

PEARLAND ISD
PLAN YEAR 2022-2023

EMPLOYEE BENEFITS GUIDE



HUMAN RESOURCE SERVICES

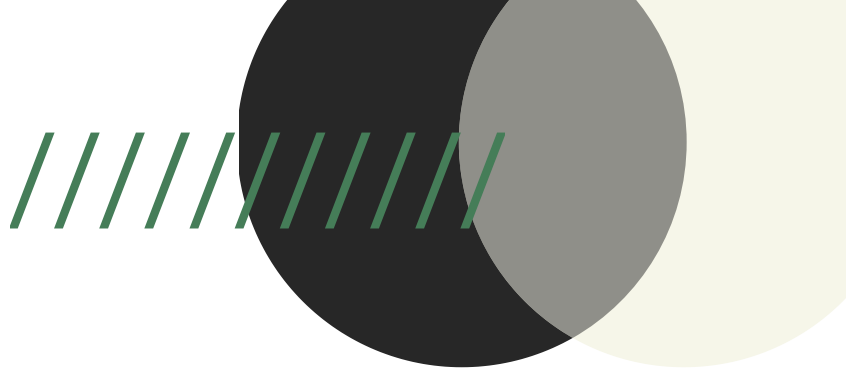
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PEARLAND, TX 77581
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WELCOME

Our District is proud to have the most dedicated, passionate, and valuable employees, which is why we offer a variety of quality benefit programs to best fit you and your family's needs. On behalf of the entire Human Resource Services team, we would like to welcome you to begin your benefits enrollment.

This booklet is designed to highlight your benefits options. It is not a Summary Plan Description (SPD). Official Plan and insurance documents actually govern your rights and benefits under each plan. For more details including covered expenses, exclusions, and limitations, please refer to the individual Summary Plan Descriptions. If any discrepancy exists between this booklet and the official documents, Summary Plan Descriptions will prevail.

If you have any questions concerning this employee guide, please contact a Benefits Team Member in Human Resource Services.



CONTACT

PEARLAND ISD HUMAN RESOURCE SERVICES

1928 N Main St
Pearland, TX 77581

PHONE: 281-485-3203
FAX: 281-412-1540
Benefits@pearlandisd.org

OFFICE HOURS

8:00AM - 4:45PM

Monday - Friday

Our offices are closed on Fridays beginning June 10th, all Fridays in July, and August 5th.





WHAT'S NEW FOR 2022-2023

01

ENROLLERS ARE BACK!

Please see Open Enrollment Benefit Schedule for location and date details. Presentations in English & Spanish available!

02

MEDICAL INSURANCE CHANGES:

*TEHP - The Texas Educators' Health Plans will not be available for Plan Year 2022-2023.

03

HSA - Health Savings Account:

NEW HSA carrier through a local company: Gulf Coast Educators' Credit Union. (No administrative fees for employee's accounts!) Contribution Limit Increases for Year 2023!

04

NEW PREMIUM RATES:

*Decrease in TRS Medical, Dental, and Vision premiums!

05

NEW DENTAL & VISION CARRIER!

Humana will be the new carrier for both dental and vision plans.
*Rates lower than Plan Year 21-22!

ANNUAL ENROLLMENT DATES:
MONDAY, JULY 18, 2022 - THURSDAY, AUGUST 18, 2022



This icon alerts you of tips and new changes on a particular topic.

ELIGIBILITY AND EFFECTIVE DATES

All full and part-time Pearland ISD employees, who are TRS contributing members, are eligible for all benefit offerings through the district.

The district provides those eligible employees a Basic Group Life Insurance policy and an Employee Assistance Plan (EAP), at no cost.

All newly eligible employees will have 30 days from date of employment (start date) to enroll in benefits.

Depending upon your election, TRS ActiveCare medical coverage is effective either on your employment start date, or first of the month following.

Supplemental insurance coverage is effective the first day of the month following the employment start date.

Changes made to all insurance plans during annual open enrollment are deducted from the first payroll check in September, and insurance coverage is effective September 1, 2022

- Please ensure you enter or update a beneficiary within the enrollment portal for the Basic Group Life Insurance policy.
- Don't forget to update your contact information in both Employee Self Service on the district website, as well as, The Beacon, benefits enrollment system.





CHANGES THIS YEAR

- Enrollers will be available to meet with Employees for assistance with enrolling!
- Employees are welcome to attend any enroll site &/or presentation listed below.

MANDATORY ENROLLMENT BENEFIT SCHEDULE

Annual Enrollment Period: 7/18/2022 - 8/18/2022

WAYS TO ENROLL

- Online via Benefits Enrollment Portal – [THE BEACON](#) (Live Chat Feature Available)
- In-Person at the ESC in HRS Employee Center or District Sites Listed Below
 - All district employees are welcome to meet with an enroller at any of the locations listed below.
Note: All enrollers speak English and Spanish.
- By Phone – Call an Enrollment Representative at (888) 591 - 0899

JULY

Monday, 7/18: Annual Enrollment Opens: HRS Employee Center: 8:30am - 4pm
Tuesday, 7/19: PJH - East: 8:30am - 4pm (Library Computer Lab)
Wednesday, 7/20: Dawson HS: 8:30am - 4pm (Library Computer Lab - Room 1240D)
Thursday, 7/21: PJH - South: 8:30am - 4pm (Computer Lab - Room 1002)
Monday, 7/25: Rogers Middle School: 8:30am - 4pm (Computer Lab - Rooms 217 & 221)
Tuesday, 7/26: PJH - West: 8:30am - 4pm (Computer Lab - Room 129, check in front office)
Wednesday, 7/27: PJH - South: 8:30am - 4pm (Computer Lab - Room 1002)
Thursday, 7/28: Pearland HS: 8:30am - 4pm (Searcy Library Computer Lab - Enter on Searcy side)

AUGUST

Monday, 8/1: PJH - East: 8:30am-4pm (Library Computer Lab)
Tuesday, 8/2: Maintenance & Operations Offices - Mykawa Location: 8:30am - 12noon
Tuesday, 8/2: ESC - HRS Employee Center: 1pm - 4pm
Wednesday, 8/3: Maintenance & Operations Offices - Mykawa Location: 8:30am - 12noon
Wednesday, 8/3: ESC - HRS Employee Center: 1pm - 4pm
Thursday, 8/4: Maintenance & Operations Offices - Mykawa Location: 8:30am - 12noon
Thursday, 8/4: ESC - HRS Employee Center: 1PM - 4PM
Monday, 8/8: Pearland HS: 8:30am - 4pm (Searcy Library Computer Lab - Enter on Searcy side)
Tuesday, 8/9: ESC - HRS Employee Center: 8:30am - 4pm
Wednesday, 8/10: HRS Employee Center: 8:30am - 4pm
Thursday, 8/11: PJH - West: 8:30am - 4pm (Room 129, check in front office)
Friday, 8/12: Rogers Middle School: 8:30am - 4pm (Computer Lab - Room 217 & 221)
Monday, 8/15: ESC - HRS Employee Center: 8:30am - 4pm
Tuesday, 8/16: Dawson HS: 8:30am-4pm; (Library Computer Lab Room 1240D)
Wednesday, 8/17: ESC - HRS Employee Center: 8:30am - 4pm
Thursday, 8/18: ESC - HRS Employee Center: 8:30am - 4pm *** FINAL DAY TO ENROLL ***

