



Higginbotham™
Public Sector



2024 Burleson ISD Open Enrollment

Benefits Overview

Benefit Solutions for a Better Workforce



Higginbotham™

Presentation Disclaimers

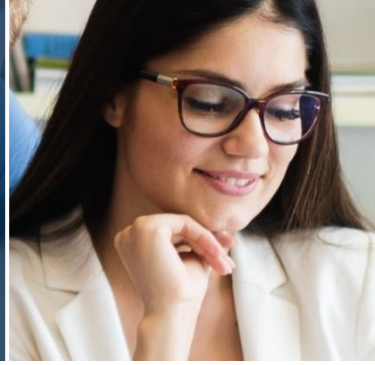
General Disclaimer:

This presentation of benefits for employees is meant only as a brief description of some of the programs for which employees may be eligible. This presentation does not include details of the specific plan. You must refer to the specific plan documentation for specific plan details such as coverage expenses, limitations, exclusions, and other plan terms, which can be found at the Burleson ISD Benefits Website. This presentation does not replace or amend the underlying plan documentation. If there is a discrepancy between this and the plan documentation, the plan documentation governs. All plans and benefits described in this summary may be discontinued, increased, decreased, or altered at any time with or without notice.

Rate Sheet General Disclaimer:

The rate information provided in this guide is subject to change at any time by your employer and/or the plan provider. The rate information included herein, does not guarantee coverage or change or otherwise interpret the terms of the specific plan documentation, available at Burleson ISD Benefits Website, which may include additional exclusions and limitations and may require an application for coverage to determine eligibility for the health benefit plan. To the extent the information provided in this presentation is inconsistent with the specific plan documentation, the provisions of the specific plan documentation will govern in all cases.

Things To Remember About Open Enrollment



- Benefits will become effective **September 1, 2024**, and will remain in effect until **August 31, 2025**
- You must enroll or decline coverage on yourself AND your eligible dependents (even if you aren't taking coverage).
- Remember, BISD offers all eligible full-time employees a \$10,000 Basic Life with AD&D life insurance at no cost to you! You will need to select a beneficiary should something happen to you.
- You can only change your benefits during open enrollment unless you have a qualifying event (marriage, divorce, birth, etc.). If you have a qualifying event, you only have 31 days to contact your BISD Benefits Administrator.

Benefits Updates for 2024-25 Plan Year

Effective September 1, 2024, Plan Year Changes:

- Vision by Superior will change from “date of service to plan year” for exams and materials. You will not have to wait 12 months from your last vision provider visit; you can go anytime after 09/01/2024.
- New ID Theft Protection Plan by Experian Elite with enhanced benefits and lower rates.
- New Telehealth + Behavioral Health by Recuro.
- New Clever RX Free Prescription Savings.
- The ACA 1095C Form will now be available in the THEBenefitsHUB enrollment system. If you wish to access your 1095C form digitally each January, you must log in during open enrollment or anytime before 12/31/24 to consent “yes” to this option on your profile page. Once the 1095c forms are uploaded around mid-January, you log in to access your 1095c via the file cabinet and print it if you wish.

An example of consent information

IMPORTANT TAX RETURN DOCUMENT

☒ I consent to electronic delivery of my 1095-C Form

I CONSENT TO ELECTRONIC DELIVERY OF FORM 1095-C and understand that once available, I can log into THEbenefitsHUB, and choose the File Cabinet link located on the Employee Menu under Benefit Plan Administration icon.

☐ I do not consent to electronic delivery of my 1095-C Form

I understand that I may withdraw my consent at any time by changing my selection below and advising the benefits administrator of my District that I have withdrawn my consent.

Instructions:

Choose the 1095-C file type and search for the earliest start date.

Locate the applicable Tax year 1095-C form and click the link to download.

[Full Consent Disclosure](#)



FBS Call Center

Help is just a phone call away with the FBS Call Center!

- **Call:** 866-914-5202
- **Enrollment Window:** 31 Days from Date of Hire
- **Call Center Dates/Times:** July 15, 2024 – August 16, 2024, Monday through Friday, 8:00 a.m. to 6:00 p.m.
- **English or Spanish Representatives** can answer questions or enroll via phone.
- **All Calls are recorded.**

Introducing – Your Mobile App

All Your Benefits, One App

Introducing the new **FBS Benefits** app, now available on Apple and Android devices.

