

WHITE SETTLEMENT INDEPENDENT SCHOOL DISTRICT

IMPORTANT BENEFIT INFORMATION FOR THE 2019-2020 CAFETERIA PLAN BENEFIT ENROLLMENT

Benefit Enrollment takes place electronically via . **You must access TheBenefitsHUB to confirm or make changes by Friday, August 16, 2019!** www.mybenefitshub.com/whitesettlementisd

NEW FOR 2019-2020

► **Identity Theft Monitoring – IDShield** There is an option for Employee, and one for Employee + Family (Spouse and up to 10 eligible children.) Enjoy 24/7 Consultation, Full-Circle Monitoring, and Restoration. Monitoring and Alerts include high risk application and transactions, investment accounts, user name and passwords, sex offenders, credit report monitoring, monthly credit score tracker, black market Website surveillance, minor identity protection, email access monitoring, social security number, bank account numbers, credit card monitoring, name, date birth, medical ID, email address, phone number, driver's license, passport number, address change verification, court record monitoring, and even social media monitoring, and \$1 million in insurance, and more. See www.legalshield.com/info/wsisd for details.

► **Family Legal Services and Protection – LegalShield** One low rate per employee, which includes Spouse and/or eligible dependents. Benefits provided (with no additional lawyer's fee) - *unlimited* phone consultation, personal or business. Last Will and Testament consultation and preparation, *unlimited* letters or phone calls on member's behalf, *unlimited* contract or document review and consultation, *Traffic Ticket* representation, growing Trial Defense hours from 60 to 300 by year five, IRS Audit representation, and more. Go to www.legalshield.com/info/wsisd for details. Your group rates will continue with you if ever you leave employment and convert to a personal-pay basis. There are no deductibles, co-pays, waiting periods, claim forms, or maximums. Benefits are nation-wide. LegalShield's Texas Law Firm is Ross and Matthews.

► **MASA Emergency Transport** Only MASA MTS programs can give you complete peace of mind from all emergency transport bills after even the best insurance companies have paid their part. MASA covers emergency transport via helicopter, fixed wing airplane, and ground ambulance. **It does not matter which company picks you up.** In many areas of the country there are multiple helicopter and ground EMS companies; **MASA covers you in all 50 states!**

BENEFITS REMAINING THE SAME FOR 2019-2020

► **TRS-ActiveCare Health Insurance** You may choose from TRS-ActiveCare 1HD, TRS-ActiveCare Select, TRS-ActiveCare 2 (closed to new enrollees) or Scott & White Health Plan HMO.

► **Hospital Indemnity Plan – American Public** This plan **pays directly to you** and helps to cover the deductible, coinsurance, and doctor office copays that you pay out of pocket with TRS-ActiveCare. The Hospital Indemnity Plan is geared toward employees who choose TRS-ActiveCare 1HD, or for those who waived medical insurance due to cost and have no coverage for hospital expenses. This plan is guarantee issue and pre-existing conditions are covered. This is supplemental coverage and not major medical insurance.

► **Dental Insurance – United Concordia** There are two plans to choose from: High Plan and Low Plan. The major differences between the plans are that the High Plan offers coverage for Class III – Major Services, as well as Orthodontia, where the Low Plan does not cover these. The Per Person Annual Program Maximum is also higher on the High Plan at \$1500 in yearly services, where the Low Plan maxes out at \$1000.

► **Vision Insurance** from Superior Vision covers eye exam, lenses, frames and/or contact lenses at participating providers in full after a \$10 copay for eye exam and \$25 copay for eyewear. Also, covered persons receive a 20% discount from the regular fees for eyewear purchases which exceed the benefit coverage (except disposable contact lenses). Providers include Wal-Mart vendors.

► **QCD Discount Dental & Vision** is not insurance, but rather a discount plan available to you when traditional coverage is not affordable. There is no cost to employee, \$10.00 to add one dependent, \$14.00 to add all dependents. **You must select a dentist from the approved list of dental providers when enrolling.**

► **Disability Income protection – One America** How long can you go without a paycheck? If your last paycheck was your very last paycheck, how will you pay for your living expenses? **If you depend on your income, disability insurance is one of the most important benefits that you can have.** Disability insurance assures that you continue to receive up to 66% of your income if your doctor says that you are unable to work. You can choose from different elimination periods depending on your personal situation.

