



Employee Benefits Highlights

September 1, 2022 – August 31, 2023 Plan Year

Health

Health insurance is provided by TRS ActiveCare/BlueCross BlueShield. These are the options from which to choose.

***Please note that ActiveCare Primary and Primary+ only provide coverage in-network. You will need to assign your Primary Care Physician during your enrollment. Please have the 10-digit PCP# (letters and numbers) when you enroll to avoid delays in accessing health care. Also note that ActiveCare 2 is closed to new enrollees. If you are currently enrolled in ActiveCare 2, you can remain on this plan.**

Plan	Per Paycheck	Plan	Per Paycheck
ActiveCare Primary		ActiveCare Primary+	
Employee Only	45.00	Employee Only	114.00
Employee + Spouse	291.50	Employee + Spouse	459.00
Employee + Children	193.00	Employee + Children	278.00
Employee + Family	400.00	Employee + Family	570.00
Employee + Family (both SBISD)	310.00	Employee + Family (both SBISD)	494.50
ActiveCare HD (High Deductible)		ActiveCare 2 (Closed Enrollment)	
Employee Only	46.00	Employee Only	294.50
Employee + Spouse	307.00	Employee + Spouse	865.50
Employee + Children	204.00	Employee + Children	561.50
Employee + Family	418.00	Employee + Family	1,100.00
Employee + Family (both SBISD)	329.00	Employee + Family (both SBISD)	1,075.00

Dental

Dental insurance is provided through Cigna Dental. There are three plan options from which to choose. If you elect the DHMO, you will need to select a primary care dentist and stay within the network. If you do not select a primary care dentist, one will be assigned to you.

Cigna Dental PPO	Per Paycheck	Cigna Dental HMO	Per Paycheck
Low PPO		DHMO	
Employee Only	21.02	Employee Only	6.66
Employee + Spouse	41.10	Employee + Spouse	11.77
Employee + Children	39.45	Employee + Children	12.75
Employee + Family	56.77	Employee + Family	18.85
High PPO			
Employee Only	24.99		
Employee + Spouse	48.82		
Employee + Children	46.85		
Employee + Family	67.46		

Vision

Vision insurance is provided through United HealthCare (UHC). Please note that cards are not sent out for this benefit as they are not required. Your doctor can verify coverage with UHC.

Vision Plan	Per Paycheck
Employee Only	4.26
Employee + Spouse	9.09
Employee + Children	7.28
Employee + Family	13.93

Medical and Dependent Care Flexible Spending Accounts (FSA)

The medical and dependent care flexible spending accounts are administered through WEX (formerly Discovery Benefits). You may contribute money to this account and get reimbursed for eligible medical, dental, and vision expenses. The maximum contribution allowed for medical flex is \$2,850. The maximum contribution allowed for dependent care is \$5,000. Contributions are made over 24 paychecks (9/1 – 8/16) as all other benefits. Any medical FSA contributions that remain unused up to \$570 will rollover into the next plan year. Any contributions that remain unused over \$570 on August 31, 2023 are forfeited. Dependent care FSA's do not rollover and unused funds are forfeited.

Health Savings Account (HSA)

The HSA is administered through WEX (formerly Discovery Benefits). You are eligible to participate in this account if you enroll in ActiveCare HD. You may make pre-tax contributions to this account to spend on eligible medical, dental, and vision expenses. The maximum contribution allowed is \$3,650 for individual and \$7,300 for family. Contributions carry over from year to year. These accounts are not funded up front and there is a two-week delay in when the funds hit your account after a paycheck deduction.

Life Insurance

Life insurance is provided through Securian Financial. Spring Branch ISD covers each eligible employee for \$10,000 at no cost to the employee. You may choose additional life insurance coverage in increments of \$20,000 up to a maximum of \$500,000, not to exceed seven times your annual salary. There is a guaranteed issue (no medical questions asked) of up to \$100,000 over your current benefit, for employees who apply during the 2022 open enrollment period, so long as the total does not exceed \$300,000 nor seven times your annual salary. The guaranteed issue amount is \$300,000 for new employees who enroll at hire. *If you are electing more than the guaranteed issue, you must complete an evidence of insurability (EOI) and submit it directly to Securian Financial. Life benefits will not be effective until your EOI is approved by Securian Financial.*

Spouse Life and Child Life Insurance

Spouse life and child life insurance is provided through Securian Financial. You may choose coverage of either \$5,000 or \$10,000 for your dependent child. You may choose spouse life insurance in increments of \$20,000 up to \$300,000, not to exceed the amount of life insurance coverage you have elected for yourself. For employees who apply during the 2022 open enrollment period, you can add or increase your spouse's coverage by up to \$60,000 guaranteed issue (no medical questions asked), so long as it does not exceed a total benefit of \$60,000. *If you are electing more than the guaranteed issue, you must complete an evidence of insurability (EOI) for your spouse and send it directly to Securian Financial. Life benefits will not be effective until your spouse's EOI is approved by Securian Financial. In order to elect spouse or child life insurance for your dependents, you **must** elect supplemental life insurance for yourself.*

Disability

Disability insurance is provided through New York Life (formerly Cigna). This benefit provides income protection and security for you if an extended illness or injury should keep you from working. *Please note that Cigna disability has been transitioning to a name change of New York Life but there is no change in carrier or plans/ rates.*

Cancer and Specified Disease Insurance

This supplemental benefit is provided through Metlife and administered by BayBridge. It is not intended to replace your health insurance. The cancer plan pays benefits directly to the covered employee when services are received for the treatment of cancer or other diseases specifically covered by the policy. This plan includes a wellness benefit; please see the plan brochure for details. This policy is guaranteed issue so it does not require medical underwriting.

Critical Illness Insurance

This supplemental benefit is provided through AFLAC and is not intended to replace your health insurance. The critical illness plan pays benefits directly to the covered employee when services are received for the treatment of illnesses specifically covered by the policy. This plan includes a wellness benefit; please see the plan brochure for details. This policy is guaranteed issue so it does not require medical underwriting.

Accident Insurance

This supplemental benefit is provided through Allstate and is not intended to replace your health insurance. Accident insurance provides the covered employee with the funds to help pay for out-of-pocket expenses when covered services are received. This plan includes a wellness benefit; please see the plan brochure for details. This policy is guaranteed issue so it does not require medical underwriting.

Hospital Indemnity Insurance

Hospital Indemnity insurance is provided through Allstate. This type of benefit provides the insured with the funds to help pay for out-of-pocket hospitalization expenses that may not be covered by your health insurance plan.

Legal Plan

The legal plan from LegalEASE provides access to benefits that cover the most common legal needs. It also includes basic identity theft protection. You also have the option to add Info Armor – this credit monitoring and identity restoration provides continuous credit monitoring and identity restoration when needed. *Please note you cannot enroll in Info Armor without enrolling in LegalEASE.*