

Disability Insurance

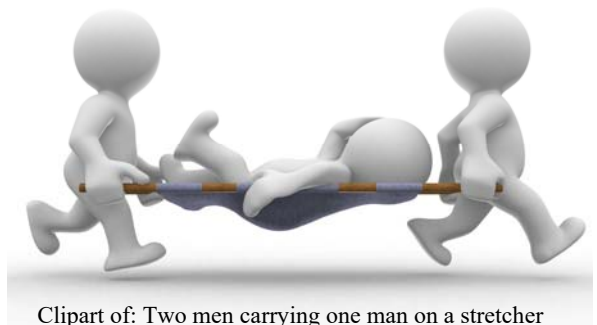
Disability Insurance

Disability insurance can help protect a portion of your income – and your family’s financial security – when a sudden illness or injury disrupts your life.



Clipart of: A pile of babies

Disability combines the benefits of short-term and long-term disability into one policy. The plan is flexible allowing you to design a disability plan that suits you and your family’s needs.



Clipart of: Two men carrying one man on a stretcher

Provider Name:	The Standard Insurance Co.
Phone Number:	1-800-368-1135
Group Number:	648015-A
Web Address:	https://connection.standard.com
Agent Info:	Crook Milligan Group, Inc. @ 972-288-3700
Policy Info:	Group policy online: www.mesquiteisd.org EMPLOYEES Benefits Department Additional Benefits Options



Take Note!



Employees **ARE** allowed to enroll in disability insurance:

Clipart of: Man with checkmark

- Within 31 days of hire date.
- During Benefits Annual Enrollment.



Clipart of: Man on crutches

Clipart of: Exclamation mark



Disability insurance may **NOT** be added or dropped at any other time.

- ⇒ Pre-existing condition limitations do exist.
- ⇒ Excludes coordination of benefits with workers compensation claims.



Mesquite ISD Benefits Logo



Voluntary Long Term Disability Insurance

Standard Insurance Company has developed this document to provide you with information about the optional insurance coverage you may select through the Mesquite Independent School District. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please check with your human resources representative.

Employer Plan Effective Date

The group policy effective date is September 1, 2010.

Eligibility

To become insured, you must be:

- A regular employee of Mesquite Independent School District, excluding temporary or seasonal employees, full-time members of the armed forces, leased employees or independent contractors
- Actively at work at least 18 hours each week
- A citizen or resident of the United States or Canada

Employee Coverage Effective Date

Please contact your human resources representative for more information regarding the following requirements that must be satisfied for your insurance to become effective. You must satisfy:

- Eligibility requirements
- An eligibility waiting period of the first day of the month following the date you become an eligible employee
- An evidence of insurability requirement, if applicable
- An active work requirement. This means that if you are not actively at work on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete one day of active work as an eligible employee.

Benefit Amount

You may select a monthly benefit amount in \$100 increments from \$300 to \$8,000; based on the tables and guidelines presented in the Rates section of these Coverage Highlights. The monthly benefit amount must not exceed 66 2/3 percent of your monthly earnings.

Benefits are payable for non-occupational disabilities only. Occupational disabilities are not covered.

Plan Maximum Monthly Benefit: 66 2/3 percent of predisability earnings

Plan Minimum Monthly Benefit: \$100

Benefit Waiting Period and Maximum Benefit Period

The benefit waiting period is the period of time that you must be continuously disabled before benefits become payable. Benefits are not payable during the benefit waiting period. The maximum benefit period is the period for which benefits are payable. The benefit waiting period and maximum benefit period associated with your plan options are shown below:

<u>Option</u>	<u>Accidental Injury</u>	<u>Other Disability</u>	<u>Maximum Benefit Period</u>
1	0 days	7 days	5 Years for Sickness & To SSNRA or Accident
2	14 days	14 days	5 Years for Sickness & To SSNRA or Accident
3	30 days	30 days	5 Years for Sickness & To SSNRA or Accident
4	90 days	90 days	5 Years for Sickness & To SSNRA or Accident
5	0 days	7 days	To SSNRA Sickness & To SSNRA or Accident
6	14 days	14 days	To SSNRA Sickness & To SSNRA or Accident
7	30 days	30 days	To SSNRA Sickness & To SSNRA or Accident
8	90 days	90 days	To SSNRA Sickness & To SSNRA or Accident