Turn Page Over for More Benefit Information

- If you choose a 30 day or *shorter* elimination period, benefits start the first day that you are hospitalized.
- Guaranteed issue to \$7500 monthly benefit, dependent upon salary.
- Pre-existing conditions apply which means that if you have been treated, advised for treatment, or taking prescription drugs for a condition during the 3 months before the effective date of coverage that condition will be limited to 25% of the monthly benefit amount that you select. All other conditions that manifest after the effective date will be covered at 100% of your monthly benefit.

▶ **Cancer Insurance – American Public Life** offers a choice of TWO PLANS including benefits for experimental treatment, initial diagnosis lump sum, and radiation and chemotherapy treatment. Pays directly to you in addition to major medical insurance and is not considered coinsurance. It includes coverage for items such as hospital room, ambulance, surgery, anesthesia, private nursing, various therapies, radiation and chemotherapy, and even items like: travel, lodging and annual wellness testing. **Guarantee Issue even if you’ve had cancer.** Pre-existing conditions apply.

▶ **Accident Insurance – American Public Life** provides benefits **paid directly to you** to help with costs associated with accidental injuries. This plan pays to you in addition to any medical insurance benefits that you may have.

▶ **Critical Illness Insurance – The Hartford** lets you select a lump sum benefit with **up to \$30,000 guarantee issue coverage with no health questions for employees.** The benefit **pays directly to you** upon initial diagnosis for heart attack, heart failure, stroke, blindness, major organ failure, and more. Coronary bypass surgery and recurrence benefit are paid at 25% of the benefit amount selected. Cover yourself, spouse, and children; plus you can take it with you if you leave the district or retire.

▶ **Basic Term Life \$10,000 Employer Paid – One America** WSISD provides all full time employees with \$10,000 group term life insurance, which includes Accidental Death and Dismemberment (AD&D). This benefit is paid for by the district.

▶ **Voluntary Group Term Life – One America** is Guarantee Issue for New Employees up to \$150,000 (Not to exceed 3X’s annual salary), \$50,000 for spouse, and \$10,000 for child(ren). All NEW employees may enroll for themselves or dependents without any health questions during the plan enrollment period. **WSISD employees who do not enroll when first eligible must answer health questions. This includes employees who were employed prior to the 2019-2020 school year.** Voluntary life includes Accidental Death and Dismemberment (AD&D) benefits, which will pay 2X’s the benefit amount if death of a covered employee or covered dependent is the result of an accident.

▶ **Health Savings Account – EECU** allows you to set aside money on a pre-tax basis to pay for out of pocket medical expenses for yourself or dependent family members for out-of-pocket health care costs including: prescription drugs, co-pays, deductibles, and other eligible expenses. HSA accounts allow unspent deposits to roll over each year. You can never lose your money in an HSA. **The HSA account only pays what you have in the account at the time of claim and does not advance the full annual contribution amount like an FSA does. You must be enrolled in TRS-ActiveCare 1HD or another High Deductible Health Plan to qualify for an HSA.**

▶ **Individual Life – Texas Life** is permanent life insurance for you, your spouse, children or grandchildren. **You can take it with you if you leave the district or retire,** and is guaranteed renewable to age 100 with the option to extend coverage to age 110.

▶ **Medical Reimbursement or Healthcare FSA – National Benefit Services (NBS)** allows you to set aside dollars to pay for out-of-pocket health care costs, including: prescription drugs, co-pays, deductibles, and other eligible expenses. You save tax dollars for expenses incurred during the plan year. Be sure not to over allocate as you may lose unspent dollars. **You must designate an amount for each plan year. Amounts do not automatically rollover from the prior year. If you have a current debit card, you will not receive a new card. The new amount will be loaded onto your current card for the 2019-2020 plan year.**

For questions about your TRS Medical benefits, contact Alyssa Thompson, WSISD Benefits Coordinator at (817) 367-5306. All plan details and information are also available at www.mybenefitshub.com/whitesettlementisd. You may also use that site for provider lists and forms when needed. For all other benefit questions, you may contact Crider Insurance Services.



Crider Insurance Services, Inc.
 7755 Bellaire Drive South, Suite C
 P.O. Box 34507, Fort Worth, TX 76132
 (817) 735-8304 (800) 466-2324
 Fax (817) 735-8301
andycrider@criderins.com
www.criderins.com