New Features

- Direct Access to Benefits Information
- Online Benefits Enrollment Portal
- Streamlined Benefits Education Material
- App Store and Google Play Store Access

New Look

The FBS Benefits App has a new look that makes navigating online enrollment and employee benefits simple and convenient. New colors, icons, and layouts are just a few things to get excited about. See it for yourself; download the FBS Benefits App today!

Easy to Download

The FBS Benefits App is available to download on the App Store and Google Play Store. Simply scan the QR code on this document using your cell phone's camera, or view your employer's Benefit Guide for more information on how to download the app.

To login, remember to enter the following Group # to gain access to your employee benefits.

Group #: **FBSBURLESON**



Don't Wait - Download Today!

- Direct Access to Benefits Information
- Online Benefits Enrollment Portal
- Benefit Education Material
- Store all your ID Cards in one spot

Instructions for Downloading App

- Use your smartphone camera to scan the QR Code.
- Select Download on the Apple App Store or Google Play
- Enter Code – **FBSBURLESON**

For SMS Messages Text
"BENEFITS" to
214-831-4215

Benefit Website

www.mybenefitshub.com/burlesonisd

Your website for complete access to TRS Medical and all voluntary benefits

- Carrier Highlight Brochures
- Educational Videos
- Claim Forms
- Network Search
- Check your Flexible Spending Balance
- Contact Us Link
- Enroll for Benefits



The screenshot displays the Burleson ISD Employee Benefits Portal. At the top, the header includes the 'BURLESON INDEPENDENT SCHOOL DISTRICT' logo, the text 'Burleson ISD Employee Benefits Portal', and a 'Login' button. Below the header is a large banner image of a family (mother, father, and two children) lying on their backs and laughing. Underneath the banner is a navigation bar with links for 'Home', 'THEbenefitsHUB', and 'Contact Us'. The main content area is divided into two columns. The left column contains a 'Plan Years' section with links for '2024-2025' and '2023-2024', followed by a 'Benefits 2024-2025' list including: BASIC LIFE, EAP, MEDICAL, PRESCRIPTION SAVINGS, HOSPITAL INDEMNITY, HSA, TELEHEALTH, DENTAL, VISION, DISABILITY, CANCER, VOLUNTARY GROUP LIFE, AD&D, INDIVIDUAL LIFE, IDENTITY THEFT, EMERGENCY TRANSPORTATION, REIMBURSEMENT PLANS, and FINANCIAL PLANNING. The right column features a 'Welcome to Your Employee Benefits Portal' message, a '23-24 Benefit Guide' section with a link to learn more, and a 'Quick Links' section with links for New Hire Flyer, Enrollment Flyer, FBS Benefits App Quick Guide Video, Open Enrollment Presentation, Benefit Care Line Flyer, Separation of Service Flyer, Burleson ISD Home Page, and Picking a Medical Plan. At the bottom right, there is a logo for 'Financial Benefit Services, LLC' with their address and contact information.

BURLESON
INDEPENDENT SCHOOL DISTRICT

Burleson ISD
Employee Benefits Portal

Login

Home | THEbenefitsHUB | Contact Us

Plan Years
[2024-2025](#)
[2023-2024](#)

Benefits 2024-2025
BASIC LIFE
EAP
MEDICAL
PRESCRIPTION SAVINGS
HOSPITAL INDEMNITY
HSA
TELEHEALTH
DENTAL
VISION
DISABILITY
CANCER
VOLUNTARY GROUP LIFE
AD&D
INDIVIDUAL LIFE
IDENTITY THEFT
EMERGENCY TRANSPORTATION
REIMBURSEMENT PLANS
FINANCIAL PLANNING

Welcome to Your Employee Benefits Portal
We encourage you and your family to become familiar with this website. Inside, you will find detailed information about your employee benefits program including benefit summaries, claim forms, administrative forms, customer service numbers, provider directories and direct links to the insurance carriers. You will also find some helpful information regarding each employee benefit product so you can choose a benefit package that's right for you and your family.

23-24 Benefit Guide
Learn more about the benefits offered for the 2023-2024 plan...read more.

Quick Links

- New Hire Flyer
- Enrollment Flyer
- FBS Benefits App Quick Guide Video
- Open Enrollment Presentation
- Benefit Care Line Flyer
- Separation of Service Flyer
- Burleson ISD Home Page
- Picking a Medical Plan

Show All...