Benefits Insurance Enrollment Presentations

Thursday, 7/21: PJH - South (Auditorium): 10am - 11am (English)
Thursday, 7/21: PJH - South (Auditorium): 1:30pm - 3pm (English/Spanish)
Thursday, 8/11: PJH - West (Cafeteria): 11am (English/Spanish)
Tuesday, 8/16: *LIVE* Annual Enrollment Webinar: 9am - 10am (TEAMS - link will be emailed)
Tuesday, 8/16: Dawson HS (Cafeteria): 11am (English/Spanish)



SECTION 125 CAFETERIA PLAN

PURPOSE

Pearland ISD has adopted this Plan to allow you to pay for benefit options (called Qualified Benefit Plans) for yourself, your spouse, and your dependents via pre-taxed salary reduction contributions. You may choose from these “tax free” Qualified Benefit Plans in lieu of receiving taxable compensation. The Plan is intended to qualify as a “Cafeteria Plan” within the meaning of Section 125(d) of the Internal Revenue Code. This Plan allows you to reduce your taxable income in direct proportion to (a) your contribution to the cost of your elected Qualified Benefit Plans and (b) your contribution to any Account Plan.

HOW IT WORKS

Section 125 Plan reduces your taxes and increases your spendable income by allowing you to deduct the cost of eligible benefits from your earnings before tax. This plan is available to you at no cost, no action is needed from you except to enroll in benefits!

QUALIFYING FAMILY STATUS CHANGES

Cafeteria plans, also known as Section 125 plans (the IRS code that covers them), allow you to deduct certain amounts for benefits from your gross earnings before federal withholding taxes are figured.

Benefit elections will remain in effect for the plan year and cannot be revoked or changed unless you experience one of the following qualifying family status changes:

- Birth & adoption
- Marriage
- Change in spouses employment
- Divorce
- Death
- Change in dependent eligibility
- Exhausted COBRA coverage
- Loss of coverage

Information on Family Status Changes is available on the Benefits page of the Pearland ISD website.

ELIGIBLE BENEFITS UNDER SECTION 125:

- Accident
- Cancer
- Critical Illness
- Dental
- FSA
- Gap
- Hospital Indemnity
- Medical
- Vision

All required documentation must be submitted to the Benefits office within 30 days from the event date.

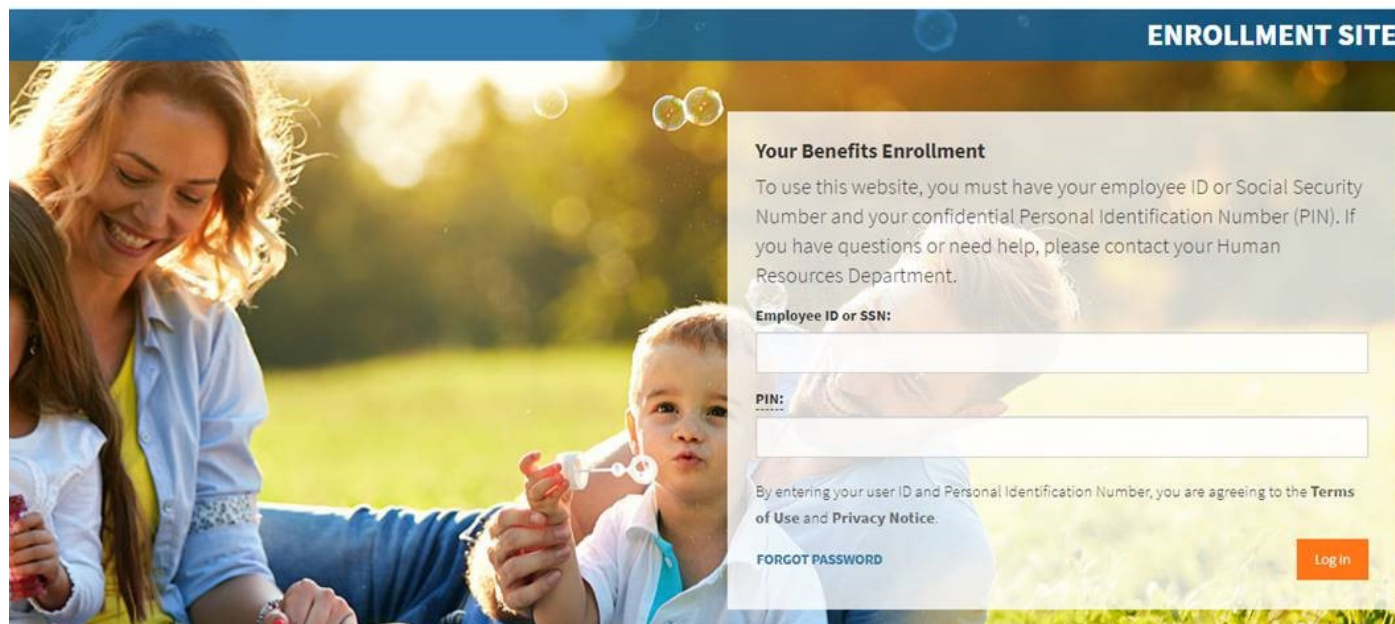




HOW TO ENROLL



BENEFITS ENROLLMENT PORTAL - THE BEACON



Step 1 - LOGIN PORTAL

- Go to: app.thebenefitsbeacon.com/pearlandisd
- Under User ID: Enter your Employee ID or SSN
- Under PIN: Enter last 4 of SSN and the last two of your birth year



For assistance, please contact BEACON at 888 - 591 - 0899



Step 2 - REVIEW PERSONAL INFORMATION

- Review and update your personal and dependent information.




Step 3 - REVIEW PLAN OPTIONS AND MAKE ELECTIONS

- Complete the "Decision Support Tool," a support tool that provides recommendations based on unique needs of you and your family.
- Elect or decline each offer of coverage for you and your family.



Step 4 - SIGN AND APPROVE ELECTIONS

- Sign and approve benefit elections.
- Review ALL elections within the Confirmation Statement for accuracy.



PEARLAND ISD
2022-2023

MEDICAL PLANS

Plan Coverage Year: September 1, 2022 - August 30, 2023



PLAN CHANGES & UPDATES

TRS ActiveCare changed to the regional premium rating, DECREASING medical premium rates, with the exception of TRS ActiveCare 2 plan (Premiums did not change).

