

New Hire Enrollment Quick Start

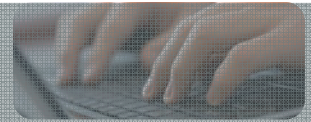
1 Learn



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 go to login and complete your benefit enrollment.

2 Login



- To log in, visit www.mybenefitshub.com/cfbisd and click on the **LOGIN** link on the homepage.
- Please use your district username and password to begin your insurance enrollment.
- Should you need assistance logging in to the enrollment system, please contact the C-FB ISD Service Desk by phone at 972-968-4357 or email (helpdesk@cfbisd.edu).

3 Profile



- Review current information for accuracy.
- If your contact information is incorrect, after you enroll, send a Change form to Personnel. 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 date of hire, 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 full month.**

4 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 social security number if available.

5 Enrollment



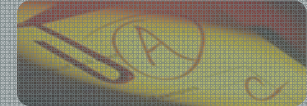
- Click on the circle next to the plan in which you want to elect.
- Click on the circle next to "I waive enrollment..." at bottom of page if you want to decline.
- Click on the box next to each family member you wish to enroll in a plan.
- Click the Sign & Continue button to move to the next benefit option. [Sign & Continue](#)

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

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6

Important Things to Know



Life Coverage-UNUM:

- New Hires are eligible for up to \$200,000 guaranteed issue. Your spouse is also eligible for \$50,000 and children are eligible for \$10,000 guaranteed issue. This is only available during the new hire enrollment.
- **Actively at Work Provision:** Coverage will not become effective for an Employee, his or her eligible Spouse or Dependent Child if an Employee is not actively at work, due to Injury or Sickness, on the date his or her 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 his or her 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.

Flexible Spending Carrier-National Benefit Services:

- You will receive 1 flex card to the address listed in **THEbenefitsHUB** if you elect a Medical FSA. Additional dependent cards may be ordered from NBS.
- Contributions are **use-it-or-lose-it**, so plan contributions carefully.
- You **MUST re-elect** a new contribution amount every year to continue to participate.

Disability Carrier-OneAmerica:

- Disability is designed to provide a monthly income to an employee who is disabled due to an accident or illness. Plans are available with benefits from the 1st day of disability to as late as the 180th day. There are 2 plans available. **The Platinum Plan** will pay disability benefits to age 65 for either accident or illness related disabilities that begin at age 61 or less. **The Select Plan** will pay disability benefits to age 65 for accident related disabilities that begin at age 61 or less and illness up to 5 years. **All new or increases in coverage are subject to 4 week pre-existing condition limitation.** You have a pre-existing condition if you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicine in the 3 months prior to your effective date of coverage and the disability begins in the first 12 months after your effective date of coverage.

Hospital Indemnity Plan Carrier-APL (AFLAC):

- 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 preexisting conditions.*
- There are 2 different plan options: a \$1500 option and a \$2750 option.
- You are not eligible for Hospital Indemnity Plan if you are not actively at work on the plan effective date.

Accident Carrier-Lincoln Financial:

- This Accident plan pays a benefit amount for covered accidental injuries. This plan has an ambulance and hospital confinement benefit. Coverage is available for ages 17-80. Rates are locked in at time of election.

Cancer Plan-APL (American Public Life):

- Cancer insurance is designed to be a supplement to help with costs not covered by your medical plan. There are 2 plan options available. Both options include an annual Radiation/Chemotherapy benefit, lump sum critical illness and first occurrence benefit. 12 month waiting period on preexisting conditions.