Financial Benefit Services, LLC
2175 N. Glenville Drive
Richardson, TX 75082
Toll Free: (866) 914-5202
www.FBSBenefits.com

New Log-in Instructions

Benefit Website: www.mybenefitshub.com/burlesonisd



THEbenefitsHUB Login

Employee

Last Name

Birth MM Birth DD Birth YYYY

Last Four Digits of SSN

Login

The employee must enter their **last name, birth date, and the last four digits of their Social Security Number (SSN).**

Additional Security Verification

Please select which method you would like to receive your security code.

☒ Text Security Code

☐ Email Security Code

☐ Call me with Security Code

☐ Ask Admin for Security Code

Send Code

[Back](#)

Once the system has confirmed that you are an active employee within the company, you will then see the **Additional Security Verification** page. You will be given text, email, or call options based on the information listed within your profile, or you will have the ability to ask your Admin for a Security Code.

Enter Security Code

Please enter the code below provided by your administrator. Code is only valid for 10 minutes.

3 0 3 9 6 9

Verify

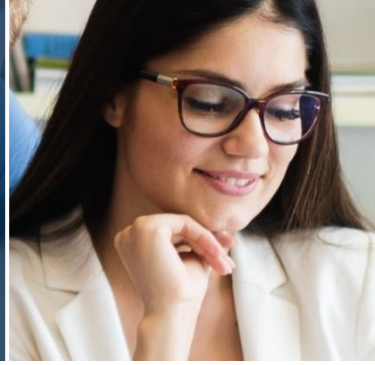
[Back](#)

After receiving the code, you will press the **Continue to Verification** button to be taken to the page to enter your code. Once entered, press the Verify button to complete the verification process and be taken to your enrollment!

Medical Insurance Terminology

- **Deductibles:** You pay medical and non-preventive services out of your own pocket until you meet the deductible
- **Coinsurance:** Once the deductible is met, the plan pays a percentage of your covered expenses, and you pay a percentage
- **Out-Of-Pocket Maximums:** If your share of out-of-pocket expenses (deductibles and coinsurance) reaches the out-of-pocket maximum, the plan pays 100% of covered expenses for the rest of the plan year

Things to Consider when deciding on which medical plan to enroll in



- **Total Medical Spend** – Take your monthly medical premium cost multiplied by 12 months and then add the maximum out-of-pocket amount, which will give you your total potential medical spend. You can then compare all available medical plans
- **Network** – It is essential to make sure your doctor is in-network
- **Frequency** – How often do you or your family members go to the doctor?
- **Scheduled Procedures** – Do you or any covered family members have a scheduled in or out-patient procedure?
- **Prescriptions** – Do you or your family members take prescriptions on a regular basis?
- **Coverage Area** – If you have a son or daughter attending college in another state, make sure the plan you choose offers coverage outside of the state



TRS-ActiveCare Overview

ActiveCare **Primary**

- Lowest plan premiums
- Copays for doctor visits before you meet deductible
- **Statewide** network
- **PCP election required during Enrollment**
- No out-of-network coverage and not HSA compatible

ActiveCare **Primary+**

- Higher premiums
- Lower deductible than HD and Primary
- Copays for many services and Rx
- **Statewide** network
- **PCP election required during Enrollment**
- No out-of-network coverage and not HSA compatible.

Note: If you were enrolled in the Baylor Scott & White HMO Medical plan, this plan will no longer be offered after 8/31/24. TRS will move all enrollees into the Primary+ Medical plan for 9/1/24 unless you log in and select another plan.

ActiveCare **HD**

- **HSA Compatible** High Deductible Health Plan (HDHP)
- Maximum out-of-pocket increased to match IRS guidelines
- **Nationwide** network with out-of-network coverage
- No PCP requirement or referrals
- Must meet INDIVIDUAL or family deductible before pays for non-preventive care

ActiveCare **2** - **Closed to new enrollees**

- Current enrollees can choose to stay in plan
- Lower Deductible with higher premiums
- Copays for many services and Rx
- Nationwide PPO network with out-of-network coverage
- No requirement for PCPs or referrals

Current enrollees to Primary or Primary+ that wish to change their PCP must contact BCBS directly at (866) 355-5999.

