

MESQUITE ISD BENEFITS



Health Insurance Option for Subs/Hourly Employees New Hire Memo



Welcome to the Mesquite ISD family!

If you are a new substitute or hourly employee, you must enroll in or decline medical coverage within 31 days of your hire date. The rate information is attached; more detailed plan information can be accessed on the district's website.* **PLEASE NOTE:** If you enroll for coverage within 31 days, your coverage will be effective the first of the month following your actively-at-work date. Or you can choose to have your effective date of health coverage begin on your actively-at-work date (the date you start to work+). +If you choose this option, you will pay the full premium amount for the month of your hire date in addition to the next month's premium.

*Instructions on Accessing the Benefits Website

Go to <http://www.mesquiteisd.org>

- Go to "For Staff"
- Go to "Benefits Department"
- Go to "Health Insurance Option for Substitutes"

TRS Eligibility: 1. A Mesquite ISD substitute or hourly employee is eligible to enroll in TRS ActiveCare if the employee works at least 10 hours per week (40 hours a month). Hours worked for other school districts are not considered in determining whether a substitute is eligible for benefits through Mesquite ISD. 2. Retirees who have previously declined TRS ActiveCare are not eligible to enroll in MISD insurance.

Action Required

1. Enroll or 2. Decline

1. Enroll

If you elect to enroll, you will be responsible for the full premium. Since subs/hourly employees are not members of TRS (Teacher Retirement System), the district contribution does not apply to the health insurance. **You will enroll in health insurance at the Benefits Office, which is located in the Administration Building at 3819 Towne Crossing Blvd,** across the street from Olive Garden and El Fenix. You must submit payment for one calendar month with your enrollment form. Premiums are due by the 30th of each month for the following month.

The Benefits Office is open Monday-Thursday, 8 a.m. - 4:30 p.m. We are open on Friday from 8 a.m. - 4 p.m. During the summer, the office is open Monday-Thursday 7:30 a.m. - 5 p.m. and closed on Fridays. Please call for an appoint. 972-882-7335.

2. Decline

If you do not want to enroll in the MISD health plan at this time, please indicate **decline** on your intent to return or on your new hire online paperwork. You will have another opportunity to enroll in the health insurance during the next benefits annual enrollment (mid-July to mid-August) or within 31 days of a permanent hire date. If you become a permanent hire, you will also be eligible for supplemental benefits (dental, vision, life, etc.). If you declined the health insurance and experience a Section 125 qualifying event (birth, marriage, etc.), you will be able to complete paperwork in the Benefits Office within 31 days to enroll in insurance and provide proof of event.

2020-2021 Rates

PROVIDER	HEALTH PLAN	TRS Premium
BCBS of TX	TRS ActiveCare Primary	
	EE only	386.00
	E + Sp	1089.00
	E + Ch	695.00
	E + Fam	1301.00
BCBS of TX	TRS ActiveCareHD	
	EE only	397.00
	E + Sp	1120.00
	E + Ch	715.00
	E + Fam	1338.00
BCBS of TX	TRS ActiveCare Primary +	
	EE only	514.00
	E + Sp	1264.00
	E + Ch	834.00
	E + Fam	1588.00
Baylor Scott & White	ActiveCare Baylor Scott & White Health Plan	MEHC is not in this network.
	EE only	551.10
	E + Sp	1382.06
	E + Ch	883.50
	E + Fam	1478.56

Payment Information

Health insurance premiums must be paid advance for the upcoming month's coverage. Enrollees in the health plan will **not** receive a monthly bill, invoice or payment reminder. Premium payments are due or postmarked to the Benefits Office by the 30th day of each month. If the 30th falls on a weekend or holiday, payment is due on the last working day of the month. You are responsible for paying for coverage that you are enrolled in. Payments may be made by check or money order (payable to Mesquite ISD), MasterCard, Visa or Discover (see "Payment Instructions" on our Benefits website).

FYI - Nonpayment of premiums will not automatically cancel your insurance. You **MUST** come into the Benefits Office to cancel your policy. You **ARE** responsible for premiums due in the same month of cancellation.

Note: Your coverage may also be cancelled if you lose eligibility for TRS-Activecare*

**A substitute who is enrolled in TRS-Active Care and who is then removed from the substitute roster becomes ineligible for health coverage and will be provided notice regarding continuation coverage under COBRA (if eligible). Cancellation due to non-payment is considered a voluntary drop: Therefore you would not be eligible for COBRA.*

Questions?

Please contact a Benefits staff member if you have questions.

Benefits Staff:

Benefits Manager: Lisa Porter, LPorter@mesquiteisd.org, 972-882-7469

Benefits Asst Manager: Vickie Cline, VCline@mesquiteisd.org, 972-882-7491

Benefits Administrative Assistant: Renee Duncan, RDuncan@mesquiteisd.org, 972-882-7359

Benefits Administrative Assistant: Yvonne Smelter, NSmeltzer@mesquiteisd.org, 972-882-7335



Mesquite Employee Health Center



- Monday – Friday
- Walk-ins
7:00 a.m. - 8:30 a.m.
- Appointments
9:30 a.m. - 5:00 p.m.
- **\$25** Office Visits for ActiveCare 1-HD,
ActiveCare 2, ActiveCare Select
- **\$30** Cosmetic Visits



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