significantly higher.
- » **If you choose the EPO plan:**
You must see a provider in the broad BCBS National network to receive care. These plans do not cover any out-of-network care except for a life-threatening medical emergency.
- » **If you choose the new AZ HDHP or AZ HDHP+ plan:**
You must see a provider within the High-Performance Network (HPN) to receive coverage. These plans do not cover any out-of-network care except for a life-threatening medical emergency.

2. Do I have coverage outside of Arizona?

- » **PPO, HDHP/HDHP+ or EPO plans:**
You have access to the National BlueCard® network across the U.S. The Cigna network is no longer available for out-of-Arizona coverage.
- » **AZ HDHP or AZ HDHP+ plans:**
Coverage is limited to the HPN within Maricopa and Pinal counties. Benefits are not available outside of Arizona, except for a life-threatening medical emergency.

3. Am I covered if I travel outside of the United States?

- » **PPO and HDHP/HDHP+ members:**
You may receive coverage for life-threatening or emergency medical services while traveling abroad.
- » **EPO, AZ HDHP and AZ HDHP+ members:**
You are eligible for coverage for life-threatening emergencies only.
- » In most cases, an itemized statement with the date of service, who performed the service, and the services performed along with cost are required for reimbursement.



Choose the Plan That Fits Your Needs

All medical plans include valuable benefits so you can get the care you need and focus on what matters most — your health.

AZ HDHP/AZ HDHP+	HDHP/HDHP+	PPO	EPO
✓ High-Performance Network (HPN) ✓ HSA-eligible ✓ High-Deductible Health Plan ✓ SRP contributes to your HSA with the AZ HDHP+ option ✓ Plan pays after family deductible if you have coverage other than individual coverage ✓ No out-of-network/out-of-Arizona coverage except for an emergency ✓ Lowest premium/higher deductible	✓ BCBS National Network ✓ HSA-eligible ✓ High-Deductible Health Plan ✓ SRP contributes to your HSA with the HDHP+ option ✓ Plan pays after family deductible if you have other than individual coverage ✓ Lower premium/higher deductible	✓ BCBS National Network ✓ Eligible for Flexible Spending Account ✓ Plan pays after individual deductible is met ✓ Out-of-network coverage available ✓ Highest premium/high deductible	✓ BCBS National Network ✓ Eligible for Flexible Spending Account ✓ Plan pays after individual deductible is met ✓ No out-of-network coverage except for an emergency ✓ Higher premium/lowest deductible

Every Plan Includes

Preventive Care at 100% • Emergency Services • Lyra EAP Visits • Coverage at 100% After OOP Maximum

Waiving Coverage

Medical, Dental and Vision

If you waive your medical, dental and/or vision, you can choose to be enrolled as a dependent under your SRP spouse, SRP parent or SRP retiree's coverage.

For employees age 50 and above, you have an additional step in the process before you can waive medical coverage. Contact Benefits Services for more information.

IMPORTANT

If you waive medical coverage:

- You will not be eligible to participate in the LIVEwell program.
- You will forfeit the premium credit earned from the previous year to use in the current year.

Mental and Emotional Health Resources

Lyra provides confidential mental and emotional health support for you and your family, including children (2+), teens, adults and couples. To get started, take a quick assessment at LyraHealth.com/SRP. Lyra will custom match you with a mental health coach or therapist who meets your needs.

For more details, visit [insideSRP](#) or call Lyra at (877) 251-7602.

Medical Plans – Cost Comparison Example

Emma (SRP Employee)

Jack (Spouse)

Abel (Child)

Employee, Spouse and Child Coverage

	AZ HDHP +	HDHP+	PPO	EPO
Annual Premiums	\$3,307.98	\$4,527.12	\$10,435.88	\$9,550.84
Emma recently had a ski accident that resulted in a broken leg that required hospitalization for two days and four physical therapy sessions.	\$3,050.00	\$3,050.00	\$3,200.00	\$260.00
Jack sees his doctor annually for a preventive visit and takes one monthly generic medication.	\$120.00	\$120.00	\$120.00	\$120.00
Abel has asthma for which he sees a specialist four times a year and uses an inhaler that he refills monthly. This year he had to go to the emergency room when he had an asthma attack that ultimately ended with a one-day stay in the hospital.	\$2,650.00	\$2,650.00	\$3,080.00	\$500.00
Totals	\$9,127.98	\$10,347.12	\$16,835.88	\$10,430.84
HSA contributions by SRP	+\$1,600.00	+\$1,600.00		
Total out-of-pocket expenses for the year	\$7,527.98	\$8,747.12	\$16,835.88	\$10,430.84

SRP's HDHP plans with Health Savings Accounts also have Triple Tax Savings:

- **Tax-Free Growth:** Invest in mutual funds once your account reaches \$1,000 (optional).
- **Tax-Free Withdrawals:** Use the money for your deductible or other eligible expenses.
- **Tax-Free Contributions Via Payroll Deductions:** Start, stop or change at any time.



Medical Plans

BENEFIT	AZ HDHP/ AZ HDHP+	HDHP/HDHP+ ¹		PPO		EPO
	BCBS Alliance	BCBS National		BCBS National		BCBS National
	In-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network
CALENDAR YEAR DEDUCTIBLE						
Individual	\$1,900	\$2,050	\$4,150	\$850	\$4,100	\$200
Family	\$3,800	\$4,200	\$8,300	\$1,700	\$8,200	\$400
CALENDAR YEAR OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE)						
Individual	\$4,600	\$4,750	\$12,200	\$4,000	\$12,000	\$8,000
Family	\$9,200	\$9,500	\$24,400	\$8,000	\$24,000	\$16,000
SRP HSA CONTRIBUTION						
Must be an active regular full-, 3/4- or half-time employee on Jan. 1 to receive your full HSA on the first paycheck of the year.						
Individual	\$800 (AZ HDHP+ only)	\$800 (HDHP+ only)		N/A		N/A
Family	\$1,600 (AZ HDHP+ only)	\$1,600 (HDHP+ only)				
WELLNESS AND IMMUNIZATIONS						
Services are also covered as recommended by the U.S. Preventive Services Task Force (USPSTF). Immunizations will be covered as recommended by the Centers for Disease Control (CDC). Examples of preventive care are routine physical exams, X-rays or lab, and screening colonoscopy. This list is not intended to be inclusive of all eligible preventive services.						
Preventive Care	100% no deductible/ copay	100% no deductible/ copay	70% allowed charges*	100% no deductible/ copay	70% allowed charges*	100% no deductible/ copay
INPATIENT						
Hospitalization	95%*	90%*	70% allowed charges*	90%*	70% allowed charges*	\$135 copay per admission*
Maternity Services	95%*	90%*	70% allowed charges*	90%*	70% allowed charges*	\$135 copay per admission*
OUTPATIENT						
Hospital/Surgical Facility	95%*	90%*	70% allowed charges*	90%*	70% allowed charges*	\$70*
Lab/X-ray	95%*	90%*	70% allowed charges*	90%*	70% allowed charges*	100% no deductible
Emergency Room**	95%*	90%*	90% allowed charges*	90%*	90% allowed charges*	\$200 copay**
PHYSICIAN SERVICES						
Telehealth 24/7 Access to doctor by video, phone or email	95%*	90%*	Not covered	90%*	Not covered	\$32 copay*
Office Visit (for illness & injury)	95%*	90%*	70% allowed charges*	90%*	70% allowed charges*	\$32 PCP*; \$45 Specialist*
Surgeon	95%*	90%*	70% allowed charges*	90%*	70% allowed charges*	No charge*

¹ HDHP/HDHP+ was formerly called CCP/CCP+.

