



2022-23 Open Enrollment

Angleton ISD Benefits **Overview**



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Presentation Disclaimers

GENERAL DISCLAIMER:

This presentation of benefits for employees is meant only as a brief description of some of the programs for which employees may be eligible. This presentation does not include specific plan details. You must refer to the specific plan documentation for specific plan details such as coverage expenses, limitations, exclusions, and other plan terms, which can be found at the Angleton ISD Benefits Website. This presentation does not replace or amend the underlying plan documentation. In the event of a discrepancy between this s and the plan documentation the plan documentation governs. All plans and benefits described in this summary may be discontinued, increased, decreased, or altered at any time with or without notice.



Things To Remember

- Benefits will become effective September 1st and will remain in effect until August 31st.
- You must enroll or decline coverage on yourself AND your eligible dependents (even if you aren't taking coverage).
- You can only change your benefits during open enrollment unless you have a qualifying event (marriage, divorce, birth, etc.). If you have a qualifying event, you only have 30 days to contact your Benefit Administrator.



Mobile Enrollment

Enrollment made simple through your smartphone or tablet

Text **"FBS ANGLETON"** to **800.583.6908** and get access to everything you need to complete your benefits enrollment:

- Mobile App – Group #: FBSANGLETON
- Online Support
- Interactive Tools
- And More



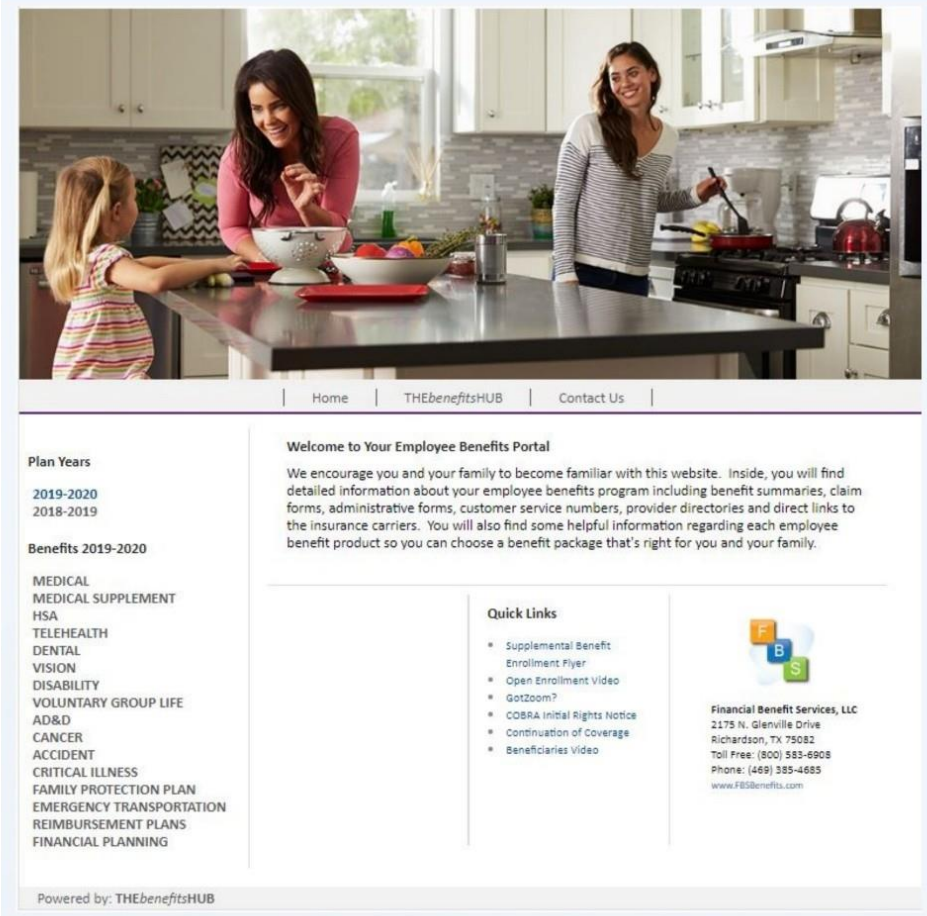
FBS Call Center

Help is just a phone call away with the FBS Call Center!

- **Call** 866-914-5202
- **Available** Monday-Friday 8:00 AM - 6:00 PM (CST)
- **English or Spanish Representatives** available to answer questions or to enroll via the phone.

