



Health Benefits – Annual Open Enrollment October 19 – November 6, 2026

What's Changing In 2027

The AUHSD insurance committee has made the following changes and enhancements to your medical benefits. There are no changes to the PPO medical plan, the dental plans, vision plan, or basic life plans.

All changes take effect January 1, 2027

Plan	What's Changing	From/To
EPO Medical	Emergency Room Copay	From \$150 to \$200 per visit
EPO Medical	Out-Patient Surgery Copay	From \$200 to \$250 per visit
Flexible Spending Account (FSA) - Voluntary Plan	Out-of-pocket healthcare expenses	From \$3,300 to \$3,400 annual limit

ENROLL WITH GARNER TODAY

NEW - Garner Health - FREE! Enroll today!

When you visit the doctor, you should feel confident that you're getting the best care without worrying about the cost. This is why AUHSD is excited to offer Garner, a FREE healthcare benefit that works alongside your Anthem medical plan starting January 1, 2027.



Garner takes the guesswork out of finding the right doctor. Garner's Top Providers follow the latest research, avoid unnecessary procedures, and help you get healthy faster. Doctors can't pay to show up in Garner's recommendations; they earn their spot based on real patient outcomes.

Using data from one of the nation's largest medical databases, Garner identifies the top 20% of doctors who deliver the best patient outcomes. **When you see a Garner Top Provider, you can qualify for reimbursement, up to \$1,000 for individuals and \$2,000 for families for office visits, imaging, urgent care, and lab work.**

Use the Garner app to find the best doctors in your network, and Garner will help cover your medical bills. **See the Garner flyers for more information.** **Note:** If you enroll in the FSA, do not use your FSA funds to pay bills that will be reimbursed by Garner (the IRS states No Double Dipping).

NEW - EmpiRx - Pharmacy Benefit Manager (PBM)

EmpiRx Health will replace Anthem/CarelonRx as the Pharmacy Benefit Manager (PBM) for AUHSD. Starting January 1, 2027, EmpiRx Health will manage your prescription drug coverage.

EmpiRx Health is a full scale PBM offering an open formulary, in-network retail pharmacies, mail order, and specialty drug fulfillment. Most employees will not notice a difference with their existing prescriptions. ***Employees who are impacted will be contacted directly by EmpiRx Health. This includes prescriptions for home delivery and specialty drug delivery.*** Please watch your mail for correspondence from EmpiRx Health. If you have any question about this change or to your plan, please call the Pharmacy Member Services number on your new medical ID card beginning January 1, 2027.

Medical ID cards

With the change to the PBM, EmpiRx Health, new medical ID cards will be issued. The new ID cards will arrive at your address on file on or about January 1, 2027. **If you do not receive your medical ID card, contact Luminare Health at 866.280.4120 and ask for assistance.**