

**NEDERLAND ISD 2021-2022  
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/NEDERLANDISD](http://www.mybenefitshub.com/NEDERLANDISD) Open enrollment begins on August 30, 2021 and you must confirm or make changes by Friday, September 3, 2021.

2021-2022 BENEFIT	DESCRIPTION
<b>Health Insurance</b> 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: <a href="http://www.mybenefitshub.com/NEDERLANDISD">www.mybenefitshub.com/NEDERLANDISD</a> or <a href="http://www.trs.texas.gov/Pages/healthcare_trs_activecare.aspx">www.trs.texas.gov/Pages/healthcare_trs_activecare.aspx</a>
<b>Hospital Indemnity</b> 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
<b>Dental</b> Cigna	<i>High Plan</i> – Yearly Max \$1000 Class I 100%/Class II 80%/Class III 50%/Child Only Ortho 50% <i>Low Plan</i> – Yearly Max \$500 Class I 100%/Class II 80%/Class III 25%/No Ortho Both plans - Class III & IV (Child Ortho) – 12 month benefit waiting period
<b>Vision</b> Superior Vision	Frames – \$150 retail allowance – every 12 months Lenses every 12 months Contact Lenses – \$175 retail allowance – every 12 months (in lieu of eye glass lenses and frames)
<b>Educator Disability</b> The Hartford	Guarantee issue and pre-existing conditions apply – There is a maximum 4 week payout of benefits related to pre-existing conditions Benefit amount – up to 66% of your income – \$7500 monthly benefit max Elimination periods from 0-180 days Pays directly to employee
<b>Basic Life and AD&amp;D</b> The Hartford	Full time employees are covered with \$15,000 Paid for by Nederland ISD
<b>Voluntary Life and AD&amp;D</b> The Hartford	Guarantee issue for New Employees – up to \$100,000 or 7x 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 coverage Employees with current coverage may increase their coverage by up to 2 increments with no health questions asked

For questions about your TRS medical benefits, please contact Amoreena Cabrera, Nederland ISD Benefits Coordinator at (409) 724-2391.

All plan details, information, instructional and educational videos, provider lists, and forms are available at [www.mybenefitshub.com/NEDERLANDISD](http://www.mybenefitshub.com/NEDERLANDISD). For all other benefit questions, please contact Crider Insurance Services.



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