

# NEW HIRE BENEFITS ENROLLMENT INFORMATION



Welcome!

## New Hire Insurance Enrollment Time

HOW TO ENROLL- Online Enrollment is Open; however, a representative will be onsite for August 2<sup>nd</sup>-4<sup>th</sup>. Check with your campus for which day he will be at your location. Enrollment must be completed as a new hire.

### Want To See What Benefits are Available?

Visit your Employee Benefit Center and follow the login instructions down below <https://ffbenefits.ffga.com/kilgoreisd/>



### CHOOSE THE BENEFITS RIGHT FOR YOU

- United Concordia Dental/VSP Vision/Life Insurance
- Standard Accident & Disability/ Hospital Indemnity/Critical Illness
- Telemedicine & Medical Transportation

#### **Want to Self-Enroll Early?**

1. Follow Link to [Enroll Early](#)
2. Login: Is Your Employee ID or Social Security Number (no dashes)
3. PIN (first login only): The last four digits of your social and the last two digits of the year you were born (six digits total)
  - a. New PIN: The first time you log in you will be required to change to a new PIN. Please note your new PIN because you will use the new PIN from that point forward. I
  - b. If unable to log in, check with HR to see if you've been entered in the benefit system (FFenroll)
4. Click next to begin making your benefit elections.

When electing your medical plan you may choose from BCBS ActiveCare-HD    ActiveCare Primary    ActiveCare Primary+

If you plan to elect ActiveCare Primary or Primary+ you will need to choose a Primary Care Physician at <https://www.bcbstx.com/trsactivecare/doctors-and-hospitals>. If you are electing ActiveCare-HD this is an open network and



Read more about available plans by visiting your Employee Benefits Center for brochures, rates, and carrier information by scanning the QR code below.



#### Who do I contact for help?

For medical questions or provider information contact

BCBS 866-355-5999 or visit

<https://www.bcbstx.com/trsactivecare/>

New hire questions contact

Dusty Gallagher

[dusty.gallagher@ffga.com](mailto:dusty.gallagher@ffga.com)

or Stephanie Stevens-Foster

[stephanie.stevens-foster@ffga.com](mailto:stephanie.stevens-foster@ffga.com)



# Kilgore ISD

## Employee Benefits Summary

Plan Year: Sept. 1, 2023 to Aug. 31, 2024

New Hires have 31 days to enroll for coverage

- Please complete by August 17<sup>th</sup> in order to have ID cards, etc by 9/1/23

<https://ffbenefits.ffga.com/kilgoreisd/>



## EMPLOYEE BENEFITS



Visit your *Employee Benefits Center!* Scan to see enrollment dates, brochures, benefit rates and more.

### TRS Health Insurance – Offered through BCBS

The district's medical plans are offered through BCBS via TRS with a monthly contribution for eligible employees. From

in- and-out-of-network options to comprehensive prescription drug coverage and special health and wellness programs.

Open Enrollment for the Medical will end **August 17<sup>th</sup> 2023**

<https://ffbenefits.ffga.com/kilgoreisd/2023-24-plan-year/>

### Telehealth – Offered through Recuro/Wellvia **\*\*New Benefit Offering/Employer Paid for Whole Family**

A national network of board-certified, state-licensed doctors offering medical consultations 24 hours a day, 7 days a week! Eligible employees and qualified dependents can use Recuro doctors to diagnose acute non-emergent medical conditions and prescribe medications with **no consultation fee**. You can speak to a doctor within minutes from anywhere – home, work or traveling.

### Medical Transportation – Offered through MASA

Americans today suffer from a false sense of security that their medical coverage will pay for all costs associated with emergency or critical care transport. The reality is that a majority of Americans are only partially covered for these high costs. Most medical plans will only pay a portion of costs leaving you with the remainder of the bill. There is also the possibility of your medical provider denying your claim altogether, which means you would be responsible for paying the entire bill. With medical transport protection, you will have **zero out-of-pocket** expenses for any emergent air or ground transport from anywhere in the United States, regardless of who transports you. You will receive medical emergency transportation solutions to help cover your out-of-pocket medical transport costs when your insurance falls short. One Price covers the whole family.

Emergent Plus	Premier
\$14.00 (family)	\$39.00 (family)

**Hospital Indemnity** – Offered through Aetna *\*\*New Benefit Offering*

A trip to the hospital can be costly and most people are surprised to learn that they are responsible for a good portion of the bill. Hospital indemnity insurance provides a direct benefit in the event of a hospitalization, regardless of treatment costs or other insurance coverage. It’s an affordable way to protect yourself from rising health care costs.

**District Paid Group Life Insurance** – Offered through Blue Cross

KILGORE ISD provides employer-paid \$20,000 of life/AD&D coverage to all eligible, active, full-time employees, teachers, hourly employees and administrators who regularly work 10 or more hours per week

**Employee Assistance Program** – Offered through Standard

Provides all eligible employees as well as their qualified dependents access to confidential services through Standard. EAP services can help with depression, grief, stress, anxiety, financial and legal concerns, online will preparation, life improvement and goal setting.

