



Employee Benefits Highlights

September 1, 2020 – August 31, 2021 Plan Year

Health

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

***Also 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
ActiveCare Primary	
Employee Only	43.00
Employee + Spouse	285.50
Employee + Children	190.00
Employee + Family	392.00
Employee + Family (both SBISD)	302.50
ActiveCare HD (High Deductible)	
Employee Only	48.50
Employee + Spouse	301.00
Employee + Children	200.00
Employee + Family	410.50
Employee + Family (both SBISD)	321.00

Plan	Per Paycheck
ActiveCare Primary+	
Employee Only	118.50
Employee + Spouse	472.00
Employee + Children	287.50
Employee + Family	586.00
Employee + Family (both SBISD)	511.00
ActiveCare 2 (Closed Enrollment)	
Employee Only	269.50
Employee + Spouse	807.00
Employee + Children	524.50
Employee + Family	1,030.50
Employee + Family (both SBISD)	1,005.50

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
Low PPO	
Employee Only	21.02
Employee + Spouse	41.10
Employee + Children	39.45
Employee + Family	56.77
High PPO	
Employee Only	24.99
Employee + Spouse	48.82
Employee + Children	46.85
Employee + Family	67.46

Cigna Dental HMO	Per Paycheck
DHMO	
Employee Only	6.66
Employee + Spouse	11.77
Employee + Children	12.75
Employee + Family	18.85

Vision

Vision insurance is provided through United HealthCare.

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 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 \$2,750. 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, 2021 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 HD. You may make pre-tax contributions to this account to spend on eligible medical, dental, and vision expenses. The maximum contribution allowed is \$3,550 for individual and \$7,100 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 – New Provider 9/1/2020

Life insurance will now be 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 2020 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 - New Provider 9/1/2020

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 2020 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 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 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.*

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.