

FAIRFIELD ISD Employee Benefits

Plan Year: October 1, 2018 - September 30, 2019

Achieve Financial www.achievethegroup.com | 800-278-8994 greg@achievethegroup.com

**Dependent children can now be covered until their 26th birthday on dental, vision & cancer.*

Dental

Offered through Assurant www.assurantemployeebenefits.com

You can select your own dentist, possible savings within provider network. Claims are paid at 100%, 80%, or 50% of usual and customary. 12-month wait period for class 3 services and ortho for new applicants. Maximum calendar year benefit per person is \$1000, \$40 deductible. Orthodontia is covered for kids AND adults - \$1500 lifetime max. Dental insurance is an eligible Cafeteria Plan pre-tax deduction.

Employee Only: \$32.21	Employee + Spouse: \$64.89	Employee + Child(ren): \$ 65.36	Employee + Family: \$106.71
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Vision

Offered through Superior Vision www.superiorvision.com

Taking care of your vision is easier with insurance from Superior Vision. A \$25 copay applies for annual exam and frames which are covered up to \$125 and Contacts up to \$150, standard lenses covered in full in network. Vision insurance is an eligible Cafeteria Plan pre-tax deduction.

Employee Only: \$ 6.32	Employee + 1: \$10.60	Employee + Family: \$15.58
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Disability

Offered through AUL (American United Life) www.oneamerica.com

Disability insurance is one of the more important benefits because it protects your most valuable asset- your paycheck. School districts only pay for earned sick days and either start docking substitutes pay or your full daily rate once your sick days have been exhausted. You may select a plan that will pay up to 2/3 of your gross monthly salary. Be advised that benefits do not automatically increase with your salary – change enrollment online if interested. Pre-existing condition clause applies to all new applicants plus any increases in coverage for 12 months. Rates vary – see brochure. If you get pregnant before 10/1, your pregnancy will not be covered unless you already had disability coverage last year.

Cancer

Offered through Central United www.centralunited.com

Cancer occurs now in 1 out of 3 people. This policy pays benefits directly to you and your family for cancer-related costs. This coverage pays in addition to other insurance you may have. These extra benefits help fill in the gaps left by your health insurance coverage. \$50 annual screening benefit, \$2,500 first occurrence benefit, \$150/day hospital, \$5,000/month chemo/radiation, \$3,000 surgery. The company allows policyholders, if desired, to drop down to a new policy (Plan B) with lower rates as long as you are fully aware of what you are giving up in the dropped policy. See website for more details. Cancer insurance is an eligible Cafeteria Plan pre-tax deduction.

Voluntary Life

Offered through AUL (American United Life) FISSD gives you \$25,000 basic life) www.oneamerica.com

Additional Term Insurance up to 5x your annual salary not to exceed \$500,000. Dependent coverage for spouse available at 50% of year coverage amount and/or child coverage available for a benefit of \$10,000 per child. Health questions required for returning employees unless you receive a BIG form to return. You can keep this coverage if you leave employment to age 70 at the group rates. Rates vary by age and increase when you reach the next age bracket every five years – see brochure for more information.

Critical Illness

Offered through Assurant www.assurantemployeebenefits.com

\$20,000 in coverage for employee, \$10,000 for spouse and \$5,000 for children with no health questions. Critical illness is coverage that pays a lump sum benefit to the insured if diagnosed with a covered critical illness, including cancer. Rates based on age and tobacco status. See brochure or agent for details.

Health Savings Accounts

Offered through National Benefit Services www.nbs.com

An HSA, or Health Savings Account, is a unique tax-advantaged account used to pay for current or future healthcare expenses. When combined with a high-deductible health plan, it offers savings and tax advantages that a traditional health plan can't duplicate. HSA contribution limits for 2018: \$3,450 individual and \$6,900 family. More information, Direct Deposit and secure login: www.nbs.com

Medical

Offered through Fairfield ISD and TRS See Lisa Tate at FISSD for info

Policy Details Prevail. More information on your benefits website

www.mybenefitshub.com/fairfieldisd and also at www.trselectivecareatna.com

This document is provided to give you a brief summary of the supplemental benefits available to you. It is strongly advised that you review the policy and brochures for details. Please call the Achieve Financial Group office with any questions.

Who to contact with questions about benefits:

Lisa Tate, Director of Human Resources: lisa.tate@fairfield.k12.tx.us 903-389-2532
Achieve Financial Group, 903-596-8211 | Greg White: greg@achievethegroup.com
Dona Batchelor: dona@achievethegroup.com

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