

**WALLER 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/WALLERISD Open enrollment begins on August 10, 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</p> <p>Scott & White HMO</p>	<p>TRS-ActiveCare Primary (New) TRS-ActiveCare HD (formerly 1-HD) TRS-ActiveCare Primary+ (formerly Select) TRS-ActiveCare 2 (Closed to New Enrollees)</p> <p>Central and North Texas Scott & White Health Plan</p> <p>For more information on these plans, please visit: www.mybenefitshub.com/WALLERISD 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 United Concordia (New Carrier – Same Plan)</p>	<p>Yearly Max \$1000 Class I 100%/Class II 80%/Class III 50%/Child Only Ortho 50% New Enrollees – 12 month waiting period for Class III and Child Ortho</p>
<p>Vision Superior Vision</p>	<p>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)</p>
<p>Educator Disability The Hartford</p>	<p>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</p>
<p>Cancer American Public Life (APL)</p>	<p>Guarantee issue and pre-existing conditions apply Low Option and High Option – High Option 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 Ambulance, Hospital Confinement, Accidental Death, Dismemberment, Loss of Sight Pays directly to employee</p>
<p>Critical Illness The Hartford</p>	<p>Guarantee issue and pre-existing conditions apply Employee coverage amounts: \$5,000 - \$30,000 Spouse coverage amount: \$5,000 or 50% of your elected coverage Child(ren) coverage amount: \$5,000 Pays directly to employee</p>
<p>Basic Life and AD&D The Hartford</p>	<p>Full time employees are covered with \$15,000 Paid for by WISD</p>
<p>Voluntary Life and AD&D The Hartford</p>	<p>Guarantee issue for New Employees – up to \$100,000 or 5x 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</p>

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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>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><i>Emergent Ground:</i> Emergency Transportation via Ground ambulance in US/Canada</p> <p><i>Emergent Plus:</i> Emergency Transportation and Repatriation via Ground and Air in US/Canada</p>
<p>SafetyNets Plus National Benefit Plans</p>	<p>One fee covers you, your spouse, and eligible dependents with: InfoArmor, Family Protection Plus Legal Plan, Roadside Assistance, and Telemedicine Healthcare</p>
<p>Health Savings Account (HSA) National Benefit Services (NBS)</p>	<p>Maximum yearly contribution amounts for 2021: \$3,600 for self-only and \$7,200 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) - HEALTHCARE National Benefit Services (NBS)</p> <p>Flexible Spending Accounts (FSA) – DEPENDENT CARE Crider Insurance Services</p>	<p><i>Healthcare FSA:</i> 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><i>Dependent FSA:</i> Maximum yearly contribution amounts for 2021: \$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>

For questions about your TRS medical benefits, please contact Becky Jimenez, WISD Employee Benefits Administrator at (936) 372-4037.

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



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