- **Additional 2022-23 Changes to Note:**

- PrudentRx is a new drug benefit where participants pay \$0 for specialty drugs. The program is exclusively for participants in TRS-ActiveCare Primary, Primary+ or ActiveCare 2. They must actively choose to enroll in PrudentRx to pay the \$0 cost-share. It's not a default benefit on those plans.
 - We're capping the price of most insulins for participants in TRS-ActiveCare Primary, Primary+, or ActiveCare 2. The price is a \$25 copay for a 31-day supply or \$75 copay for a 61-90-day supply. This affordable access will help keep patients with diabetes on their medications and out of the hospital.
 - We're expanding Member Rewards with 119 new procedures, including lab services at LabCorp and Quest.
 - TRS-ActiveCare HD participants are now eligible for Member Rewards. However, it will work differently than it does with other plans. They may only apply their Rewards toward vision and dental services.
 - NEW pilot for Regions 4, 6, 10 & 11: Airrosti and Hinge Health musculoskeletal programs that are \$0 for participants. They focus on chronic pain relief, pharmaceuticals, imaging, and surgical prevention through a variety of home and physical therapy.
- TRS ActiveCare - pgs. 8 - 11

****The Texas Educators Health Plan (TEHP) will not be available for Plan Year 2022-2023.**





**Premiums
Decrease
by up to 9%**

2022-2023 TRS ACTIVECARE MEDICAL PLAN MONTHLY RATES

TRS ACTIVECARE PRIMARY

	<u>Monthly Premium</u>	<u>District Contribution</u>	<u>Employee Monthly Premium</u>	<u>Semi- Monthly</u>
Employee Only:	\$ 395	\$ 300	\$ 95	\$ 47.50
Employee & Spouse:	\$ 1,113	\$ 300	\$ 813	\$ 406.50
Employee & Child(ren):	\$ 709	\$ 300	\$ 409	\$ 204.50
Employee & Family:	\$ 1,332	\$ 300	\$ 1,032	\$ 516

TRS ACTIVECARE PRIMARY +

	<u>Monthly Premium</u>	<u>District Contribution</u>	<u>Employee Monthly Premium</u>	<u>Semi- Monthly</u>
Employee Only:	\$496	\$300	\$196	\$ 98
Employee & Spouse:	\$1,212	\$300	\$912	\$ 456
Employee & Child(ren):	\$798	\$300	\$498	\$ 249
Employee & Family:	\$1,523	\$300	\$1,223	\$ 611.50

TRS ACTIVECARE HD

	<u>Monthly Premium</u>	<u>District Contribution</u>	<u>Employee Monthly Premium</u>	<u>Semi- Monthly</u>
Employee Only:	\$407	\$300	\$107	\$ 53.50
Employee & Spouse:	\$1,145	\$300	\$845	\$ 422.50
Employee & Child(ren):	\$731	\$300	\$431	\$ 215.50
Employee & Family:	\$1,370	\$300	\$1,070	\$ 535

TRS ACTIVECARE 2

	<u>Monthly Premium</u>	<u>District Contribution</u>	<u>Employee Monthly Premium</u>	<u>Semi- Monthly</u>
Employee Only:	\$ 1,013	\$ 300	\$ 713	\$ 356.50
Employee & Spouse:	\$ 2,402	\$ 300	\$ 2,102	\$ 1,051
Employee & Child(ren):	\$ 1,507	\$ 300	\$ 1,207	\$ 603.50
Employee & Family:	\$ 2,841	\$ 300	\$ 2,541	\$ 1,270.50



Please contact HRS for additional rate options available if you and your spouse both work for Pearland ISD, or if your spouse works for another Texas school district that offers TRS ActiveCare.

2022-2023 TRS ACTIVECARE

MEDICAL PLAN HIGHLIGHTS



Carrier through Blue Cross Blue Shield of TX

	TRS ACTIVECARE PRIMARY	TRS ACTIVECARE HD	
Plan Summary	<ul style="list-style-type: none"> Lowest premium of all three plans Copays for doctor visits before you meet your deductible Statewide network Primary Care Provider (PCP) referrals required to see specialists Not compatible with a Health Savings Account (HSA) No out-of-network coverage 	<ul style="list-style-type: none"> Compatible with a Health Savings Account (HSA) Nationwide network with out-of-network coverage No requirement for PCPs or referrals Must meet your deductible before plan pays for non-preventive care 	
Plan Features			
Type of Coverage	In-Network Coverage Only	In-Network	Out-of-Network
Individual/Family Deductible	\$2,500 / \$5,000	\$3,000 / \$6,000	\$5,500 / \$11,000
Coinsurance	30% after deductible	30% after deductible	50% after deductible
Individual/Family Maximum Out-of-Pocket	\$8,150 / \$16,300	\$7,050 / \$14,100	\$20,250 / \$40,500
Network	Statewide Network	Nationwide Network	
Primary Care Provider (PCP) Required	Yes	No	
Doctor Visits			
Primary Care	\$30 copay	30% after deductible	50% after deductible
Specialist	\$70 copay	30% after deductible	50% after deductible
Immediate Care			
UrgentCare	\$50 copay	You pay 30% after deductible	You pay 50% after deductible
Emergency Care	30% after deductible	30% after deductible	
TRS Virtual Health-RediMD	\$0 per consultation	\$30 per consultation	
TRS Virtual Health-TelaDoc	\$12 per medical consultation	\$42 per consultation	
Prescription Drugs			
Drug Deductible	Integrated with medical	Integrated with medical	
Generics (30 day supply / 90 day supply)	15/\$45 copay; \$0 copay for certain generics	20% after deductible; \$0 coinsurance for certain generics	
Preferred Brand	You pay 30% after deductible	25% after deductible	
Non-preferred Brand	You pay 50% after deductible	50% after deductible	
Specialty	\$0 if PrudentRx eligible; You pay 30% after deductible	20% after deductible	
Insulin Out-of-Pocket Costs	\$25 copay for 31-day supply; \$75 for 61-90 day supply	You pay 25% after deductible	



To view full 2022-2023 TRS MEDICAL Health Plans: [click here](#)



2022-2023 TRS ACTIVECARE

MEDICAL PLAN HIGHLIGHTS CONTINUED:

