

# 2026-2027

## Employee Benefits Guide



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# Welcome to your Benefits!

We are pleased to provide you with a wide range of competitive benefits that are a vital part of your total compensation. You have the flexibility to select from a range of benefits to keep you and your family healthy. This brochure was designed to answer some of the basic questions you may have about your benefits. Please take the time to review this brochure to make sure you understand the benefits that are available to you and your family and be sure to take action before the enrollment deadline.

This brochure highlights the main features of our employee benefits program. It does not include all plan rules, details, limitations, or exclusions. The terms of your benefit plans are governed by legal documents, including insurance contracts. Should there be an inconsistency between this brochure and the legal plan documents, the plan documents are the final authority. Juneau School District reserves the right to change or discontinue its employee benefits plans at any time.



# Eligibility

Please refer to your individual union contract to determine eligibility for yourself and your family members.

You have 30 days from your date of hire to enroll in benefits. Most of your benefits are effective on the 31<sup>st</sup> day following your date of hire.

## Changing Benefits After Enrollment

During the year, you cannot make changes to your benefits unless you have a qualified life event. If you do not make changes to your benefits within the timeframes note below, you will have to wait until the next annual open enrollment period to make changes (unless you experience another qualified life event).

Qualified Life Event		Days to change	Documentation Needed
<b>Change in marital status</b>	Marriage	30 days	Copy of marriage certificate
	Divorce/Legal separation	30 days	Copy of divorce decree
	Death	30 days	Copy of death certificate
<b>Change in number of dependents</b>	Birth or adoption	60 days	Copy of birth certificate or copy of legal adoption papers
	Stepchild	30 days	Copy of birth certificate plus a copy of the marriage certificate between employee and spouse
	Death	30 days	Copy of death certificate
<b>Change in employment</b>	Change in your eligibility status (i.e., full-time to part-time)	30 days	Notification of increase or reduction of hours that changes coverage status
	Change in spouse's benefits or employment status	30 days	Notification of spouse's employment status that results in a loss or gain of coverage



# Enrolling for benefits

## Employee Navigator

Employee Navigator is an online system that enables you to make all your benefit decisions in one place. If you don't have access to a computer, Employee Navigator is mobile ready on a tablet or smartphone through the internet browser.

## Before you enroll

Know the date of birth, social security number, and address for each dependent you will cover.

Review your enrollment materials to understand your benefit options and costs for the coming year.

## Getting started

Register on Employee Navigator Site: [Register](#)

You will provide the following information to register:

- First Name
- Last Name
- Date of Birth
- Last 4 SSN
- Company ID - CBJ Benefits

Log in: [Employee Navigator Log In](#)



## Open Enrollment

### What do I need to do for Open Enrollment?

Open Enrollment is a PASSIVE enrollment this year – please review your current benefit elections; if you make no changes, your benefits will roll over to the new plan year. The only exceptions are the FSA and HSA plans. You must make a new election every year; these benefits do not automatically roll over.

### What changes are effective July 1, 2026?

- NEW Premera Health Hub
- Update to GLP-1 policy – removed \$25,000 lifetime dollar limit and updated BMI requirements for weight loss: 35+ or 27-35 w/ 2+ co-morbidities

### Where can I learn more about my benefit options?

- We partner with Employee Navigator for a comprehensive online enrollment experience. See registration and login instructions above.
- You also have access to LIVE benefit counselors who can help walk you through enrollment options with your Alliant Advocates. See more information on Page 16 of this guide.



## Medical

Medical insurance is essential to your well-being, and our medical coverage provides you and your family the protection you need for everyday health issues or when the unexpected happens

### Parts of Your Medical Plan

- ❖ **Preventative care** is always 100% covered when you use in-network providers and includes things like physical exams, flu shots, and screenings.
- ❖ **Annual deductibles** are the amount you pay each year for eligible in-network and out-of-network charges before the plan begins to pay.
- ❖ **Annual out-of-pocket maximums** are the most you will pay each year for eligible in-network services, including prescriptions. After you reach your out-of-pocket maximum, the plan picks up the full cost of covered medical care for the remainder of the year.
- ❖ **Copays** are fixed amounts you pay for healthcare services. Copays do not count toward your deductible, but they do count toward your annual out-of-pocket maximum.
- ❖ **Coinsurance** is your share of the cost of care after you've met your deductible.

