

**RICE CISD 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/RICECISD Open enrollment begins on August 2, 2021 and you must confirm or make changes by Friday, August 20, 2021.

2021-2022 BENEFIT DESCRIPTION

<p>Health Insurance Blue Cross Blue Shield of Texas PPO <i>Now enrolling on TheBenefitsHUB</i></p>	<p>TRS-ActiveCare Primary TRS-ActiveCare HD TRS-ActiveCare Primary+ TRS-ActiveCare 2 (Closed to New Enrollees)</p> <p>For more information on these plans, please visit: www.mybenefitshub.com/WHITESETTLEMENTISD or www.trs.texas.gov/Pages/healthcare_trs_activecare.aspx</p>
<p>Hospital Indemnity American Public Life (APL)</p>	<p>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</p>
<p>Dental Ameritas</p>	<p><i>High</i> – Yearly Max \$1500 Type I 100%/Type II 80%/Type III 50%/Child Only Ortho 50% <i>Low</i> – Yearly Max \$1000 Type I 100%/Type II 80%/Type III 50%/Child Only Ortho 50%</p>
<p>Vision Superior Vision</p>	<p>Frames – \$130 retail allowance – every 12 months Lenses every 12 months Contact Lenses – \$130 retail allowance – every 12 months (in lieu of eye glass lenses and frames)</p>
<p>Educator Disability The Hartford</p>	<p>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</p>
<p>Cancer American Public Life (APL)</p>	<p>Guarantee issue and pre-existing conditions apply Plan 1 and Plan 2 – Plan 2 covers some benefits at higher levels Pays directly to employee</p>
<p>Accident American Public Life (APL)</p>	<p>Guarantee issue and pre-existing conditions covered 4 levels of coverage to choose from Ambulance, Hospital Confinement, Accidental Death, Dismemberment, Loss of Sight Pays directly to employee</p>
<p>Basic Life and AD&D The Hartford</p>	<p>Full time employees are covered with \$10,000 Paid for by RCISD</p>
<p>Voluntary Life and AD&D The Hartford</p>	<p>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 Employees with current coverage may increase their coverage by up to 2 increments with no health questions asked</p>
<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>

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<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>Flexible Spending Accounts (FSA) National Benefit Services (NBS)</p>	<p><u>Healthcare FSA:</u> Maximum yearly contribution amount for 2021: \$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 2021: \$2,500 if filing individually or \$5,000 if filing jointly No Debit Card Funds do NOT roll over – Use it or Lose it Election does NOT roll over – Must re-elect each year</p>

For questions about your TRS medical benefits, please contact Janet Mahalitic, Rice CISD Payroll/Benefits Coordinator at (979) 234-3531 ext. 1034.

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



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