

**WHITE SETTLEMENT ISD 2020-2021
CAFETERIA PLAN BENEFIT SUMMARY SHEET**



This is a brief description of employee benefits for eligible employees. For more information and enrollment, please visit TheBenefitsHUB at www.mybenefitshub.com/WHITESETTLEMENTISD Open enrollment begins on July 27, 2020 and you must confirm or make changes by Friday, August 14, 2020.

2020-2021 BENEFIT	DESCRIPTION
Health Insurance Blue Cross Blue Shield of Texas PPO Scott & White HMO	TRS-ActiveCare Primary (New) TRS-ActiveCare HD (formerly 1-HD) TRS-ActiveCare Primary+ (formerly Select) TRS-ActiveCare 2 (Closed to New Enrollees) Central and North Texas Scott & White Health Plan For more information on these plans, please visit: www.mybenefitshub.com/WHITESETTLEMENTISD or www.trs.texas.gov/Pages/healthcare_trs_activecare.aspx
Hospital Indemnity American Public Life (APL)	Guarantee issue and pre-existing conditions covered Daily Hospital Confinement, ICU, Annual First Occurrence, Outpatient Sickness, Emergency Accident, Surgical and Anesthesia Pays directly to employee
Dental MetLife (New Carrier/Same Plan)	<i>High Plan</i> – Yearly Max \$1500 – Covers Class III and Orthodontia <i>Low Plan</i> – Yearly Max \$1000 – Does NOT Cover Class III or Orthodontia
Dental & Vision Discount QCD of America	Free to Employee – Family coverage is also available Not an insurance, but a discount plan Must go to an in-network provider that is selected at enrollment
Vision Superior Vision	Frames – \$150 retail allowance – every 24 months Lenses every 12 months Contact Lenses – \$150 retail allowance – every 12 months (in lieu of eye glass lenses and frames)
Educator Disability One America	Guarantee issue and pre-existing conditions apply Benefit amount – up to 66% of your income – \$7500 monthly benefit max Elimination periods from 0-180 days Pays directly to employee
Cancer American Public Life (APL)	Guarantee issue and pre-existing conditions apply Plan 1 and Plan 2 – Plan 2 covers some benefits at higher levels Pays directly to employee
Accident American Public Life (APL)	Guarantee issue and pre-existing conditions covered Ambulance, Hospital Confinement, Accidental Death, Dismemberment, Loss of Sight Pays directly to employee
Critical Illness The Hartford	Guarantee issue and pre-existing conditions apply Employee coverage amounts: \$10,000, \$20,000, or \$30,000 Spouse coverage amount: \$5,000 or 50% of your elected coverage Child(ren) coverage amount: \$5,000 Pays directly to employee
Basic Life and AD&D One America	Full time employees are covered with \$10,000 Paid for by WSISD
Voluntary Life and AD&D One America	Guarantee issue for New Employees – up to \$150,000 or 3x Salary Guarantee issue for New Employee Spouse – up to \$50,000 Guarantee issue for New Employee Child(ren) – \$10,000 Returning employees must answer medical questions for new or added coverage

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<p>Individual Life Texas Life</p>	<p>Permanent Life Insurance – Goes with you if you leave the district Coverage offered for you, your spouse, children and/or grandchildren Guaranteed renewable to age 100</p>
<p>Health Savings Account (HSA) EECU</p>	<p>Maximum yearly contribution amounts for 2020: \$3,550 for self-only and \$7,100 for families Must be enrolled in a High Deductible Health Plan in order to contribute to an HSA Save money tax-free for health care expenses for you or your dependents No monthly service fee, Interest paid monthly Funds roll over</p>
<p>Flexible Spending Accounts (FSA) National Benefit Services (NBS)</p>	<p><u>Healthcare FSA:</u> Maximum yearly contribution amount for 2020: \$2,750 for individual No requirement for any type of Health Plan in order to contribute Save money tax-free for health care expenses for you or your dependents Debit Card is included Funds do NOT roll over – Use it or Lose it within the plan year Election does NOT roll over – Must re-elect each year</p> <p><u>Dependent FSA:</u> Maximum yearly contribution amounts for 2020: \$2,500 if filing individually or \$5,000 if filing jointly No Debit Card Employees who use First Class Day Care DO NOT enroll Funds do NOT roll over – Use it or Lose it Election does NOT roll over – Must re-elect each year</p>
<p>Emergency Transportation MASA</p>	<p>One fee covers your entire household No deductible or waiting period Does NOT matter which company picks you up</p> <p><u>Emergent Ground:</u> Emergency Transportation via Ground ambulance in US/Canada</p> <p><u>Emergent Plus:</u> Emergency Transportation and Repatriation via Ground and Air in US/Canada</p>
<p>Family Legal Services and ID Protection Legal Shield</p>	<p>One fee covers you, your spouse, and eligible dependents No deductible or waiting period Group rate continues with you even if you leave your district</p>

For questions about your TRS medical benefits, please contact Alyssa Thompson, WSISD Benefits Coordinator at (817) 367-5306.

All plan details, information, instructional and educational videos, provider lists, and forms are available at www.mybenefitshub.com/WHITESETTLEMENTISD. For all other benefit questions, please contact Crider Insurance Services.



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