* After deductible.

** Emergency Room copay waived if admitted, inpatient copay applies; out-of-network emergencies covered.

BENEFIT	AZ HDHP/ AZ HDHP+	HDHP/HDHP ⁺¹		PPO		EPO
	BCBS Alliance	BCBS National		BCBS National		BCBS National
	In-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network
OTHER SERVICES						
Rehabilitation Services Occupational, Physical, Speech and Vision Therapies. Outpatient limited to 75 visits per calendar year, combined. Inpatient limited to 75 days per person per illness/injury, combined.	95%*	90%*	70% allowed charges*	90%*	70% allowed charges*	\$32 copay outpatient*
Chiropractic Treatment Limited to 26 visits per year (including initial office visit and X-rays).	95%*	90%*	70% allowed charges*	90%*	70% allowed charges*	\$32 copay*
Acupuncture	Limited to \$1,250 per calendar year maximum. Provider must be licensed to perform acupuncture. 90%*					
Biofeedback/ Neurofeedback	Limited to \$1,250 per calendar year maximum. Provider must be licensed and certified. 95%*					
Ambulance Services (When authorized due to emergency.)	90%*	90%*	90%*	90%*	90%*	100% no deductible
Urgent Care	95%*	90%*	70% allowed charges*	90%*	70% allowed charges*	\$70 copay*
Doula Services	Reimbursement benefit covered at 100% after BCBS deductible up to a maximum of \$1,000 per calendar year.					
Hearing Aid (Limited to every two years.)	Reimbursed up to 80% of Reasonable and Customary charges per ear*			Reimbursed up to 80% of Reasonable and Customary charges per ear		
Nutritional Guidance and Training	Up to 12 visits per calendar year. Provider must be an in-network registered dietitian.					
BEHAVIORAL/MENTAL HEALTH AND SUBSTANCE USE DISORDERS						
Inpatient Hospitalization	95%*	90%*	70% allowed charges*	90%*	70% allowed charges*	\$135 copay*
Outpatient Therapy (Individual, family, and medication evaluation.)	95%*	90%*	70% allowed charges*	90%*	70% allowed charges*	\$32 copay*
Outpatient Group Psychotherapy	95%*	90%*	70% allowed charges*	90%*	70% allowed charges*	\$32 copay*
Employee Assistance Program (EAP)	12 free sessions per year of short-term counseling available to you and your household members. Get started now or learn more at LyraHealth.com/SRP or call (877) 251-7602.					

¹ HDHP/HDHP+ was formerly called CCP/CCP+. * After deductible.



Prescription Drug Coverage

If you sign up for medical coverage, you automatically get prescription drug coverage through Express Scripts. The plan helps pay for your medications, but you will share some of the cost when filling prescriptions. Your prescription benefits will pay differently depending on your health plan.

With the AZ HDHP, AZ HDHP+, HDHP and HDHP+ medical plans, you must meet your calendar year deductible before the copay/coinsurance apply. For the PPO and EPO medical plans, you pay the copay/coinsurance for each tier for in-network prescriptions. Out-of-network pharmacies are not covered with the AZ HDHP, AZ HDHP+ and EPO medical plans.

RETAIL	MAIL ORDER	WALGREENS	SPECIALTY DRUGS
30-DAY SUPPLY	90-DAY SUPPLY	90-DAY SUPPLY	30-DAY SUPPLY
TIER 1 GENERIC			
\$10	\$20	\$20	\$10
TIER 2 PREFERRED			
25% coinsurance	25% coinsurance	25% coinsurance	25% coinsurance
\$25 min./\$50 max.	\$50 min./\$100 max.	\$50 min./\$100 max.	\$25 min./\$50 max.
TIER 3 NON-PREFERRED			
50% coinsurance	50% coinsurance	50% coinsurance	50% coinsurance
\$50 min./\$150 max.	\$100 min./\$300 max.	\$100 min./\$300 max.	\$50 min./\$150 max.

↑ Maintenance Medications ↑

How to Use Your Prescription Benefits

1. You must use participating Express Scripts pharmacies to receive coverage. Express Scripts network pharmacies can be found across the nation and include Walmart, Walgreens and CVS.
2. Certain preventive medications are covered at 100% as mandated through the ACA. It's always recommended to confirm coverage and costs on the Express Scripts mobile app or at express-scripts.com/saltriverproject.
3. You pay a flat copay or a percentage of the total amount, depending on the type of medication:
 - » **Generics:** least expensive
 - » **Formulary brand name:** moderate
 - » **Non-formulary brand name:** most expensive
4. You can save money by requesting generics if available and using the Smart90 program for your maintenance medications.

Smart90 and Maintenance Medications

You must use the Smart90 program if you are taking a long-term or maintenance medication.

Here's how it works:

When you get a prescription for a maintenance medication, such as medications for blood pressure, cholesterol or birth control, you can get two 30-day fills at a retail pharmacy. After your second fill, you must get 90-day fills through the Smart90 program. You can do that in two ways:

1. **Home delivery:** Create an account on the Express Scripts website and sign up for home delivery. Express Scripts will contact your doctor directly to get a 90-day prescription.
2. **Visit a Walgreens pharmacy and fill your maintenance medication.** The pharmacist will contact your doctor to get a 90-day prescription. Visit express-scripts.com/saltriverproject to find a Smart90 retail pharmacy near you.

If you do not use either Express Scripts home delivery or get a 90-day fill at a Walgreens pharmacy, you will pay the full cost of your prescription. There is no option to opt out of the Smart90 program for maintenance medications.

What's a Preventive Prescription Drug?

Preventive prescription drugs are those designed to help you maintain a health condition before it becomes serious. These drugs save consumers thousands of dollars each year by preventing more significant and costly conditions.

Preventive drugs include prenatal and pediatric vitamins, antivirals, drugs to control blood pressure and cholesterol, and diabetic drugs and supplies.

What's a Maintenance Medication?

Maintenance drugs are prescriptions commonly used to treat conditions that are considered chronic or long term. These conditions usually require regular daily use of medicines.

Examples of maintenance drugs are those used to treat high blood pressure, heart disease, asthma and diabetes.



Mandatory Generic Drug Substitution

When your doctor prescribes you or a dependent a medication, be sure that you are requesting the generic version, if available. Generic drugs cost less and have the same quality, strength, purity and stability as their brand-name counterparts.

If a generic is available and a brand-name drug is dispensed, you will be responsible for the cost difference between the generic drug and the brand-name drug under the Member Pays the Difference program. This applies even if your doctor notes “dispensed as written” on the prescription.