Options 1-4: Maximum Benefit Period of 5 years for Sickness

If you become disabled before age 62, LTD benefits may continue during disability for 5 years. If you become disabled at age 62 or older, the benefit duration is determined by your age when disability begins:

<u>Age</u>	<u>Maximum Benefit Period</u>
62	3 years 6 months
63	3 years
64	2 years 6 months
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

Options 1-4: Maximum Benefit Period of To SSNRA for Accident

If you become disabled before age 62, LTD benefits may continue during disability until you reach the Social Security Normal Retirement Age (SSNRA). If you become disabled at age 62 or older, the benefit duration is determined by your age when disability begins:

<u>Age</u>	<u>Maximum Benefit Period</u>
62	To SSNRA or 3 years 6 months, whichever is longer
63	To SSNRA or 3 years, whichever is longer
64	To SSNRA or 2 years 6 months, whichever is longer
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

Options 5-8: Maximum Benefit Period of To SSNRA for Sickness and Accident

If you become disabled before age 62, LTD benefits may continue during disability until you reach the Social Security Normal Retirement Age (SSNRA). If you become disabled at age 62 or older, the benefit duration is determined by your age when disability begins:

<u>Age</u>	<u>Maximum Benefit Period</u>
62	To SSNRA or 3 years 6 months, whichever is longer
63	To SSNRA or 3 years, whichever is longer
64	To SSNRA or 2 years 6 months, whichever is longer
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

First Day Hospital Benefit

With this benefit, if an insured employee is admitted as a hospital inpatient for at least four hours during the Benefit Waiting Period, the Benefit Waiting Period will be satisfied. Benefits become payable on the date of hospitalization; the maximum benefit period also begins on that date. This feature is included only on LTD plans with Benefit Waiting Periods of 14 days or less.

Preexisting Condition Exclusion

A general description of the preexisting condition exclusion is included in the Group Voluntary Long Term Disability Insurance for Educators and Administrators brochure. If you have questions, please check with your human resources representative.

Preexisting Condition Period: The 180-day period just before your insurance becomes effective

Exclusion Period: 12 months

Own Occupation Period

For the plan's definition of disability, as described in your brochure, the own occupation period is the first 24 months for which LTD benefits are paid.

Any Occupation Period

The any occupation period begins at the end of the own occupation period and continues until the end of the maximum benefit period.

Other LTD Features

- **Employee Assistance Program (EAP)** – This program offers support, guidance and resources that can help an employee resolve personal issues and meet life's challenges.
- **Special Dismemberment Provision** – If an employee suffers a loss as a result of an accident, the employee will be considered disabled for the applicable Minimum Benefit Period and can extend beyond the end of the Maximum Benefit Period
- **Reasonable Accommodation Expense Benefit** – Subject to The Standard's prior approval, this benefit allows us to pay up to \$25,000 of an employer's expenses toward work-site modifications that result in a disabled employee's return to work.
- **Survivor Benefit** – A Survivor Benefit may also be payable. This benefit can help to address a family's financial need in the event of the employee's death.
- **Return to Work (RTW) Incentive** – The Standard's RTW Incentive is one of the most comprehensive in the employee benefits history. For the first 12 months after returning to work, the employee's LTD benefit will not be reduced by work earnings until work earnings plus the LTD benefit exceed 100 percent of predisability earnings. After that period, only 50 percent of work earnings are deducted.
- **Rehabilitation Plan Provision** – Subject to The Standard's prior approval, rehabilitation incentives may include training and education expense, family (child and elder) care expenses, and job-related and job search expenses.

