

New Hire Enrollment Quick Start

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Learn

www.mybenefitshub.com/cfbisd

- This website provides detailed information about the Carrollton-Farmers Branch employee benefits program, including benefit summaries, plan costs, provider directory links, carrier customer service numbers, and claim forms.
- This is where you log in and complete your benefit enrollment.

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Login

- To log in, visit www.mybenefitshub.com/cfbisd and click the **LOGIN** link on the homepage.
- Please use your personal information or Microsoft login to begin your insurance enrollment.
- You will be prompted to verify your identity when you log in with a text or email unless you use your Microsoft login.

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Profile

- Review current information for accuracy. Continue your Enrollment
- If your contact information is incorrect, send a Change form to Personnel after you enroll. The Change form is available at www.mybenefitshub.com/cfbisd under Quick Links. Your new address will be updated with the insurance plans. Send Name Changes to payrollhelp@cfbisd.edu
- Please enter a personal phone # and alternate email address if you have one.
- If you wish to have your medical coverage begin on hire date, contact BenefitHelp@cfbisd.edu. Otherwise, coverage will begin the First of the Month Following Actively at Work Date. **If you request your “Actively at Work Date,” you will be charged for the entire month.**


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Dependents

- Add any children under the age of 26 and your spouse with dates of birth, even if you do not intend to insure them for district ACA reporting. Please include your social security number if available.

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Enrollment

- Click on the circle next to the plan you want to select.
- Click on the circle next to “I waive enrollment...” at the bottom of the page if you want to decline.
- Click on the box next to each family member you wish to enroll in a plan.
- Click the Sign & Continue button for the following benefit option. 

Your last day to enroll is: (31 days after the official start date)

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Important Things to Know

Life Coverage-Voluntary Life with CHUBB New Carrier! :

- **New hires** and **current employees** are eligible for up to \$300K guaranteed issues because they are new carriers for this year. Spouses are eligible for \$100K, and Children are eligible for \$10K under GI. This is only available during the new hire and open enrollment for 2024.
- **Actively at Work Provision:** Coverage will not become effective for an Employee, their eligible Spouse, or Dependent Child if the Employee is not actively at work due to Injury or Sickness on the date their coverage would otherwise become effective under this policy. Coverage will become effective on the date the Employee returns to Active Service.
- CFBISD provides 20,000 life insurance for each eligible employee and an Employee Assistance Program (EAP) for all employees and their dependents for free counseling and other work/life assistance.
- **Dependent Hospital Confinement:** If an employee's eligible dependent is in an inpatient in a hospital, hospice, rehabilitation or convalescence center, or custodial care facility or confined to their home under the care of a physician on the date insurance would otherwise be effective, it will be effective on the date the dependent is no longer an inpatient in these facilities or confined at home.

Medical Plans:

Active Care Primary and Primary Plans are directed care plans where you select a Primary Care physician who manages your in-network care under BCBS. These plans do not offer out-of-network benefits. The only difference between the plans is the deductibles and out-of-pocket amounts. The Active Care HD plan offers nationwide coverage without the assignment of a PCP. Still, the deductibles are much higher, and services are only covered once you reach the high deductible, except for in-network wellness charges.

Telehealth with MDLIVE

Offers medical consultations by phone or video for non-emergency situations. You do not have to have a medical plan to get this benefit. However, please review your current medical plan before enrolling since Telehealth and Behavioral coverage may already be included. The rates are employee \$12 or family \$ 16 and include all eligible family members you have. Duplicate coverage is not allowed, so if you are married to someone in the district, ensure that only one of you signs up for the coverage. Your Medical plan also has telehealth coverage. Review and compare before enrolling.

Flexible Spending Carrier-National Benefit Services:

- You will receive one flex card to the address listed in **THEbenefitsHUB** if you elect a Medical FSA. Additional dependent cards may be ordered from NBS.
- The IRS has amended the **use-it-or-lose-it rules** to allow a grace period of 75 days to use into the next plan year. This grace period also applies to your Dependent Care FSA.
- You **MUST re-elect** a new contribution amount yearly to continue participating in either plan.
- You are not allowed to have an FSA and an HSA together if your spouse currently contributes to an HSA.