If you choose to pay the difference, it will be treated as a non-covered expense and will not count toward your deductible or out-of-pocket maximum.

If you are unable to take the generic, your doctor will be required to contact Express Scripts for a brand-name exception.

EncircleRx Plus Omada for Weight Management



To support your health and well-being, we're offering EncircleRx — a weight management program that includes coverage for select prescription weight management medications (GLP-1s). Enroll and engage in Omada (an online lifestyle modification program) to get your medication covered, if clinically eligible. The Omada program is available at no extra cost to you.

Learn More

To view your prescription information and check to see if your medication is on the formulary medication list:

- Call Express Scripts at (866) 229-5806, or
- Visit express-scripts.com/saltriverproject.

Prescription Q&A

1

I have a maintenance medication. Where should I fill my 90-day supply?

You should fill it through Walgreens' Smart90 retail program or through Express Scripts mail order. You will be notified by Express Scripts if any of your retail prescriptions are affected by the Smart90 program. As an added benefit, you only pay two copays* for a 90-day supply at a Walgreens retail pharmacy, just like Express Scripts mail order (*after HDHP/HDHP+ deductible). Visit express-scripts.com/saltriverproject to find a Smart90 retail pharmacy near you.

2

After the first two refills at a network retail location, do I have to pay the full price?

Members who continue to use other retail suppliers besides Walgreens for their maintenance prescriptions will pay the full cost of the prescription.

3

I have a one-time antibiotic. Does that need to be filled at Walgreens?

No, you may continue to fill short-term medications at your preferred network pharmacy (CVS, Walmart, etc.).

4

Do I have to move to generic?

To avoid paying the full cost of the medication under the Member Pays the Difference program, it is strongly encouraged that you use generic whenever possible. If you or your doctor requests a brand-name drug when a generic drug is available, you will be charged the difference in price over the cost of the generic copay. If you are unable to take the generic, your doctor will be required to contact Express Scripts for a brand-name exception.

Please Note

Out-of-network mail order and specialty out-of-network pharmacies are not covered.



Dental and Vision Plans

DELTA DENTAL	Your Coverage
Annual Deductible	\$50 individual; \$100 family
Annual Maximum	\$2,500 per person
Preventive Services (cleaning, exams, etc.)	100% of covered services with no deductible (three cleanings and two exams per year)
Other Treatment (fillings, crowns, bridges, implants, etc.)	80% after deductible
Orthodontia Adults and children	50% of covered charges after deductible up to lifetime maximum benefit of \$2,500
Choice of Dentist	Your choice of dentists
Dental Schedule Participating provider	Benefits paid up to plan limits
Dental Schedule Non-participating provider	Benefits paid up to allowed amount on the table of allowances. You may be balance billed for any amount over the allowed amount.
Prescription Drugs	Not covered
Coordination of Benefits (COB)	Carve-out COB (up to 80%)

Did You Know?



Both annual dental and vision exams are important to your overall health and can help identify early signs of diseases (diabetes, leukemia, etc.) before you even notice symptoms.

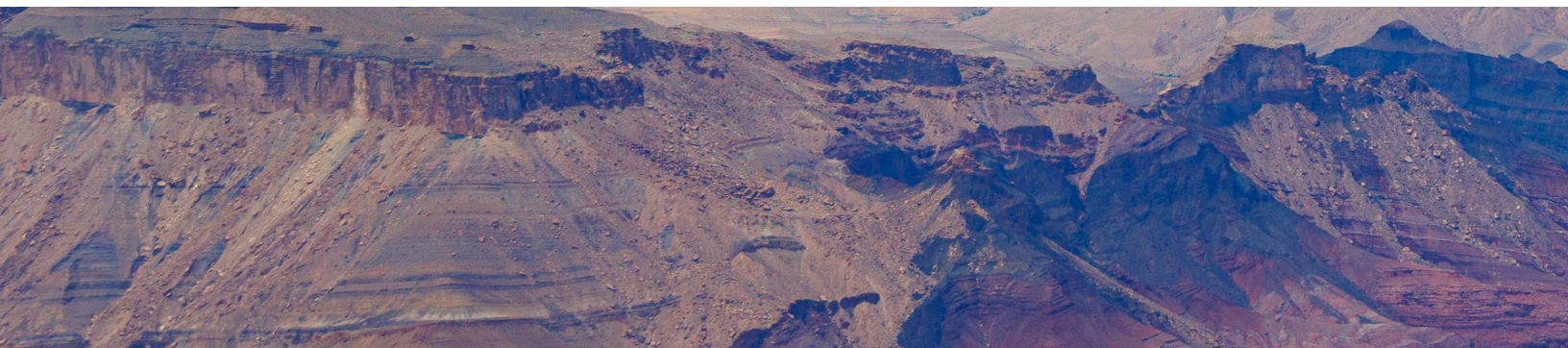
Be sure to use these benefits annually as a part of your overall care. They are also eligible for annual LIVEwell wellness points.

VISION SERVICE PLAN (VSP)	Frequency	Your Coverage
WellVision Exam	Once every calendar year	- Focuses on your eye health and overall wellness \$10 copay
Eyeglass Lenses	Once every calendar year	- Single vision, lined bifocal lenses, lined trifocal lenses - Polycarbonate, progressive lenses and tints \$0 copay
Frames	Once every calendar year	\$225 allowance for frame of your choice \$245 allowance for certain featured frame brands 20% off of the amount over your allowance \$125 Walmart/ Costco frame allowance
OR		
Contact Lenses	Once every calendar year	\$225 allowance for contacts and the contact lens exam (fitting and evaluation) 15% savings on a contact lens exam (fitting and evaluation)
AND		
Laser Vision Correction (SRP health plan members/ dependents over 18)	VSP's Laser VisionCare SM Preferred Program: Laser vision correction (LASIK, Custom LASIK or PRK) is covered up to a maximum of \$250 per eye. For more information, visit vsp.com or call (800) 877-7195 .	

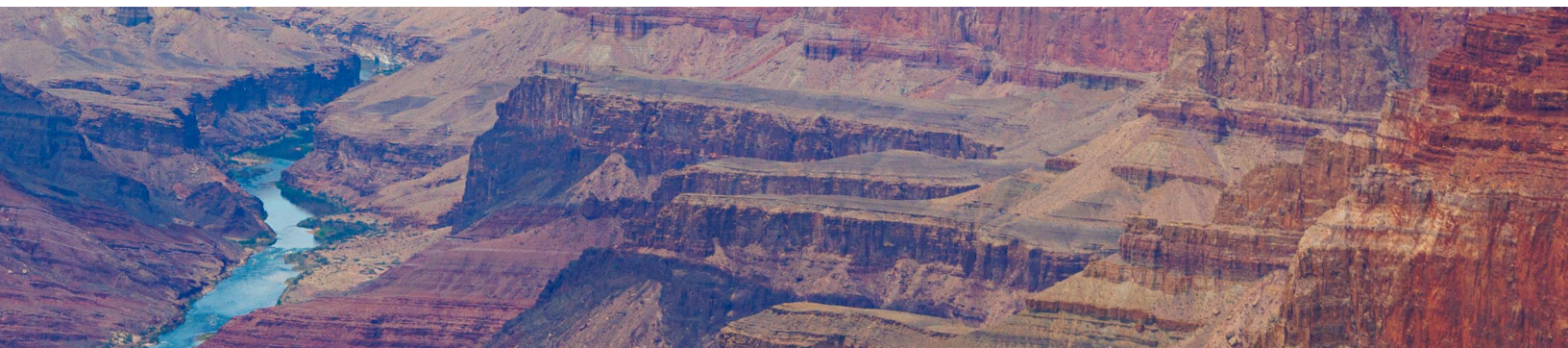
Premiums

IF YOU EARNED 30,000 POINTS BY SEPT. 30, 2026, FOR THE 2026 LIVEWELL WELLNESS PROGRAM, your annual medical premiums will be \$400 lower for 2027. You can find more detailed information on the LIVEwell program in this guide.

