

LISD Benefit Plan Rate

PLAN YEAR Sept. 1, 2023- Aug. 31, 2024

lisd.net/benefits

For complete Plan Summaries

TRS Medical Insurance

Monthly pay rates					
Tier	ActiveCare Primary	ActiveCare HD	ActiveCare Primary +	ActiveCare 2*	Baylor Scott & White
Employee only	\$135.00	\$149.00	\$183.00	\$655.00	\$238.96
Employee + spouse	\$857.00	\$895.00	\$1,019.00	\$2,014.00	\$1,113.90
Employee + children	\$412.00	\$436.00	\$548.00	\$1,135.00	\$588.68
Employee + family	\$1,175.00	\$1,222.00	\$1,393.00	\$2,448.00	\$1,335.86
Semi-monthly pay rates - Facility Services					
Employee only	\$67.50	\$74.50	\$91.50	\$327.50	\$119.48
Employee + spouse	\$428.50	\$447.50	\$509.50	\$1,007.00	\$556.95
Employee + children	\$206.00	\$218.00	\$274.00	\$567.50	\$294.34
Employee + family	\$587.50	\$611.00	\$696.50	\$1,224.00	\$667.93
19 pay rates - Child Nutrition, Extended School Day, Security					
Employee only	\$85.26	\$94.11	\$115.58	\$413.68	\$150.92
Employee + spouse	\$541.26	\$565.26	\$643.58	\$1,272.00	\$703.52
Employee + children	\$260.21	\$275.37	\$346.11	\$716.84	\$371.80
Employee + family	\$742.11	\$771.79	\$879.79	\$1,546.11	\$843.70

Before you decide . . .

The TRS Activecare Primary and Primary+ plans are State Network Only, so there are no out of network benefits. Both require you to provide a Primary Care Physician when you enroll. Look up TRS-ActiveCare Primary and Primary + Plan providers at bcbs.tx.com/trsactivecare under the Find a Doctor tab. Search our online Provider Finder directory to see which doctors and facilities are in-network. If you need help for the TRS medical plans, please call a Personal Health Guide at 1-886-355-5999

Also, there are no out-of-network benefits with Baylor Scott & White HMO. You must choose from a limited network of doctors located in the Dallas-Fort Worth area. Look up HMO providers at trs.swhp.org before choosing this health plan.

Pooled Rates per Month

*Active Care 2 is a closed plan: No New Enrollments

	ActiveCare Primary	ActiveCare HD	ActiveCare Primary +	ActiveCare 2	BS&W HMO
Employee + family	\$840.00	\$887.00	\$1,058.00	\$2,113.00	\$1,000.86

To be eligible for pooled rates, both employee and spouse must work for LISD.

Vision Plan

Superior Vision by MetLife	Monthly pay rates	Semi-monthly	19 pay rates
Employee only	\$7.54	\$3.77	\$4.76
Employee + spouse	\$13.80	\$6.90	\$8.72
Employee + children	\$14.45	\$7.23	\$9.13
Employee + family	\$22.30	\$11.15	\$14.08

MASA Emergent Transport

Employee + family	Monthly rates	Semi-Monthly	19 pay rates
	\$14.00	\$7.00	\$8.85

Hospital Cash

CHUBB Hospital Cash	Monthly pay rates	Semi-monthly	19 pay rates
Employee only	\$17.44	\$8.72	\$11.01
Employee + spouse	\$33.09	\$16.55	\$20.90
Employee + children	\$26.78	\$13.39	\$16.91
Employee + family	\$42.43	\$21.22	\$26.80

Flexible Spending Accounts

If you are enrolled in a Flexible Spending Account, you are limited to how much income you can set aside each year.

Health care reimbursement limit	\$3,050
Dependent care reimbursement limit	\$5,000

Cigna Critical Illness

Age	Sample rates shown are for \$10,000 Please see enrollment system for other age bands	Monthly pay rates	Semi-monthly	19 pay rates
<29	Employee only	\$2.05	\$1.03	\$1.29
	Employee + spouse	\$4.19	\$2.10	\$2.65
	Employee + children	\$4.74	\$2.37	\$2.99
	Employee + family	\$6.88	\$3.44	\$4.35
30-39	Employee only	\$4.04	\$2.02	\$2.78
	Employee + spouse	\$7.82	\$3.91	\$4.91
	Employee + children	\$6.72	\$3.36	\$4.24
	Employee + family	\$10.50	\$5.25	\$6.63
40-49	Employee only	\$6.75	\$3.38	\$4.26
	Employee + spouse	\$13.35	\$6.68	\$8.43
	Employee + children	\$9.04	\$4.52	\$5.71
	Employee + family	\$15.63	\$7.82	\$9.87

Health Savings Accounts

You must be enrolled in TRS-Active Care 1-HD. You are limited to how much income you can set aside each year.