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please see Annual Notices package for more details.

# Premera BCBS of Alaska



You always pay the deductible and copayment (\$).  
The coinsurance (%) shows what you pay after the deductible.

	HDHP Plan	Economy Plan	Standard Plan
Deductible	<b>Individual:</b> \$2,000 <b>Family:</b> \$4,000 (aggregate)*	<b>Individual:</b> \$700 <b>Family:</b> \$1,400 (embedded)**	<b>Individual:</b> \$350 <b>Family:</b> \$700 (embedded)**
Accumulation period	plan year		
Out-of-pocket maximum (aggregate)	<b>Individual:</b> \$4,000 <b>Family:</b> \$8,000	<b>Individual:</b> \$3,000 <b>Family:</b> \$8,000	<b>Individual:</b> \$1,850 <b>Family:</b> \$5,200
Network Coinsurance	20%	20%	20%
Out-of-Network Coinsurance	50%	50%	40%
<b>Exams</b>			
PCP visit	20% after deductible	20% after deductible	20% after deductible
Specialist visit	20% after deductible	20% after deductible	20% after deductible
Virtual visit	20% after deductible	20% after deductible	20% after deductible
Preventive exam	No charge	No charge	No charge
<b>Diagnostic services</b>			
Labs and X-rays	20% after deductible	20% after deductible	20% after deductible
Complex imaging	20% after deductible	20% after deductible	20% after deductible
<b>Therapeutic services</b>			
Physical or Occupational	20% after deductible	20% after deductible	20% after deductible
Chiropractic	20% after deductible	20% after deductible	20% after deductible
Massage	20% after deductible (45 visits/ plan year)	20% after deductible (45 visits/ plan year)	20% after deductible (45 visits per plan year)
<b>Facility services</b>			
Urgent care	20% after deductible	20% after deductible	20% after deductible
Emergency room	20% after deductible	\$150 copay + 20% after deductible	\$150 copay + 20% after deductible
Outpatient surgery	20% after deductible	20% after deductible	20% after deductible
Hospitalization	20% after deductible	20% after deductible	20% after deductible

**\*Aggregate:** All family members' expenses count towards the family deductible until it is met. Once the family deductible is met, insurance pays for all family members, even if they haven't individually met their deductibles.

**\*\*Embedded:** Each member must meet their individual deductible before coverage begins. Once the family deductible is met, all family members' expenses are covered.

# Premera BCBS of Alaska Rx Coverage

Rx Deductible (Individual)	Combined with Medical	\$150 (individual)	\$75 (individual)
Out-of-pocket maximum	Combined with Medical	<b>Individual:</b> \$2,000 <b>Family:</b> \$6,000	<b>Individual:</b> \$1,450 <b>Family:</b> \$4,350
<b>Generic drugs</b>	<b>Retail &amp; Mail Order: 90 day supply</b>	<b>Retail: 30 day supply Mail Order: 90 day supply</b>	<b>Retail: 30 day supply Mail Order: 90 day supply</b>
Formulary/Preferred	20% after deductible	\$10 copay	\$10 copay
Non-formulary/ Non-preferred	20% after deductible	\$150 copay	\$100 copay
<b>Retail: 90 day supply Mail Order: 90 day supply</b>	<b>Retail &amp; Mail Order: 90 day supply</b>	<b>Retail: 30 day supply Mail Order: 90 day supply</b>	<b>Retail: 30 day supply Mail Order: 90 day supply</b>
Formulary/Preferred	20% after deductible	\$35 copay	\$25 copay
Non-formulary/ Non-preferred	20% after deductible	\$150 copay	\$100 copay
<b>Specialty</b>	<b>Retail &amp; Mail Order: 30 day supply</b>	<b>Retail &amp; Mail Order: 30 day supply</b>	<b>Retail &amp; Mail Order: 30 day supply</b>
Formulary/Preferred	20% after deductible	\$55 copay	\$45 copay
Non-formulary/ Non-preferred	20% after deductible	\$150 copay	\$100 copay