EMPLOYEE STATUS	MEDICAL PLANS							
	AZ HDHP/AZ HDHP+		HDHP/HDHP+		PPO		EPO	
	Your Cost	SRP Cost	Your Cost	SRP Cost	Your Cost	SRP Cost	Your Cost	SRP Cost
SRP FULL AND 3/4 TIME (26 PAY PERIODS)								
Employee Only	\$26.89	\$248.06	\$36.80	\$257.97	\$114.43	\$389.78	\$88.77	\$373.83
Employee + Spouse	\$102.02	\$530.37	\$139.62	\$538.34	\$305.21	\$854.48	\$275.89	\$788.08
Employee + Child(ren)	\$75.59	\$474.32	\$103.44	\$486.09	\$242.14	\$766.29	\$220.59	\$704.60
Employee + Family	\$127.23	\$780.11	\$174.12	\$798.60	\$401.38	\$1,262.52	\$367.34	\$1,159.23
SRP HALF TIME (26 PAY PERIODS)								
Employee Only	\$137.47	\$137.48	\$147.38	\$147.38	\$252.11	\$252.11	\$231.30	\$231.30
Employee + Spouse	\$316.20	\$316.20	\$338.98	\$338.98	\$579.84	\$579.84	\$531.98	\$531.99
Employee + Child(ren)	\$274.95	\$274.95	\$294.77	\$294.77	\$504.21	\$504.21	\$462.60	\$462.60
Employee + Family	\$453.67	\$453.67	\$486.36	\$486.36	\$831.95	\$831.95	\$763.28	\$763.28
EMPLOYEE ON LEAVE (MONTHLY)								
Employee Only	\$58.26	\$537.47	\$79.73	\$558.93	\$247.94	\$844.52	\$192.33	\$809.96
Employee + Spouse	\$221.04	\$1,149.14	\$302.51	\$1,166.41	\$661.29	\$1,851.37	\$597.77	\$1,707.50
Employee + Child(ren)	\$163.77	\$1,027.69	\$224.13	\$1,053.19	\$524.63	\$1,660.29	\$477.94	\$1,526.64
Employee + Family	\$275.67	\$1,690.24	\$377.27	\$1,730.31	\$869.66	\$2,735.46	\$795.90	\$2,511.66



EMPLOYEE STATUS	DENTAL PLAN		VISION PLAN	
	Delta Dental		VSP	
	Your Cost	SRP Cost	Your Cost	SRP Cost
SRP FULL AND 3/4 TIME (26 PAY PERIODS)				
Employee Only	\$1.87	\$20.64	\$1.13	\$4.98
Employee + Spouse	\$12.86	\$32.15	\$4.44	\$7.79
Employee + Child(ren)	\$16.07	\$42.29	\$4.44	\$8.80
Employee + Family	\$21.86	\$56.28	\$6.62	\$12.73
SRP HALF TIME (26 PAY PERIODS)				
Employee Only	\$11.26	\$11.26	\$3.06	\$3.06
Employee + Spouse	\$22.50	\$22.50	\$6.11	\$6.11
Employee + Child(ren)	\$29.18	\$29.18	\$6.62	\$6.62
Employee + Family	\$39.07	\$39.07	\$9.67	\$9.67
EMPLOYEE ON LEAVE (MONTHLY)				
Employee Only	\$4.06	\$44.73	\$2.44	\$10.80
Employee + Spouse	\$27.86	\$69.65	\$9.61	\$16.87
Employee + Child(ren)	\$34.82	\$91.62	\$9.61	\$19.07
Employee + Family	\$47.37	\$121.93	\$14.34	\$27.58



EMPLOYEE STATUS	MEDICAL PLANS							
	AZ HDHP/AZ HDHP+		HDHP/HDHP+		PPO		EPO	
	Your Cost	SRP Cost	Your Cost	SRP Cost	Your Cost	SRP Cost	Your Cost	SRP Cost
COBRA – NO MEDICARE / YOUNGER THAN 65 (MONTHLY)								
Employee Only	\$607.64	\$0.00	\$651.43	\$0.00	\$1,114.31	\$0.00	\$1,022.34	\$0.00
Employee + Spouse	\$1,397.58	\$0.00	\$1,498.30	\$0.00	\$2,562.91	\$0.00	\$2,351.38	\$0.00
Employee + Child(ren)	\$1,215.29	\$0.00	\$1,302.87	\$0.00	\$2,228.62	\$0.00	\$2,044.67	\$0.00
Employee + Family	\$2,005.23	\$0.00	\$2,149.73	\$0.00	\$3,677.22	\$0.00	\$3,373.71	\$0.00
COBRA – WITH 1 MEDICARE (MONTHLY)								
Employee Only	\$237.83	\$0.00	\$256.86	\$0.00	\$634.39	\$0.00	*See Note	
Employee + Spouse	\$845.47	\$0.00	\$908.29	\$0.00	\$1,748.70	\$0.00		
Employee + Child(ren)	\$845.47	\$0.00	\$908.29	\$0.00	\$1,748.70	\$0.00		
Employee + Family	\$1,453.11	\$0.00	\$1,559.72	\$0.00	\$2,863.01	\$0.00		
COBRA – WITH 2 MEDICARE (MONTHLY)								
Employee Only	\$475.67	\$0.00	\$513.71	\$0.00	\$1,268.78	\$0.00	*See Note	
Employee + Family	\$1,083.31	\$0.00	\$1,165.14	\$0.00	\$2,383.09	\$0.00		
SEVERED EMPLOYEES (MONTHLY)								
Employee Only	\$58.26	\$537.47	\$79.73	\$558.93	\$247.94	\$844.52	\$192.33	\$809.96
Employee + Spouse	\$221.04	\$1,149.14	\$302.51	\$1,166.41	\$661.29	\$1,851.37	\$597.77	\$1,707.50
Employee + Child(ren)	\$163.77	\$1,027.69	\$224.13	\$1,053.19	\$524.63	\$1,660.29	\$477.94	\$1,526.64
Employee + Family	\$275.67	\$1,690.24	\$377.27	\$1,730.31	\$869.66	\$2,735.46	\$795.90	\$2,511.66

*Note: Contact Benefits Services for details about your plan options and costs.