HSA Carrier-HSA Bank -Health Savings Account

- Offered on the Active Care HD Plan only!
- You can only spend what you contribute, a savings account that does not expire.
- Savings account that does not expire
- No monthly service fees.
- Not eligible if Medicare, Medicaid, or Tricare cover you or your Spouse has a flexible medical spending account.

Dental Carrier Cigna

3 Plans are offered: High, Low (PPO), and DHMO

Calendar year maximum benefit of \$2,000 or \$1500 under the PPO plans. Out is offered under the 90% percentile, but we encourage you to stay with a contracted dentist to receive the maximum benefit. Both PPO plans offer three cleanings in a plan year.

DHMO does not have out-of-network coverage, and you must stay with the dentist you are assigned to unless you contact Cigna and ask for a change. Benefits are determined on a flat fee schedule based on the procedure type performed. However, it is the least expensive coverage offer.

Disability Paycheck Insurance Carrier New York Life

Disability Insurance is designed to provide a monthly income to an employee who is disabled due to an accident or illness. Two plans are available, with benefits from the first day of disability to as late as the 180th day.

- **The Premium Plan** will pay disability benefits resulting from an accident and or illness until normal retirement or the later of the employee's SSNRA or max benefit period of 42 months.
- **The Select Plan** will pay disability benefits up to 36 months for a sickness that occurred under the age of 62. See the policy certificate for a schedule of benefits over 62. Disability benefits resulting from an accident under the age of 60 have a maximum benefit period of Age 65 or until the 60th monthly benefit is paid, whichever is later. See policy certificate for maximum benefit period for ages 61 or greater.
- **All new or increases in coverage are subject to a 4-week pre-existing condition limitation.** This means if you have received medical treatment, consultation, care, or services, including diagnostic measures, or took prescribed drugs or medicine three months before your effective date of coverage and the disability begins in the first 12 months after your effective date.

Hospital Indemnity Plan Carrier-CIGNA

- This supplemental coverage helps offset out-of-pocket costs you experience due to deductibles and coinsurance for an inpatient hospital stay. The available plan options are not based on enrollment in your employer's medical plans and are HSA-compatible. **No limit on pre-existing conditions.**
- There are two different plan options: a \$1500 option and a \$2750 option.
- Observation benefit with 24 Hour Elimination Period
- Newborn Nursery Care Admission and Care Stay
- The Hospital Indemnity Plan's coverage is delayed if you are not actively at work on the plan effective date.

Accident Carrier-CIGNA

- This accident plan pays a benefit amount for accidental injuries covered on and off the job.
- Schedule of benefit payment amounts per accident.

Cancer Plan-APL (CHUBB New Carrier!):

- Cancer insurance is designed to be a supplement to help with costs not covered by your medical plan. There are two plan options available. Both options include annual Radiation, Chemotherapy, Immunotherapy benefits, heart attack, stroke lump sum benefits, and ICU and Hospital confinement benefits.
- \$50 or \$75 screening benefit depending on the plan selected included per calendar year!

Emergency Transportation MASA

It offers two plans: Emergent and Platinum. Both offer air and ground ambulance coverage and repatriation to a hospital near home coverage. The Platinum plan provides patient returns, hospital transportation for visitors and minors, pet returns, organ retrieval, and mortal remains, and it is portable if you leave the district.

ID Theft Protection Carrier Allstate

Protects self and employees from the dark web, credit and identity monitoring, and restoration services. Dependent socials are required, and employee email addresses must be listed.

Individual Life New Carrier 5 Star

This Individual Life Insurance plan offers permanent insurance that is not term. You own your policy, which is permanent, with no rate changes. It is a guaranteed issue (no medical qualifying) for this plan year only. It offers up to \$100K for employees, spouses \$ 30K, and children \$10K, and it does not require an application. Amounts more significant than what is Guaranteed will require an application when enrolling in **TheBenefitsHUB**.