How To Login

Visit www.mybenefitshub.com/angletonisd



The screenshot displays the website's interface. At the top, there is a navigation bar with links for Home, THEbenefitsHUB, and Contact Us. Below the navigation bar, the main content area is divided into two columns. The left column contains a 'Plan Years' section with links for 2019-2020 and 2018-2019, followed by a 'Benefits 2019-2020' section listing various benefit categories such as Medical, Dental, Vision, and Life Insurance. The right column features a 'Welcome to Your Employee Benefits Portal' message, a 'Quick Links' section with links to enrollment materials and videos, and contact information for Financial Benefit Services, LLC.

Home | THEbenefitsHUB | Contact Us

Plan Years
2019-2020
2018-2019

Benefits 2019-2020
MEDICAL
MEDICAL SUPPLEMENT
HSA
TELEHEALTH
DENTAL
VISION
DISABILITY
VOLUNTARY GROUP LIFE
AD&D
CANCER
ACCIDENT
CRITICAL ILLNESS
FAMILY PROTECTION PLAN
EMERGENCY TRANSPORTATION
REIMBURSEMENT PLANS
FINANCIAL PLANNING

Welcome to Your Employee Benefits Portal
We encourage you and your family to become familiar with this website. Inside, you will find detailed information about your employee benefits program including benefit summaries, claim forms, administrative forms, customer service numbers, provider directories and direct links to the insurance carriers. You will also find some helpful information regarding each employee benefit product so you can choose a benefit package that's right for you and your family.

Quick Links

- Supplemental Benefit Enrollment Flyer
- Open Enrollment Video
- GotZoom?
- COBRA Initial Rights Notice
- Continuation of Coverage
- Beneficiaries Video

Financial Benefit Services, LLC
2175 N. Glenville Drive
Richardson, TX 75082
Toll Free: (800) 583-6908
Phone: (469) 385-4685
www.FBSbenefits.com

Powered by: THEbenefitsHUB



How To Login

Username and Password Instructions

Your Username is:

Your Angleton ISD District Email Address

Your Password is:

Your 4 Digit Birth Year followed by the Last 4 Digits of your Social Security Number



TRS Medical Insurance

Blue Cross Blue Shield is the
Network/Administrator of the TRSAC
medical insurance

- **ActiveCare Primary**
- **ActiveCare HD**
- **ActiveCare Primary+**
- **ActiveCare 2***

HAVE QUESTIONS?

Contact:

<https://www.trs.Texas.gov>

Call: 1-866-355-5999



TRS Medical Insurance

Primary Plan -

- In Network Coverage Only and Statewide Network
- Must designate a Primary Care Physician (PCP) and referral from PCP is needed to see a specialist. If you do not designate a PCP, one will be chosen for you!
- Copays available for some appointments prior to meeting deductible
- Preventative Care is covered 100%
- Deductible/Out of Pocket Maximum
 - Individual - \$2,500/\$8,150
 - Family - \$5,000/\$16,300
- Prescriptions
 - Deductible integrated with medical
 - Generics - \$15/\$45 copay for 30/90 day supply – Some generics are \$0 copay
 - Preferred, Non-Preferred & Specialty – Deductible then Coinsurance; Specialty Drugs – may qualify for Prudent Rx



TRS Medical Insurance

TRSAC HD –

- In or Out of Network Coverage and Nationwide Network
- No requirement to designate a Primary Care Physician and no referral needed for specialist visits
- No Copays – Deductible then Coinsurance – *Both higher if you are out of network*
- Preventative Care is covered 100%
- Deductible/Out of Pocket Maximum – In Network
 - Individual - \$3,000/\$7,050
 - Family - \$6,000/\$14,100
- In/Out Network Coinsurance – 30%/50%
- Prescriptions
 - Deductible integrated with medical
 - Generics, Preferred, Non-Preferred & Specialty – Deductible then Coinsurance; Specialty Drugs – may qualify for Prudent Rx



TRS Medical Insurance

Primary Plan+ -

- In Network Coverage Only and Statewide Network
- Must designate a Primary Care Physician (PCP) and referral from PCP is needed to see a specialist
- Copays available for some appointments prior to meeting deductible
- Preventative Care is covered 100%
- Deductible/Out of Pocket Maximum
 - Individual - \$1,200/\$6,900
 - Family - \$3,600/\$13,800
- Prescriptions
 - \$200 Brand deductible
 - Generics - \$15/\$45 copay for 30/90 day supply
 - Preferred, Non-Preferred & Specialty – Deductible then Coinsurance; Specialty Drugs – may qualify for Prudent Rx



Health Savings Accounts (HSA)

Health Savings Accounts (HSA) use pre-tax dollars to help pay toward eligible medical expenses, dental or vision.