EMPLOYEE STATUS	DENTAL PLAN		VISION PLAN	
	Delta Dental		VSP	
	Your Cost	SRP Cost	Your Cost	SRP Cost
COBRA				
Employee Only	\$49.77	\$0.00	\$13.50	\$0.00
Employee + Spouse	\$99.46	\$0.00	\$27.01	\$0.00
Employee + Child(ren)	\$128.97	\$0.00	\$29.25	\$0.00
Employee + Family	\$172.69	\$0.00	\$42.76	\$0.00
SEVERED EMPLOYEES (MONTHLY)				
Employee Only	\$4.06	\$44.73	\$2.44	\$10.80
Employee + Spouse	\$27.86	\$69.65	\$9.61	\$16.87
Employee + Child(ren)	\$34.82	\$91.62	\$9.61	\$19.07
Employee + Family	\$47.37	\$121.93	\$14.34	\$27.58



HSAs and FSAs

Health Savings Account

When you enroll in the HDHP+ or AZ HDHP+ medical options, SRP will open a Health Savings Account (HSA) for you. An HSA allows you to save money on a before-tax basis for eligible healthcare expenses. You can use the money now or save it for the future. You're in control of how you spend or save your HSA money, and you always own 100% of your account balance.

How the Plan Works

- The total amount that can be contributed to your HSA is set by the IRS each year.
- The annual maximum contribution amount includes money you contribute and money that SRP contributes.
- SRP makes an annual contribution on the first payday in January if you are an active regular employee on Jan. 1.
- If you have an HSA, you cannot have a medical Flexible Spending Account.
- You may not be eligible for an HSA if you are covered by another non-HSA-qualified plan. For more information, refer to IRS publication 969 at [irs.gov](https://www.irs.gov).
- You can make changes to your HSA contribution at any time throughout the year by logging in to the Benefits Portal from [insideSRP](#).

Use the Funds

- Once enrolled, you will receive a debit card. Your payroll contribution amounts will be added to this card.
- Use your HSA funds to pay for eligible medical, dental, vision and prescription drug expenses for you or your dependents you claim on your federal tax return.
- Any unused funds at the end of the year stay in your HSA and are available for use in the future.
- In order to contribute the annual maximum, you are required to be enrolled in a High-Deductible Health Plan (HDHP) for the entire year. Otherwise, a prorated annual maximum applies.

The HSA is administered by HealthEquity. Call HealthEquity at **(866) 346-5800** or visit healthequity.com for more information.

You can also go to [insideSRP](#) for additional details.

ACTION NEEDED



If you will be participating in a Health Savings Account (HSA), it is important to know that you must **re-elect** your contribution amounts for the upcoming year.

Please take action and make sure to select your desired contribution during this Open Enrollment.

As a reminder, HSA contribution amounts may be adjusted throughout the calendar year through the Benefits Portal on [insideSRP](#).

2027 HSA MAXIMUM ANNUAL CONTRIBUTION	Single	Family
SRP Contribution*	\$800	\$1,600
You Can Contribute	\$3,700	\$7,400
Maximum Combined Annual Contribution	\$4,500	\$9,000

55 or over by the end of 2027? You have the opportunity to contribute up to \$1,000 more each year.

* If you enroll as a new hire during the year, your company contribution will be prorated based on your medical plan effective date.

Flexible Spending Accounts

Flexible Spending Accounts (FSAs) allow you to contribute funds tax-free to be used to pay for qualified expenses. There are two types of FSAs — one for healthcare expenses and another for dependent care expenses. Funds use it or lose it, are which means any FSA funds not used by the end of the plan year will be forfeited. The IRS determines the annual amounts as well as which expenses are eligible. For a complete list, see Publication 502 at [irs.gov](https://www.irs.gov). You can also see [insideSRP](#) for details about FSAs.

Health Care FSA

The Health Care FSA lets you set aside money to pay for eligible healthcare expenses for you and your dependents. Examples of eligible expenses include copays, coinsurance, dental and vision expenses.

How the Plan Works

- You can contribute up to \$3,400 for 2027. Your deductions are taken out of each paycheck before income taxes are determined, which saves you money.
- You can only elect to participate or change your election as a new hire, during Open Enrollment or if you have a qualified change in status. You must enroll every year.

Dependent Care FSA

If you work and you have a dependent child or disabled spouse who needs care during the day, the Dependent Care FSA may be right for you. You can contribute up to \$7,500 in pre-tax dollars each year in your Dependent Care FSA. However, \$7,500 is a household maximum, so if your spouse participates in a Dependent Care FSA at their work, your combined contributions cannot be more than \$7,500.

You can use money in your Dependent Care FSA as it is deposited into your account. You cannot be reimbursed for more than what is in your account at any time.

How the Plan Works

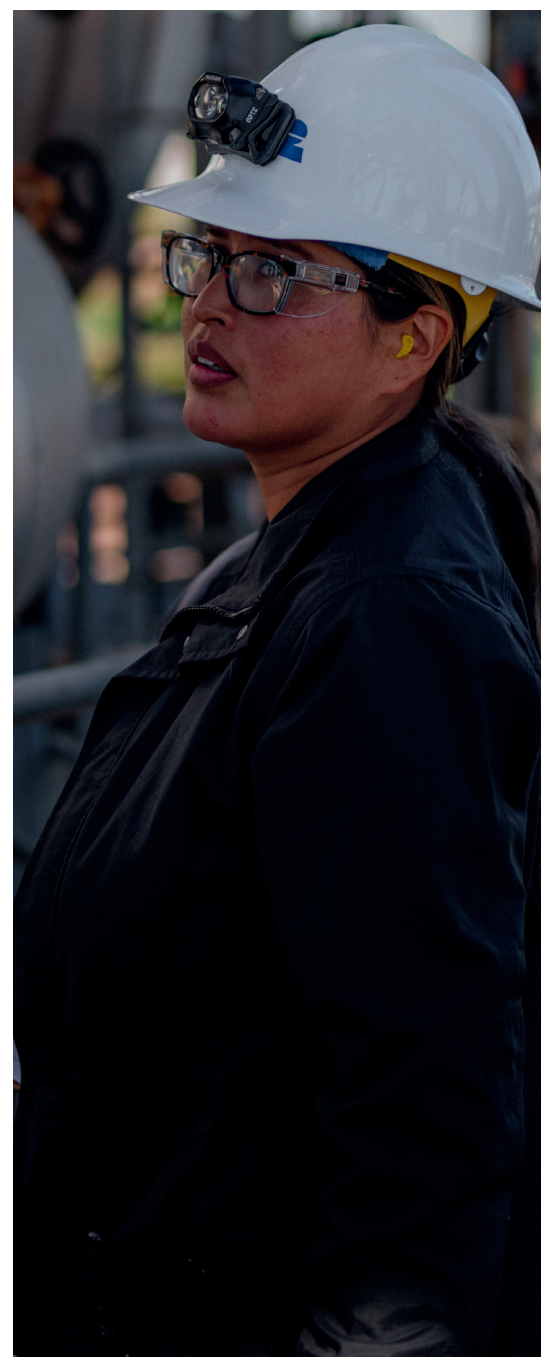
- You can contribute up to \$7,500 for 2027. Your deductions are taken out of your paycheck before income taxes are determined, which saves you money.
- You can use your Dependent Care FSA to pay for expenses of an eligible person. An eligible person meets one of the following criteria:
 - » A dependent child under age 13 for whom you have custody
 - » Your spouse, if physically or mentally incapable of self-care
 - » Your dependent of any age who is physically or mentally incapable of self-care
- Dependent Care FSA funds can only be used for eligible expenses such as daycare facility fees, before- and after-school care, or preschool.
- You can only elect to participate or change your election as a new hire, during Open Enrollment or if you have a qualified change in status. You must enroll every year.