## Medical Bi-Weekly\* Employee Contributions

	HDHP Plan	Economy Plan	Standard Plan
<b>Employee Only</b>	\$88.62	\$142.02	\$193.02
<b>Employee Only – Healthy Rewards</b>	\$38.62	\$92.02	\$143.02
<b>Employee + Family</b>	\$167.62	\$246.62	\$319.02
<b>Employee + Family – Healthy Rewards</b>	\$117.62	\$196.62	\$269.02

\*Bi-Weekly = 26 pay periods per year.

Please note that unless your domestic partner is your tax dependent as defined by the IRS, contributions for domestic partner coverage must be made after-tax. Similarly, the company contribution toward coverage for your domestic partner and his/her dependents will be reported as taxable income on your W-2. Contact your tax advisor for more details on how this tax treatment applies to you. Notify the Juneau School District to request the Affidavit of Domestic Partnership if you would like to cover your Domestic Partner.



# Telemedicine

When you need care—anytime, day or night—or when your primary care provider is not available, telemedicine can be a convenient option. With telemedicine, you don't have to drive to the doctor's office or sit in a waiting room when you're sick—you can see your doctor from the comfort of your own bed or sofa.

## Register Today and Be Ready When You Need Care

- ❖ Avoid germs in the ER, urgent care clinic or doctor's office.
- ❖ See a board-certified, licensed, telehealth-trained doctor on your schedule with on-demand virtual visits 24/7, including nights, weekends and holidays.
- ❖ Get treated for more than 80 common conditions including colds, flu, allergies and more.
- ❖ Get a prescription or short-term refill of any existing prescription sent to a pharmacy nearby in less time than your usual doctor visit.
- ❖ Avoid costly copays and deductibles from the ER or urgent care clinic.



# Virtual Care through Premera

## Virtual Care – Anytime, Anywhere

Illness can occur at any time. So why wait for office hours to have your medical concerns addressed?

Whether it's primary, urgent, or mental health care, the Premera virtual care network prioritizes our members' needs. Providers are just a few clicks away, and ready to offer you the care you need.\*

### Primary and Urgent Care with 98point6

On-demand video and text-based primary care where general medicine and primary care providers are available to answer your questions. They can diagnose and treat you if you're sick or have a chronic condition. Sign in to the Premera mobile app to access 98point6 from the Find Care section.

### Mental Health Care with Spring Health

On-demand video and text-based primary care where general medicine and primary care providers are available to answer your questions. They can diagnose and treat you if you're sick or have a chronic condition. Sign in to the Premera mobile app to access 98point6 from the Find Care section.

### Substance Abuse Treatment with Boulder

Boulder is a digital clinic that offers long-term support and telehealth treatment for substance use, including alcohol and opioid use disorders. Treatments are grounded in kindness, respect, and unconditional support. (Medication assisted treatment is limited to the following states: Alaska, Colorado, Idaho, North Carolina, Ohio, Oregon, Utah, and Washington.)

### Mental Health Care with Talkspace

Receive virtual access to a licensed therapist through text or video for non-urgent mental health care. Sign in to the Premera mobile app to access Talkspace from the Find Care section.

\*If you already have the 98point6, Spring Health, or Talkspace apps downloaded, you can continue using them as is. You are not required to access them through the Premera mobile app.

98point6, Spring Health, and Talkspace are independent companies that provide virtual care services on behalf of Premera Blue Cross Blue Shield of Alaska.