- **Administrator - EECU**
- Must be enrolled in high deductible health plan to contribute to the H.S.A.
- Contribute up to \$3,650 or \$7,300 per year (additional \$1,000 catch up contribution for ages 55+)
- Remaining balance rolls forward from year to year
- Funds **are not** front loaded
- Can't be enrolled in both HSA and FSA



Flexible Spending Accounts (FSA)

Flexible Spending Accounts (FSA) use pre-tax dollars to help pay toward eligible medical expenses.

- **New Administrator** – Higginbotham – All those who enroll will receive new Flex cards
- Contribute up to \$2,850 per year
- Not tied to Medical plan elections
- **Use it or lose it** – If balance is remaining at 8/31, you are at risk of forfeiting remaining balance BUT, district has adopted a \$500 rollover provision. Balances of \$500 or less will roll forward to the next plan year. Anything above \$500 will be forfeited.
- Funds are available upfront on a debit card
- Can't be enrolled in both HSA and FSA
- Employees are encouraged to use up their Flex funds prior to 9/1 to ease the transition to Higginbotham.



Telehealth

- Provider – MDLive – No Cost to You!
- Telephone consultations with a State-licensed physician 24/7/365
- No Consultation Fees
- You don't have to be enrolled in a medical plan to enroll in the telehealth
- May be used throughout the continental United States
- Saves money AND time
- Don't confuse MDLIVE with Telehealth through your group medical plan
- FBS Groups - Call 888.365.1663 or go to www.consultmdlive.com



Hospital Indemnity

A supplemental product that pays you cash when confined to a hospital.

- Carrier - Aetna
- You don't have to be enrolled in a medical plan
- Guarantee Issue- some exclusions do apply
- No Pre-existing conditions clause
- HSA Compatible
- High/Low Plan Options Available
- Hospital Admission Benefit - \$2,000/\$1,000
- Hospital Confinement Benefit - \$200/\$100 day, 30 day max per insured
- ICU Confinement Benefit - \$400/\$200 day, 30 day max per insured
- Newborn Care - \$200/\$100 at birth



Dental: High Plan Option

- Carrier – Lincoln Financial Group
- \$1,000 Annual Maximum
- 100% Preventive & Diagnostic
- 80% Basic Restorative Care
- 50% Major Restorative Care
- 50% Orthodontic Care (adults and dependent children to age 26)
 - Orthodontia Benefit - \$1,000 per lifetime
- \$50 Per Person or \$150 per Family Deductible for Basic and Major Restorative Care



Dental: Low Plan Option

- Carrier – Lincoln Financial Group
- Need to be sure your dentist is in the network on this option
- \$750 Annual Maximum
- 100% Preventive & Diagnostic
- 50% Basic Restorative Care
- 50% Major Restorative Care
- No orthodontia benefit
- \$50 per person and \$150 per Family Deductible for Basic and Major Restorative Care



Dental: DHMO

- Carrier – Lincoln Financial Group
- Based on a fee for service schedule
- Must select a DHMO provider and that is the only place your dental benefits may be used – may change DHMO providers at any time



Vision

Vision insurance primarily helps to reduce your out of pocket costs on your eye exams and vision materials

- Carrier – Superior Vision
- Exam/Lenses/Frames - every 12 months
- Frame Allowance - \$150
- Contacts covered in lieu of glasses/\$175 Allowance for contacts
- Lens Options Covered In Full In Network
 - Standard single vision, lined bifocal, lined trifocal
 - Polycarbonate (for dependents to age 19)
 - Standard scratch coat and UV protection



Educator Disability

- **Carrier** – The Hartford
- **Elimination Periods** – 0/7, 14/14, 30/30, 60/60, 90/90, 180/180
- **Max Monthly Benefit** – 66.67% of regular earnings
- **Max Benefit Duration** – To Normal Social Security Retirement Age if permanently disabled
- **1st Day Hospitalization Benefit** – Elimination periods of 30 days or less
- **Pre-existing Conditions Exclusion**
 - 3 month lookback from effective date of coverage (June, July, August if effective September 1st)
 - Pre-existing condition exclusion is applicable to the first 12 months of coverage only – new coverage or increases in coverage **BUT, this plan will still pay up to 4 weeks of benefits for pre-existing conditions**