FSA: You must enroll every year

And remember — FSAs are use it or lose it!

For questions or to file an FSA claim:

Visit login.personifyhealth.com or call Personify Health Care Advocates at **(877) 841-4777**.



Midyear Changes

Midyear Changes to Your Plan Elections

Changes to your medical, dental and vision plan elections cannot be made outside of the Open Enrollment period unless you experience a qualifying change in status (life event) or special enrollment event. To request special enrollment or obtain more information about life events, visit [insideSRP](#) or contact Benefits Services at hrbenexp@srpnet.com or **(602) 236-3615**.

What Constitutes a Life Event?

- Marriage, divorce or legal separation
- Birth, adoption or placement for adoption
- Qualified Medical Child Support Order (QMCSO)
- Change in spouse/dependent employment status
- Spouse/dependent loses other coverage due to changes in cost of coverage or curtailment of coverage
- Changes consistent with Family and Medical Leave Act (FMLA)
- Death of a spouse/dependent

All requests for changes must be submitted within **31 days** of the event (or the next business day if the 31st day falls on a weekend/holiday). If approved, changes generally become effective on the first day of the next pay period, or the first of the following month, depending on the type of change. Newborn and adopted children are covered from the date of birth, adoption or placement for adoption. For divorce/legal separation, you must remove your ex-spouse from all SRP benefit plans even if you are not making any other changes.

Example: Month 1

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	EVENT 7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Example: Month 2

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	LAST DAY 6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30



LIVEwell and Wellness Benefits

LIVEwell Wellness Program

The LIVEwell Wellness Program is for SRP employees and is administered by Personify Health. It is designed to help SRP employees achieve and maintain a healthy lifestyle. The LIVEwell program cycle runs from Oct. 1 to Sept. 30.

5,000 points



**\$50 premium reduction
for the following year**

10,000 points



**\$100 premium reduction
for the following year**

20,000 points



**\$200 premium reduction
for the following year**

30,000 points



**\$400 premium reduction
for the following year**

How It Works:

As an employee, you may choose from different levels of activities or educational opportunities to accumulate wellness points that will reduce your healthcare premiums. Once registered on login.personifyhealth.com, you may use the mobile app on your smartphone to easily track your activities. See detailed point opportunities on [insideSRP](#).

Wellness Benefits

Take advantage of the many wellness benefits available to help you feel better and spend less on healthcare!

- Acupuncture
- Biofeedback/neurofeedback
- Dietitian and nutritional counseling
- Healthy Pregnancy Program
- LIVEwell Employee Wellness Program
- Personal health coaching
- Preventive wellness exams
- Tobacco cessation
- Vaccines
- Weight loss benefit
- WellSMART biometric health screenings

Visit the Wellness Programs page on [insideSRP](#) to see all wellness benefits available to you and your family.





Disability Benefits

Short-Term Disability

Optional short-term disability (STD) coverage pays a benefit of 60% of your weekly base pay if you are ill or injured and unable to work (up to a maximum of \$2,000/week). You have a choice of two waiting periods: 14 or 28 days. Benefits start after you have exhausted all accumulated sick leave. STD benefits end after 13 weeks (when LTD benefits begin).

Your cost for coverage is based on your base pay. You can only elect to enroll in or decline STD coverage during Open Enrollment.

Long-Term Disability

You are automatically enrolled in basic long-term disability (LTD) coverage that provides a benefit of 60% of your base monthly pay rate if you are ill or injured and are unable to come to work (up to a maximum of \$5,000/month for hourly and \$6,000/month for salaried). Basic LTD is paid by SRP. LTD benefits begin if you are ill or injured and unable to work for 90 days.

In addition, you have the option of enrolling in optional LTD at your own expense at any time during the year.

Optional LTD covers an additional 10% of your base monthly earnings up to a combined maximum (basic and optional LTD) of \$5,000/month for hourly and \$7,000/month for salaried.

Pre-Existing Exclusion: If you are disabled during your first 12 months of LTD coverage due to a pre-existing condition, you are not eligible to receive LTD benefits. A pre-existing condition is considered any illness or injury for which you were diagnosed or treated within the 90 days before the date you became covered under the basic/optional LTD plan.

Go to the **SRP Benefits Portal** on [insideSRP](#) to see your exact cost for coverage.

Life Insurance

Life and Accidental Death & Dismemberment (AD&D) insurance provides financial protection to your survivors if you die. Regular full-time, three-quarter-time and half-time employees are eligible for basic AD&D and optional AD&D term life insurance coverage as well as dependent life insurance through The Hartford.

Company-Paid Employee Coverage

SRP provides group basic life (1 times annual base pay*) and AD&D coverage (1 times annual base pay*) for all eligible employees at no cost.

Optional Employee and Dependent Coverage

In addition to the basic coverage provided automatically by the company, you have the option of purchasing optional coverage for you and your family. You pay the full cost and premiums are taken out of your paycheck on an after-tax basis.

You can elect optional employee life insurance coverage equal to an additional 1x, 2x, 3x, 4x or 5x annual base pay.* AD&D insurance is automatically included and is equal to the life coverage amount. Premium rates are based on 5-year age bands; they increase with your age.

Optional dependent life insurance can be elected in increments of \$10,000, up to \$100,000 for a spouse. For children, optional dependent life is \$10,000 per child. Go to the SRP Benefits Portal to see your individual costs.

* Rounded to the next higher \$1,000 if not already a multiple of \$1,000.

New Hires/Newly Eligible

New hires or newly eligible employees may enroll in optional life coverage equivalent to 36 times monthly base pay (up to a maximum of \$750,000) without a statement of health, if you request coverage within the first 31 days of employment or your initial eligibility date for coverage.

If you are a new hire or newly eligible for dependent life coverage, you may enroll your spouse in coverage up to \$30,000 without a statement of health if you request enrollment within the first 31 days of your eligibility. For eligible children, dependent life coverage does not require a statement of health at any time.

Changes Due to Marriage

If you elect dependent life coverage for your new spouse within 31 days of the event (marriage), you can elect up to \$30,000 without needing a statement of health.

