



**Arlington**

INDEPENDENT SCHOOL DISTRICT

*More Than a Remarkable Education*

# FREQUENTLY ASKED QUESTIONS

AISD BENEFITS DEPARTMENT

## Table of Contents

Who to Contact.....	Page 2
General Questions.....	Page 3-4
Medical Insurance .....	Page 6
Wellness Program .....	Page 6-7
TRS Virtual HealthPlan.....	Page 7
MDLive Tele-Health Plan.....	Page 7-8
Hospital Indemnity Plan .....	Page 9
Health Savings Account (HSA).....	Page 9
Dental Insurance .....	Page 10
Vision Insurance .....	Page 10
Disability Insurance .....	Page 10-11
Cancer Insurance .....	Page 11-12
Group Life Insurance .....	Page 12-13
Individual Life Insurance .....	Page 13
Accidental Death & Dismemberment Insurance (AD&D) .....	Page 13
Long Term Care Insurance.....	Page 14
Identity Theft Protection Plan.....	Page 14
Pet Insurance .....	Page 14-15
Metlaw Legal Plan .....	Page 15-17
Flexible Spending Account (FSA).....	Page 17-18
Employee Assistance Plan (EAP).....	Page 18-19
Catastrophic Sick Leave Bank.....	Page 19-20
Saving for Retirement.....	Page 20-21
Leaving the District .....	Page 21-22
Retiring from the District .....	Page 22
Leave of Absence (FMLA).....	Page 22-23



# WHO TO CONTACT

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Program	Vendor	Phone Number	Website/E mail
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Linda Scott	FBS Client Services Representative	(682) 867-7364	<a href="mailto:hrbenefits@aisd.net">hrbenefits@aisd.net</a>
Office Fax (682) 867-4651		<a href="http://www.myaisdbenefits.net">Website www.myaisdbenefits.net</a>	
<a href="http://www2.caremark.com/trsactivecare">www2.caremark.com/trsactivecare</a>			
TRS ActiveCare Medical	BCBS	(866) 355-5999	<a href="http://www.bcbstx.com/trsactivecare">www.bcbstx.com/trsactivecare</a>
TRS ActiveCare Pharmacy	Caremark	(866) 55-5999	<a href="http://www2.caremark.com/trsactivecare">www2.caremark.com/trsactivecare</a>
Baylor Scott & White HMO Medical and Pharmacy	Baylor Scott & White	(844) 216-4150	<a href="https://trs.swhp.org">https://trs.swhp.org</a>
Wellness Program	Go365	(800) 592-3009	<a href="http://www.Go365.com">www.Go365.com</a>
TRS Teladoc	BCBS	(855) 835-2362	<a href="http://www.teladoc.com/TRSActiveCare">www.teladoc.com/TRSActiveCare</a>
MDLive Telehealth	MDLive	(888) 365-1663	<a href="http://www.consultmdlive.com">www.consultmdlive.com</a>
Healthcare Savings Account (HSA)	EECU	(817) 882-0800	<a href="http://www.eecu.org">www.eecu.org</a>
Hospital Indemnity	Metlife	(800) 438-6388	<a href="http://www.metlife.com">www.metlife.com</a>
Dental	CIGNA	(800) 244-6224	<a href="http://www.cigna.com">www.cigna.com</a>
Vision	Davis Vision	(800) 999-5431	<a href="http://www.davisvision.com">www.davisvision.com</a>
Disability	The Hartford	(866) 278-2655	<a href="http://www.thehartford.com">www.thehartford.com</a>
Cancer	American Public Life	(800) 256-8606	<a href="http://www.ampublic.com">www.ampublic.com</a>
Group Life and AD&D	Unum	(800) 421-0344	<a href="http://www.unum.com">www.unum.com</a>
Individual Life	5 Star	(866) 863-9753	<a href="http://www.5starlifeinsurance.com">www.5starlifeinsurance.com</a>
Long Term Care	Unum	(800) 227-4165	<a href="http://www.unum.com">www.unum.com</a>
Pet Insurance	Metlife	(800) 438-6388	<a href="http://www.petinsurance.com/myaisdbenefits">www.petinsurance.com/myaisdbenefits</a>
MetLaw Legal Plan	MetLaw	(800) 821-6400	<a href="http://www.legalplans.com">www.legalplans.com</a>
Identity Theft Protection	ID Watchdog	(800) 970-5182	<a href="http://www.idwatchdog.com">www.idwatchdog.com</a>
Medical & Dependent Care Reimbursement Accounts	National Benefit Services	(800) 274-0503	<a href="http://www.nbsbenefits.com">www.nbsbenefits.com</a>
Employee Assistance	The Hartford	(800) 964-3577	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a>
Retirement	Teacher Retirement Systems	(800) 223-8778	<a href="http://www.trs.state.tx.us">www.trs.state.tx.us</a>
403(b)	National Benefits Services	(800) 274-0503	<a href="http://www.nbsbenefits.com">www.nbsbenefits.com</a>
457(b)	Redwood Financial	(817) 332-7995	<a href="http://www.redwoodfp.com">www.redwoodfp.com</a>
Benefits Third Party Administrator	Financial Benefit Services	(800) 583-6908	<a href="http://www.fbsbenefits.com">www.fbsbenefits.com</a>

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## General Questions

### **I recently moved, do I need to change my address with Benefits for my insurance?**

No, you do not need to change it with the Benefits Department. As long as you change it on the Teams Employee Service Center, it will automatically forward on to all of the insurance companies.

### **I recently had a baby, got married/divorced, or my spouse's benefits changed at his/her employer. How can I make the appropriate changes to my benefit selections?**

This type of change is known as a **Qualifying Event**. You can download the form you will need to make the change from the Benefits website at [www.myaisdbenefits.net](http://www.myaisdbenefits.net). Click on the "Insurance Change Form" located under the "**Quick Links**" section on the website. You will also need to provide documentation showing the effective date of the Qualifying Event. The form and documentation are due back in our office within 31 days of the event date. You can drop the form and documentation off in person, email them, or fax them.

### **If I do not qualify for a change in status can I still change my benefits?**

If you do not qualify for a change in status, which would be an event that qualifies under the IRS guidelines to make a change throughout the year to your benefits, you will be unable to make that change until the open enrollment period.

### **When are insurance benefits effective for a new employee?**

As a new employee, you have 31 days from the date of employment to enroll in the benefits of your choice. Benefits are effective as of the first day of the month following your date of hire.

