

# Harmony ISD Employee Benefits

Plan Year: September 1, 2016 - August 31, 2017

Achieve Financial [www.achievefinancialgroup.com](http://www.achievefinancialgroup.com) | 800-278-8994 [dona@achievefinancialgroup.com](mailto:dona@achievefinancialgroup.com)

*\*Dependent children can now be covered until their 26<sup>th</sup> birthday on dental, vision & cancer.*

<b>Dental</b> <span style="background-color: yellow;">NEW! LOWER RATES</span> Offered through Lincoln National Life <a href="http://www.lfq.com">www.lfq.com</a>							
<p>You can select your own dentist; possible savings within provider network. Claims are paid at 100, 80, or 50% of usual and customary. Some waiting periods apply for new employees into the plan. A \$50 deductible per year, waived for basic services such as cleanings. Maximum calendar year benefit per person is \$1000, Orthodontia is covered for children - \$1500 lifetime max. Dental insurance is an eligible Cafeteria Plan pre-tax deduction.</p>							
Employee Only	\$29.33	Employee + Spouse	\$59.08	Employee + Child(ren):	\$59.51	Employee + Family:	\$97.15
<b>Vision</b> Offered through Superior Vision <a href="http://www.superiorvision.com">www.superiorvision.com</a>							
<p>You can use any provider, with greater benefits in network. In network you get your annual exam with \$10 copay, then you can get glasses or contacts every 12 months (frames every 24 months) with \$25 copay. Frames covered up to \$125, contacts up to \$150, standard lenses covered in full in network \$200 LASIK allowance in lieu of eyewear benefits available. Vision insurance is an eligible Cafeteria Plan pre-tax deduction.</p>							
Employee Only	\$8.58	Employee + Spouse	\$14.63	Employee + Family:	\$21.46		
<b>Disability</b> Offered through The Hartford <a href="http://www.thehartford.com">www.thehartford.com</a>							
<p>Disability insurance is one of the more important benefits because it protects your most valuable asset - your paycheck. School districts only pay for earned sick days and either start docking substitute pay or your full daily rate once your sick days have been exhausted. You may select a plan that will pay up to 2/3 of your gross monthly salary. Be advised that benefits do not automatically increase with your salary - change enrollment online if interested. Pre-existing condition clause applies to all new applicants plus any increases in coverage for 12 months. If you get pregnant before 9/1, your pregnancy will not be covered unless you already had disability coverage in 2015-16</p>							
<b>Cancer</b> Offered through Central United <a href="http://www.centralunited.com">www.centralunited.com</a>							
<p>Cancer occurs now in about 1 of 3 people. This policy pays benefits directly to you and your family for cancer-related costs. This coverage pays in addition to other insurance you may have. These extra benefits help fill in the gaps left by your health insurance coverage. \$50 annual screening benefit, \$2,500 first occurrence benefit, \$150/day hospital, \$5,000/month chemo/radiation, \$3,000 surgery. See website for more details. Cancer insurance is an eligible Cafeteria Plan pre-tax deduction.</p>							
<b>Voluntary Life</b> Offered through Assurant <a href="http://www.assurant.com">www.assurant.com</a>							
<p style="background-color: yellow;">Harmony ISD provides the employee with \$10,000 of life insurance at no cost to you.</p> <p>Coverage available up to 5x your annual salary not to exceed \$500,000. Dependent coverage for spouse available at 50% of your coverage amount and/or child coverage available for a benefit of \$10,000 per child. Rates vary by age and increase when you reach the next age bracket every five years - see brochure or agent for more information</p>							
<b>Individual Life</b> Offered through 5 Star Life <a href="http://5starlifeinsurance.com">5starlifeinsurance.com</a>							
<p>FOUNDATIONAL COVERAGE YOU KEEP AFTER YOU RETIRE. Benefit to age 100 for employee, spouse in increments of \$25,000 up to \$150,000. Rates are locked in at current age and are guaranteed to age 100. Benefits guaranteed for 10 years and expected to not change ever. Eligibility for coverage is based on a few simple health questions-no medical tests or blood. Critical Illness Benefit -30%. Coverage for children and grandchildren to age 23; benefit lasts to age 100. See brochure for more details</p>							
<b>Critical Illness</b> Offered through Assurant <a href="http://www.assurant.com">www.assurant.com</a>							
<p>Provides a lump sum payment if you or a dependent are diagnosed with a covered critical illness. Please see agent or brochure</p>							
<b>Accident Insurance</b> Offered through Assurant <a href="http://www.assurant.com">www.assurant.com</a>							
<p>Provides a fixed benefit for accidental injuries such as fractures and dislocations and related expenses, such as emergency room visits and physical therapy. Daily hospital and ICU benefits are also included as well as an Accidental Death and Dismemberment provision. Covers accidents or injuries that are not job related. Please see an agent or brochure for more details.</p>							
<b>Flexible Spending Accounts</b> Offered through National Benefit Services <a href="http://www.nbsbenefits.com">www.nbsbenefits.com</a>							
<p>Medical Reimbursement Accounts for out of pocket medical expenses (max \$2400/yr.) AND Dependent Care Reimbursement Accounts for childcare costs (max \$5000/yr) are available. You use pre-tax dollars to pay common costs and save money. Flex card for medical reimbursement gives you convenience of a swipe and no receipts to be faxed on most qualifying expenses. More information, Direct Deposit and secure login: <a href="http://www.NBSbenefits.com">www.NBSbenefits.com</a></p>							
<p>Policy Details Prevail. More information on your benefits website <a href="http://www.mybenefitshub.com/harmonyisd">www.mybenefitshub.com/harmonyisd</a> and also at <a href="http://www.tractivecareetna.com">www.tractivecareetna.com</a></p>							