Changes Anytime During the Year

You can apply for additional coverage for yourself or your spouse at any time. If you elect coverage at any time after your new hire or newly eligible window, you and your spouse will need to complete a statement of health and receive approval before your coverage would be in effect. You have 60 days to submit your statement of health. If you are adding eligible children to dependent life coverage, a statement of health is not required.

You can also decrease or cancel employee/dependent life coverage anytime during the year.

You may also change your life insurance beneficiaries at any time during the year on the SRP Benefits Portal.



Critical Illness and Accident Insurance

Coverage That Helps You Fill in the Gaps

No one plans to get sick, but when something unexpected happens, you can really help yourself and your family financially by being prepared. Critical Illness (CI) and Accident Insurance (AI) help fill in the financial gaps left by your regular health insurance. You can enroll in either plan, or both.

Each coverage option could provide you with separate lump-sum cash benefits. The cash benefits are separate from any claims or coverage provided by medical insurance.

Critical Illness

CI offers a lump-sum cash reimbursement payments. If you or a dependent is diagnosed with a covered illness such as cancer, a heart attack or a stroke, this plan offers you reimbursement to use as you see fit.

Coverage options include:

- Coverage for you: \$10,000 or \$20,000
- Spouse coverage: 50% of your coverage amount
- Child(ren) coverage: 50% of your coverage amount

Rates are based on the employee's age and increase as you enter each new age category.

\$75 Health Screening Benefit

If you or your dependents are enrolled in CI, you can receive \$75 annually per person for completing a health screening.



Accident Insurance

AI offers flat benefit reimbursement payments. This benefit can be applied to expenses and treatments related to covered accidents or for any other expense. You can elect off-the-job accident coverage for yourself, your spouse and your dependent child(ren). Some of the coverage options include:

BENEFIT	Plan	
	LOW	HIGH
Emergency room	\$150	\$250
X-ray	\$100	\$150
Ambulance (ground)	\$200	\$300
Initial physician's office visit	\$150	\$175
Medical appliance benefit	\$50	\$100

You Can Only Enroll in Critical Illness Insurance and/or Accident Insurance During Open Enrollment

To be eligible, you must be:

- A full-time employee working at least 30 hours per week, or
- A part-time employee working at least 20 hours per week

For more information, visit [insideSRP](#).



Financial Planning and Legal Services

PLANwell Financial Planning

PLANwell is a voluntary program, provided to SRP employees by Southwest Wealth Advisory Group (SWAG), that helps you assess and improve your household's financial planning and health.

This benefit is available to all regular full-time, three-quarter-time and half-time employees at no cost. The SRP-paid service includes:

- Three consultations with a Southwest Wealth Advisory Group financial adviser in year one and two visits per year thereafter
- A personalized action plan
- Access to eMoney, an online secure dashboard that puts your whole financial picture in one place

How to Use It

Contact SWAG to schedule your first meeting with one of their advisers. Together you will develop a financial strategy that works for you and your household. Having a solid financial plan can help you feel more confident about the future, no matter where you are in your career.

To prepare for your appointment, print/download your most recent Total Rewards statement to take to the appointment. Your PLANwell adviser will let you know if there is additional paperwork you need to gather and bring with you.

You Will Leave Your PLANwell Meeting With:

- A personalized action plan
- An online dashboard that shows your whole financial picture in one place

To get started, contact Southwest Wealth Advisory Group and schedule your first meeting:

(602) 931-4457 | SRP.PLANwell@southwestwealth.com

Group Legal Services

The Group Legal Services Program offers you and your qualified dependents a variety of legal services at a fraction of the cost of average attorney fees.

Quick Facts



Administered by MetLife Legal



Cost: \$8.23/paycheck



Access to more than 18,000 attorneys



No waiting periods, dollar caps, copays, hour limits or frequency limits

Services

The list of covered services includes:

- Wills and estate planning
- Probate
- Identity theft defense
- Debt collection defense
- Real estate
- Family law
- Traffic defense
- Civil litigation defense
- Disputes over consumer goods and services
- Juvenile court defense
- Document preparation and review
- Habeas corpus
- Reproductive assistance services

For more information:

MetLife Legal | legalplans.com | **(800) 821-6400**

Helpful Key Terms

ALLOWED AMOUNT

An allowable charge is an approved dollar amount that Personify Health will reimburse a provider for a certain medical expense.

BEHAVIORAL HEALTH AND MENTAL HEALTHCARE

These two terms are typically used interchangeably for health insurance coverage purposes. Behavioral health includes substance use, eating disorders, addiction, etc. Mental health refers to a person's emotional, social and psychological wellness.

COINSURANCE

Your share of the costs of a covered health service, calculated as a percentage of the allowed amount for the service. You must pay the deductible before you receive the coinsurance benefit. Your coinsurance share is higher for out-of-network claims.

COPAY

A fixed dollar amount you pay when you visit a healthcare provider or fill an in-network prescription.

DEDUCTIBLE

A fixed annual amount you pay before any plan begins to pay for covered services. Deductibles are higher on out-of-network claims.

DRUG FORMULARY

A listing of prescription drugs established by Express Scripts Inc. that includes both brand-name prescription drugs and generic prescription drugs. Drugs listed on the formulary are covered under the prescription drug plan, with copayments.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

An EAP is a work-based program designed to assist employees in resolving personal problems. This might include relationship challenges, child or elder care, work or personal stressors, etc. EAP helps in a broad range of situations and includes assistance for anyone covered on the employee's health plan, as well as those living in the employee's home.

GENERIC DRUG

A prescription drug that is not protected by trademark registration but that is produced and sold under the chemical formulation name.

HIGH-DEDUCTIBLE HEALTH PLAN (HDHP)

A medical plan with lower premiums and a higher deductible, which means you pay more of your healthcare costs before the plan begins to share expenses.

HIGH-PERFORMANCE NETWORK (HPN)

A designated network of doctors, hospitals and healthcare facilities recognized for providing high-quality, cost-effective care.

IN-NETWORK PROVIDER

Doctors, hospitals and other providers who contract with the High-Performance Network (HPN) and/or Blue Cross Blue Shield National. The HPN is a curated, narrow network within BCBS.

OUT-OF-NETWORK (OON)

The use of healthcare providers who have not contracted with BCBS National to provide services. If you are enrolled in an HPN plan, out-of-network services are not covered. For PPO plans, out-of-network providers may balance bill you extra charges.

OUT-OF-POCKET (OOP) MAXIMUM

This is your safety net in the medical plans that protects you from catastrophic medical expenses. Once you pay the individual maximum or family maximum, additional covered medical claims for the year are paid at 100% and you pay nothing.

PREMIUM

The amount you pay for insurance.

PREVENTIVE SERVICES

All plans cover 100% of eligible preventive services made to in-network providers. Mammograms, flu shots, prostate exams and well-baby visits are examples of preventive services. Note: If you discuss another health issue during a preventive services visit, you may have to pay for your visit.

Resources

Make Just One Call — (877) 841-4777

Not sure where to start? Call Personify Health to help you navigate all your benefits.

