



## Employee Benefits Highlights

September 1, 2019 – August 31, 2020 Plan Year

### Health

Health insurance is provided by TRS Active Care/Aetna. These are the options from which to choose.

**\*Please note that Active Care 2 is closed to new enrollees. If you're currently enrolled in ActiveCare 2, you can remain in this plan. Also note that ActiveCare Select is a network only plan. You will choose your network at the initial enrollment. Network options are Memorial Hermann Accountable Care Network or Kelsey Select.**

Plan	Per Paycheck
<b>ActiveCare 1-HD (High Deductible)</b>	
Employee Only	48.50
Employee + Spouse	301.00
Employee + Children	203.50
Employee + Family	429.50
Employee + Family (both SBISD)	340.00
<b>ActiveCare 2</b>	
Employee Only	244.00
Employee + Spouse	746.00
Employee + Children	486.50
Employee + Family	959.00
Employee + Family (both SBISD)	934.00

Plan	Per Paycheck
<b>ActiveCare Select</b>	
Employee Only	129.00
Employee + Spouse	497.50
Employee + Children	304.50
Employee + Family	618.50
Employee + Family (both SBISD)	543.50

### 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
<b>Low PPO</b>	
Employee Only	19.64
Employee + Spouse	38.41
Employee + Children	36.87
Employee + Family	53.06
<b>High PPO</b>	
Employee Only	23.35
Employee + Spouse	45.63
Employee + Children	43.79
Employee + Family	63.05

Cigna Dental HMO	Per Paycheck
<b>DHMO</b>	
Employee Only	6.22
Employee + Spouse	11.00
Employee + Children	11.92
Employee + Family	17.62

### Vision

Vision insurance is provided through United HealthCare.

Vision Plan	Per Paycheck
Employee Only	3.87
Employee + Spouse	8.26
Employee + Children	6.62
Employee + Family	12.66

### **Medical and Dependent Care Flexible Spending Accounts (FSA)**

The medical and dependent care flexible spending accounts are administered through 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 \$2,700. 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 \$500 will rollover into the next plan year. Any contributions that remain unused over \$500 on August 31, 2020 are forfeited. Dependent care FSA's do not rollover and unused funds are forfeited.

### **Health Savings Account (HSA)**

The HSA is administered through Discovery Benefits. You are eligible to participate in this account if you enroll in ActiveCare 1-HD. You may make pre-tax contributions to this account to spend on eligible medical, dental, and vision expenses. The maximum contribution allowed is \$3,500 for individual and \$7,000 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 The Hartford. 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 2018 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 a personal health application. Benefits will not be effective until your personal health application is approved by The Hartford.*

### **Spouse Life and Child Life Insurance**

Spouse life and child life insurance is provided through The Hartford. 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 2018 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 a personal health application for your spouse. Benefits will not be effective until your spouse's personal health application is approved by The Hartford. 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 Cigna. This benefit provides income protection and security for you if an extended illness or injury should keep you from working.

### **Cancer and Specified Disease Insurance**

This supplemental benefit is provided through Humana and 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.

### **LegalEASE + Info Armor**

The LegalEASE plan provides access to benefits that cover the most common legal needs. It also includes basic identity theft protection. Info Armor 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.*

### **Long Term Care**

Long-term care is provided through Genworth. This benefit provides the insured with the funds to pay for long-term assisted care. To sign up for long-term care, please contact Genworth at 866-659-1970. This benefit is not deducted from your checks; it is set up to draft from your personal bank account.