Basic Life

- Carrier - OneAmerica
- All eligible employees will receive \$10,000 Basic Life Insurance which includes a matching amount of Accidental Death & Dismemberment
- This benefit is paid by your Employer
- This benefit is paid to your beneficiary should you pass away while employed with the Employer



Voluntary Life

- Carrier - OneAmerica
- Voluntary Group Life Insurance New Hire Guarantee Issue: \$200,000 (not to exceed 5 times salary) for employees and \$50,000 for spouses (not to exceed employee election) and \$10,000 for children.
- Employees and spouses are eligible for up to \$500,000 in \$10,000 increments. Evidence of insurability (EOI) is required for amounts over GI
- Employee must cover themselves to cover a spouse or dependent child.
- Rates are age-banded, this means costs increase as you age
- Death benefit reduces at age 65 to 65% of original amount and at age 70 to 50% of original amount.

**New Hires must be actively at work and enrolled within the first 30 days of hire date*

**Current employees applying for the first time must complete an Evidence of Insurability*



Accidental Death & Dismemberment

AD&D is coverage that pays a death benefit to the beneficiary, should death occur due to a covered accident. Dismemberment benefits are paid to you, according to the benefit level you select, if accidentally dismembered.

- Carrier - OneAmerica
- Employees can elect up to \$500,000 in AD&D, no health questions asked
- If you elect coverage, you may also cover spouses (up to 50% of employee amount) and eligible dependent children for \$10K
- Death benefit reduces at age 65 to 65% of original amount and at age 70 to 50% of original amount.



Individual Life Insurance

- Carrier – 5 Star
- Rates are based on your current age and will not change simply due to a change in your age
- New Hire Guarantee Issue: \$100,000 for employees and \$30,000 for spouses and \$10,000 for children.
- Quality of Life Benefit
- No reduction in death benefit due to age
- Employees do not have to enroll to obtain coverage for dependents
- Fully PORTABLE. This coverage belongs to you and can be kept into retirement



Cancer

Cancer insurance offers extra insurance protection if you or a family member are diagnosed with cancer. This benefit is paid to you and is meant to help with costs your medical insurance may not cover.

- Carrier – American Public Life
- High/Low Plan Options Available
- First Occurrence Benefit
- Daily Radiation, Chemo, Immunotherapy And Experimental Treatment
- Heart Attack/Stroke First Occurrence Benefit
- ICU Confinement for illness or injury
- Guarantee Issue (no health questions asked); Pre-existing exclusions apply
- Portable (you can take it with you when you leave or retire)
- Benefit pays directly to you



Critical Illness

Supplemental Insurance providing financial protection if you are diagnosed with a covered condition.

- Carrier - UNUM
- Lump sum benefit up to \$30,000 for employee, Spouse 50% of Employee amount, Children automatically enrolled at 50% of employee amount for no additional cost.
- Covered conditions include Heart Attack, Stroke, End Stage Renal Failure, Dementia including Alzheimer's, Parkinson's, ALS, MS (see plan summary for full list of covered conditions)
- Spouse and dependent coverage available
- Guarantee Issue (no health questions asked); Pre-existing exclusions apply
- Portable (you can take it with you when you leave or retire)



Emergency Medical Transportation

Be prepared for the unexpected, this plan provides emergency medical transport via Air or Ground to cover out of pocket costs not covered by medical insurance.

- Carrier - MASA
- No deductibles
- Also includes non-emergent air transport and repatriation services
- No provider network limitations; coverage extends to continental U.S and Canada
- No health questions asked



Legal & Identity Protection

Access legal services, ID theft protection or both with LegalShield

- Legal advice/consultation
- Contract/document review
- IRS assistance
- Will preparation
- High risk account monitoring
- Social media monitoring
- Credit monitoring and inquiry monitoring
- Full resolution services
- And more!!



Employee Assistance Program

- **Provider** – Compsych (through the AISD Basic Life)
- 24/7 Access for You and Your Household
- 5 Face to Face Counseling Session (per issue, per household member)
- Unlimited Telephonic Sessions
- Receive Assistance With (see plan summary for more information):
 - Retirement
 - Relationships
 - Disabilities
 - Financial Planning
 - Stress
 - Time Management
 - Child/Elder Care



THANK YOU!!



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