When Benefits End

LTD benefits end automatically on the earliest of:

- The date you are no longer disabled
- The date your maximum benefit period ends
- The date you die
- The date benefits become payable under any other LTD plan under which you become insured through employment during a period of temporary recovery
- The date you fail to provide proof of continued disability and entitlement to benefits

Rates

Employees can select a monthly LTD benefit ranging from a minimum of \$300 to a maximum amount based on how much they earn. Referencing the appropriate attached charts, follow these steps to find the monthly cost for your desired level of monthly LTD benefit and benefit waiting period:

1. Find the maximum LTD benefit by locating the amount of your earnings in either the Annual Earnings or Monthly Earnings column. The LTD benefit amount shown associated with these earnings is the maximum amount you can receive. If your earnings fall between two amounts, you must select the lower amount.
2. Select the desired monthly LTD benefit between the minimum of \$300 and the determined maximum amount, making sure not to exceed the maximum for your earnings.
3. In the same row, select the desired benefit waiting period to see the monthly cost for that selection.

If you have questions regarding how to determine your monthly LTD benefit, the benefit waiting period, or the premium payment of your desired benefit, please contact your human resources representative.

Group Insurance Certificate

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The information presented above is controlled by the group policy and does not modify it in any way. The controlling provisions are in the group policy issued by Standard Insurance Company.

Option 1-4: Maximum Benefit is 5 Years for Sickness and To SSNRA for Accident

If your gross annual salary is at least:	You are eligible for a maximum monthly benefit of:	0/7 Elimination Period	14/14 Elimination Period	30/30 Elimination Period	90/90 Elimination Period
\$5,400	\$300	\$12.06	\$9.00	\$6.84	\$4.95
\$7,200	\$400	\$16.08	\$12.00	\$9.12	\$6.60
\$9,000	\$500	\$20.10	\$15.00	\$11.40	\$8.25
\$10,800	\$600	\$24.12	\$18.00	\$13.68	\$9.90
\$12,600	\$700	\$28.14	\$21.00	\$15.96	\$11.55
\$14,400	\$800	\$32.16	\$24.00	\$18.24	\$13.20
\$16,200	\$900	\$36.18	\$27.00	\$20.52	\$14.85
\$18,000	\$1,000	\$40.20	\$30.00	\$22.80	\$16.50
\$19,800	\$1,100	\$44.22	\$33.00	\$25.08	\$18.15
\$21,600	\$1,200	\$48.24	\$36.00	\$27.36	\$19.80
\$23,400	\$1,300	\$52.26	\$39.00	\$29.64	\$21.45
\$25,200	\$1,400	\$56.28	\$42.00	\$31.92	\$23.10
\$27,000	\$1,500	\$60.30	\$45.00	\$34.20	\$24.75
\$28,800	\$1,600	\$64.32	\$48.00	\$36.48	\$26.40
\$30,600	\$1,700	\$68.34	\$51.00	\$38.76	\$28.05
\$32,400	\$1,800	\$72.36	\$54.00	\$41.04	\$29.70
\$34,200	\$1,900	\$76.38	\$57.00	\$43.32	\$31.35
\$36,000	\$2,000	\$80.40	\$60.00	\$45.60	\$33.00
\$37,800	\$2,100	\$84.42	\$63.00	\$47.88	\$34.65
\$39,600	\$2,200	\$88.44	\$66.00	\$50.16	\$36.30
\$41,400	\$2,300	\$92.46	\$69.00	\$52.44	\$37.95
\$43,200	\$2,400	\$96.48	\$72.00	\$54.72	\$39.60
\$45,000	\$2,500	\$100.50	\$75.00	\$57.00	\$41.25
\$46,800	\$2,600	\$104.52	\$78.00	\$59.28	\$42.90
\$48,600	\$2,700	\$108.54	\$81.00	\$61.56	\$44.55
\$50,400	\$2,800	\$112.56	\$84.00	\$63.84	\$46.20
\$52,200	\$2,900	\$116.58	\$87.00	\$66.12	\$47.85
\$54,000	\$3,000	\$120.60	\$90.00	\$68.40	\$49.50
\$55,800	\$3,100	\$124.62	\$93.00	\$70.68	\$51.15
\$57,600	\$3,200	\$128.64	\$96.00	\$72.96	\$52.80
\$59,400	\$3,300	\$132.66	\$99.00	\$75.24	\$54.45
\$61,200	\$3,400	\$136.68	\$102.00	\$77.52	\$56.10
\$63,000	\$3,500	\$140.70	\$105.00	\$79.80	\$57.75
\$64,800	\$3,600	\$144.72	\$108.00	\$82.08	\$59.40
\$66,600	\$3,700	\$148.74	\$111.00	\$84.36	\$61.05
\$68,400	\$3,800	\$152.76	\$114.00	\$86.64	\$62.70
\$70,200	\$3,900	\$156.78	\$117.00	\$88.92	\$64.35
\$72,000	\$4,000	\$160.80	\$120.00	\$91.20	\$66.00
\$73,800	\$4,100	\$164.82	\$123.00	\$93.48	\$67.65
\$75,600	\$4,200	\$168.84	\$126.00	\$95.76	\$69.30

