2019 BENEFITS ENROLLMENT

WHAT’S NEW IN 2019

- MEDICAL RATE INCREASE
- NEW! CRITICAL ILLNESS CARRIER
- NEW! HOSPITAL INDEMNITY PLAN

www.wtxebc.com
Now is the time to make your supplemental benefit elections for a 09/01/2019 effective date. During your annual enrollment period, you may enroll for additional benefits, change plan options, or change dependents. For supplemental benefits that require Evidence of Insurability, a later effective date may apply.

If you experience a special enrollment event outside the annual enrollment period, changes in employee and/or dependent coverage must be submitted to the Benefits Office within 30 days of the event date. For more information, please contact your Benefits Administrator.

**LOGIN INSTRUCTIONS**

1. **www.wtxebc.com**

2. **CLICK LOGIN:**

3. **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.

If you have six (6) or less characters in your last name, use your full last name, followed by the first letter of

**ENTER USERNAME & PASSWORD:**
All login credentials have been RESET to the following defaults:

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.
NEW PLAN! While medical plans typically cover hospitalization, they don’t cover everything. This plan by Aetna can help you and your family with out of pocket costs associated with an inpatient hospital stay. If the hospital admits you, you will get a lump-sum payment (up to $2,500), a per-day payment, and an additional per-day payment for an ICU stay (up to $250/day). Aetna pays plan members directly, by check, and claims can be filed online. If you are a TRS Medical member with Aetna, you don’t need to submit any additional supporting paperwork to get paid. Coverage is guaranteed issue, meaning you can never be turned away for prior health problems.

CRITICAL ILLNESS INSURANCE BY AETNA

NEW CARRIER! Critical Illness provides a lump-sum cash benefit to pay for medical and personal expenses. The plan pays out when you are diagnosed with a range of serious medical conditions like a heart attack, stroke, major organ failure, paralysis, coma and many more. Plan options include up to $30,000 and you can cover your family members at half of your benefit amount.

HEALTH SAVINGS ACCOUNT (H.S.A.) BY EECU

Your school district may offer employees who are enrolled in a high deductible health care plan the opportunity to contribute to an HSA to pay for eligible medical, dental and vision expenses. This year, all HSA’s are being administered through EECU, a credit union for educators. Individual maximum contribution is $3,500 and Family maximum contribution is $7,000 per year. If you are actively participating in a HSA your FSA will be limited to only dental and vision. Make sure to login and complete a walkthrough if you are wanting this benefit for the 2019-2020 plan year, it is not automatically renewed. An employee and a spouse may both contribute to their own Health Savings Account, but their combined total can not exceed the family maximum in any given tax year.

FLEXIBLE SPENDING ACCOUNTS (FSA)

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 (9/01/19 to 8/31/20) and contributions are “use it or lose it.” 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 855-399-3035 and speak to a representative. You MUST RE-ELECT this benefit each year.
Basic Life Insurance by Unum
Each district provides full-time eligible employees with district paid Basic Life. (Coverage amounts vary by district).

TRS Medical
Information regarding the new TRS Medical plan designs and rates can be found on your benefit website www.wtxebc.com under medical tab.

Dental by Lincoln Financial Group
High Option PPO: This plan is still a 100/80/50/50 plan which reimburses at the 90th percentile out of network.
Low Option PPO: This plan is now a 90/50/50/50 plan which reimburses at the 70th percentile out of network. If you choose the low option and are using an out of network dentist, please take note that you may be balance billed more than you are accustomed to and it is important to consider going in network, especially if electing this option.

Vision Insurance by Superior
Provides coverage for routine eye examinations and greatly offsets the cost of glasses and contacts and vision correction.

Long Term Disability by The Hartford
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.

Accident Insurance by American Public
Accident Insurance is designed to be a supplement that pays benefits directly to you. Coverage is available in 1 to 4 units.

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.

Medical Transport Solutions by 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 anywhere nationwide.

Individual Life with Quality of Life Rider by 5Star Life
Family Protection Plan-Terminal Illness Plan with Quality of Life Rider from 5Star 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. This benefit will be offered on a Guarantee Issue basis for new employees, please visit with an enroller when they are on your campus. Benefit can be purchased for employees, spouse, children and grandchildren prior age 23.

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 Issues 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 $500,000 not to exceed 10 times annual salary of AD&D Life Insurance separate from their Group Term Life. An individual cannot be covered as both an employee and a spouse or an employee and a child. A child cannot be covered by more than one employee in the plan.

Telehealth by MDLIVE
Plan provides you and your family with around-the-clock access to U.S. base, licensed physicians for telephone consultations. Doctors can diagnose conditions, recommend treatment and prescribe medication, if deemed appropriate. This service is for non-emergency conditions. If you have an emergency, please call 911 or go to your nearest hospital emergency room.

2019 OPEN ENROLLMENT

CALL CENTER INFORMATION
Number: (866) 914-5202
Hours: Monday - Thursday, 8:00 A.M. - 5:30 P.M. and Friday, 8:00 A.M. - 3:00 P.M.