Employee only	\$3,850
Age 55 and older	\$4,850
Family	\$7,750
Age 55 and older	\$8,750

Dental Plans			
MetLife Standard Dental maximum of \$1,500 per insured person			
	Monthly pay rates	Semi-monthly	19 pay rates
Employee only	\$42.68	\$21.34	\$26.96
Employee + spouse	\$85.38	\$42.69	\$53.92
Employee + children	\$87.10	\$43.55	\$55.01
Employee + family	\$129.80	\$64.90	\$81.98
MetLife Basic Dental maximum of \$1,000 per insured person			
Employee only	\$22.46	\$11.23	\$14.19
Employee + spouse	\$44.90	\$22.45	\$28.36
Employee + children	\$45.82	\$22.91	\$28.94
Employee + family	\$68.28	\$34.14	\$43.12

UNUM Voluntary Life		NY Life Long Term Disability	
New Hires within 31 days of Hire - Employee guarantee issue: \$250,000 or 7x salary Spouse guarantee issue: \$50,000 Child guarantee issue: \$10,000		Guarantee issue open enrollment every year Waiver of elimination period upon hospitalization with 30 day elimination period or less Pregnancy covered same as any illness - 12 month pre-existing limitation Can elect up to 70% of salary to a max of \$8,000	
Age	Rates per month per \$10,000	Premium Plan - pays sickness & injury to age 65	
Under 30	\$.36	Elimination (waiting) period	Rate per month per \$100 of coverage
30-34	\$.45	14 day	\$2.74
35-39	\$.63	30 day	\$2.32
40-44	\$.99	60 day	\$1.50
45-49	\$1.71	90 day	\$1.30
50-54	\$2.97	Select Plan - pays sickness for 5 years & injury to age 65	
55-59	\$4.23	Elimination (waiting) period	Rate per month per \$100 of coverage
60-64	\$5.04	14 day	\$2.42
65-69	\$9.00	30 day	\$2.08
70-74	\$15.39	60 day	\$1.35
75+	\$30.87	90 day	\$1.16

UNUM Child Life		Legalease Legal Plan	
Coverage amount	Child rates per month	Monthly	19-pay
\$2,000	\$.20	\$15.18	\$9.59
\$4,000	\$.40		
\$6,000	\$.60		
\$8,000	\$.80		
\$10,000	\$1.00		

UNUM Voluntary AD&D	
Rate per month per \$10,000	\$.30

Texas Life - Permanent Portable Life	
Employees Express Issue coverage up to \$150,000 coverage; varies based on employee age Spousal Express issue Coverage up to \$50,000; varies based on spouse age	

Sick Leave Bank	
All new members, or if you used any SLB days during the 2022-23 year	1 local day

MDLive - New	
Employee only	\$8.00
Family	\$12.00

Benefits	Phone & Website
Medical	866-355-5999 www.bcbstx.com/trsactivecare
Dental	800-438-6388 www.metlife.com
Vision	833-393-5433 www.metlife.com/vision
MDLive	888-365-1663 www.mdlive.com/fbsbh
Disability	888-842-4462 www.newyorklife.com
Medical Transport	800-423-3226 www.masamts.com
Critical Illness	800-244-6224 www.cigna.com
Hospital Cash	800-252-4670 www.chubb.com
Individual Permanent Life	800-283-9233 www.texaslife.com
Group Life	800-445-0402 www.unum.com
Legal Plan	888-416-4313 www.legaleaseplan.com
457 and 403(b) Retirement Plans	800-943-9179 www.tcgservices.com
Flexible Spending Accounts (FSA)	855-399-3035 www.nbsbenefits.com
Health Saving Accounts (HSA)	817-882-0800 www.eecu.org