	TRS ACTIVECARE PRIMARY +	TRS ACTIVECARE 2	
Plan Summary	<ul style="list-style-type: none"> Lower deductible than the HD and Primary plans Copays for many services and drugs Higher premium Statewide network PCP referrals required to see specialists Not compatible with a Health Savings Account (HSA) No out-of-network coverage 	<ul style="list-style-type: none"> Closed to new enrollees Current enrollees can choose to stay in plan Lower deductible Copays for many services and drugs Nationwide network with out-of-network coverage No requirement for PCPs or referrals <p>This plan is closed and not accepting new enrollees. If you're currently enrolled in TRS-ActiveCare 2, you can remain in this plan.</p>	
Plan Features			
Type of Coverage	In-Network Coverage Only	In-Network	Out-of-Network
Individual/Family Deductible	\$1,200 / \$3,600	\$1,000 / \$3,000	\$2,000 / \$6,000
Coinsurance	You pay 20% after deductible	You pay 20% after deductible	You pay 40% after deductible
Individual/Family Maximum Out-of-Pocket	\$6,900 / \$13,800	\$7,900 / \$15,800	\$23,700 / \$47,400
Network	Statewide Network	Nationwide Network	
Primary Care Provider (PCP) Required	Yes	No	
Doctor Visits			
Primary Care	\$30 copay	\$30 copay	You pay 40% after deductible
Specialist	\$70 copay	\$70 copay	You pay 40% after deductible
Immediate Care			
UrgentCare	\$50 copay	\$50 copay	You pay 40% after deductible
Emergency Care	You pay 20% after deductible	You pay \$250 plus 20% after deductible	
TRS Virtual Health-RediMD	\$0 per medical consultation	\$0 per medical consultation	
TRS Virtual Health-TelaDoc	\$12 per medical consultation	\$12 per medical consultation	
Prescription Drugs			
Drug Deductible	\$200 brand deductible	\$200 brand deductible	
Generics (30 day supply / 90 day supply)	\$15 / \$45 copay	\$20 / \$45 copay	
Preferred Brand	You pay 25% after deductible	You pay 25% after deductible (\$40min / \$80max) You pay 25% after deductible (\$105min / \$210max)	
Non-preferred Brand	You pay 50% after deductible	You pay 50% after deductible (\$100min / \$200max) You pay 50% after deductible (\$215min / \$430max)	
Specialty	You pay 20% after deductible	\$0 if PrudentRx eligible; You pay 30% after deductible (\$200 min/\$900 max)/ No 90-day supply of specialty medications	
Insulin Out-of-Pocket Costs	\$25 copay for 31-day supply; \$75 for 61-90 day supply	\$25 copay for 31-day supply; \$75 for 61-90 day supply	



TRS MEDICAL RATES COMPARISON: THIS YEAR VS LAST YEAR-

TRS ACTIVECARE HD			
	21-22 Monthly Rates	22-23 Monthly Rates	RATE DECREASED BY:
Employee Only:	\$129	\$107	-5%
Employee & Spouse:	\$909	\$845	-5%
Employee & Children:	\$472	\$431	-5%
Employee & Family:	\$1,445	\$1,070	-5%
TRS ACTIVECARE PRIMARY			
	21-22 Monthly Rates	22-23 Monthly Rates	RATE DECREASED BY:
Employee Only:	\$117	\$95	-5%
Employee & Spouse:	\$876	\$813	-5%
Employee & Children:	\$451	\$409	-6%
Employee & Family:	\$1,105	\$1,032	-5%
TRS ActiveCare Primary +			
	21-22 Monthly Rates	22-23 Monthly Rates	RATE DECREASED BY:
Employee Only:	\$242	\$196	-8%
Employee & Spouse:	\$1,034	\$912	-9%
Employee & Children:	\$579	\$498	-9%
Employee & Family:	\$1,375	\$1,223	-9%

**Premiums
Decrease
by up to
9%**

The percentage above does not include the Employer Contribution.



PEARLAND ISD
2022-2023

SUPPLEMENTAL BENEFITS



**NEW
NEW
NEW**

2022-2023 SUPPLEMENTAL BENEFITS

DENTAL INSURANCE - HUMANA *NEW CARRIER*

- Rates decrease between 6 - 18% on all plans!
- Three plan options: DHMO, Low Plan, and a High Plan
- Both the High and Low plans offer 3 annual exams and cleanings, as well as, 4 periodontal cleaning per year!
- Both High and Low plans have an extended maximum of 30%. This means once you have met your annual maximum, the plan continues to pay a 30% coinsurance.
 - Extended annual maximum is available immediately after the annual maximum for a plan is reached, and there's no cap on the dollars paid in a year. That's an attractive advantage over traditional rollover options.
 - Extended annual maximum helps employees save money by ensuring they have access to network discounts and 30% coinsurance, even after they have reached their annual maximum.
- All plans have tele-dentistry included with a \$0 copay!

HIGH PPO Monthly Premium

Employee Only	\$32.54
Employee +1	\$64.04
Employee +2 or more	\$110.26

LOW PPO Monthly Premium

Employee Only	\$17.16
Employee +1	\$33.58
Employee +2 or more	\$57.79

DHMO Monthly Premium

Employee Only	\$10.18
Employee +1	\$20.18
Employee +2 or more	\$35.90

**Premiums
Decrease
by up to
18%**

	HIGH PPO	LOW PPO	DHMO
CALENDAR YEAR DEDUCTIBLE	Individual: \$50 Family: \$150	Individual: \$50 Family: \$150	Individual: \$0 Family: \$0
ANNUAL MAXIMUM	\$1,250.00	\$500.00	No Maximum*
PREVENTATIVE SERVICES	Plan Pays 100%	Plan Pays 100%	Plan Pays 100% After Copayment*
BASIC SERVICES	Plan Pays 80% After Deductible	Plan Pays 80% After Deductible	Plan Pays 100% After Copayment*
MAJOR SERVICES	Plan Pays 50% After Deductible	Not Covered	Plan Pays 100% After Copayment*
LIFETIME ORTHODONTIC MAX	\$1,000	Not Covered	\$1,900
*Review the DHMO Dental Summary for covered services and copays.			



Please review the plan summaries at www.pearlandisd.org for additional information.

**NEW
NEW
NEW**

2022-2023 SUPPLEMENTAL BENEFITS

VISION INSURANCE - HUMANA *NEW CARRIER*

Two different vision plans (Low and High) are available to cover your individual and family needs:

- Humana is the new carrier.
- Rates decrease 7% on all plans!
- Additional covered diabetic eye exam at a \$0 copay
- Simple copays for services and fixed cost on premium lenses and coatings. This equals a huge savings at the cash register for glasses.
- Nationwide vision network with over 109,000 access points.

**Premiums
Decrease
by up to
7%**

High PPO	Monthly Premium
Employee Only	\$8.82
Employee & Spouse	\$17.64
Employee & Children	\$19.40
Employee & Family	\$28.22

High PPO Plan Highlights

\$10/\$10 COPAY \$130 FRAME ALLOW \$150 CONTACT ALLOW

If you use an IN-NETWORK Provider (member cost):

- Exam/Lens/Contact Lens Frequency (Every 12 months)
- Exam with Dilation \$10
- Retinol Imaging Up to \$39
- Contact lens exam options:
 - Standard contact lens fit and follow-up Up to \$40
 - Premium contact lens fit and follow-up 10% off retail
- Frames \$130 allowance; 20% off balance over \$130
- Standard plastic lenses (single, bifocal/trifocal/lenticular) \$10
- Covered lens options:
 - UV coating, Tint (solid and gradient), Standard scratch-resistance \$15
 - Standard polycarbonate - adults, children <19 \$40
 - Standard anti-reflective coating \$25
 - Premium anti-reflective coating: Tiers 1 \$37, 2 \$48, & 3 80% of charge less \$20 allowance
 - Standard progressive (add-on to bifocal) \$10
 - Premium progressive: Tiers 1 \$75, 2 \$85, 3 \$100, & 4 \$55 copay, 80% of charge less \$120 allowance
 - Photochromatic/plastic transitions \$75/Polarized 80% of charge
- Contact Lens (applies to materials only):
- Conventional \$150 allowance, 15% off balance over \$150
- Disposable \$150 allowance
- Medically necessary \$0
- Diabetic Eye Care \$0:
 - Examination - Up to (2) services per year
 - Retinal Imaging - Up to (2) services per year
 - Extended Ophthalmoscopy - Up to (2) services per year
 - Gonioscopy - Up to (2) services per year
 - Scanning Laser - Up to (2) services per year

(See Plan Summary for Out-of-Network Costs).