Example: If an employee starts on August 10th, their insurances are effective on September 1.

### **How do I enroll for benefits?**

Benefit enrollment is conducted online at [www.myaisdbenefits.net](http://www.myaisdbenefits.net). For enrollment instructions click on the "**Enrollment Instructions**" document located under the "**Quick Links**" section of the Home page.

### **Who do I contact for benefit questions?**

For general benefits questions please email the Benefits Department at [hrbenefits@aisd.net](mailto:hrbenefits@aisd.net). For specific coverage questions, call the service provider directly.

### **When is my dependent child no longer eligible for health insurance?**

Coverage for your child will remain in effect through the last day of the month in which they turn 26. As a result of this status change, your child will be eligible for COBRA enrollment.

### **If I do not enroll for coverage as a new employee, may I enroll at a later date?**

If you do not enroll as a new employee, your next opportunity to gain benefits would be during the open enrollment period for the following plan year, or if you have a "Qualifying Event".

The Arlington Independent School Districts benefit programs are pre-tax cafeteria benefits under Section 125 of the Internal Revenue Service (IRS) Code. The IRS regulations governing the program do not permit changes after open enrollment, except in very limited circumstances. Once you have elected a plan, you must stay in the selected plan, at the selected coverage level, for the full plan year, unless there

has been a qualifying event. A qualifying event is a change in family status, such as the birth of a child, loss of a dependent, marriage, or divorce. A qualifying event can also occur in cases where your spouse's employment is terminated. You have 31 days from the occurrence of the qualifying event to make changes to your benefits. The changes made, however, must be because of, and consistent with, the change in status that has occurred.

The penalty for non-compliance with the IRS regulations is the loss of tax-exempt status for both Arlington Independent School District and the employees in the plan. Changes outside of the open enrollment period will be permitted only in accordance with the IRS regulations. For this reason, you are cautioned to be very careful in making your selections.

Contact the Benefits Office if you have any questions.

## Medical Insurance

### **When will I receive my insurance card?**

It usually takes 7 to 14 business days after you enroll for your ID card to be mailed out.

### **I still haven't received, or I lost my new health insurance card. How can I get a new one?**

Please contact Blue Cross Blue Shield directly at 1-866-355-5999.

### **How can I find participating providers and facilities in the Blue Cross Blue Shield network.**

For TRS ActiveCare plans, Blue Cross Blue Shield participating providers and facilities can be found online at [www.bcbstx.trsavecare.com](http://www.bcbstx.trsavecare.com).

For the TRS Baylor Scott & White HMO plan, participating providers and facilities can be found online at <https://trs.swhp.org>, then click "Find a Provider" located at the bottom of the "Home" page.

### **How is medical coverage provided for a newborn?**

A newborn automatically has 30 days of coverage under their mother's medical plan. Within those 30 days, the employee must complete and submit an insurance change form for a change in status to continue coverage for the baby.

### **What is a deductible/copay/out-of-pocket maximum?**

A deductible is the amount of out-of-pocket expense that must be paid for health care services by the covered person before the health care plans start to pay benefits.

A copay is the amount paid at the time of service for certain medical services and prescription drugs. Copays apply to medical out-of-pocket maximums.

The medical out-of-pocket maximum is the most you are required to pay for covered medical expenses out of your own pocket. When you reach the plan's out-of-pocket maximum, TRS-ActiveCare pays 100 percent of any eligible expenses for the rest of the plan year. The out-of-pocket maximum includes the deductible, any medical copays and medical coinsurance.

### **How many health plan options do we have?**

AIISD offers four medical plan options.

## **What are they?**

TRS ActiveCare Primary, TRS ActiveCare HD, TRS ActiveCare Primary+ and TRS Baylor Scott & White HMO

## **What's the same about them?**

All 4 plans provide 100% coverage for preventive care and screenings, with no deductible or co-pay required, as long as the service meets the guidelines for a preventive care service and is not for screening of a diagnosis.

## **What's different about the plans?**

The premiums, copays and deductibles are all different. With ActiveCare HD there are no copays because you have to meet a deductible before the plan will pay for all services. The Baylor Scott & White HMO plan requires you to stay within a very specific network of providers. ActiveCare Primary, Primary+ and Baylor Scott & White have in-network coverage only.

## **Where can I find premiums?**

You can find all premiums in the “**Employee Benefits Guide**” located on the Home page of the Benefits website at [www.myaisdbenefits.net](http://www.myaisdbenefits.net). Click on the “**Benefits Guide**” tab located at the top of the page. Then click on the “**2021-2022 Employee Benefits Guide**”.

## **What's my copay?**

TRS Primary - \$30 copay for primary and \$70 copay for specialist

TRS ActiveCare 1-HD - no copay because you have a deductible you will have to meet first

ActiveCare Primary+ - \$30 copay for primary and \$70 copay for specialist

TRS Scott & White HMO - \$20 copay for primary and \$70 copay for specialist

## **Will my premiums come out of each paycheck?**

Yes. The rates you see in the “**Employee Benefits Guide**” reflect the amount that will come out of **each** paycheck.

## **What's the best way to decide which plan to choose?**

Choosing your health plan is a personal decision. Read the medical summary pages in the 2021- 2022 Employee Benefits Guide thoroughly. The summary pages for each of the plans provide an easy-to-understand summary about benefits and coverage.

## **How much does the District pay towards my health insurance premium?**

\$266 per month for Professional employees

\$281 per month for all Para-Professional and Auxiliary employees

## **Are substitutes, part-time and temporary employees eligible for health plan coverage?**

Yes. Substitutes, part-time and temporary employees are eligible to enroll in the TRS ActiveCare plans; however, the District does not contribute anything towards their health insurance premiums.

### **Can I waive health plan coverage?**

Yes. Everyone who is declining the TRS ActiveCare Medical Plans for themselves or any of their dependents is required to complete the “**Declination Process**”. This can be done online at [www.myaisdbenefits.net](http://www.myaisdbenefits.net).

### **I am an active employee on the AISD health plan and I also have Medicare coverage. Which plan will pay first?**

In most cases, the AISD Health Plan will pay first. If you need further assistance, please contact Blue Cross Blue Shield Member Services at 866-355-5999.

### **If my spouse is currently covered on his or her employer's health plan, and he or she loses that coverage, am I able to add them to my plan?**

Yes. Your spouse's loss of coverage would be considered a qualifying event. You will need to contact the Benefits Department within 31 days of losing coverage for information on how to add them to coverage.

