





- 1. Hays CISD Cafeteria plan year runs from September 1, 2013 through August 31, 2014
- 2. Flexible Spending Accounts: National Benefit Services will be the new Third Party Administrator (TPA) for the Flex spending accounts in Hays CISD for the plan year September 1, 2013 through August 31, 2014. Direct deposit is available. Everyone who participates in the Medical Flex spending account will receive a new debit card effective September 1.
- 3. **Dental:** CIGNA will remain the Dental carrier for the coming year. There continues to be three options to choose from; High PPO, Low PPO, and DHMO.
- 4. **Vision:** Block Vision is the vision provider again this year. The premiums will have a slight increase, and benefits have been enhanced.
- 5. Cancer Insurance: Loyal American is the new Cancer carrier for the coming year. There are two cancer plan and ICU options to choose from. Coverage is guaranteed issue. Pre-existing conditions are not covered for the first 12 months of coverage.
- 6. **Disability Plan:** Unum will be the new Disability plan carrier for the coming year. Anyone can apply and all coverage is Guaranteed Issue, which means no Evidence of Insurability is required. All new amounts of coverage are subject to pre-existing condition limitations. See the Plan summary for specific information.
- 7. **Group Term Life:** Dearborn National will be the new Voluntary Life and AD&D plan carrier for the coming year. Employees can enroll for up to \$100,000 for themselves, \$30,000 for spouse and \$10,000 for children, guaranteed issue. Higher amounts can be applied for: up to \$500,000 for employee and \$50,000 for spouse.
- 8. Individual Life Insurance: Leaders Life Individual Life insurance is available again this year.
- 9. Heart/ Stroke Insurance: The Heart/ Stroke plan will remain unchanged this year.
- 10. Safety Nets Program: Will remain unchanged this year.
- 11. Accident Plan: American Public Life will be the new Accident Plan carrier. There will be four levels of coverage offered.