Help protect your identity. ID Watchdog has a patent.

ID Watchdog monitors all three major credit reporting agencies to protect your identity.

AD&D Life Insurance

New employees of the district can purchase up to $200,000 group term life insurance on themselves, $50,000 on their spouse and $10,000 on their children on a separate from their Group Term Life.

Group Term Life and AD&D by UNUM

New employees of the district can purchase up to $200,000 group term life insurance on themselves, $50,000 on their spouse and $10,000 on their children on a Guarantee Issue Basis (No Health Questions Asked) as long as the election is made within 31 days of hire date. Employee/spouse with existing coverage can auto increase coverage up to guarantee issue. Employees can also purchase up to $50,000 not to exceed 10 times annual salary of AD&D Life Insurance separate from their Group Term Life.

Identity Theft Protection by ID Watchdog

ID Watchdog monitors all three major credit reporting agencies to help protect your identity. ID Watchdog has a patent-pending fraud monitoring technology that provides you with easy to read monthly reporting alerts to any identity threats. No changes.

Medical Reimbursement (F.S.A) by NBS

Tax sheltered flexible spending accounts allow an individual to set aside dollars to pay for future health care and dependent care expenses. Eligible expenses must be incurred within the plan year (9/01/17 to 8/31/18) and contributions are “use it or lose it.” Direct deposit is available. The medical reimbursement annual maximum is $2,600 per plan year. **You MUST re-elect this benefit each year.

Health Savings Account (H.S.A) by H.S.A. Bank

Your school district may offer employees who are enrolled in a high deductible health care plan the opportunity to contribute to an H.S.A. to pay for eligible medical, dental and vision expenses. Employee only maximum contribution is $3,400 and Family maximum contribution is $6,750 per year. **If you participate in a H.S.A. your FSA will be limited to only dental and vision. Visit www.wtxebc.com to see if you district participates.

Individual Life with Quality of Life Rider by SStar

Family Protection Plan-Terminal Illness Plan with Quality of Life Rider from SStar is individual term life insurance protection that pays a lump sum advance benefit on terminal illness and pays a monthly benefit if Long Term Care becomes necessary. The new benefit will be offered on a Guarantee Issue bases, please visit with an enrollee when they are on your campus. Benefit can be purchased for employees, spouse, children and grandchildren prior age 23. ** Carrier will offer this benefit again with guarantee issue. ** If you currently have a SStar policy and would like to increase, make sure to visit with an enrollee if you need any help.

Telehealth by MDLIVE

Plan provides you and your family with around-the-clock access to U.S. base, licensed physicians for telephone consultations. Regardless of your location. It’s easy to connect with a doctor in real-time for treatment or diagnosis of common conditions. Doctors can diagnose conditions, recommend treatment and prescribe medication, if deemed appropriate. MDLIVE is an affordable solution to the challenge of healthcare access. This service is for non-emergency conditions. If you have an emergency, please call 911 or go to your nearest hospital emergency room.

TRS Medical

Information regarding the new TRS Medical plan designs and rates can be found on your benefit website under medical. Questions about ActiveCare plans? Call 1-800-222-9205

Questions about FirstCare? Call 1-800-884-4901

Medical Reimbursement: No changes.

Health Savings Account: No changes.

Health Insurance: No changes.

Vision Insurance: Lower Rates!
Supplemental Benefit elections will become effective 9/1/2017 (elections requiring evidence of insurability, such as life Insurance, may have a later effective date, if approved). After annual enrollment closes, benefit changes can only be made if you experience a qualifying event (and changes must be made within 30 days of event).

**LOGIN INSTRUCTIONS**

**GO TO:**

www.wtxebc.com

**CLICK LOGIN:**

**ENTER USERNAME & PASSWORD:**

All login credentials have been RESET to the following defaults:

**Username:**
The first six (6) characters of your last name, followed by the first letter of your first name, followed by the last four (4) digits of your Social Security Number.

**User Name Example:** smithd1234

**Password Example:** smith1234

If you have six (6) or less characters in your last name, use your full last name, followed by the first letter of your first name, followed by the last four (4) digits of your Social Security Number.