### **Are there any discounts to my premiums if my spouse is also an AISD employee?**

Yes. Married couples both working for AISD may “pool” funds to pay for medical premiums. It is optional and only beneficial if you are covering the entire family. Please contact the Benefits Department for more information.

### **Are there any discounts to my premiums if my spouse works for another District that offers TRS ActiveCare plans?**

Yes. Married couples working for different participating entities may “split” the cost of medical premiums. This requires an Application to Split Premium form to be completed by both the employees and employers. Please contact the Benefits Department for more information.

### **If I earn less than normal during a pay period and my paycheck does not cover my premium deduction, how can I pay the balance?**

You can either have the unpaid balance automatically deducted from your next paycheck or bring a personal check or money order to the Benefits Department.

### **How will I pay insurance premiums when I am not working?**

You can either have the unpaid balance automatically deducted from your next paycheck or bring a personal check or money order to the Benefits Department.

### **How do I see a doctor before I get my insurance card?**

If you need to access your benefits before you obtain your cards, you may have to pay out of pocket, and file a manual claim after-the fact to be reimbursed the amount the insurance would have paid, unless your provider can delay filing your claims. Contact Blue Cross Blue Shield at 866-355-5999 for a claim form.

### **What do I do when medical claims are denied?**

You will need to contact Blue Cross Blue Shield at 1-866-355-5999 to find out the reason the claim was denied. Blue Cross Blue Shield will be able to instruct you on the best way to rectify the problem or discuss ways to appeal the decision.

## **Wellness Program**

### **Why should I enroll in the Wellness Program?**

The Arlington Independent School District wellness program is a vital part of our overall benefits program.



AISSD has partnered with Go365 to bring you the latest health and wellness tools and educational programs to help you live better and achieve your health goals.

### **What is required to participate in the Wellness Program?**

The AISSD wellness program is run on a point system. Members are eligible for a \$51 monthly reduction on their medical premiums if they choose to participate, are enrolled in a TRS medical plan, and reach Go365 SILVER STATUS (5000 points) before July 31, 2022.

### **How do I get my points?**

Take the stairs. Keep your blood pressure in check. Eat more salads. There are lots of things you can do to get healthier. With Go365®, you can earn Points for doing them. The more Go365 activities you complete, the more Points you earn and the higher your Go365 Status.

### **What happens if I don't get my points?**

If you do not earn the required number of points, you will not be eligible to receive the \$51 incentive pay.

### **How do I register for Go365?**

Access Go365 Mobile App from the App Store or Google Play or register online at Go365.com..

### **I cannot get into Go365 system. Who do I contact?**

For questions about registration contact Go365 customer service: 800.592.3009

## **TRS Virtual Health Plan**

### **What is the TRS Virtual Health Plan?**

The TRS Virtual Health Plan is an affordable alternative to emergency room and urgent care. It gives you 24/7 telephone access to a national network of U.S. board-certified doctors. You can call from anywhere—home, work, or on the road. TRS Virtual Health Plan doctors diagnose non-emergency medical problems, recommend treatment, and can even call in a prescription to your pharmacy of choice when necessary.

### **Do I have to be enrolled in a medical plan to use the Teledoc service?**

Yes. You must be enrolled in one of the TRS ActiveCare Medical Plans to use the Virtual Health Plan.

### **Can I use the TRS Virtual Health Plan for my dependents?**

Your dependents must be enrolled in your TRS Medical Plan in order to be eligible for the Virtual Health service.

### **Is there a cost for using the service?**

Copays are waived for ActiveCare Primary and ActiveCare Primary+. There is a \$30 consultation fee for ActiveCare 1-HD.

## **MDLive Tele-health Plan**

### **What is the MDLive Tele-Health Plan?**

MDLive Tele-Health is an affordable alternative to emergency room and urgent care. It gives you 24/7

telephone access to a national network of U.S. board-certified doctors. You can call from anywhere-home, work, or on the road. Tele-Health doctors diagnose non-emergency medical problems, recommend treatment, and can even call in a prescription to your pharmacy of choice when necessary.

**Do I have to be enrolled in a medical plan to use the Tele-health service?**

No, you do not have to be enrolled in TRS Medical plan to use the tele-health service. However, you must enroll yourself and any of your dependents in the MDLive Tele-health plan either during your new-hire enrollment or during AISD’s yearly open enrollment.

**Can I use the Tele-health service for my dependents?**

Yes. However, you must enroll yourself and any of your dependents in the MDLive Tele-health plan either during your new-hire enrollment or during AISD’s yearly open enrollment.

**Is there a cost for using the service?**

MDLive will allow you to cover yourself and your dependents for \$10 per month. **What is the difference between TRS Teledoc and MDLive Tele-health?**

	TRS Virtual Health	MDLive Tele-Health
Medical Plan Enrollment Required	Yes	No
What Can Be Treated	<ul style="list-style-type: none"> <li>• Respiratory Infections</li> <li>• Ear Infections</li> <li>• Urinary tract infections</li> <li>• Allergies</li> <li>• Colds and Flu</li> <li>• Sore Throat</li> <li>• Pink Eye</li> <li>• Asthma</li> <li>• Bronchitis</li> <li>• Joint Aches and Pain</li> </ul> <p style="text-align: center;">And More!</p>	<ul style="list-style-type: none"> <li>• Respiratory Infections</li> <li>• Ear Infections</li> <li>• Urinary tract infections</li> <li>• Allergies</li> <li>• Colds and Flu</li> <li>• Sore Throat</li> <li>• Pink Eye</li> <li>• Asthma</li> <li>• Bronchitis</li> <li>• Joint Aches and Pain</li> </ul> <p style="text-align: center;">And More!</p>
Copay	\$30 per consultation (waived if enrolled in ActiveCare Primary and ActiveCare Primary+ plans)	\$0 per consultation
Are Family Members covered	Family members are covered only if they are enrolled as a dependent under the employee’s TRS Medical plan	Family members are covered if enrolled in the MDLive plan (no medical plan enrollment needed)
Quality	U.S. board-certified in internal medicine, family practice, emergency medicine or pediatrics	U.S. board-certified in internal medicine, family practice, emergency medicine or pediatrics

## Hospital Indemnity Plan

### What is the Hospital Indemnity Plan?

Hospital indemnity insurance is coverage that can help safeguard your finances by providing you with a lump-sum payment—one convenient payment all at once—when you or your family need it most. The extra cash can help you focus on getting back on track — without worrying about finding the money to cover the costs of treatment. A flat amount is usually paid for a hospital admission and a per-day amount for your entire hospital stay. And best of all, the payment is made directly to you.