Option 1-4 (Continued): Maximum Benefit is 5 Years for Sickness and To SSNRA for Accident

If your gross annual salary is at least:	You are eligible for a maximum monthly benefit of:	0/7 Elimination Period	14/14 Elimination Period	30/30 Elimination Period	90/90 Elimination Period
\$77,400	\$4,300	\$172.86	\$129.00	\$98.04	\$70.95
\$79,200	\$4,400	\$176.88	\$132.00	\$100.32	\$72.60
\$81,000	\$4,500	\$180.90	\$135.00	\$102.60	\$74.25
\$82,800	\$4,600	\$184.92	\$138.00	\$104.88	\$75.90
\$84,600	\$4,700	\$188.94	\$141.00	\$107.16	\$77.55
\$86,400	\$4,800	\$192.96	\$144.00	\$109.44	\$79.20
\$88,200	\$4,900	\$196.98	\$147.00	\$111.72	\$80.85
\$90,000	\$5,000	\$201.00	\$150.00	\$114.00	\$82.50
\$91,800	\$5,100	\$205.02	\$153.00	\$116.28	\$84.15
\$93,600	\$5,200	\$209.04	\$156.00	\$118.56	\$85.80
\$95,400	\$5,300	\$213.06	\$159.00	\$120.84	\$87.45
\$97,200	\$5,400	\$217.08	\$162.00	\$123.12	\$89.10
\$99,000	\$5,500	\$221.10	\$165.00	\$125.40	\$90.75
\$100,800	\$5,600	\$225.12	\$168.00	\$127.68	\$92.40
\$102,600	\$5,700	\$229.14	\$171.00	\$129.96	\$94.05
\$104,400	\$5,800	\$233.16	\$174.00	\$132.24	\$95.70
\$106,200	\$5,900	\$237.18	\$177.00	\$134.52	\$97.35
\$108,000	\$6,000	\$241.20	\$180.00	\$136.80	\$99.00
\$109,800	\$6,100	\$245.22	\$183.00	\$139.08	\$100.65
\$111,600	\$6,200	\$249.24	\$186.00	\$141.36	\$102.30
\$114,400	\$6,300	\$253.26	\$189.00	\$143.64	\$103.95
\$115,200	\$6,400	\$257.28	\$192.00	\$145.92	\$105.60
\$117,000	\$6,500	\$261.30	\$195.00	\$148.20	\$107.25
\$118,800	\$6,600	\$265.32	\$198.00	\$150.48	\$108.90
\$120,600	\$6,700	\$269.34	\$201.00	\$152.76	\$110.55
\$122,400	\$6,800	\$273.36	\$204.00	\$155.04	\$112.20
\$124,200	\$6,900	\$277.38	\$207.00	\$157.32	\$113.85
\$126,000	\$7,000	\$281.40	\$210.00	\$159.60	\$115.50
\$127,800	\$7,100	\$285.42	\$213.00	\$161.88	\$117.15
\$129,600	\$7,200	\$289.44	\$216.00	\$164.16	\$118.80
\$131,400	\$7,300	\$293.46	\$219.00	\$166.44	\$120.45
\$133,200	\$7,400	\$297.48	\$222.00	\$168.72	\$122.10
\$135,000	\$7,500	\$301.50	\$225.00	\$171.00	\$123.75
\$136,800	\$7,600	\$305.52	\$228.00	\$173.28	\$125.40
\$138,600	\$7,700	\$309.54	\$231.00	\$175.56	\$127.05
\$140,400	\$7,800	\$313.56	\$234.00	\$177.84	\$128.70
\$142,200	\$7,900	\$317.58	\$237.00	\$180.12	\$130.35
\$144,000	\$8,000	\$321.60	\$240.00	\$182.40	\$132.00