Low PPO	Monthly Premium
Employee Only	7.28
Employee & Spouse	14.56
Employee & Children	16.00
Employee & Family	23.28

Low PPO Plan Highlights

\$10/\$25 COPAY \$100 FRAME ALLOW \$120 CONTACT ALLOW

If you use an IN-NETWORK Provider (member cost):

- Exam/Lens/Contact Lens Frequency (Every 12 months)
- Exam with Dilation \$10
- Retinol Imaging Up to \$39
- Contact lens exam options:
 - Standard contact lens fit and follow-up Up to \$40
 - Premium contact lens fit and follow-up 10% off retail
- Frames \$100 allowance; 20% off balance over \$100
- Standard plastic lenses (single, bifocal/trifocal/lenticular) \$25
- Covered lens options:
 - UV coating, Tint (solid and gradient), Standard scratch-resistance \$15
 - Standard polycarbonate - adults, children <19 \$40
 - Standard anti-reflective coating \$45
 - Premium anti-reflective coating: Tiers 1 \$57, 2 \$68, & 3 80% of charge
 - Standard progressive (add-on to bifocal) \$25
 - Premium progressive: Tiers 1 \$110, 2 \$120, 3 \$135, & 4 \$90 copay, 80% of charge less \$120 allowance
 - Photochromatic/plastic transitions \$75/Polarized 20% off retail
- Contact Lens (applies to materials only):
- Conventional \$120 allowance, 15% off balance over \$120
- Disposable \$120 allowance
- Medically necessary \$0
- Diabetic Eye Care \$0:
 - Examination - Up to (2) services per year
 - Retinal Imaging - Up to (2) services per year
 - Extended Ophthalmoscopy - Up to (2) services per year
 - Gonioscopy - Up to (2) services per year
 - Scanning Laser - Up to (2) services per year

(See Plan Summary for Out-of-Network Costs).



Please review the plan summaries at www.pearlandisd.org for additional information.

2022-2023 SUPPLEMENTAL BENEFITS

HOSPITAL INDEMNITY (HI) - THE STANDARD

This benefit is available without enrolling in any other benefits!

HI insurance provides a direct benefit in the event of hospitalization, regardless of treatment cost or other insurance coverage

Plan 1

Critical Care Confinement Benefit - \$50/day
Daily Hospital Confinement Benefit - \$150/day
Hospital Admission Benefit - \$500/ calendar year

Plan 1

Monthly Premium

Employee Only	\$11.20
Employee & Spouse	\$23.88
Employee and Child(ren)	\$21.82
Employee and Family	\$36.88

Plan 2

Critical Care Confinement Benefit - \$50/day
Daily Hospital Confinement Benefit - \$250/day
Hospital Admission Benefit - \$1,000/ calendar year

Plan 2

Monthly Premium

Employee Only	\$19.56
Employee & Spouse	\$41.96
Employee and Child(ren)	\$38.20
Employee and Family	\$64.66

Plan 3

Critical Care Confinement Benefit - \$50/day
Daily Hospital Confinement Benefit - \$350/day
Hospital Admission Benefit - \$1,500/ calendar year

Plan 3

Monthly Premium

Employee Only	\$28
Employee & Spouse	\$59.92
Employee and Child(ren)	\$54.54
Employee and Family	\$92.54

MEDICAL GAP INSURANCE - SPECIAL INSURANCE SERVICES (SIS)

GAP TIER	AGE 39 & UNDER	AGE 40-49	AGE 50 & OVER
Employee Only	\$26.46	\$34.16	\$71.64
Employee & Spouse	\$48.63	\$62.77	\$131.60
Employee & Child(ren)	\$64.84	\$81.44	\$126.26
Employee & Family	\$86.42	\$105.81	\$184.68

This plan is designed to reduce your out-of-pocket expenses for hospitalization and listed outpatient services such as surgery.

- Plan pays up to \$2,000 towards inpatient charges per covered individual, per plan year.
- Plan pays up to \$1,000 towards outpatient charges up to 3 times per plan year.



*The GAP plan is not available if you are contributing to an HSA.

NEW
NEW
NEW

2022-2023 SUPPLEMENTAL BENEFITS

HEALTH SAVINGS ACCOUNT (HSA) - *NEW CARRIER, NEW DEBIT CARD*

Gulf Coast Educator's Credit Union (GO LOCAL!)

- The maximum annual contribution amount for calendar year 2023 is \$3,850 individually, and \$7,300 for family.
- **Did you know:** If you're 55 or older at the end of the year, you can put in an extra \$1,000 in "catch up" contributions.
- You do not need a qualifying event to make changes to your HSA account outside of the annual enrollment period. You can start, change or stop contributions at anytime throughout the plan year, by notifying the Benefits Team at benefits@pearlandisd.org.

HEALTH SAVINGS ACCOUNTS HSAs for Pearland ISD Employees

Gulf Coast Educators Federal Credit Union offers Health Savings Accounts (HSAs) to eligible Pearland ISD employees. You may qualify for an HSA if you select the High Deductible Health Plan (HDHP) option during open enrollment.

Convenient and tax-advantaged, an HSA may be the perfect option for you. Learn more at www.texaseducatorshsa.com.



HEALTH SAVINGS ACCOUNTS FOR PISD EMPLOYEES

Every pay period, a small portion of your check will be deposited pre-tax into an interest-bearing Health Savings Account at Gulf Coast Educators Federal Credit Union. You will receive a debit card so that you can use your saved funds on out of pocket medical expenses, such as your deductible, co-payments for medical care and prescription drugs, or vision and dental care bills.

Benefits of an HSA

- The ability to make deposits via payroll deduction, in person, online, or by mail
- No monthly service charges
- Instantly issued VISA debit card to access your money
- Investment opportunities for your HSA funds
- Online portal and mobile app to monitor your saving and spending

Investment Options

With a Health Savings Account from Gulf Coast Educators, you also have the option to invest a portion of your HSA dollars into mutual funds. Our partner, myHSAinvestments, offers a suite of widely recognized mutual funds to invest in, giving you the potential to grow your HSA balance and save for future health care expenses.