### Will the Hospital Indemnity Plan help cover my costs for Doctor's visits and prescriptions?

No, it is only designed to pay for some the cost incurred for in-patient, out-patient, emergency room, diagnostic testing and urgent care services.

### Will the Hospital Indemnity Plan pay for my newborn baby?

Yes. Your Hospital Indemnity plan includes coverage for routine childbirth

## Health Saving Account (HSA)

### What is a Health Savings Account (HSA)?

A health savings account (HSA) is a tax-advantaged account where money can be set aside to pay for future medical expenses. In order to contribute to an HSA, you must have an HSA- qualified **high-deductible health plan** in place.

### Who is eligible for a Health Savings Account (HSA)?

Anyone who is enrolled in the **TRS ActiveCare 1-HD** medical plan.

### Are there limits to how much I can contribute to my HSA?

Families can contribute up to \$7,200 and individuals can contribute up to \$3,600 per year.

### What types of expenses can I use my Health Care Savings Account for?

You can use this tax-advantaged account to pay for current or future healthcare expenses including deductibles, co-insurance, prescriptions, vision, dental care, and more.

### How can I access the funds that I have contributed?

You can pay for qualified medical expenses with your Health Benefits Debit Card directly to your medical provider.

### Can I ever lose the funds I put into a Health Savings Account?

Unused HSA funds roll over year to year; there is no “use it or lose it” penalty. Funds that are rolled over continue to grow and earnings are tax-free. At age 65, you will have the ability to use your HSA funds for any purpose on a taxable basis. This makes funding your HSA a great way to save for retirement.

Your HSA funds are never lost due to changes in employment or health plan. If at some point you are no longer enrolled in TRS ActiveCare Plan 1-HD, you still have access to your funds and can use them to pay for medical expenses; however, you are simply no longer eligible to make contributions.

## Dental Insurance

### **I haven't received, or I lost my dental insurance card. How can I get a new one?**

Please contact Cigna directly at 1-800-244-6224.

### **How can I find a dentist who participates in the Cigna network?**

The provider directory for Cigna is online at [www.cigna.com](http://www.cigna.com) or call Cigna directly at 1-800-244-6224.

### **Where can I go to find out about covered procedures and patient charges for each dental plan?**

You can find additional information regarding your dental plan by either visiting [www.cigna.com](http://www.cigna.com), or the benefits website, [www.myaisdbenefits.net](http://www.myaisdbenefits.net). Click on the "Dental" section located at the bottom left of the **Benefits Home** page and then click on the appropriate dental plan. Click on "Plan Information".

## Vision Insurance

### **I haven't received my vision insurance card. How can I get one?**

Please contact Davis Vision directly at 800-999-5431.

### **How can I find an optometrist/ophthalmologist who participates in the VSP plan?**

The provider directory for Davis Vision is online at [www.davisvision.com](http://www.davisvision.com) or call Davis Vision directly at 800-999-5431.

### **Is there additional information about the vision plan?**

You can find additional information regarding your vision plan by either visiting [www.davisvision.com](http://www.davisvision.com), or the benefits website, [www.myaisdbenefits.net](http://www.myaisdbenefits.net). Click on the "Vision" section located at the bottom left of the **Benefits Home** page. Click on "Plan Information".

## Disability Insurance

### **Do I really need disability insurance?**

If you need your income to pay for housing, food and other expenses, and have no other means to support yourself if an illness or injury kept you out of work (and without a paycheck) you are a good candidate for disability insurance.

### **How much coverage should I have?**

You should have enough to cover your living expenses (rent/mortgage, groceries, utilities, etc.). You may purchase a monthly benefit of 30%, 40%, 50% or 60% of your monthly salary, (not to exceed 66 2/3% of monthly earnings).

### **What is the elimination (waiting) period?**

It's the amount of time you have to wait from the first day you get ill or injured to when you start receiving benefits. AISD's Disability policies allows you to choose and elimination periods of 14, 30, 60, or 90 days. Generally, the longer the elimination period, the lower your premiums will be.

### **Is there a pre-existing condition exclusion on my policy?**

Yes. There is a 3/12 pre-existing conditions clause. This is a look back period to see if you were treatment-free for a 3-month period prior to the effective date of your coverage. If you weren't treatment-

free, the pre-existing condition is excluded from coverage if you're disabled within 12- months of first becoming insured. In addition, if during an annual enrollment period you apply for additional benefits or select a shorter elimination period, this plan will not cover the increase in your coverage if you have a pre-existing condition. The pre-existing condition exclusion applies to all conditions including pregnancy.

### **How do I file a disability claim?**

You can file a claim by calling The Hartford at 866-278-2655

## **Cancer Insurance**

### **Why do I need this plan?**

If you are diagnosed with cancer, a supplemental cancer plan could provide financial help. If your health insurance plan does not pay for everything, you can use the benefits payable under this plan to help get the care, medicines, tests and treatment that you need.

The plan pays a benefit for each day that you are in the hospital, intensive care, hospice or receiving outpatient treatment. If you are unable to work while undergoing treatment, you may use your benefits to help pay your mortgage, utilities, for food—how you use the benefits is entirely up to you.

### **How does this plan work?**

The Cancer Plan is designed to supplement your existing health insurance by paying benefits beginning on the first day cancer is positively diagnosed.

Starting the first day, the plan pays a benefit for the 'first occurrence' along with a daily benefit for each day you are in the hospital, intensive care, hospice or receiving outpatient treatment.

### **What are the two plans available?**

You may select between the Low Base Plan and the High Base Plan. You pay a slightly higher premium for the High Base Plan and receive higher benefits.

For example, the Low Base Plan pays \$100 per day hospital confinement benefit. The benefits you receive per day are also higher under the High Option Plan.

For example, the plan pays \$300 per day hospital confinement benefit.

Each plan comes with the option to purchase an Intensive Care Unit rider. The ICU rider benefit would pay an additional amount if you were confined due to accident or sickness.

### **Who selects the doctors and hospitals?**

You select your own care. You receive all the benefits for which you are eligible regardless of what physician you see or what hospital you use.

### **How are benefits paid?**

All benefits will be payable directly to you or to anyone you choose. They can be sent to the doctor or hospital upon your request.

This is a supplemental plan that pays regardless of any other insurance you have with other companies.

