

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 "Departments"
- Go to "Benefits Department"
- Go to "Health Insurance Coverage for Substitutes/Hourly Employees"

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). A substitute or hourly employee is not expected to work during the summer months to continue health insurance enrollment. 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 health insurance 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 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. 972-882-7491.

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.

2021-2022 Rates

PROVIDER	HEALTH PLAN	TRS Premium
BCBS of TX	TRS ActiveCare Primary	
	EE only	417.00
	E + Sp	1176.00
	E + Ch	751.00
	E + Fam	1405.00
BCBS of TX	TRS ActiveCare HD	
	EE only	429.00
	E + Sp	1209.00
	E + Ch	772.00
	E + Fam	1445.00
BCBS of TX	TRS ActiveCare Primary +	
	EE only	542.00
	E + Sp	1334.00
	E + Ch	879.00
	E + Fam	1675.00
Baylor Scott & White	ActiveCare Baylor Scott & White HMO	MEHC is not in this network.
	EE only	542.00
	E + Sp	1363.00
	E + Ch	872.00
	E + Fam	1568.00

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 within 31 days of a qualifying event to cancel your policy (i.e., if you obtain new coverage elsewhere). 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*

**If you do not work required number of hours for eligibility, the Benefits Office will send you a letter of warning; however, we will not cancel insurance automatically unless you continue to not work an average of 40 hours per week consistently. Then Benefits will send a cancellation notice for the following month. Health insurance premiums are still due for the months that substitute has health coverage.*

**Substitutes or hourly employees may not work 10-hours per week during the summer months and that is okay. Per TRS Summer Deferment guidelines, substitutes and hourly employees who are already enrolled in health insurance may continue health insurance through the summer months. Payment is still required and due by the 30th of each month for the next month's coverage. Coverage may only be cancelled if substitute or hourly employee obtains health coverage elsewhere and completes paperwork in the Benefits Office within 31 days of effective date of new coverage (change is effective 1st of following month). Or you may cancel health insurance without a qualifying event during benefits open enrollment opportunity (health would be terminated as of 8/31).*

**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. The substitute is still responsible for health insurance premium/payment for the months that the substitute has health coverage.*

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

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

Benefits Administrative Assistant: Heather Titsworth, HTitsworth@mesquiteisd.org, 972-882-7491



Clip art of: MISD Logo



Clip art of: MISD Benefits Logo

07/8/2021

Mesquite Employee Health Center



Contact Information

300 W. Kearney, Mesquite 75149

Clinic Phone 972-882-7120

Clinic Fax 972-882-7121

Pharmacy Phone 972-882-7125

Pharmacy Fax 972-882-7126

- 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 HD, ActiveCare 2, ActiveCare Primary and Primary+ (if MEHC provider is your PCP)
- \$30 Cosmetic Visits

Provider Information

Gere D Feltus, M.D.
PCP #H08CS27601

Dusten Cardinal, P.A.
PCP # H0874N2801

Shunkeetha L Totsch,
Nurse Practitioner
PCP # H08HB70501