# Virtual Care and Digital Resources

## Coaching for Healthier Habits with Teladoc

Get tools and coaching support to manage your weight goals and develop long-term habits at no cost to you. Receive an advanced smart scale, one-on-one coaching, and personal meal & nutrition plans. Register at [TeladocHealth.com](https://TeladocHealth.com)

## Weight Management with Teladoc

The weight management program is offered at no cost to you so you can live your healthiest life and feel your best. Receive a connected smart scale, expert coaching and support, personalized advice on nutrition, meal plans and more. Register at [TeladocHealth.com](https://TeladocHealth.com)

## Diabetes Management with Teladoc

Get an advanced blood glucose meter and as many strips and lancets as you need at no cost to you. Receive personalized tips with blood sugar check and real-time support when you're out of range. Register at [TeladocHealth.com](https://TeladocHealth.com)

## Heart Health with Teladoc

With a smart blood pressure monitor, you can track readings, get support, set up reminders and message a coach, all in one place. All at no cost to you. Receive a connected blood pressure monitor, one-on-one support, and step-by-step action plans based on your goals. Register at [TeladocHealth.com](https://TeladocHealth.com)



## Premera Care Compass

Compass Care provides one-on-one nurse guidance for high-risk or complex conditions, including maternity support. Nurses coordinate with your doctors and help remove barriers to care so you can focus on healing.

Call Personal Health Support at 888-742-1479 to enroll.

## Health Checklist and Messaging Support through Wellframe

This mobile health program includes tips for navigating the healthcare system, resources for mental health support, and useful health management tools, such as medication management, pain management, physical activity tracker, nutrition guidance, and more.

This benefit is included with your health plan at no extra cost. Download the Wellframe app from the App Store or Google Play. Access code: helpwellpbc

\*If you already have the 98point6, Spring Health, or Talkspace apps downloaded, you can continue using them as is. You are not required to access them through the Premera mobile app.

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# Health Management Programs

## New for 2026 Premera Health Hub Programs

*Personalized digital support for your everyday health.*

The **Health Hub** provides interactive, evidence-based programs that help you take charge of your well-being. Each program offers digital tools, self-guided content, and access to expert coaches who can help you build healthy habits and manage specific conditions — all included with your plan when enrolled in a Premera Medical Plan.

### Women's Health

Guidance and coaching tailored to women's needs — from menstrual health to menopause — focused on education, energy, and total wellness (no clinic or fertility services).

### Mental Health

Self-guided tools and coaching to build emotional resilience, manage stress, and complement other Premera mental-health resources like Talkspace® and Spring Health®.

### Musculoskeletal (MSK) Health


Virtual care for joint or muscle pain. Fitness and physical therapy (PT) programs to reduce pain and increase strength. Personalized to the level and location of your pain on your schedule with proven programs.

### Weight Management

Expert coaching on nutrition, healthy habits, and weight-loss strategies. Connected smart scale that syncs with a mobile app to track weight and activity.

Insights on sleep, behavior change, and sustainable weight loss.

Visit Health Hub through [premera.com](https://premera.com) or call 888-742-1479.




Healthy starts with  
Premera Health Hub

No matter your health goal, start here to find accessible, personalized health programs that fit seamlessly into your life. Get started to find out what your plan includes.

- Conveniently online
- Approved by clinical experts
- Connected devices to track results
- Premium apps to help follow your plan
- Options vary by plan, log in to see what's included

Get started

PREMERA | 



# Dental

Taking care of your oral health is not a luxury; it is a necessity for long-term optimal health. Preventive services are covered at no cost to you and include routine exams and cleanings. You will pay only a small deductible and coinsurance for basic and major services.

When you visit a dentist in the network, you will maximize your savings. These dentists have agreed to reduced fees, which means you won't get charged more than you expected.