### **How can the benefits be used?**

You can use your benefits any way you want. Pay medical bills, the mortgage or buy food, the choice is yours.

### **Does the plan have any exclusions?**

No benefits are payable for any loss incurred during the first year of the policy/certificate as a result of a Pre-Existing Condition. You must not have received medical advice, consultation or treatment, including prescribed medications, within 12 months prior to the Effective Date of coverage.

### **What Cancers Are Covered?**

Cancer insurance is extremely versatile and flexible – you can collect your cancer insurance benefit check for most types of invasive internal cancer, as well as for malignant melanoma (cancerous skin tumors). Cancer insurance does NOT cover non-cancerous moles and benign skin tumors. However, the long list of covered cancers includes ovarian cancer, breast cancer, colon cancer, leukemia, kidney cancer, lung cancer, head and neck cancers and brain tumors, to name just a few.

### **What If I Already Have Health Insurance?**

Don't worry – your cancer insurance policy won't be affected! Cancer insurance is supplemental, meaning it "supplements" your existing medical insurance by providing extra funds, no strings attached. Even better – if you don't have health insurance, you can still take out a cancer insurance policy for protective coverage. No matter what your current insurance situation is, cancer insurance is a simple way to stay safe.

### **What happens to the Cancer policy if I leave the district?**

You will be able to keep the policy. You will set up payment arrangements directly with American Public Life.

## **Group Life Insurance**

### **Does the District provide Life Insurance to its employees?**

The District provides a \$10,000 basic life insurance and Accidental Death and Dismemberment (AD&D) policy to its employees.

### **Can I elect additional life insurance?**

You can elect additional life insurance as a new employee or during open enrollment. You may be required to complete an Evidence of Insurability form to be approved for additional life insurance.

### **Can I elect coverage for my dependents?**

Yes. You can elect life insurance for your spouse and your children.

### **How much life insurance can I elect?**

As a New Hire, you can purchase up to **\$400,000** for yourself, **\$60,000** for your spouse and up to **\$10,000** on your child(ren) without showing yourself or your dependents insurable.

### **What is the cost of the life insurance?**

The cost for each level of coverage is calculated based on your age and the amount of coverage you elect. When enrolling online, the cost will be pre-calculated for you.

**What if I do not want to fill out the Evidence of Insurability form, or I did fill it out and I was not approved? Does that mean I cannot get additional life insurance?**

Yes. In order to be approved for additional life insurance you must complete any required information.

## **Individual Life Insurance**

**Does the District offer a permanent life insurance policy?**

Yes. The District offers a permanent life insurance policy, through 5 Star Insurance Company, that is yours to keep, even when you change jobs or retire, as long as you pay the necessary premium.

**Are the rates about the same for the 5 Star Insurance as the Group Life Insurance?**

No. The rates are somewhat higher than the rates for the Group Life Insurance. However, the benefits of a 5 Star Life insurance policy are; you can take the policy with you when you leave the District at the same rate you are currently paying.

**How do I apply for a 5 Star Life Insurance Policy?**

You can apply on the Benefits website [www.myaisdbenefits.net](http://www.myaisdbenefits.net).

## **Accidental Death & Dismemberment Insurance (AD&D)**

**What is Accidental Death & Dismemberment Insurance?**

AD&D will pay you in the event of an accidental death or a serious injury.

**Does the District provide Accidental Death & Dismemberment Life Insurance to its employees?**

The District provides a \$10,000 Accidental Death and Dismemberment (AD&D) policy to its employees.

**Can I elect coverage for my dependents?**

Yes. You may cover your family however, you must purchase AD&D coverage for yourself in order to cover your spouse and children.

**How much life insurance can I elect?**

You may select coverage up to 10 times your salary (up to \$500,000). You can purchase AD&D regardless of whether you purchase Life insurance. Your spouse's benefit will be 50% of your coverage and your children's benefit will be 10% of your coverage.

**What is the cost of the AD&D insurance?**

The cost will depend on the benefit amount and coverage option you select. When enrolling online, the cost will be pre-calculated for you.

## Long Term Care Insurance

### What is Long Term Care Insurance?

Long Term Care Insurance provides nursing-home care, home-health care, personal or adult day care for individuals above the age of 65 or with a chronic or disabling condition that needs constant supervision.

### How much Long Term Care Insurance can I elect?

As a new hire, you are eligible for benefit amounts on a Guarantee Issue basis of up to \$4,000 and a Facility Benefit Duration of 3 or 4 years. If you enroll after your initial new hire eligibility period, you are required to complete a Long Term Care Insurance Application to be approved for coverage.

### What is the cost of Long Term Care Insurance?

The cost will depend on your age and coverage option you select.

## Identity Theft Protection Plan

### What does the Identity Theft Protection Plan cover?

Identity Theft Protections covers the following:

- **Basic Identity Monitoring:** Standard monthly scans of public records databases searching for new information associated with your Social Security Number.
- **Advanced Identity Monitoring:** Additional scans of the National Change of Address (NCOA) database, which identifies new addresses associated with your personal information as well as Non-Credit Loan ("Payday Loan") databases which provide high-interest, quick cash transactions and generally require minimal personal information to obtain.
- **Cyber Monitoring:** Scans underground websites and other illicit online sources which buy, trade and sell personal information including (but not limited to) credit card numbers, passwords and Social Security Numbers.
- **Full-Service Identity Restoration:** A dedicated team of trained and certified resolution specialists who work on your behalf to restore your identity by addressing record-keeping and reporting agencies and removing erroneous and fraudulent records that appear in your name while under the protection of a qualified identity monitoring service.
- **Credit Report Monitoring:** Monitors your credit and notifies you when changes such as new accounts, delinquent accounts and other credit-related information is recorded.
- **Credit Reports & Scores:** Access to your credit reports and scores from the three primary credit reporting agencies; Equifax, Experian and TransUnion.

### What is the cost of the Identity Theft Protection Plan?

AISSD offers a ID Watchdog Plus plan for a monthly cost of \$7.95 for an individual plan or \$14.95 for a family plan. The District also offers an ID Watchdog Platinum plan for a monthly cost of

## Pet Insurance

\$11.95 for an individual plan or \$22.95 for a family plan.



## **What is the pet insurance?**

Pet health insurance helps you pay for unexpected veterinary expenses due to accidents or illnesses. So, if your pet has an accident or becomes ill, Pet Insurance helps pick up the bill.

