

**NEDERLAND ISD 2023-2024
CAFETERIA PLAN BENEFIT SUMMARY SHEET**



This is a brief description of employee benefits for eligible employees. For more information and enrollment, please visit THEbenefitsHUB at www.mybenefitshub.com/NEDERLANDISD.

2023-2024 BENEFIT	DESCRIPTION
Health Insurance Blue Cross Blue Shield of Texas	Open Enrollment for TRS Medical is closed and listed FYI only TRS-ActiveCare Primary TRS-ActiveCare HD TRS-ActiveCare Primary+ TRS-ActiveCare 2 (Closed to New Enrollees) For more information on these plans, please visit: www.mybenefitshub.com/NEDERLANDISD or www.trs.texas.gov/Pages/healthcare_trs_activecare.aspx
Hospital Indemnity American Public Life (APL)	Guarantee issue Pre-existing conditions covered immediately Daily Hospital Confinement, ICU, Annual First Occurrence, Outpatient Sickness, Emergency Accident, Surgical and Anesthesia Pays directly to employee
Dental Cigna	High Plan – Yearly Max \$1500 (Child Ortho Max - \$1000) Class I 100%/Class II 80%/Class III 50%/Child Only Ortho 50% Low Plan – Yearly Max \$750 Class I 100%/Class II 80%/Class III 25%/No Ortho Both plans - Class III & Child Ortho – 12-month benefit waiting period
Vision Superior Vision	Frames – \$150 retail allowance Standard Lenses covered Contact Lenses – \$175 retail allowance – (in lieu of eyeglasses/frames) Exam, Frames, and Lenses – Every 12 months
Educator Disability The Hartford	Guarantee issue Benefits will be paid for a max of 4 weeks for a pre-ex condition Benefit amount – up to 66% of income – \$7500 monthly benefit max Elimination periods from 0-180 days Pays directly to employee
Basic Life and AD&D The Hartford	Full time employees are covered with \$15,000 Paid for by Nederland ISD
Voluntary Life and AD&D The Hartford	Returning employees may increase coverage for themselves and/or their spouse by 2 increments (Not to Exceed Guarantee Issue) Guaranteed issue for Employees – up to \$100,000 or 7x Salary Guaranteed issue for Employee Spouse – up to \$20,000 (NTE 50%) Guaranteed issue for Employee Child(ren) – \$10,000

For questions about your TRS medical benefits, please contact Amoreena Cabrera, Nederland ISD Benefits Coordinator at (409) 724-2391.

Plan details, information, instructional and educational videos, provider lists, and forms are available at www.mybenefitshub.com/NEDERLANDISD. For all other benefit questions, please contact Crider Insurance Services.



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