Option 5-8: Maximum Benefit is To SSNRA for Sickness and Accident

If your gross annual salary is at least:	You are eligible for a maximum monthly benefit of:	0/7 Elimination Period	14/14 Elimination Period	30/30 Elimination Period	90/90 Elimination Period
\$5,400	\$300	\$16.44	\$12.96	\$10.83	\$8.88
\$7,200	\$400	\$21.92	\$17.28	\$14.44	\$11.84
\$9,000	\$500	\$27.40	\$21.60	\$18.05	\$14.80
\$10,800	\$600	\$32.88	\$25.92	\$21.66	\$17.76
\$12,600	\$700	\$38.36	\$30.24	\$25.27	\$20.72
\$14,400	\$800	\$43.84	\$34.56	\$28.88	\$23.68
\$16,200	\$900	\$49.32	\$38.88	\$32.49	\$26.64
\$18,000	\$1,000	\$54.80	\$43.20	\$36.10	\$29.60
\$19,800	\$1,100	\$60.28	\$47.52	\$39.71	\$32.56
\$21,600	\$1,200	\$65.76	\$51.84	\$43.32	\$35.52
\$23,400	\$1,300	\$71.24	\$56.16	\$46.93	\$38.48
\$25,200	\$1,400	\$76.72	\$60.48	\$50.54	\$41.44
\$27,000	\$1,500	\$82.20	\$64.80	\$54.15	\$44.40
\$28,800	\$1,600	\$87.68	\$69.12	\$57.76	\$47.36
\$30,600	\$1,700	\$93.16	\$73.44	\$61.37	\$50.32
\$32,400	\$1,800	\$98.64	\$77.76	\$64.98	\$53.28
\$34,200	\$1,900	\$104.12	\$82.08	\$68.59	\$56.24
\$36,000	\$2,000	\$109.60	\$86.40	\$72.20	\$59.20
\$37,800	\$2,100	\$115.08	\$90.72	\$75.81	\$62.16
\$39,600	\$2,200	\$120.56	\$95.04	\$79.42	\$65.12
\$41,400	\$2,300	\$126.04	\$99.36	\$83.03	\$68.08
\$43,200	\$2,400	\$131.52	\$103.68	\$86.64	\$71.04
\$45,000	\$2,500	\$137.00	\$108.00	\$90.25	\$74.00
\$46,800	\$2,600	\$142.48	\$112.32	\$93.86	\$76.96
\$48,600	\$2,700	\$147.96	\$116.64	\$97.47	\$79.92
\$50,400	\$2,800	\$153.44	\$120.96	\$101.08	\$82.88
\$52,200	\$2,900	\$158.92	\$125.28	\$104.69	\$85.84
\$54,000	\$3,000	\$164.40	\$129.60	\$108.30	\$88.80
\$55,800	\$3,100	\$169.88	\$133.92	\$111.91	\$91.76
\$57,600	\$3,200	\$175.36	\$138.24	\$115.52	\$94.72
\$59,400	\$3,300	\$180.84	\$142.56	\$119.13	\$97.68
\$61,200	\$3,400	\$186.32	\$146.88	\$122.74	\$100.64
\$63,000	\$3,500	\$191.80	\$151.20	\$126.35	\$103.60
\$64,800	\$3,600	\$197.28	\$155.52	\$129.96	\$106.56
\$66,600	\$3,700	\$202.76	\$159.84	\$133.57	\$109.52
\$68,400	\$3,800	\$208.24	\$164.16	\$137.18	\$112.48
\$70,200	\$3,900	\$213.72	\$168.48	\$140.79	\$115.44
\$72,000	\$4,000	\$219.20	\$172.80	\$144.40	\$118.40
\$73,800	\$4,100	\$224.68	\$177.12	\$148.01	\$121.36
\$75,600	\$4,200	\$230.16	\$181.44	\$151.62	\$124.32