**Default Password:**

Last Name* (lowercase, excluding punctuation) followed by the last four (4) digits of your Social Security Number.

**FLEXIBLE SPENDING ACCOUNTS (FSA)**

If you participate in a Healthcare or Dependent Care FSA, you MUST re-elect a new contribution amount every year to continue to participate. Participating employees will receive a FSA MasterCard with your entire annual FSA contribution to spend throughout the entire school year. You can view account balance using the CHECK FSA link on the Benefit website or use the NBS smart phone app, or you call NBS at 800-583-6903 and speak to a representative.

**DISABILITY**

**New Carrier! Lower Rates!** The Hartford will be your disability carrier effective 9/1/2017 with significantly lower rates and a 4 week pre-existing benefit with a 3 year rate guarantee.

**VISION**

**Lower Rates!** FBS is proud to announce that our current vision carrier Superior has lowered rates effective 9/1/2017 with a 4 year rate guarantee.

**MASA**

Medical Transportation Solutions will be offered through MASA. MASA provides medical emergency transportation solutions AND covers your out of pocket medical transport cost when your insurance falls short. MASA does not use a network so you are covered nationwide. MASA rates will be $9.00 per month, per employee only or family coverage. Once you medical insurance pays and you receive your EOB, you simply send the EOB to MASA via email or fax and MASA handles the balance of your claim.

**TELEHEALTH:**

**HOW MUCH IS TIME?**

121 minutes

Is the average total visit time for a typical in-person medical visit; 20 of which is face-to-face time with a doctor.

**$25 billion**

was spent unnecessarily in opportunity cost by employed adults in the United States.

LOGIN INSTRUCTIONS
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FLEXIBLE SPENDING ACCOUNTS (FSA)

If you have six (6) or less characters in your last name, use your full last name, followed by the first letter of your first name, followed by the last four (4) digits of your Social Security Number.

User Name Example: smith1234
Password Example: smith1234

If you have six (6) or less characters in your last name, use your full last name, followed by the first letter of your first name, followed by the last four (4) digits of your Social Security Number.

User Name Example: smith1234
Password Example: smith1234

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Basic Life Insurance by UNUM
Each district provides full-time eligible employees with district paid Base Life. (Coverage amounts vary by district). No changes.

MEDLink® by American Public Life
MEDLink® is designed to cover any out-of-pocket deductible amount and out-of-pocket co-payment or coinsurance amounts the Covered Person actually incurs after the Medical Plan has paid. Please present your medical provider with both your TRS Insurance Card and your APL MEDLink® card. Only employees and dependents covered under the districts medical plan can enroll in the MEDLink® plan. No changes.

Dental Insurance by Cigna
Cigna offers a PPO dental plan with the freedom to choose any dentist. Great High and Low Plan options. No changes.

Vision Insurance by Superior
Lower Rates! Provides coverage for routine eye examinations and may cover all or part of the costs associated with contact lenses, eyeglasses and vision correction.

Long Term Disability by The Hartford
Changes! Plan provides a monthly income to an individual that is disabled due to an accident or illness. This plan provides a 4 week benefit for pre-existing conditions for all new enrollees or increase in coverage.

Cancer Insurance by Loyal American
The cancer coverage offers three options to every employee in the Coop. All three plans offer an optional ICU coverage. Pre-existing limitations apply. No changes.

Accident Insurance by American Public Life
Accident Insurance is designed to be a supplement that pays benefits directly to you. Coverage is available in 1 to 4 units. No changes.

Critical Illness Insurance by UNUM
Plan pays a lump sum benefit if you or your family members suffer from a Heart Attack, Stroke, Heart Failure, Coronary Bypass Surgery, Blindness, Major Organ Failure, End Stage Kidney Disease, Paralysis (excluding paralysis from stroke) or Coma. No changes.

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2017 FALL ENROLLMENT

CALL CENTER INFORMATION
Number: (866) 914-5202
Hours: Monday - Friday, 8:00 A.M - 5:00 P.M