TRS-ActiveCare Overview

	ActiveCare Primary	ActiveCare Primary +	ActiveCare HD	ActiveCare 2 (Closed to new enrollees)
Type of Coverage	In-Network Only	In-Network Only	In & Out-of-Network	In & Out-of-Network
Network	Statewide Network	Statewide Network	Nationwide Network	Nationwide Network
PCP Required	Yes	Yes	No	No
Deductible Ind/Family	\$2,500 / \$5,000	\$1,200 / \$2,400	\$3,200 / \$6,400 (In-Network) \$6,400 / \$12,800 (OON)	\$1,000 / \$3,000 (In-Network) \$2,000 / \$6,000 (OON)
Coinsurance	30% after deductible	20% after deductible	30% after deductible (In-Network) 50% after deductible (OON)	20% after deductible (In-Network) 40% after deductible (OON)
Out-of-Pocket Max Ind/Family	\$8,050 / \$16,100	\$6,900 / \$13,800	\$8,050 / \$16,100 (In-Network) \$20,250 / \$40,500 (OON)	\$7,900 / \$15,800 (In-Network) \$23,700 / \$47,400 (OON)
Health Savings Account Compatible	No	No	Yes	No
Prescription Deductible	Integrated with medical	\$200 deductible per participant (brand drugs only)	Integrated with medical	\$200 brand deductible
Generics (31-Day Supply/90- Day Supply)	\$15/\$45 copay; \$0 copay for certain generics	\$15/\$45 copay	You pay 20% after deductible; \$0 coinsurance for certain generics	\$20/\$45 copay

TRS-ActiveCare Region 11 Rates

*Rates	ActiveCare Primary	ActiveCare Primary +	ActiveCare HD	ActiveCare 2 (Closed to new enrollees)
Employee Only	\$255	\$342	\$269	\$763
Employee and Spouse	\$1,114	\$1,290	\$1,152	\$2,152
Employee and Children	\$609	\$757	\$633	\$1,257
Employee and Family	\$1,467	\$1,704	\$1,515	\$2,591

*Included \$250.00 district contribution



Ways To Lower Out-of-Pocket Costs

- HSA
- FSA
- Hospital Indemnity
- Telehealth + Behavioral Health
- Cancer
- MASA
- Clever RX



New Prescriptions Saving – Clever RX

C L E V E R 

partner.cleverrx.com/burlesonisd

NEVER OVERPAY FOR
PRESCRIPTIONS AGAIN
NOW THAT'S CLEVER.



Download your Clever RX card or Clever RX App to unlock exclusive savings.



Present your Clever RX App or Clever RX card to your pharmacist.



FREE to use. Save up to 80% off prescription drugs and beat copay prices.

START SAVING TODAY WITH CLEVER RX

- ✓ 100% FREE to use
- ✓ Unlock discounts on thousands of medications
- ✓ Save up to 80% off prescription drugs – often beats the average copay
- ✓ Accepted at most pharmacies nationwide



STEP 1:

Download the **FREE** Clever RX App. From your App Store search for "Clever RX" and hit download. Make sure you enter in Group ID 1085 and in Member ID 1583 during the on-boarding process. This will unlock exclusive savings for you and your family!



STEP 2:

Find where you can save on your medication. Using your zip code, when you search for your medication Clever RX checks which pharmacies near you offer the lowest price. Savings can be up to 80% compared to what you're currently paying.



STEP 3:

Click the voucher with the lowest price, closest location, and/or at your preferred pharmacy. Click "share" to text yourself the voucher for easy access when you are ready to use it. Show the voucher on your screen to the pharmacist when you pick up your medication.



STEP 4:

Share the Clever RX App. Click "Share" on the bottom of the Clever RX App to send your friends, family, and anyone else you want to help receive instant discounts on their prescription medication. Over 70% of people can benefit from a prescription savings card.

DID YOU KNOW?

70%

Over 70% of people can benefit from a prescription savings card due to high deductible health plans, high copays, and being underinsured or uninsured.

30%

Over 30% of prescriptions never get filled due to high costs.

40%

40% of the top ten most prescribed drugs have increased in cost by over 100%

70%

Clever RX prices are lower than competitor prices 70% of the time.

C L E V E R  PRESCRIPTION SAVINGS CARD

C L E V E R  CLEVERRX.COM

SAVE UP TO 80% on prescription drugs at virtually all U.S. pharmacies!

BIN: 020529
PCN: CLEVR
Group: 1085
Member ID: 1583

For even greater savings,
download the app for **FREE!**



Pharmacist Help Line: 800-974-3135
Customer Help Line: 800-873-1195

THIS CARD IS NOT INSURANCE

This card valid exclusively at CVS, Target, Longs Drugs, Walmart, Kroger, Fry's, Harris Teeter, Walgreens, and Duane Reade. For thousands more pharmacies, download the [Clever RX App](#).