## Premera BCBS of Alaska

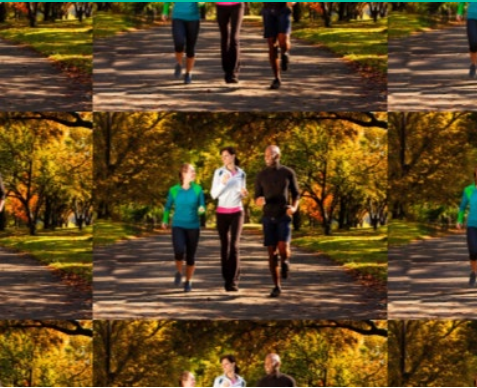
	Base Plan	Buy-up Plan
Deductible	<b>Individual:</b> \$50 <b>Family:</b> \$150	<b>Individual:</b> \$50 <b>Family:</b> \$150
Annual plan maximum	\$2,000	\$3,000
Waiting period	None	None
Plan rollover max	None	None
<b>Dental Services</b>		
Diagnostic & preventive	No charge	No charge
Basic	20% after deductible	20% after deductible
Major	50% after deductible	20% after deductible
Endodontic	20% after deductible	20% after deductible
Periodontic	20% after deductible	20% after deductible
Implants	50% after deductible	20% after deductible
<b>Orthodontia</b>		
Covered for	Not Covered	Adults & Children
Coverage	n/a	50% after deductible
Lifetime maximum	n/a	\$2,500

## Dental Bi-Weekly\* Employee Contributions

	Base Plan	Buy-Up Plan
<b>Employee Only</b>	\$0.00	\$21.00
<b>Employee + Family</b>	\$0.00	\$34.50

\* Bi-Weekly = 26 pay periods per year. Part-Time Employees pay a prorated amount.

Please note that unless your domestic partner is your tax dependent as defined by the IRS, contributions for domestic partner coverage must be made after-tax. Similarly, the company contribution toward coverage for your domestic partner and his/her dependents will be reported as taxable income on your W-2. Contact your tax advisor for more details on how this tax treatment applies to you. Notify The Juneau School District if your domestic partner is your tax dependent.



# Vision



Healthy eyes and clear vision are important parts of your overall health and quality of life. You do not have to be enrolled in medical coverage to elect vision coverage, nor do you have to cover the same dependents under medical and vision.

## Premera BCBS of Alaska

If you see the services of a provider listed in Premera’s provider directory, your Vision plan benefits include the following:

Vision Plan	
<b>Exams</b>	
Coverage	<b>Adults &amp; Children:</b> No charge
Frequency	1 exam per year
<b>Materials</b>	
Coverage	<p><b>Adults:</b> Up to \$200 per year. Glass lenses are allowed and do not accrue to maximum.</p> <p><b>Children:</b> 1 pair of frames and lenses per year or contact lenses every 12 months</p>

## Vision Bi-Weekly\* Employee Contributions

	Vision Plan
<b>Employee Only</b>	\$3.50
<b>Employee + Family</b>	\$6.80

\* Bi-Weekly = 26 pay periods per year. Part-Time Employees pay a prorated amount.

*Please note that unless your domestic partner is your tax dependent as defined by the IRS, contributions for domestic partner coverage must be made after-tax. Similarly, the company contribution toward coverage for your domestic partner and his/her dependents will be reported as taxable income on your W-2. Contact your tax advisor for more details on how this tax treatment applies to you. Notify The Juneau School District if your domestic partner is your tax dependent.*

# Find a Provider

## Medical, Dental & Vision

The Find a Doctor tool helps you find in-network care and more

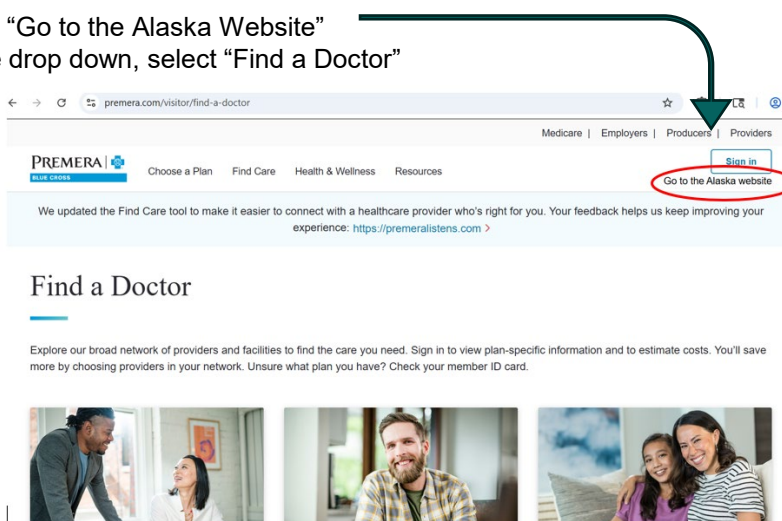
When you use the Find a Doctor tool at [premera.com](https://www.premera.com), you can get the most from your benefits. You usually pay less whenever you use providers and services that are in your health plan's provider network.