**Dental** – Offered through United Concordia

Dental Insurance offered through The Standard. Type I procedures covered 100% (two cleanings per year), Type II at 80%, Type III at 50% and Type IV is Orthodontia, covered at 50% up to **\$2500 max** for children and adult. Children are covered to age 26. You can visit any dentist but will have lower out of pocket costs with a contracting dentist. If you are just now signing up for dental insurance, there is not a waiting period for major services or the \$1,500 lifetime Orthodontia maximum.

	Employee Only	Employee + Spouse	Employee + Child (ren)	Employee + Family
<b>High Plan-12pay</b>	\$33.78	\$78.20	\$74.33	\$112.78

**Vision** – Offered through VSP

Taking care of your vision is easier with insurance from Superior Vision. A \$10 copay applies for annual exam and \$25 copay applies for frames which are covered up to \$175. Contact covered at \$175per yr. Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras which provide offers from VSP and leading industry brands totaling over \$3,000 in savings. Receive the most benefits by using an in-network provider. Children are covered to age 26. VSP Choice Provider Network

	Employee Only	Employee + Spouse	Employee + Child (ren)	Employee + Family
<b>Vision-12pay</b>	\$9.90	\$19.79	\$21.18	\$29.98

**Disability** – Offered through Standard *\*\*New Carrier*

Disability will help you protect your salary, up to 66 2/3%, should you become disable as a result of a covered accident or illness. The plan has various waiting periods depending on your own personal needs. Coverage is Guaranteed Issue and requires no medical underwriting. The plan that pays up to age 65 for Accident and Sickness. The elimination periods, or waiting periods, available are 7, 14/14, 30/30,90/90. Full rate chart located on your Employee Benefit Center.

**Voluntary Group Life Insurance** – Offered through Blue Cross

Term Life Insurance offered to Employees and their dependents at a low cost. Coverage available up to 5 times your annual salary. You must select coverage for yourself to have coverage for your dependents. Guaranteed issue up to \$200,000 for employee and \$50,000 for spouse for new hires. Rates are based on age and amount

of coverage selected. If Employee initially becomes insured after attaining age 70 benefit is subject to a maximum of \$50,000. Children can be covered to age 26. Policy amount reduces at the following rate for employee: Employee Basic and Supplemental Life/AD&D benefits reduce by 35% of the original amount at age 65 then 50% of the original amount at age 70. Benefits terminate at retirement. Spouse Supplemental Life/AD&D benefits terminate upon the Employee's attainment of age 70.

**Portable PURELIFE-PLUS Permanent Life Insurance** – *Offered through Texas Life \*\*Now with Chronic rider that includes Long Term Care*

Life insurance can be an ideal way to provide money for your family when they need it most. Purelife-Plus offers permanent insurance with a high death benefit and long guarantees that can provide financial peace of mind for you and your loved ones. Purelife-Plus is an ideal complement to any group term and optional term life insurance your employer might provide and has the following features: affordability, take it with you when you leave employment, chronic illness rider available for you and your spouse AND policies available for your children and grandchildren!

**Critical Illness** – *Offered through Aetna \*\*New Carrier*

If you've heard of heart attacks, strokes, organ transplants or paralysis, then you're familiar with critical illness. It's likely you or someone you know has experienced one of these life-altering events. Often times, a critical illness has a powerful impact on people's lives, affecting their livelihood and finances. A critical illness plan can help with the treatment costs of covered illnesses. Benefits are paid directly to you, unless otherwise assigned, giving you the choice of how to spend the money. Plus, there are plans available to provide coverage for you, your spouse and dependent children. Prepare now for the unexpected with a critical illness insurance plan. The plan helps you focus on getting well rather than worrying about finances. Visit the Employee Benefits Center and view policy for more details.

**Accident** – *Offered through Standard \*\*New Carrier with \$200 wellness benefit*

The costs associated with an injury can add up. Between hospital visits, exams and treatment, out-of-pocket costs could put you in a financial hardship. An accident plan pays benefits directly to you so you can determine where to spend the money. It's comforting to know that an accident insurance policy can be there through all stages of your care, from initial treatment to follow-up care. Accident coverage is available to you through payroll deduction and may provide a benefit for costs associated with: • Concussions • Lacerations • Broken teeth • Emergency room visits • Ambulance, ground or air • Intensive care unit

**Health FSA** – *Offered through First Financial Administrators*

A Health Flexible Spending Account (FSA) is an IRS-approved program to help you save taxes and pay for out-of-pocket medical expenses not covered under your medical plan. If your plan includes a grace period option, you have additional time to incur and claim against unused funds in the new plan year. Keep in mind that remaining balances after the grace period is exhausted will be forfeited under the use-it-or-lose-it rule.

**Health Savings Accounts** –

An HSA, or Health Savings Account, is a unique tax-advantaged account that can be used to pay for current or future healthcare expenses. The amount you contribute is deducted from your paycheck on a pre-tax basis. When combined with a high-deductible health plan, it offers savings and tax advantages that a traditional health plan can't duplicate.

Who to contact with questions about benefits:

**Angela Rhoads**  
Coordinator of Human Resources



**First Financial Group of America**  
**Dusty Gallagher, Senior Account Administrator**  
[Dusty.Gallagher@ffga.com](mailto:Dusty.Gallagher@ffga.com)



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