## **Why do I need it?**

Every six seconds, a pet parent is faced with a vet bill for more than \$3,000\* And one in three pets will need unexpected veterinary care each year. Pet insurance can help provide peace of mind that should your pet get sick or injured, your costs can be covered\*

## **What does it cost?**

AISSD offers 2 different pet insurance options through Nationwide Insurance. The My Pet Protection Plan starts at \$40 per month. The My Pet Protection Plan with Wellness starts at \$66 per month.

## **Can I still use my Vet?**

Absolutely. You are free to visit any vet and choose the course you feel is best for your pet.

## **What does the plan cover?**

- Accidents, including poisonings and allergic reactions
- Injuries, including cuts, sprains and broken bones
- Common illnesses, including ear infections, vomiting and diarrhea
- Serious/chronic illnesses, including cancer and diabetes
- Hereditary and congenital conditions
- Surgeries and hospitalization
- X-rays, MRIs and CT scans
- Prescription medications and therapeutic diets
- Wellness exams
- Dental cleaning
- Vaccinations
- Spay/neuter
- Flea and tick prevention
- Heartworm testing and prevention
- Routine blood tests

## **What is not covered?**

Like all pet insurers, we don't cover taxes, waste, grooming, boarding, or pre-existing conditions.

## **Will my premiums be deducted from my payroll?**

No. If you enroll in this benefit you will pay Nationwide directly for your monthly premiums.

## **Metlaw Legal Plan**

### **What is a legal plan and why should I enroll in one?**

The MetLaw Hyatt Legal plan offers you and your family value, convenience, and peace of mind by giving you easy and low-cost access to attorneys for a wide variety of personal legal services. It's like having your own attorney as if on retainer.

When you use a network attorney for covered services, all attorney fees are covered by the pre paid legal plan. Advice and consultations on an unlimited number of personal legal matters are also included in Hyatt's legal plans. When you enroll in the legal plan for only pennies a day, you can have a lawyer on your side.

### **What is covered by my legal plan?**

Hyatt legal plans provide fully covered services for the most frequently needed personal legal matters, in addition to advice and consultations on an unlimited number of many personal legal matters.

- Law for Family & Personal
- Law for Money Matters
- Law for Vehicle & Driving
- Law for Home & Real Estate
- Civil Lawsuits
- Law to Protect Your Future/Estate
- Law for Elder-Care Issues

### **What is not covered by my legal plan?**

Non-covered issues may include the following:

- Employment-related Matters
- Appeals and class actions
- Farm Matters
- Business Or Invest Matters
- Matters Involving Property Held for Investment or Rental
- Issues When The Participant Is The landlord

### **Are pre-existing matters covered?**

Yes, Hyatt Legal Plans encourages members to use the plan to resolve as many legal issues as possible, even if they are pre-existing matters. The only pre-existing matters that are not covered are those for which you retained an attorney before becoming eligible for plan benefits. This is necessary to protect the existing attorney-client relationship.

### **Do Hyatt's legal plans include telephone advice and office consultations with local attorneys for an unlimited number of covered and non-covered matters?**

Yes, Hyatt Legal Plans is the only provider to cover office consultations and telephone advice for an unlimited number of covered and non-covered personal legal matters, so long as they are not excluded. These services are offered by local plan attorneys.

### **What matters are excluded?**

Hyatt Legal Plans, Inc. offers a model legal plan called MetLaw. Customized legal plans are available for employers with more than 3,000 benefit eligible employees. MetLaw provides a consultation benefit for most personal legal matters. What's more, many personal legal matters are fully covered. For a list of fully covered services in your organization's legal plan, please log in or call the Client Service Center at 800-821-6400. The following matters are excluded from all plans:

- Employment-related matters, including company or statutory benefits
- Matters involving the employer, plan attorneys, MetLife and affiliates
- Matters in which there is a conflict of interest between the employee and spouse or dependents, in which case services are excluded for the spouse and dependents
- Appeals and class actions
- Farm and business matters, including rental issues when the plan member is the landlord
- Patent, trademark and copyright matters
- Costs and fines

- Frivolous or unethical matters
- Matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits

If you desire service for a personal legal matter that is outside the scope of the plan, you can still receive telephone advice or an office consultation about that matter, so long as it is not excluded. This enables you to discuss the issues at length, understand your rights and options, and decide on a course of action. After the consultation, the attorney may decide that the matter is actually covered by the plan. If it is, the attorney will advise you and provide the service. If the matter is not covered, the attorney will provide a written fee estimate and you can choose whether or not to retain the attorney for further representation.

### **How much does it cost?**

Just \$16.50 per month covers you, your spouse, and your children up to age 26. Payments are made conveniently and easily through payroll deductions.

## **Flexible Spending Account (FSA)**

### **What is a Flexible Spending Account (FSA)?**

A Flexible Spending Account (FSA) is a special account you put money into that you use to pay for certain out-of-pocket health care costs. You don't pay taxes on this money. This means you'll save an amount equal to the taxes you would have paid on the money you set aside.

### **Are there limits to how much I can contribute to my FSA?**

You can contribute up to \$2,750 per year.

### **What types of expenses are covered under my Healthcare Flexible Spending Account?**

Please see our list of [eligible expenses](#) for the Healthcare Flexible Spending Accounts on the benefits website, [www.myaisdbenefits.net](http://www.myaisdbenefits.net). Click on the "Reimbursement Plans" section located at the bottom left of the **Benefits Home** page. Click on "Healthcare FSA". The list of eligible expenses is located under "Benefits & Forms".

### **How can I access the funds that I have contributed?**

You can pay for qualified medical expenses with your NBS Benefits Flex Card directly to your medical provider.

### **I never received or lost my Flex Card. How can I get a new one?**

Please contact National Benefit Services directly at 1-800-274-0503. They manage the flexible spending accounts for the District.

### **I only have a Dependent Care Account. Why can't I use my Flex Card for that?**

The Flex Card can only be used for flexible spending health care accounts. Government regulations do not permit the use of a card for dependent care accounts. You will have to file a claim form for a flexible spending dependent care account.

## **How can I get a claim form to file for my dependent care account?**

Download a claim form by logging onto the benefits website, [www.myaisdbenefits.net](http://www.myaisdbenefits.net). Click on the “Reimbursement Plans” section located at the bottom left of the Benefits Home page. Click on “Dependent Care FSA”. The claim form is located under “Benefits & Forms”.