NOW THAT IS NOT ONLY CLEVER, IT IS CLEVER RX.



Health Savings Accounts (HSA) - EECU

Health Savings Accounts (HSA) use pre-tax dollars to help pay toward eligible medical, dental, vision, or prescription drug expenses. To be eligible to contribute to an H.S.A., you must be enrolled in a qualified high-deductible health care plan.

What You Need To Know

- You must enroll in the TRS-ActiveCare HD plan to be eligible to contribute to an H.S.A
- Contributions are deducted from your paycheck on a pre-tax basis
- Personal savings account stays with you even if you change jobs or retire
- Balance's rollover every year, no "use it or lose it. "
- Unlike an FSA, funds are NOT front-loaded - only the balance is available

Maximum Pre-Tax Contribution Limits

Individual: \$4,150/year

Family: \$8,300/year

Over 55+ \$1,000 catch up provision



Flexible Spending Accounts (FSA) - NBS

Flexible Spending Accounts (FSA) use pre-tax dollars to help pay for eligible medical, dental, vision, or prescription drug expenses.

What You Need to Know

- Contributions are deducted from your paycheck on a pre-tax basis
- Not tied to Medical plan elections
- Use it or lose it ([Burleson ISD offers a grace period of 75 days following the plan year to claim any unused flex dollars](#)).
- Annual Contributions are available upfront on a debit card

Maximum Contribution Limits

Individual: \$3,200/year

Dependent Care FSA - NBS

Dependent Care Flexible Spending Accounts (FSA) use pre-tax dollars to help pay for eligible work-related dependent daycare costs.

What You Need to Know

- Contributions are use-it-or-lose-it and must be used within the plan year
- Funds aren't upfronted; can only claim up to balance in the account
- If you enroll in this account, you cannot also claim the childcare tax credit when filing your federal taxes; you can only do one or the other

Maximum Contribution Limits

\$5,000 if married and filing a joint return or you are head of household

\$2,500 if you are married and filing a separate tax return

Health Savings Account vs Flex Spending Account



	Health Savings Account (HSA)	Flexible Spending Account (FSA)
Pre-Tax Contribution	Yes	Yes
Annual Contribution Max (Employee & Family)	\$4,150 Employee and \$8,300 Family	\$3,200 Max for Employee & Family
Catch Up Provision (Age 55 or Older)	\$1,000 per year	Not applicable
Account Ownership	Employee	Employer
Annual Contribution upfronted at start of plan year	No	Yes
Rollover of funds to new plan year	Yes	75-Day Grace Period
Enrollment Requirements	Must be enrolled in a Qualified High Deductible Health Care Plan	You do not have to be enrolled in a Medical Plan to participate
Eligible Expenses	Medical, Dental, Vision & Prescription Drugs	Medical, Dental, Vision & Prescription Drugs

**If enrolled in TRS-ActiveCare HD, you must choose whether to contribute to an H.S.A. or FSA. You cannot contribute to both.*

Telehealth Plan Health – RECURO + Behavioral Health



Telehealth provides 24/7/365 access to board-certified doctors via telephone or secure video consultations who can diagnose, recommend treatment, and prescribe medication.

Telehealth treats Non-Emergency Conditions:

- Cold/Flu
- Nausea/Vomiting
- Cough
- Fever
- Sore Throats
- Sinus Infections
- Pink Eye
- Allergies
- Asthma
- Bronchitis
- Ear Infections
- Joint Aches/Pains
- Rash
- UTI
- Acne
- Insect bites

- No consultation fee or limit on how often you can utilize this service.
- Download the free App for Apple or Android devices
- **Call 855-673-2876 or visit the website at www.recurohealth.com**
- You must register and activate your account before your first consultation
- One low-cost covers you and your dependents.



Sign in Online
or in the App



Request a
Consultation



Speak with
a Doctor



info@recurohealth.com | 855-6RECURO | www.recurohealth.com | Scan QR Code



Hospital Indemnity - Cigna

A supplemental product that pays you cash when confined as an in-patient in a hospital.