### With the Find a Doctor tool, you can:

- Find doctors, dentists, hospitals, and more in your plan's network
- Find out if the doctor is accepting new patients
- See cost estimates for common procedures based on your network
- Find specialty doctors
- Locate urgent care centers close to your home or current location
- See a provider's ratings and awards

### How to use the tool

- Go to [www.premera.com](https://www.premera.com)
- Under the "Sign in" button in the upper right, select "Go to the Alaska Website"
- At the top of the screen click 'Find Care'; within the drop down, select "Find a Doctor"
- Under Employer-Based Plans, select "Browse all doctors and specialists"
- Next you will select your network. Select:
  - AK Heritage,
  - Heritage and Dental Choice, or
  - Yukon (Medical & Vision)
- Enter your location
- Now you can search for a provider name or specialty
- A list of providers will appear along with contact information





## Employee Assistance Program

You automatically have access to the ComPsych GuidanceResources employee assistance program (EAP). This program provides professional, confidential telephonic or face-to-face counseling services to you and your household members at no cost. The EAP can help you resolve personal issues and problems before they affect your health, relationships and work performance. Contact ComPsych at 686-681-3416 or visit [www.guidanceresources.com](http://www.guidanceresources.com) (ID: lifehelp)

This program is available 24 hours a day, 365 days a year for confidential counseling, referral and follow-up services. Up to 5 sessions at no cost for issues such as:

- ❖ Stress
- ❖ Marital or family problems
- ❖ Anxiety and depression
- ❖ Substance use (alcohol and/or drugs)
- ❖ Financial & Legal issues
- ❖ Childcare issues—including identifying schools, daycare and tutors
- ❖ Aging parents
- ❖ Pet care
- ❖ Maintenance and repair providers
- ❖ Community volunteer opportunities

It's important to note that all EAP conversations are voluntary and strictly confidential. If you and your counselor determine that additional assistance is needed, you'll be referred to the most appropriate and affordable resource available. Although you're responsible for the cost of referrals, these costs are often covered under your medical plan.

# Nearing 65? Get to know Medicare



[alliantmedicare.com](http://alliantmedicare.com)

*Alliant Medicare Solutions is provided by Insuractive LLC, a Nebraska resident insurance agency. Insuractive LLC is wholly owned by Alliant Insurance Services, Inc.*

## Important deadlines ahead

Most people become eligible for Medicare at age 65. At that time, you'll need to make some important decisions about your health insurance.

But the choice isn't always easy. Maybe you'll keep working after 65. Maybe you have dependents covered by your Juneau School District-sponsored insurance. Maybe you're just not sure which options could work best for your situation.

## Alliant Medicare Solutions

Through the Juneau School District, you have access to Alliant Medicare Solutions, a free service you, your family, and your friends can use to figure out the best Medicare options for you.

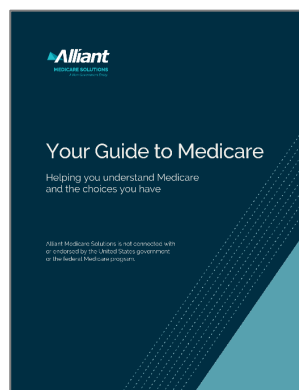
## How it works

Gather your current health insurance information.