Option 5-8 (Continued): Maximum Benefit is To SSNRA for Sickness and Accident

If your gross annual salary is at least:	You are eligible for a maximum monthly benefit of:	0/7 Elimination Period	14/14 Elimination Period	30/30 Elimination Period	90/90 Elimination Period
\$77,400	\$4,300	\$235.64	\$185.76	\$155.23	\$127.28
\$79,200	\$4,400	\$241.12	\$190.08	\$158.84	\$130.24
\$81,000	\$4,500	\$246.60	\$194.40	\$162.45	\$133.20
\$82,800	\$4,600	\$252.08	\$198.72	\$166.06	\$136.16
\$84,600	\$4,700	\$257.56	\$203.04	\$169.67	\$139.12
\$86,400	\$4,800	\$263.04	\$207.36	\$173.28	\$142.08
\$88,200	\$4,900	\$268.52	\$211.68	\$176.89	\$145.04
\$90,000	\$5,000	\$274.00	\$216.00	\$180.50	\$148.00
\$91,800	\$5,100	\$279.48	\$220.32	\$184.11	\$150.96
\$93,600	\$5,200	\$284.96	\$224.64	\$187.72	\$153.92
\$95,400	\$5,300	\$290.44	\$228.96	\$191.33	\$156.88
\$97,200	\$5,400	\$295.92	\$233.28	\$194.94	\$159.84
\$99,000	\$5,500	\$301.40	\$237.60	\$198.55	\$162.80
\$100,800	\$5,600	\$306.88	\$241.92	\$202.16	\$165.76
\$102,600	\$5,700	\$312.36	\$246.24	\$205.77	\$168.72
\$104,400	\$5,800	\$317.84	\$250.56	\$209.38	\$171.68
\$106,200	\$5,900	\$323.32	\$254.88	\$212.99	\$174.64
\$108,000	\$6,000	\$328.80	\$259.20	\$216.60	\$177.60
\$109,800	\$6,100	\$334.28	\$263.52	\$220.21	\$180.56
\$111,600	\$6,200	\$339.76	\$267.84	\$223.82	\$183.52
\$114,400	\$6,300	\$345.24	\$272.16	\$227.43	\$186.48
\$115,200	\$6,400	\$350.72	\$276.48	\$231.04	\$189.44
\$117,000	\$6,500	\$356.20	\$280.80	\$234.65	\$192.40
\$118,800	\$6,600	\$361.68	\$285.12	\$238.26	\$195.36
\$120,600	\$6,700	\$367.16	\$289.44	\$241.87	\$198.32
\$122,400	\$6,800	\$372.64	\$293.76	\$245.48	\$201.28
\$124,200	\$6,900	\$378.12	\$298.08	\$249.09	\$204.24
\$126,000	\$7,000	\$383.60	\$302.40	\$252.70	\$207.20
\$127,800	\$7,100	\$389.08	\$306.72	\$256.31	\$210.16
\$129,600	\$7,200	\$394.56	\$311.04	\$259.92	\$213.12
\$131,400	\$7,300	\$400.04	\$315.36	\$263.53	\$216.08
\$133,200	\$7,400	\$405.52	\$319.68	\$267.14	\$219.04
\$135,000	\$7,500	\$411.00	\$324.00	\$270.75	\$222.00
\$136,800	\$7,600	\$416.48	\$328.32	\$274.36	\$224.96
\$138,600	\$7,700	\$421.96	\$332.64	\$277.97	\$227.92
\$140,400	\$7,800	\$427.44	\$336.96	\$281.58	\$230.88
\$142,200	\$7,900	\$432.92	\$341.28	\$285.19	\$233.84
\$144,000	\$8,000	\$438.40	\$345.60	\$288.80	\$236.80

Disability Insurance Headlines



Filing a Disability Claim

- ◆ Claim form available on the Benefits Internet.
(www.mesquiteisd.org | EMPLOYEES | Benefits Department | Insurance/Beneficiary/Name Change Forms)
- ◆ Three Sections:
 - ◇ Employee fills out [Employee's Statement](#)
 - ◇ Doctor completes [Attending Physician's Statement](#)
 - ◇ Benefits Office fills out [Employer's Statement](#)
- ◆ Claim form completed after you are disabled and doctor says you cannot work.
- ◆ Return entire claim form packet to [Benefits Office](#).



- ◇ Disability coverage has a pre-existing condition limitation for 12 months prior to effective date of coverage.
- ◇ Excludes coordination of benefits with workers compensation claims.