- You don't have to be enrolled in a medical plan
- Guarantee Issue (No Health Questions to Answer)
- No Pre-existing conditions clause
- No Waiting Period
- HSA Compatible

Benefits Included in Plan 1/Plan 2

Hospitalization Benefits	Plan 1	Plan 2
Hospital Admission No Elimination Period. Limited to 1 day, 1 benefit(s) every 365 days.	\$1,500	\$2,500
Hospital Chronic Condition Admission No Elimination Period. Limited to 1 day, 1 benefit(s) every 90 days.	\$50	\$100
Hospital Stay No Elimination Period. Limited to 30 days.	\$100	\$200
Hospital Intensive Care Unit (ICU) Stay No Elimination Period. Limited to 30 days.	\$150	\$250
Hospital Observation Stay 24 hour Elimination Period. Limited to 72 hours.	\$100 per 24-hour period	\$200 per 24-hour period
Newborn Nursery Care Admission Limited to 1 day, 1 benefit per newborn child. This benefit is payable to the employee even if child coverage is not elected.	\$250	\$500
Newborn Nursery Care Stay* Limited to 30 days, 1 benefit per newborn child. This benefit is payable to the employee even if child coverage is not elected.	\$100	\$200

Hospital Observation Stay: Must be receiving treatment for a Covered Injury or Covered Illness in a Hospital, including an observation room, or ambulatory surgical center, for more than 24 hours on a non-inpatient basis and a charge must be incurred. This benefit is not payable if a benefit is payable under the Hospital Stay Benefit or Hospital Intensive Care Unit Stay Benefit.



Cancer Plan – APL

New enhanced APL cancer insurance plans offer you and your family supplemental insurance protection in the event you or a covered family member is diagnosed with cancer. The plan pays a benefit directly to you to help with expenses associated with cancer treatment. Burleson ISD offers two plans.

Offered on a Guarantee Issue basis (No Health Questions to Answer)

New plan rates match the previous APL Cancer plans with the ICU rider.

Pre-Existing Condition Limitation – If you are undergoing cancer treatment before Sept 1, 2024, and enroll in this cancer plan, no benefit is payable for the first 12 months due to pre-existing limitation.

Enhanced Benefit Options (Examples)

- **Radiation/Chemotherapy/Immunotherapy Benefit:** \$10,000 or \$20,000 max per 12-month period
- **Surgical Benefit Rider**-Surgical Operation/Anesthesia/Bone Marrow Transplant/Stem Cell Transplant/Prosthesis
- **Patient Care Benefit Rider**-Hospital Confinement/Outpatient Facility/Hospice Care/Home Health Care/Donor
- **ICU Benefit Rider Included**- ICU \$600/\$300 Step Down (per day, max 45 days per confinement)
- **Cancer Screening Benefit Rider**-\$50/Medical Imaging \$500 (1 time per calendar year)
- **Miscellaneous Benefit Rider**- Transportation & Outpatient Lodging Benefit/Hair Piece/Drugs & Medicine/ Ambulance
- **Internal Cancer First Occurrence Benefit Rider**-Lump Sum \$2,500
- **Heart Attack/Stroke First Occurrence Benefit Rider**- Rider-Lump Sum \$2,500
- **Plan is portable** when you retire



Disability – The Hartford

Disability Insurance pays a benefit to you should you become sick or injured and unable to work.

Ask yourself:

*How long can I go
without a paycheck?*

*What are my chances of
suffering a disability
during my working years?
(1 in 4)*

Social Security Administration, Disability and Death
Probability Tables for Insured Workers born in 1997,
Table A

What contributes to
almost ½ of home
foreclosures in the
United States?
(Disabilities)

According to the Federal Home Loan Bank

Disability – The Hartford

Key Components:

- Elimination Period - Indicates the number of days you must be disabled before your benefits can begin **07/14/30/60/90/180**

For those employees electing an elimination period of 30 days or less, if you are confined to a hospital for 24 hours or more due to a disability, the elimination period will be waived, and benefits will be payable from the first day of hospitalization.

- Benefit Amount - The amount of money you receive while on disability

You may purchase coverage that will pay you a monthly flat dollar benefit in \$100 increments between \$200 and \$7,500 that cannot exceed 66 2/3% of your current monthly earnings. Earnings are defined in The Hartford's contract with your employer.

- Benefit Duration - the maximum time for which benefits are paid for a disability. Benefits duration varies depending on the schedule selected and the age at which disability occurs
- Pre-existing condition exclusions apply to new coverage and increases in coverage.
- Plan offers added value benefits. See the benefit website for information.



Types of Life Insurance

Burleson ISD offers three types of life insurance: Basic Life, Voluntary Group Life, and Individual Life.