HSA vs FSA

Unlike FSAs, HSAs have no "use it or lose it" stipulation, so your money rolls over each year tax-free. You can also invest these funds to earn even more money. The best part? You won't have to pay any federal taxes on your earnings as long as the funds are used to pay for qualified medical expenses. The contributions you make to your HSA are 100% yours, so even if you leave Pearland ISD for any reason, you will still have full access to your HSA funds.

HOW TO ENROLL

If you believe an HSA is the right option for your health care needs, select the High Deductible Health Plan (HDHP) option during your open enrollment process. If you are interested in learning more about Gulf Coast Educators FCU or our Health Savings Accounts, you can do so online at www.texaseducatorshsa.com or by visiting any Gulf Coast Educators FCU location.



2022-2023 SUPPLEMENTAL BENEFITS

FLEXIBLE SPENDING ACCOUNT (FSA) - OPTUM/CONNECT YOUR CARE

Flexible Spending Accounts are pre-tax, payroll deductions for healthcare reimbursement and/or Dependent Care reimbursement plans, which do NOT rollover from year to year.

FSA - MEDICAL

Allows for a tax savings on most medical, dental, and vision out-of-pocket expenses. Non-covered expenses apply to all dependent family members even if not covered by a particular insurance plan. The maximum contribution amount for calendar years 2022 & 2023 is **\$2,850** - this amount is deducted in equal amounts from each paycheck, before taxes are calculated, and then set aside for the employee in a special account. A MasterCard debit card will be issued to you to pay for most expenses incurred. Please visit www.connectyourcare.com for a list of eligible expenses.

FSA Rules & Regulations • *The IRS requires that all FSA purchases be verified as eligible expenses. Sometimes, purchases are automatically verified when you use your card. Other times, we will request itemized receipts. *Always save your itemized receipts!*

FSA - DEPENDENT CARE

This account is an alternative to the Dependent Care Tax Credit and covers dependent and certain elder care expenses while you are at work (special requirements apply). If you work and have children, a disabled spouse, or qualifying dependent parents, you know how important it is to have reliable and affordable care for them while you are at work. A Dependent Care Account allows you to pay for these expenses and get a tax break at the same time. Expenses must be for qualifying dependents. See IRS Publication 503 child and dependent Care Expenses. Typical expenses under this account include charges for day care, nursery school, and certain elder care (unless it is for medical care) for your legal dependents. See the list of Eligible Expenses included in this guide for more details on the district website.

The annual election amount is deducted in equal amounts from each paycheck, before taxes are calculated, and then set aside in a special account for the employee. As expenses are incurred, the employee submits a claim and the money is reimbursed to the employee from the employee's account as the monies come in from each paycheck. The IRS does not allow the Dependent Care Account (DCA) to be pre-funded. Where accepted, the debit card may be used for payment of dependent care expenses. The maximum annual election amount is **\$5,000** per household.

Please visit www.connectyourcare.com for a list of eligible expenses or the district webpage for additional FSA details and contact information at <https://www.pearlandisd.org/Page/27331>.

2022-2023 SUPPLEMENTAL BENEFITS

DISABILITY - THE STANDARD

Disability insurance helps to supplement your salary if you become disabled.

Disability insurance is designed to protect your salary, up to 66%, should you become disabled 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.

- Coverage is available in increments of \$100 from \$200 to \$8,000.
- Benefits are paid year round, regardless of employees summer or holiday breaks,
- Maternity is covered the same as illness.
- Benefits are payable regardless if the employee continues to receive paychecks from the district.

Benefit Waiting Period	Monthly Premium Per/\$200
14	\$2.34
30	\$2.10
90	\$1.22
180	\$0.94

BENEFIT WAITING PERIOD: The benefit waiting period is the period of time that you must be continuously disabled before benefits become payable. 14, 30, 90, and 180 day waiting periods are available.

1ST DAY HOSPITAL BENEFIT: If you are hospitalized on the first date of disability for at least 4 hours, charged room & board, and have elected 14 or 30 day period, benefits are payable on the first day of hospitalization.

PRE EXISTING CONDITION WAIVER: Benefits may be paid up to 90 days even if you have a preexisting condition on elections of \$300 or more, and have elected the 14 or 30 day period. See preexisting condition exclusion and waiver for more information.

Changes In Insurance

If you are insured and elect to make a change in your insurance, you may apply for a change only during the Annual Enrollment Period. You must apply in writing for any elective increase or decrease in your insurance.

1. Increases - Insurance Increases mean an elective increase in the amount your LTD Benefit, decrease in the length of your Benefit Waiting Period and increase in your Maximum Benefit Period.

The Preexisting Condition Limitation will apply to your elected Insurance Increases described below:

A. Your LTD Benefit will be subject to the Preexisting Condition Limitation if you elect:

1. An increase of more than \$300 in the amount of your LTD Benefit;
2. A decrease of more than one level in the length of your Benefit Waiting Period; or
3. An increase in the length of your Maximum Benefit Period.

B. Your eligibility for First Day Hospital Benefit will be subject to the Preexisting Condition Limitation if you elect a decrease of more than one level in your Benefit Waiting Period and that change adds First Day Hospital Benefit to your insurance.

2. Decreases - Insurance Decreases mean an elective decrease in the amount your LTD Benefit, increase in the length of your Benefit Waiting Period, or decrease in your Maximum Benefit Period.

CANCER - COLONIAL

Two different coverage levels (Low and High) are available to cover your individual and family needs.

Cancer insurance is designed to provide supplemental insurance that pays for many of the costs not covered by your major medical plan and it pays in addition to other coverage you may have.

Benefits are payable for:

- Cancer Screening/Wellness Test Benefit
- Inpatient Benefits
- Treatment Benefits
- Transportation/Lodging Benefit

Low Cancer	Monthly Premium
Employee Only	\$10.70
Employee & Spouse	\$17.85
Employee and Child(ren)	\$17.85
Employee and Family	\$17.85

High Cancer	Monthly Premium
Employee Only	\$22.55
Employee & Spouse	\$37.50
Employee and Child(ren)	\$37.50
Employee and Family	\$37.50

2022-2023 SUPPLEMENTAL BENEFITS

CRITICAL ILLNESS – LINCOLN

Critical Illness insurance provides cash benefits if you or a covered family member are diagnosed with a critical illness or event while insured under this plan.

Premiums shown are non-tobacco rates.

