

## Disability [Salary Protection] Insurance

*Offered through The Hartford*

What would happen if you lost your ability to earn your paycheck? How long would you be able to continue paying off your bills and buy groceries before you ran out of money? Disability Insurance is a safety net that keeps you from having to answer these questions.

Created with school employees like you in mind, Educator LTD ensures you get the coverage you need when it matters most. These plans can let you choose the amount of money you'll receive every month, when you want benefits to begin and how long you'll receive that cash benefit for.

Whether you're the primary source of income for your household or your paycheck is supplemental, Educator LTD can serve as the perfect financial safety net for you.



## Term Life Insurance

*Offered through The Hartford*

Term Life Insurance is typically the most affordable form of life insurance. It allows you to designate the beneficiary in the event of your passing.

With this plan, you can purchase coverage for employee, spouse, and children. Life insurance coverage is available from a minimum of \$20,000 to a maximum of 5 times your basic annual earnings.

Coverage is also available for your dependents.

## Cancer

*Offered through American Public Life*

Cancer Insurance provides financial assistance in the form of a lump-sum benefit upon a positive diagnosis, ensuring you can concentrate on your health instead of your finances. Costs rack up quickly in the fight against cancer. You can use your benefit to help pay toward costly medicine, medical bills, and co-pays.

This affordable benefit also extends to your spouse and eligible dependents.



## Dental [High/Low Plan Option]

*Offered through Guardian*

On the High Plan preventative services—including two visits per plan year—are paid at 100% U&C. Basic services such as fillings are paid at 80% U&C, while major services and orthodontia are paid at 50% U&C. A \$50 plan-year deductible applies to basic and major services. The maximum benefit (claims paid) for each person covered is \$1250 per plan year (9-1 through 8-31). Orthodontic Services are covered up to a \$1500 lifetime maximum.

Low plan pays 100% for Preventative, 70% on Basic, and 40% on Major with a \$500 annual maximum.

Coverage is also available for your dependents.

### Employee

HIGH: \$33.71 | LOW: \$22.87

### Employee + Spouse

HIGH: \$77.98 | LOW: \$52.91

### Employee + Child(ren)

HIGH: \$77.17 | LOW: \$47.70

### Employee + Family

HIGH: \$117.20 | LOW: \$73.75

## Vision

*Offered through Superior Vision*

The value of vision insurance goes beyond saving money on new glasses and contact lenses every year. Illnesses like diabetes, thyroid disease, and cancer can all be detected by an ophthalmologist.

This provides on eye exam and either glasses or contact lenses every 12 months. \$150 allowance for frames and standard lenses are paid in full. Contact exams and lenses have a \$175 annual allowance.

**Employee**

\$8.98

**Employee + Spouse**

\$15.29

**Employee + Child(ren)**

\$16.16

**Employee + Family**

\$24.26

## Accident Insurance

*Offered through MetLife*

Accident Insurance coverage pays cash benefits directly to you for medical expenses related to an accidental injury. The plan covers your 24 hours for on and off the job accidents and injuries for adults and even sporting events for covered children.

The health screening/wellness benefit pays for routine check-ups, blood work, mammogram, stress test and even dental and vision exams. The benefit is \$200 for a routine wellness checkup and \$100 for other medical exams by a doctor or dentist. The maximum benefit is \$200/participant/calendar year. See plan summary for full details.



**Employee**

\$13.52

**Employee + Spouse**

\$21.59

**Employee + Child(ren)**

\$26.79

**Employee + Family**

\$34.30

## Hospital Indemnity Insurance

*Offered through The Standard*

Hospital indemnity insurance is supplemental medical insurance coverage that pays benefits if you are hospitalized. While health insurance pays for medical services after co-pays, co-insurance and deductibles are met, hospital indemnity insurance pays you if you are hospitalized, regardless of any other coverage you may have.



**Employee**

\$19.28

**Employee + Spouse**

\$33.00

**Employee + Child(ren)**

\$26.54

**Employee + Family**

\$47.74

## Permanent Life Insurance

*Offered through Texas Life*

Life insurance becomes necessary the moment someone else depends on you. It can be your spouse, children, or even your parents. If your death would affect the lifestyle of someone you love, it's time to enroll.

This portable, permanent life insurance is available for spouse, children, or grandchildren without purchasing coverage on yourself.

## Telehealth (Employer-Paid Benefit)

*Telehealth provided through MDLIVE*

MDLIVE provides a national of US board-certified doctors available on-demand 24/7 to resolve many medical issues. Doctors are able to prescribe medications for common ailments such as allergies, cold & flu, ear infection, pediatric care and more.

*This benefit is provided to you by Bullard ISD and also includes your immediate family!*

## Health Savings Account

*Offered through HSA Bank*

You must be enrolled in a High Deductible Health Plan (HDHP) such as TRS ActiveCare 1-HD. Use pre-tax dollars to pay medical, dental and prescription costs and save money. Funds unused during the plan year roll over and will not be forfeited.

The maximum annual HSA contribution is: \$3,650 for individuals and \$7,300 for families.

## Medical Flexible Spending Account

*Offered through National Benefit Services*

A Medical FSA is the most common type of flexible spending account allows an employee to set aside a portion of their pre-tax earnings to pay for qualified expenses, most commonly for medical costs, such as doctors, dentists, and optometrist copays.

With a FSA you must use your annual contribution by the end of the plan year or lose the funds.

## Emergency Medical Transportation

*Offered through MASA*

Nationwide and global emergency transportation service coverage 24/7/365. No network restrictions, coverage available through all service providers for ground and air emergency transport.

Family coverage available for as little as \$14 per month.



## Student Loan Debt Relief

*Offered through GotZoom*

This program allows you to get a free analysis of possible savings on your Federal Student Loan. There are over 70 federal student loan debt relief programs that GoZoom can help you take advantage of. This website is where you can go to get more details: [www.gzenroll.cpom/gfg](http://www.gzenroll.cpom/gfg)