- **Basic Life & AD&D**

\$10,000 Base Life & AD&D Policy paid for by Burleson ISD

- **Group Life & AD&D**

Coverage during your working years

- **Individual Life**

Coverage during and after your working years

Basic Life & AD&D – Unum

- All eligible employees will receive \$10,000 Basic Life & AD&D Insurance
- Burleson ISD covers the cost of this benefit
- If you happen to die of an accidental death, the amount paid to your beneficiary doubles to \$20,000
- This benefit is paid to your beneficiary should you pass away while employed with Burleson ISD.
- Please be sure to log in and add/change your beneficiary during open enrollment
- Benefit Amount reduces to 65% at age 65 and 50% at age 70
- Employee Assistance Program(EAP) offers three face to face sessions for employees and their dependents
- Life Planning Financial & Legal Resources



Voluntary Group Life & AD&D – UNUM



Voluntary Group Life Insurance:

- One of the most affordable life policies available
- Rates are age-banded, this means costs increase as you age
- Employees must elect coverage if they want to elect coverage for their dependents.
- New hires can apply for voluntary group life on a guarantee issue basis (no health questions asked)
 - **Employee Guarantee Issue up to \$200,000 or 7x salary**
 - **Spouse Guarantee Issue up to \$50,000**
 - **Child Guarantee Issue up to \$10,000**

AD&D Insurance:

- Is also available on a guarantee issue basis for you and your family.

**New Hires must be actively at work and enrolled within the first 31 days of the hire date*



Individual Life Insurance – 5Star FPP

Individual life insurance is a great compliment to Voluntary Group Life Insurance. You can keep this insurance even if you leave Burleson ISD.

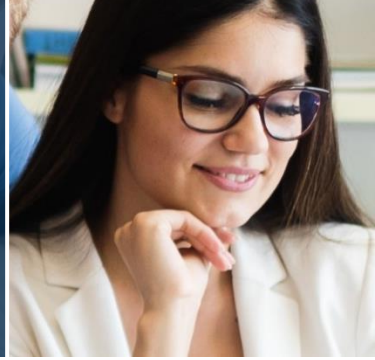
- For 09/01/2024, we will offer another guarantee issue for employees/spouses/children.
- **Coverage between \$10,000 - \$150,000** (New Hire GI: \$150,000 EE, \$30,000 SP, \$10,000 CH)
- Guaranteed death benefit to age 121
- **Rates are based on your current age and will not change due to a change in age.**
- You may apply for coverage for you, your spouse, children, and grandchildren.
- **Quality of Life Rider** - accelerates a portion of the death benefit on a monthly basis, up to 75% of your benefit, and is payable directly to you on a tax-favored basis for the following:
 - Permanent inability to perform at least two of the six Activities of Daily Living (ADLs) without substantial assistance or
 - Permanent severe cognitive impairment, such as dementia, Alzheimer's disease, and other forms of senility, requiring substantial supervision

PPO Dental Plans - Cigna

Dental insurance provides coverage that can save you money and ensure a healthy mouth. Burleson ISD offers two dental plan options. Both are PPO plans, allowing you to choose your dentist.

Key Advantages of the Dental Plans

- You can go in or out-of-network
- If you go out-of-network, you could be balance billed for the difference in what your dentist charges and the negotiated discount the carrier pays
- No orthodontia coverage on Low Plan
- Annual Maximum Benefit of \$1,500 for High Plan or \$1,000 for Low Plan applies to each covered member
- Regular oral exams and teeth cleanings can improve your overall health



Dental PPO: High Plan & Low Plan - Cigna

Total Cigna DPPO Network	High Dental Plan	Low Dental Plan
Progressive Calendar Year Maximum	\$1,500 (Per Covered Insured)	\$1,000 year 1 up to \$1,450 year 4 & beyond (Per Covered Insured)
Preventative & Diagnostic	100%	80%
Basic Restorative Care	80%	60%
Major Restorative Care	50%	40%
Orthodontic Care - \$1,000 Lifetime Max	50% (Children up to age 19)	0% (Not Covered)
Employee Only Deductible	\$50.00 (Basic & Major Only)	\$50.00 (Basic & Major Only)
Family Deductible	\$150.00 (Basic & Major Only)	\$150.00 (Basic & Major Only)



DHMO Dental Plan - Cigna

Burleson ISD offers a DHMO dental plan that requires you to select in-network providers when you use it.