Critical Illness helps cover expenses for:

- Heart Attack
- Stroke
- Invasive Cancer
- Major Organ Failure
- Arterial/Vascular Disease
- Transplant
- End Stage Renal Failure
- Benign Brain Tumor
- ALS/Alzheimer
- Advanced MS
- Advanced Parkinsons
- Traumatic Brain Injury
- Severe Burns
- Permanent Paralysis
- Additional Childhood Conditions

Employee Age Range	\$10,000	\$20,000	\$30,000
17-29	\$3.85	\$7.70	\$11.55
20-29	\$3.85	\$7.70	\$11.55
30-39	\$6.21	\$12.42	\$18.63
40-49	\$12.69	\$25.38	\$38.07
50-59	\$25.26	\$50.52	\$75.78
60-69	\$46.34	\$92.68	\$139.02
70-99	\$111.10	\$222.20	\$333.30

Spouse Age Range	\$5,000	\$10,000	\$15,000
17-29	\$1.93	\$3.85	\$5.78
20-29	\$1.93	\$3.85	\$5.78
30-39	\$3.11	\$6.21	\$9.32
40-49	\$6.35	\$12.69	\$19.04
50-59	\$12.63	\$25.26	\$37.89
60-69	\$23.17	\$46.34	\$69.51
70-99	\$55.55	\$111.10	\$166.65

Child(ren) Age Range	\$2,500	\$5,000	\$10,000
0-26	\$1.33	\$2.66	\$5.32

Critical Illness benefits are paid out in a lump sum.

- No waiting periods
- Coverage is guaranteed issue
- Premium will not increase due to aging up

Please click [HERE](#) for tobacco-user rates.

ACCIDENT – LINCOLN

Accident insurance provides cash benefits if you or a covered family member is accidentally injured.

ACCIDENT	MONTHLY PREMIUM
EMPLOYEE ONLY	\$14.57
EMPLOYEE & SPOUSE	\$24.25
EMPLOYEE AND CHILD(REN)	\$26.65
EMPLOYEE AND FAMILY	\$36.12

Accident Insurance helps cover expenses for:

- Emergency Treatment
- Fractures and Dislocations
- Hospital and Ongoing Care
- New Child Sports Injury Benefit & many more expenses!

Accident benefits are paid out per the schedule of benefits. See plan summary for additional details.



2022-2023 SUPPLEMENTAL BENEFITS



Voluntary Term Life Insurance and
Accidental Death & Dismemberment (AD&D) - Lincoln Financial

Pearland ISD provides \$20,000 Basic Group Term Life Insurance to all full-time, active employees at no cost.

Voluntary term life is also available to all full-time, active employees in increments of \$10,000 with a maximum of \$500,000 for employee (up to 5X employee salary), \$250,000 for spouse, and \$10,000 for children.

Guarantee Issue is offered to all new employees and eligible dependents (no health questions. However, if you choose not to enroll in coverage the first year of eligibility, or request to increase coverage more than 2 increment levels, you will need to medically qualify during subsequent enrollments.

- New employees have a guaranteed issue amount up to \$200,000, or 5 times their salary.
- Spouses have a guaranteed issue amount of \$50,000, not to exceed half the employee's coverage amount

Employee Age Range	Monthly Premium Per/\$1,000
<25	\$0.052
25-29	\$0.078
30-34	\$0.104
35-39	\$0.104
40-44	\$0.104
45-49	\$0.156
50-54	\$0.286
55-59	\$0.546
60-64	\$0.780
65-69	\$1.352

Spouse Age Range	Monthly Premium Per/\$1,000
<25	\$0.052
25-29	\$0.078
30-34	\$0.104
35-39	\$0.104
40-44	\$0.130
45-49	\$0.234
50-54	\$0.416
55-59	\$0.728
60-64	\$1.092
65-69	\$1.794

Accidental Death & Dismemberment (AD&D)

coverage can be added to term life coverage, or elected separately, for employee and any dependents. Monthly premium are \$0.026/per \$1,000 of coverage for each covered individual.

Child(ren) AgeRange	\$2,500	\$5,000	\$10,000
0-26	\$1.33	\$2.66	\$5.32

During annual enrollment, employees may increase coverage by \$20,000 and spouses by \$10,000, without answering the EOI health questions, and not to exceed plan maximums.

Please review the plan summaries at www.pearlandisd.org for additional information.

PERMANENT LIFE WITH LONG TERM CARE - CHUBB LIFE

Permanent life insurance offers coverage with locked in premiums guaranteed for life.

Employees have the opportunity to purchase individual permanent life insurance with long term care coverage for employee, spouse, and children.

If you were grandfathered in the Texas Life plan, please reach out to Texas Life. You will continue to be deducted unless you cancel or change your policy(ies) with them directly.

- Plan is portable with locked rates.
- Guaranteed acceptance for Life Insurance and Long Term Care insurance.
- Long term coverage worth 3X your death benefit
- Automatically restores 50% of death benefit if you use the Long Term Care benefits
- Earns Paid-Up Insurance
- Death benefit and Long Term Care benefit is fully paid prior to age 100.

2022-2023 SUPPLEMENTAL BENEFITS

MEDICAL TRANSPORT SERVICES - MASA

Three different medical emergency transport plans are available to cover you and your family.

The Medical Transport Services plan provides access to vital emergency medical transportation for a low monthly cost.

- One low fee for peace of mind for emergent transport costs
- No deductibles
- Easy claim process
- No health questions
- Coverage available for spouses/domestic partners and dependents up to age 26.

BENEFIT COVERAGE	PLATINUM* \$39/Month	EMERGENT PLUS \$14/Month
Emergent Ground Transportation	U.S./Canada	U.S./Canada
Emergency Air Transportation	U.S./Canada	U.S./Canada
Repatriation	Worldwide	U.S./Canada
Non-Emergent Air Transportation	Worldwide	
Escort Transportation	Worldwide	



Please review the plan summaries at www.pearlandisd.org for additional information.

LEGAL PLAN - LEGAL ACCESS

This coverage offers you and your family access to a network of legal services and attorneys.

Covers every member of the household for \$14 a month!

This plans covers such as:

- adoption
- bankruptcy
- living will
- consumer fraud
- contracts
- small claims assistance
- trusts
- criminal misdemeanor
- contested divorce
- traffic tickets

PLANNING FOR RETIREMENT

403(B) & 457 RETIREMENT PLANS

These voluntary retirement plans help supplement your TRS and/or Social Security retirement.

What is a 403(b) Retirement Account?

A 403(b) plan is a voluntary plan offered by public education organizations to their employees to help support retirement savings. It has tax treatment similar to a 401(k) plan. Employee salary deferrals into a 403(b) plan are made before income tax is paid and allowed to grow tax-deferred until the money is taxed as income when withdrawn from the plan. 403(b) plans are also referred to as tax-sheltered annuity. Additional information can be found at www.omni403b.com

What is a 457 Retirement Account?

The 457 plan is a type of deferred compensation retirement plan that is available for governmental employers. For the most part the plan operates similar to a 401k & 403b, the key difference is that there is no penalty for withdrawal before the age of 59½ (but subject to income tax). Additional information can be found at www.omni403b.com

Why save for retirement?

Because retirement could last 20 years or longer. A 65-year-old man in average health has a 54% chance of living to age 85, while a 65-year-old woman has a 65% chance.*

*Source: Society of Actuaries, 2022

Featured Article: [Why Save for Retirement?](#)

Maximum Contribution Amounts per Calendar Year:

- The annual elective deferral limit for 403(b) plan employee contributions is increased to \$20,500.
- Employees age 50 or older may contribute up to an additional \$6,500 for a total of \$27,000.