Important Fact

Claims **can** be made **anytime** you are disabled and unable to work.
(You can even file a claim during summer or winter vacation!)





First Day Hospital Benefit

With this benefit, if an insured employee is admitted as a hospital **inpatient** for at least four hours during the Benefit Waiting Period, the Benefit Waiting Period will be satisfied. Benefits become payable on the date of hospitalization; the maximum benefit period also begins on that date. This feature is included only on LTD plans with Benefit Waiting Periods of 14 days or less.



You pay for your disability insurance premiums with after-tax dollars, therefore, you do not have to pay income tax on disability income.



Mesquite ISD Benefits Office



3819 Towne Crossing
Mesquite, TX 75150

Phone: 972-882-7359
Fax: 972-882-7774

E-mail: benefits@mesquiteisd

Lisa Porter
Benefits Manager

Vickie Cline
Benefits Assistant Manager

Renee Duncan
Administrative Assistant

Yvonne Smeltzer
Administrative Assistant

Visit the Mesquite ISD Benefits Internet for more information

www.mesquiteisd.org

Departments
Benefits
Benefits/Insurance Information

*View Disability policy online

I'm Pregnant! Now What?

1. **Enroll in baby program:** If you're insured on the MISD health plan with TRS-ActiveCare/Aetna, (not Scott & White—HMO) you have access to the “**Beginning Right® Maternity Program**” to help guide you through a healthy pregnancy. The program provides one-on-one support from trained nurses to give your baby a healthier start in life. Learn about prenatal care, pre-term labor, newborn care and more. Get personal attention for special pregnancy-related needs, risks or conditions.



To participate or learn more about the program, call toll-free **1-800-CRADLE1 (1-800-272-3531)**, Monday-Friday 8am-7pm ET or log in to [Aetna Navigator](http://www.trsactivecareetna.com) (www.trsactivecareetna.com) and look under " Health Programs."



2. **FYI—TRS ActiveCare maternity policies/guidelines:** Newborns are automatically covered for the first 31 days of life. To continue coverage, baby must be added to the plan by completing paperwork in the Benefits office. Prenatal care is covered at 100%. Delivery, postnatal care & ultrasounds are covered at 80% after applicable copays and deductibles.

If you are **not** going to add your newborn to the Mesquite ISD health plan, please provide proof of other coverage to Aetna that the baby had other coverage on date of birth. Be sure to check your EOBs with Aetna to make sure that you were not charged for newborn's coverage for the first 31 days of coverage because that changes your health deductible. For example, if you are on Plan 1HD, your health plan deductible changes from \$2500 to \$5000.

Please call Aetna at 1-800-222-9205 or Scott & White—HMO @ 1-800-321-7947 for further assistance.



3. **Add baby to insurance—31 days:**

After the baby is born, you have **31 days** from the date of birth to add the baby to your insurance (health, life, etc...). A phone call, telephone message or email is **NOT** a form of enrollment. To enroll, you must physically come into the Benefits Office and bring with you the following:



- Verification of Birth Facts—You usually receive this from the hospital upon discharge.
- Social security number—If not available at the time of enrollment, just call the Benefits Office as soon as you receive it. (Do not delay enrollment waiting on the SS#).

4. **Disability**—If you carry disability insurance, pick up a claim packet from the Benefits Office (also available on the MISD website under the “Employees” tab, “Benefits Department” link, QuickLinks/Forms). You will want to file your claim as soon as possible **after** the baby is born or **after** you are disabled for any other reason. This can help supplemental you income while you're off. (Disability coverage has a pre-existing condition limitation for 12 months prior to effective date of coverage)

Visit the Mesquite ISD Benefits Internet for more information

www.mesquiteisd.org

Departments
Benefits



Email: Benefits@mesquiteisd.org
Fax: 972-882-7774

5. **Leave Request—To Do:** If you are a para-professional or professional employee, you will need to complete a leave request on **Eduphoria** within five days of needing tenure and follow the Eduphoria instructions. If you are not a para-professional or professional employee, please contact your supervisor for leave requirements.

Note: Maternity leave is NOT a paid leave unless you have accrued days

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