

## Disability [Salary Protection] Insurance

*Offered through OneAmerica*

What would happen if you lost your ability to earn your paycheck? How long would you be able to continue paying off your bills and buy groceries before you ran out of money? Disability Insurance is a safety net that keeps you from having to answer these questions.

Created with school employees like you in mind, Educator LTD ensures you get the coverage you need when it matters most. These plans can let you choose the amount of money you'll receive every month, when you want benefits to begin and how long you'll receive that cash benefit for.

Whether you're the primary source of income for your household or your paycheck is supplemental, Educator LTD can serve as the perfect financial safety net for you.



## Permanent Life Insurance

*Offered through Texas Life*

Life insurance becomes necessary the moment someone else depends on you. It can be your spouse, children, or even your parents. If your death would affect the lifestyle of someone you love, it's time to enroll.

This portable, permanent life insurance is available for spouse, children, or grandchildren without purchasing coverage on yourself.

## Cancer / Heart / Stroke

*Offered through American Public Life*

Provides a \$15,000 lump sum Radiation/Chemo Benefit along with a \$7,500 lump sum First Occurrence Benefit for cancer. In addition, the plan pays a \$7,500 lump sum benefit for Heart Attack/Stroke. Each person covered receives a \$50 cancer screening benefit that is paid once per calendar year.

**Employee**

\$19.38

**Employee + Spouse**

\$41.82

**Employee + Child(ren)**

\$22.56

**Employee + Family**

\$44.96



## Dental [High/Low Plan Option]

*Offered through MetLife*

On the High Plan preventative services—including two visits per plan year—are paid at 100% U&C. Basic services such as fillings are paid at 80% U&C, while major services and orthodontia are paid at 50% U&C. A \$50 plan-year deductible applies to basic and major services. The maximum benefit (claims paid) for each person covered is \$1250 per plan year (9-1 through 8-31). Orthodontic Services are covered up to a \$1500 lifetime maximum.

Low plan pays 100% for Preventative, 70% on Basic, and 40% on Major with a \$500 annual maximum.

Coverage is also available for your dependents.

**Employee**

HIGH: \$32.73 | LOW: \$22.20

**Employee + Spouse**

HIGH: \$75.71 | LOW: \$51.37

**Employee + Child(ren)**

HIGH: \$74.92 | LOW: \$46.31

**Employee + Family**

HIGH: \$113.79 | LOW: \$71.60

## Vision

*Offered through Superior Vision*

The value of vision insurance goes beyond saving money on new glasses and contact lenses every year. Illnesses like diabetes, thyroid disease, and cancer can all be detected by an ophthalmologist.

This provides on eye exam and either glasses or contact lenses every 12 months. \$150 allowance for frames and standard lenses are paid in full. Contact exams and lenses have a \$175 annual allowance.

**Employee**  
\$8.98

**Employee + Spouse**  
\$15.29

**Employee + Child(ren)**  
\$16.16

**Employee + Family**  
\$24.26

## Accident Insurance

*Offered through MetLife*

Accident Insurance coverage pays cash benefits directly to you for medical expenses related to an accidental injury. The plan covers your 24 hours for on and off the job accidents and injuries for adults and even sporting events for covered children.

The health screening/wellness benefit pays for routine check-ups, blood work, mammogram, stress test and even dental and vision exams. The benefit is \$200 for a routine wellness checkup and \$100 for other medical exams by a doctor or dentist. The maximum benefit is \$200/participant/calendar year. See plan summary for full details.



**Employee**  
\$15.02

**Employee + Spouse**  
\$23.98

**Employee + Child(ren)**  
\$29.76

**Employee + Family**  
\$38.11

## Term Life Insurance

*Offered through MetLife*

Term Life Insurance is typically the most affordable form of life insurance. It allows you to designate the beneficiary in the event of your passing.

With this plan, you to purchase coverage for employee, spouse, and children. Life insurance coverage is available from a minimum of \$20,000 to a maximum of 5 times your basic annual earnings.

Coverage is also available for your dependents.

## Medical Flexible Spending Account

*Offered through National Benefit Services*

A Medical FSA is the most common type of flexible spending account allows an employee to set aside a portion of their pre-tax earnings to pay for qualified expenses, most commonly for medical costs, such as doctors, dentists, and optometrist copays.

With a FSA you must use your annual contribution by the end of the plan year or lose the funds.

## Health Savings Account

*Offered through National Benefit Services*

You must be enrolled in a High Deductible Health Plan (HDHP) such as TRS ActiveCare 1-HD. Use pre-tax dollars to pay medical, dental and prescription costs and save money. Funds unused during the plan year roll over and will not be forfeited.

The maximum annual HSA contribution is: \$3,550 for individuals and \$7,100 for families.

## Telehealth

*Teladoc provided through Call A Doctor Plus*

**\$9.00 per month covers entire family with unlimited calls and no other fees/charges.**

Teladoc provides a national of US board-certified doctors available on-demand 24/7 to resolve many medical issues. Doctors can prescribe medications for common ailments such as allergies, cold & flu, ear infection, pediatric care and more.

Your Benefits Website is [www.mybenefitshub.com/harmonyisd](http://www.mybenefitshub.com/harmonyisd)