Sample of Future Retirement Savings Value Assuming 6% Yield on Investment

Monthly Contributions	5 Years	15 Years	20 Years
\$50	\$3,489	\$14,541	\$23,102
\$200	\$13,954	\$58,164	\$92,408
\$500	\$34,885	\$145,409	\$231,020

Calculators

The informational and interactive calculators OMNI provides are made available to you as a self-help tool for your independent use and are not intended to provide investment advice.

- [403\(b\) Savings Calculator](#)
- [457\(b\) Savings Calculator](#)
- [Maximum Allowable Contributions](#)
- [Contribution Effects on Your Paycheck](#)
- [Retirement Income Calculator](#)
- [Retirement Nestegg Calculator](#)

To view a Pre-recorded presentation about TRS Retirement, Social Security and Retirement Annuity accounts, follow instructions below:

- (It is about 22 minutes long.)
- Hosted by Brian Hart, Inspire Financial
- Click the link is <https://event.webinarjam.com/register/53/k6zxntzk>
- Click on Register at the bottom of the page,
- Choose a Date and time that fits your schedule,
- Enter your contact information, Register



2022-2023 SUPPLEMENTAL BENEFITS

EMPLOYEE ASSISTANCE PROGRAM (EAP)

WHAT IS EAP?

At some point, we all need help coping or making difficult decisions. The Employee Assistance Program makes it easy to access support, guidance, and resources.

Health Advocate provides the EAP services. Their professionals can help with referrals to support groups, a network counselor, community resources or your health plan. If necessary, their professionals can connect you to emergency services.

You and your dependents (including children up to age 25) and all household members can contact clinician's 24/7 by phone, online, live chat, e-mail, and text.

There's even a mobile EAP app.

The EAP plan includes up to six face-to-face assessment and counseling sessions. EAP services can help with:

- Depression, grief, loss and emotional well-being
- Family, marital and other relationship issues
- Life improvement and goal-setting
- Addictions such as alcohol and drug abuse
- Stress or anxiety with work or family
- Financial and legal concerns
- Identity theft and fraud resolution
- Online will and other legal document preparation

WorkLife Services provides expert, multilingual telephonic and internet-based consultations and referrals for:

- Child care services
- Elder care services
- Health and wellness
- Emotional and well-being
- Daily living resources, relocation and community volunteering

CONTACT EAP/ THE HEALTH ADVOCATE:

24 hours a day, 7 days a week

877.851.1631

WWW.HEALTHADVOCATE.COM/STANDARD6



**Services are
100%
confidential.**



2022-2023 SUPPLEMENTAL BENEFITS



IDENTITY GUARD – AURA

For a low monthly cost, Identity Guard benefit plan provides privacy and identity protection to keep you and your family safe from online harm.

Features included in ALL Aura Identity Guard Plans: PROACTIVE DEVICE & PRIVACY PROTECTION

Safe browsing: Anti-ransomware & anti-malware

COMPREHENSIVE IDENTITY PROTECTION

- \$1M insurance with stolen funds reimbursement
- 401k & HSA reimbursement
- Compromised credentials
- Auto-on monitoring
- High-risk transaction monitoring
- Bank account transaction monitoring
- Address monitoring
- Criminal record monitoring
- Fictitious identity monitoring
- Home title monitoring
- Sex offender monitoring
- Dark web monitoring
- Human-sourced intelligence
- Lost Wallet protection
- Risk Management score

POWERFUL FINANCIAL TOOLS

- 1-Bureau credit monitoring
- Monthly credit score
- Credit score tracker
- Security freeze assistance
- Near real-time alerts
- Student loan activity alerts.

BEST-IN-CLASS CUSTOMER CARE

- U.S.-based customer care
- End-to-end remediation
- Online identity dashboard
- Mobile App

Additional features in Aura's Identity Guard Ultimate Plan:

PROACTIVE DEVICE & PRIVACY PROTECTION

- Device/cookie tracking protection
- E-mail solicitation/junk mail prevention
- Data broker list monitoring/removal
- Social insight report

COMPREHENSIVE IDENTITY PROTECTION

- Credit card monitoring
- Debit card monitoring

POWERFUL FINANCIAL TOOLS

- Up to 3-Bureau Credit monitoring
- Up to 3-Bureau annual credit report

MONTHLY PREMIUMS		
PLAN	INDIVIDUAL	FAMILY
TOTAL	\$7.90	\$13.90
PREMIER	\$9.85	\$17.85
ULTIMATE	\$10.85	\$19.85



Please review the plan summaries at www.pearlandisd.org for additional information.





U.S. EMPLOYEE BENEFITS SERVICES GROUP - USEBSG

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U.S. Employee Benefits Service Group (USEBSG) is the nation’s leading independent provider and administrator of employer-sponsored benefits and retirement plans in the school district marketplace. We serve over 400 ISDs in Texas and are endorsed by TACS. Our focus is on developing comprehensive programs providing affordable solutions for benefits, online enrollment and retirement plan needs. We have 25 years of experience and over 1,000,000 clients across the nation.



Please visit the Human Resource Services Benefits Page for plan summaries and additional information on all benefit plans at www.pearlandisd.org

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CONTACT INFORMATION

BENEFIT	VENDOR	PHONE	WEBSITE
Medical	TRS Active Care - BCBS	1.866.355.5999	www.bcbstx.com/trsactive
Dental	HUMANA	1.800.448.6262	www.humana.com
Vision	HUMANA	1.800.448.6262	www.humana.com
Accident	Lincoln Financial	1.800.423.2765	www.lfg.com
Cancer	Colonial Life	1.800.325.4368	www.coloniallife.com
Critical Illness	Lincoln Financial	1.800.423.2765	www.lfg.com
Disability	The Standard	1.800.368.1135	www.standard.com
Emergency Medical Transport - MASA	MASA	1.877.503.0585	www.masamts.com
Employee Assistance Program - EAP	The Health Advocates	1.877.851.1631	www.healthadvocate.com/standard6
Flexible Spending Account	Optum/ Connect Your Care	1.877.292.4040	www.connectyourcare.com
GAP	Special Insurance Services	972.788.0699	www.specialinc.com
Health Savings Account	Gulf Coast Educators Credit Union	281.487.9333	www.gcefcu.org
Hospital Indemnity	The Standard	1.800.368.1135	www.standard.com
Legal	Legal Access Plan	713.785.7400	www.legaleaseplan.com
Permanent Life	Chubb	1.800.241.9891	www.chubb.com
Voluntary Life and AD&D	Lincoln Financial	1.800.423.2765	www.lfg.com
403(b) & 457	OMNI Financial	1.877.544.6664	www.omni403b.com
Identity Guard	AURA	1.855.443.7748	www.identityguard.com