Call Alliant Medicare Solutions at **(877) 888-0165** to talk to a licensed insurance agent about your current coverage, your Medicare options, and what might work best for your situation.

Alliant Medicare Solutions can help you enroll in Medicare or email policy information for you to review.

## Learn more



[Your Guide to Medicare](#)



[Medicare 101](#)



[Social Security Planning](#)



# Alliant Benefit Advocates

Are you getting married and you're not sure how or when to add your new spouse to your plan? Is your stepchild eligible for your healthcare plan? Do you need help understanding the difference between an HSA and an FSA? A Benefit Advocate can help answer these questions and more.

## How Benefit Advocates Take Care of You

### Understand Insurance Benefits

Receive guidance in understanding your benefits throughout the year.

### Qualifying Life Events

Receive help with coverage changes due to qualifying life events (like marriage, divorce, or a new child).

### Find an In-Network Provider

Find doctors, dentists and eye care professionals who participate in your plan's network.

### Claims Assistance

If there's an issue with your medical bills, your advocate can help you resolve it.

## Contact your Alliant Benefit Advocate

**Email:** [benefitsupport@alliant.com](mailto:benefitsupport@alliant.com)

**Phone:** (800) 489-1390

**Hours:** 5 a.m.–5 p.m. (Pacific Time)  
Monday–Friday

### HIPAA authorization for claims assistance

If you need claims assistance, you may need to complete a HIPAA authorization form to grant your Benefit Advocate permission to work with your insurer and/or healthcare provider(s) to resolve your claims issues. Permission is granted on a limited-duration basis, and only to the individuals listed on the form. You can end the permissions granted by the form at any time. Your Benefit Advocate will provide the form to you when needed.



*Click to play video*

# Employee Parks & Rec Pass

The FY27 CBJ Employee Parks & Recreation Pass provides benefit-eligible employees (CBJ/BRH/JSD Admin) and their immediate families with free access to all Parks & Recreation facilities. This pass grants unlimited entry to public drop-in programs at:

- Augustus G. Brown Swimming Pool
- Dimond Park Aquatic Center
- Dimond Park Field House
- Mount Jumbo Gym
- Treadwell Ice Arena
- Floyd Dryden Gym



The CBJ Employee Parks & Recreation Pass does not include private rentals or registrations such as swim lessons, Start Smart, adult volleyball, youth sports, Parent & Tot, etc.

To receive a pass for yourself and/or your family, you must elect it during open enrollment by selecting one of the following options below: Employee OR Employee + Family. Passes will only be issued to those who complete the enrollment process by the open enrollment deadline. It is the employee's responsibility to ensure they make their selection before open enrollment closes—passes will not be added after the deadline under any circumstances.

All FY27 CBJ Employee Park & Rec Passes will be active from July 1, 2026, through June 30, 2027. If an employee separates during the fiscal year, the pass(es) will become inactive on the last day of employment.

*Note: Dependent eligibility extends through the end of the fiscal year in which the dependent turns 18. Dependents who are 18 or older as of the start of a new fiscal year are not eligible to enroll in the CBJ Parks & Rec Pass.*





# Important Contacts

Coverage	Contact	Phone	Website
<b>Medical, Dental &amp; Vision</b>	Premera BCBS of Alaska	(800) 508-4722	<a href="https://premera.com/sign-in">premera.com/sign-in</a>
<b>Employee Assistance Program</b>	ComPsych	(866) 681-3416	<a href="https://guidanceresources.com">guidanceresources.com</a> ID: lifehelp
<b>City &amp; Borough of Juneau</b>	Natasha Peterson	(907) 586-5250 ext. 4085	<a href="mailto:Natasha.Peterson@juneau.gov">Natasha.Peterson@juneau.gov</a>
<b>Alliant</b>	Benefit Advocates	(800) 489-1390	<a href="mailto:benefitsupport@alliant.com">benefitsupport@alliant.com</a>



Annual Notices are posted on the City & Borough of  
Juneau Benefits website:  
[juneau.org/human-resources/benefits](https://juneau.org/human-resources/benefits)