MEDICAL PLANS

Personify Health

(877) 841-4SRP (4777)

CustomerServe@personifyhealth.com
<http://login.personifyhealth.com/>

Find a Network Provider

Blue Cross Blue Shield
azblue.com/srp

Telehealth from AZ Blue
(844) 606-1612 | azblue.com/member

Mental and Emotional Health/EAP

Lyra Health
(877) 251-7602
LyraHealth.com/SRP

SRP Behavioral Health Specialist/EAP

Brian Hufford, MS, LPC
(602) 236-6261
brian.hufford@srpnet.com

PHARMACY PLANS

Express Scripts
(866) 229-5806
express-scripts.com

Accredo (specialty medications)
(800) 803-2523

DENTAL

Delta Dental Plan of Arizona
 Group #: 04244
 Plan: Delta Dental PPO Plus Premier Network
(602) 588-3993 or **(888) 651-3082**
deltadentalaz.com

VISION

Vision Service Plan
(800) 877-7195 | vsp.com

SRP BENEFITS SERVICES

Mailing Address:
 Benefits Services, PAB 502
 P.O. Box 52025
 Phoenix, AZ 85072-2025

Street Address:
 1500 N. Mill Ave.
 Tempe, AZ 85288

Phone: **(602) 236-3600**
 Fax: **(602) 629-7810**
hbenexp@srpnet.com

For more information, please visit [insideSRP](#).

COBRA AND DIRECT BILLING

Alight
(866) 318-2570
srpnet.com/healthplans

401(k) RETIREMENT

Empower
(844) 725-8787
Empower.com/participant

LIFE INSURANCE

The Hartford Group
 Policy #: 681453
(800) 331-7234

SHORT- AND LONG-TERM DISABILITY AND FMLA

The Hartford Group
 Policy #: 681453
(866) 226-3250

GROUP LEGAL

MetLife
(800) 821-6400 | legalplans.com

HEALTH SAVINGS ACCOUNT

HealthEquity
(866) 346-5800 | healthequity.com

ID THEFT

Norton LifeLock
(800) 607-9174 | my.norton.com

FINANCIAL ADVISER

Planwell
(602) 931-4457
SRPPLANwell@southwestwealth.com

Your Benefits Information

View all of your benefits information through the Benefits Portal (see page 4 for access instructions).

Important Plan Information and Notices

Women's Health and Cancer Rights Act of 1998

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. If you would like more information on WHCRA benefits, contact Personify Health at **(877) 841-4SRP (4777)**.

Notice of Special Enrollment Rights for Medical/Health Plan Coverage

As you know, if you have declined enrollment in Salt River Project's health plan for you or your dependents (including your spouse) because of other health insurance coverage, you or your dependents may be able to enroll in some coverages under this plan without waiting for the next open enrollment period, provided that you request enrollment within 31 days after your other coverage ends.

In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your eligible dependents, provided that you request enrollment within 31 days after the marriage, birth, adoption or placement for adoption.

Salt River Project will also allow a special enrollment opportunity if you or your eligible dependents either:

- Lose Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible, or
- Become eligible for a state's premium assistance program under Medicaid or CHIP.

For these enrollment opportunities, you will have 60 days – instead of 31 – from the date of the Medicaid/CHIP eligibility change to request enrollment in the Salt River Project group health plan. Note that this new 60-day extension doesn't apply to enrollment opportunities other than due to the Medicaid/CHIP eligibility change.

Note: If your dependent becomes eligible for a special enrollment right, you may add the dependent to your current coverage or change to another health plan.

To request special enrollment or obtain more information including a full copy of the notice, visit srpnet.com/healthplans or contact Benefits Services at hrrbenexp@srpnet.com or **(602) 236-3600**.

Newborns' and Mothers' Health Protection Act notice

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable).

In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours). The Plan's medical options are in compliance with the Newborns' and Mothers' Health Protection Act of 1996.

Privacy Notices

The Health Insurance Portability and Accountability Act (HIPAA) of 1996 requires health plans to comply with privacy rules. These rules are intended to protect your personal health information from being inappropriately used and/or disclosed. The rules also give you additional rights concerning control of your own healthcare information. This Plan's HIPAA privacy notice explains how the group health plan uses and discloses your personal health information.

You are provided with a copy of this notice when you enroll in the plan. You can get another copy of this notice from srpnet.com/healthplans or Benefits Services.

Availability of Summary of Benefits and Coverage

SRP offers several health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare across options. The SBCs are available on the web at srpnet.com/healthplans. A paper copy is also available, free of charge, by calling **(602) 236-3600**.

Medicare Notice of Creditable Coverage

If you or your eligible dependents are currently Medicare eligible or will become Medicare-eligible during the next 12 months, you need to be sure you understand whether the prescription drug coverage you elect under this plan is or is not creditable (as valuable as Medicare's prescription drug coverage). Review the Plan's Medicare Part D Notice of Creditable Coverage for more information.

Additional Health Plan Notices

You can locate and review the following additional health plan notices at srpnet.com/healthplans:

- LIVEwell Wellness Program
- Marketplace/Exchange
- Rights and Protections Against Surprise Medical Bills

Disclaimer

The descriptions of benefits in this guide are provided for informational purposes only and do not state all plan provisions, restrictions, limitations, conditions or provisions required by law. It is the intent of these plans to fully comply with all federal and state statutes. In all cases, master plan documents and insurance contracts determine all rights, benefits and restrictions of the plans described herein.



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For more information on all topics, go to **insideSRP** under the Benefits & Wellness heading.

Care Advocates

Do you ever wish someone could help you navigate through all of your medical benefit resources? The Personify Health Care Advocates are ready to help.

Call **(877) 841-4777** from 7 a.m. to 7 p.m. CST or email

CustomerServe@personifyhealth.com.

Telehealth

MDLive ends Dec. 31, 2026. Starting Jan. 1, 2027, telehealth services will be offered through AZ Blue.

Log in to azblue.com/member, click on **Find care**, then select **Telehealth** to log in or sign up. Follow the prompts to set up your access.

LIVEwell

Eligible SRP employees can achieve and maintain a healthy lifestyle while reducing healthcare premiums through the LIVEwell wellness program. Visit the LIVEwell page in this guide or on [insideSRP](#) for details.

MedCom Care Management

Get free one-on-one support for coordinating your chronic healthcare needs by calling MedCom at **(888) 728-7843**. MedCom is part of Personify Health.

Lyra Mental Health Benefit

No matter what you're going through, Lyra can help. Get matched with confidential mental health support today. Every member of your family — including kids, teens, adults and couples — gets the care they need. Call **(877) 251-7602** or go to LyraHealth.com/SRP.

For urgent help, call the Suicide and Crisis Lifeline at **988**.

WellSMART

For those enrolled in an SRP medical plan, WellSMART offers free, confidential annual health screenings and flu vaccinations at convenient work locations or with your own doctor. Go to [insideSRP](#) for this and many other wellness program details.

**Open Enrollment Period:
Nov. 2 – 13 at 11 p.m. MST**
**Open Enrollment is a week shorter —
so take action now!**



Benefits Services
PAB 502 | P.O. Box 52025
Phoenix, AZ 85072-2025