## **What happens if I do not spend all the money in my Healthcare FSA or Dependent Care FSA by the end of the plan year?**

AISD allows a \$500 rollover amount each plan year. You MUST use any amount over the \$500 rollover amount or you will lose it at the end of the Plan Year. Money in your accounts may be used only for reimbursement of expenses you have incurred during the Plan Year. Claims for expenses you incur during the Plan Year must be submitted for reimbursement within 90 days after the Plan Year ends.

## **What happens to my Healthcare FSA or Dependent Care FSA if I leave the district?**

If you leave the district your Healthcare or Dependent Care FSA accounts will terminate. If you wish to continue using the accounts you must elect it with your Cobra benefits.

## **Employee Assistance Program**

### **What is the Employee Assistance Program (EAP)?**

From the everyday issues like job pressures, relationships, retirement planning or personal impact of grief, loss, or a disability, Ability Assist can be your resource for professional support.

### **Does it cost to use the Employee Assistance Program (EAP)?**

EAP services are free of charge. As an AISD employee you can receive three face-to-face counseling sessions a year with an EAP network provider and unlimited telephonic counseling session. If your issue cannot be resolved in the number of visits available, your EAP counselor will refer you to a counselor in the community that is best suited to address your needs. Once referred, you will be responsible for payment. However, the EAP will help you find a counselor within your medical insurance network.

### **Who may use the Employee Assistance Program (EAP)?**

All AISD and members of their household are eligible to use the EAP services. Often, when one family member is experiencing some difficulties, it affects other family members as well.

### **What types of problems are seen through the Employee Assistance Program (EAP)?**

- Personal balance
- Emotional wellness
- Relationship issues
- Family issues
- Communication skills
- Stress Management
- Alcohol and drug issues
- Work-related issues
- Grief issues
- Financial and legal concerns

### **Is the EAP available after business hours?**

Yes. The EAP is available 24 hours a day, 365 days a year.

## **What about confidentiality?**

EAP services are confidential. That means if you or a family member calls the toll-free number, neither your employer nor anyone else will know you used the program unless you choose to tell them. All calls are confidential except as required by law (e. g., when a person's emotional condition is a threat to him- or herself or others, there is suspected child, spousal or elder abuse or abuse to people with disabilities).

## **Does using the EAP affect my job?**

No record of your contact with the EAP will be provided to your employer without your written consent.

If your job performance is significantly affected, your supervisor may recommend EAP to you as a resource for you to use to resolve any personal or work related problems that may have negatively impacted your performance. The goal is for work performance to return to an acceptable level.

## **How can I contact the EAP?**

The EAP can be reached by calling 800-964-3577 or by visiting [www.guidanceresources.com](http://www.guidanceresources.com). In the Company/Organization field use: HLF902. Then, create your own confidential user name and password. Finally, in the Company Name field at the bottom of the personalization page use: ABILLI.

## **Catastrophic Sick Leave Bank**

### **What is the Sick Leave Bank?**

It is a voluntary employee benefit program developed to provide up to 75 additional paid days to members who have suffered a catastrophic illness or injury.

### **When can I enroll?**

You can join the Sick Leave Bank during the open enrollment period or, if you are a new employee, during the first 31 calendar days of employment.

### **How can I enroll?**

Enrollment is conducted online at [www.myaisdbenefits.net](http://www.myaisdbenefits.net). **How much does it cost?**

To become a member of the Bank, you must make a one-time donation of your local leave days.

### **Do I need to sign or complete anything if I want to continue my membership from previous years?**

No, your membership automatically carries over year after year.

### **How does one qualify for Sick Leave Bank days?**

You may request days from the Sick Leave Bank only after you have exhausted all accumulated state, personal, sick and any accrued vacation. Sick Leave Bank days can be granted only for absences for working days and will not be granted for holidays, vacation days, or other such days for which the member is not paid.

### **What is considered catastrophic?**

A catastrophic illness or injury is defined as a severe condition or combination of conditions affecting the mental or physical health of an employee that requires the services of a licensed practitioner for a prolonged period of time and that causes an employee to exhaust all leave time earned and lose compensation from the District.

The Sick Leave Bank is **NOT** intended to cover such instances as:

- Vacation
- Extending normal maternity leave
- A short-term illness, such as the flu or a cold
- Worker's Compensation cases

### **Do I have to give three days every year?**

No, you will not be required to donate any additional days in subsequent years unless you are granted days from the bank

### **What if I have a preexisting condition?**

The bank cannot be used for an illness, injury, or surgery which results from any condition which was known to the member on the date that he/she first became a member of the Catastrophic Sick Leave Bank.

### **What will be my effective date?**

If you are a new employee, your membership goes into effect on your hire date. If you are an existing employee your membership goes into effective on September 1st.

### **How will an employee be notified if they are able to receive days for sick leave bank?**

You will receive a letter in the mail as to the ruling on the request for days.

### **How do I request paid leave from the sick leave bank?**

A Sick Leave Bank application and Attending Physician's Statement should be sent to the Benefits Department as soon as it is known that you will be on extended sick leave and has or will exhaust all accrued leaves.

### **Will my health insurance continue while I am using catastrophic leave?**

Yes, your health insurance will continue in full effect.

### **Can I donate hours directly for the use of a fellow employee?**

No. Because the district has opted to have a Catastrophic Sick Leave Bank, employees are not allowed to donate hours for a fellow employee.

## **Saving for Retirement**

### **Other than the money that goes into my TRS Retirement account, what other options are available to me to save for retirement?**

The District offers 2 additional options for retirement savings, a 403(b) and a 457 retirement account. Both of these accounts allow contributions to grow tax deferred until withdrawn at retirement. Because the money is coming out of your paycheck pre-tax, your taxable income is lower and your tax burden is decreased.

### **What are the differences between a 403(b) and a 457 retirement plan?**

The major differences are listed in the below:

- The IRS 10% penalty on withdrawals made prior to age 59 ½ does not apply to the 457(b), but it does apply to the 403(b) SRA.

- The 403(b) SRA allows cash withdrawals as a current member of the faculty or staff if you become disabled, in the event of financial hardship, or at age 59 ½ or older. These options aren't available under the 457(b).
- The 457(b) allows cash withdrawals as a current member of the faculty or staff as a one-time withdrawal if your account balance is no more than \$5,000 and you have made no contributions to the plan during the two years prior to the distribution.

