

**WHITE SETTLEMENT ISD 2022-2023
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/WHITESETTLEMENTISD.

2022-2023 BENEFIT	DESCRIPTION
<p>Health Insurance Blue Cross Blue Shield of Texas PPO</p> <p>Scott & White HMO</p>	<p>TRS-ActiveCare Primary TRS-ActiveCare Primary+ TRS-ActiveCare HD <i>TRS-ActiveCare 2 (Closed to New Enrollees)</i></p> <p>Central and North Texas Scott & White Health Plan</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 United Concordia (New Carrier)</p>	<p>High Plan – Yearly Max \$1500 (Ortho Max \$1000) Class I 100%/Class II 80%/Class III 50%/Ortho 50% Low Plan – Yearly Max \$1000 Class I 100%/Class II 80%/Does NOT Cover Major or Ortho</p>
<p>Dental & Vision Discount QCD of America</p>	<p>Discount plan – Free to Employee – Family coverage is also available Must go to an in-network provider that is selected at enrollment</p>
<p>Vision Superior Vision</p>	<p>Frames – \$150 retail allowance – every 12 months Lenses every 12 months Contact Lenses – \$150 retail allowance – every 12 months (in lieu of eye glass lenses and frames)</p>
<p>Educator Disability The Hartford (New Carrier)</p>	<p>Guarantee issue and pre-existing conditions apply Benefits will be paid for a max of 1 month for a pre-ex condition (New!) 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 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: \$10,000, \$20,000, or \$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 (New Carrier)</p>	<p>Full time employees are covered with \$15,000 (Increase in coverage!) Paid for by WSISD</p>
<p>Voluntary Life and AD&D The Hartford (New Carrier)</p>	<p>The Hartford has offered an <u>Open Enrollment</u> to WSISD this year! Spouse coverage may <u>match</u> employee coverage up to \$150,000! Guarantee issue for Employees – up to \$150,000 or 5x Salary Guarantee issue for Employee Spouse – up to \$50,000 Guarantee issue for Employee Child(ren) – \$10,000</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>Health Savings Account (HSA) EECU</p>	<p>Maximum yearly contribution amounts for 2022: \$3,650 for self-only and \$7,300 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) National Benefit Services (NBS)</p>	<p><u>Healthcare FSA:</u> Maximum yearly contribution amount for 2022: \$2,850 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 Carryover – A maximum of \$570 will carry over to the next plan year Election does NOT roll over – Must re-elect each year</p> <p><u>Dependent Care FSA:</u> Maximum yearly contribution amounts for 2022: \$2,500 if married and filing separately; \$5,000 if married and filing jointly, or if you file as single or head of household No Debit Card Funds do NOT roll over – Use it or Lose it Election does NOT roll over – Must re-elect each year</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 Easy claim process</p> <p><u>Emergent Plus</u> Emergency Transportation and Repatriation via Ground and Air in US/Canada</p> <p><u>Emergent Ground (Closed to New Enrollees)</u> Emergency Transportation via Ground ambulance in US/Canada</p>
<p>Family Legal Services and ID Protection Legal Shield</p>	<p>One fee covers you, your spouse, and eligible dependents No deductible or waiting period Group rate continues with you even if you leave your district</p>

For questions about your TRS medical benefits, please contact Alyssa Thompson, WSISD Benefits Coordinator at (817) 367-5306.

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



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