Key Advantages of the DHMO Plan

- Participants pay according to the Patient Charge Schedule when services are performed by a Network Dentist. Procedures not listed on the Patient Charge Schedule are not covered and are the patient's responsibility at the dentist's usual fees.
- This plan offers the lowest premium cost.
- Cigna Dental Care Access Plus Network.
- Limitations and exclusions may apply.

Vision – Superior

If you wear glasses or contact lenses, this plan is affordable and covers much of the cost associated with comprehensive eye exams, glasses, and contact lenses.

- \$10 Copay for Exam/\$10 Copay for Materials
- Exam covered every 12 months
- Lenses covered every 12 months
- Frames covered every 12 months / \$150 Frame Allowance
- Contacts covered every 12 months in lieu of glasses/\$175 Allowance for contacts
- This plan offers in & out-of-network coverage, but your savings will be much better if you go in-network
- **NEW - Vision by Superior will change from “date of service to plan year” for exams and materials.**





Emergency Medical Transportation - MASA

Emergency Medical Transportation provides you and your family members with protection against the high cost of Ground or Air Ambulance charges that are not covered by your Health Insurance. Burleson ISD offers 2 great plan options:

- No deductibles
- No provider network limitations; coverage extends to anywhere in the continental U.S and Canada
- No health questions asked
- Non-emergency ground transport
- Portable

According to the U.S. Government Accountability Office, the median charge for an air ambulance ride in a helicopter was more than \$36,000.

According to the Office of Public Insurance Counsel, 550,000 patients use air ambulances every year.

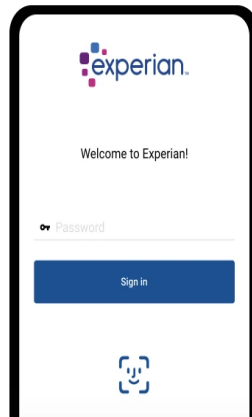
Identity Theft Protection – Experian Elite Plan

Identity theft protection monitors and alerts to identity threats. Should your identity ever be compromised while you are covered, resolution services are included. It is an easy and affordable way to better protect and monitor your and your family's identities.

The new Experian Elite plan offers enhanced benefits and cheaper rates!

What's included in this benefit

- Monitor & Detect
- Manage and Alert
- Identity Restoration
- Experian Credit Lock
- Dark Web Monitoring
- Digital Identity Manager
- Courts Records Monitoring
- Sex Offender Monitoring
- Social Security Monitoring
- Social Media Monitoring
- Alternative Loan Monitoring (Payday Loans)
- Safe Browser (Phishing & Malware)
- Password Manager
- Credit Bureau Reports



Fast and secure sign in

Quickly and securely access the Experian app using face or touch ID.



An identity is stolen every
2 Seconds
and an average of
30 Hours
to resolve, causing an
average loss of \$500.

Questions?

Use the **Contact Us** link to
send us your questions

www.mybenefitshub.com/burlesonisd

[Home](#)

[THEbenefitsHUB](#)

[Check FSA](#)

[Contact Us](#)

Contact Us

Question is related to:

Name:

Daytime Phone:

Evening Phone:

Email:

Best Time to Contact You:

Preferred Contact Method:

Description of Issue:

*Disclaimer - This form is not a secure means of sending information.
Don't include confidential information.

☐ **I Accept**

[Send Email](#)

Need Help?

If you need help or have questions about:

- Your benefits and how to use them
- How to locate network providers
- How to file a claim
- When leaving your employer, you need to know what benefits you can take with you.

Contact the Benefits Care Line!

BENEFITS
CareLine

(833) 453-1680

New Hires, Benefits, Claims, and Continuation of Coverage Assistance

Hours of Operation:

Monday – Thursday 8AM to 5PM CST
Friday 8AM to 3PM CST

**Call and speak to a licensed FBS
Enrollment Counselor for help
regarding:**

Your Employee Benefits

Filing a Claim
(Life, Disability, Critical Illness)

Keeping Your Benefits After
Leaving Your Employer



**Nuevas Contrataciones,
Beneficios, Reclamaciones
y Asistencia para la
Continuación de la Cobertura**

Horario de atención:

lunes a jueves de 8AM a 5PM CST
viernes de 8AM a 3PM CST

**Llame y hable con un consejero de
inscripción con licencia de FBS para
obtener ayuda con respecto a:**

Sus beneficios para empleados

Presentar una reclamación
(Vida, Discapacidad, Enfermedad Crítica)

Mantener sus beneficios después
de dejar su empleador



HigginbothamTM
Public Sector

Thank you!

Benefit Solutions for a Better Workforce



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