### **How do I set up a 403(b) account?**

You will find a list of District approved 403(b) vendors on the benefits website, [www.myaisdbenefits.net](http://www.myaisdbenefits.net). Click on the “**Financial Planning**” section located at the bottom left of the **Benefits Home** page. Click on “**403(b)**”. The approved vendors list is located under “**Benefits & Forms**”. Contact one of the Vendors on the list to open an account. Complete the “**Salary Reduction Agreement**” also located under “**Benefits & Forms**” and fax all documentation to the number listed at the top of the “**Salary Reduction Agreement**”.

### **How do I set up a 457 account?**

Please contact Redwood Financial at 817-332-7995 regarding setting up a 457 Retirement Plan.

### **How can I change/stop the amount that is deducted from my paycheck, for my 403(b) or 457 retirement account?**

You will complete the “**Salary Reduction Agreement**” located under on the benefits website, [www.myaisdbenefits.net](http://www.myaisdbenefits.net). To locate the form, click on the “**Financial Planning**” section located at the bottom left of the **Benefits Home** page. Click on “**403(b)**”. The “**Salary Reduction Agreement**” is located under “**Benefits & Forms**”. Complete the form and fax it to the number

## **Leaving The District**

listed at the top of the “**Salary Reduction Agreement**”.

### **I’m thinking about leaving the District. Can I continue my benefits?**

Yes, you can continue your health, dental, vision and flexible spending insurance through COBRA for a time period after you leave. Once you have been terminated from the district you will receive a Medical Cobra packet from BSwift. For your dental, vision and flexible spending benefits you will receive a Cobra packet from National Benefit Services.

### **Is the cost still the same as I pay now as an active employee?**

No, you will have to pay the portion that the District paid towards your medical insurance while you were an active employee. The dental and vision prices are the same as that of an active employee. However, there is a 2% administrative charge applied to each premium rate for dental, vision and flexible spending.

### **How do I get information to sign up for COBRA when I leave the District?**

You will automatically receive information for COBRA within 2-3 weeks after you leave the District. The coverage is retroactive to the date when your coverage under the District stopped. Please make sure to leave an updated address with the Human Resources department, so that you receive the information.

### **What happens to my retirement?**

You may leave your TRS Retirement money with TRS when you resign if you are planning to work for AISD or another Texas school district in the future. You may also choose to take a refund or roll your

contributions into another eligible retirement plan. You will need to complete a TRS 6 form, which can be found on the TRS website, and submit it to TRS.

### **What happens to my insurance benefits when I leave employment?**

Your coverage ends at midnight on the last day of the month in which your employment ends.

## **Retiring From The District**

### **I'm thinking about retiring from the District, what all do I need to be doing?**

First request an Estimate of Benefits by either calling TRS at 1-800-223-8778 or going online to [www.trs.texas.gov](http://www.trs.texas.gov). Once you receive the estimate and are certain that you are ready to retire, submit your retirement form (can be found on the AISD Intranet) to your Principal/Supervisor or Manager. You will be contacted by the AISD Benefits Specialist to schedule an exit interview once your retirement notice has been approved.

### **When does my insurance end?**

Your coverage ends the last day of the month in which you retire, unless you work through the end of your contract and choose to carry your plan through the end of the plan year (August 31<sup>st</sup>).

### **Can I keep my insurance?**

Yes. Aetna and National Benefit Services will send you cobra packets in the mail the month following the last day of your coverage with instructions. The Benefits Department notifies those companies of the date your coverage will end due to retirement.

### **Can I get paid for my unused sick/personal/vacation time?**

Yes. If you were hired before Jan. 1, 1985 you will receive accrued benefits.

### **Can I use my sick/personal/vacation time?**

Yes, but only with approval from your supervisor and sometimes only part of it.

### **How soon do I have to tell you I'm ready to retire?**

At least 30 days in advance, or as soon as you've made the decision. Notify your principal/manager/supervisor in writing that you plan to retire and when.

### **Can I retire at the end of December?**

AISD strongly encourages you to work through the end of your contract. If that is not possible your retirement will be accepted contingent upon finding a replacement for you.

## **Leaves of Absence (FMLA)**

### **What is Family Medical Leave?**

Family Medical Leave is a United States federal law requiring employers to provide employees job-protected and unpaid leave for qualified medical and family reasons. Qualified medical and family reasons include: personal or family illness, family military leave, pregnancy, adoption, or the foster care placement of a child.



### **Do I qualify for Family Medical Leave?**

Yes, if you have worked for the district for at least 12 months and have worked 1,250 in the 12 months prior to the start of your leave you qualify for up to 12 weeks of unpaid, protected job leave due to a medical reason for you or a family member whether the absences are continuous or intermittent.

### **What if I don't meet the criteria for Family Medical Leave?**

Employees who are not eligible for FMLA or have exhausted their FMLA may use Temporary Disability leave. This type of leave can only be used if you are going out for a personal illness or birth of a child. You cannot use Temporary Disability Leave to care for a family member. The leave may last up to 180 calendar days for Educator Certified employees and up to 96 calendar days for Non-Certified employees. It is not paid leave and does not come with job protection.

### **Do I have to use it? My Dr. wants to charge me to fill out your paperwork.**

No, you do not have to complete the paperwork as the medical leave is not mandatory; however, it is to your advantage to establish that your absences from work are due to a medical reason. The paperwork is required for medical leave approval/protection.

### **Do I get paid while I'm missing work?**

You will be required to use all accumulated state sick leave, state personal leave, vacation and compensatory time while out on an approved medical leave. In the event you run out of time you will be docked at your daily rate or will miss a day of pay, depending on your position with the district.

### **What happens to my insurance benefits when I am on a leave of absence?**

Your benefits will continue, however, if you are not getting paid you will need to make arrangements with the Benefits Department to make sure your premiums stay up to date (see question below).

### **What if I miss a paycheck? Will I lose my benefits?**

Payroll will notify the Benefits Department if you are a "no pay." An invoice will be mailed to you and you can either pay out of pocket or arrange for the unpaid premiums to be deducted from your paycheck when you return to work.

### **I can't find the medical leave paperwork. Where do I get it?**

Please contact the Benefits Department for medical leave paperwork or go to the Leaves web page at [www.aisd.net/district/departments/human-resources/leaves](http://www.aisd.net/district/departments/human-resources/leaves).

### **Do I have to tell my principal/manager/supervisor why I'm missing work?**

You do not have to tell them details but they need to know how long and the general reason you are missing work. This information can be shared by completing the appropriate medical leave request form.

### **Can I be fired while I'm on medical leave?**

You can't be fired simply because you went on medical leave. However, in some circumstances, depending on how long you've been off work and how much longer it will be before you can return to work, AISD may be able to terminate you.