

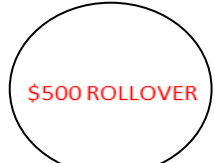
**SUMMARY OF BENEFITS**  
**Plan Year September 1, 2020 thru August 31, 2021**

*For All Plans Open Enrollment Begins July 20 and Ends August 21, 2020*



**Kerrville Independent School District**

<b>Benefits Provided by KISD:</b>	<b>Based on TRS Medical Plan Choice</b>	
	<b>For Employees who elect to participate in the TRS Active Care</b>	<b>For Employees who elect <i>NOT</i> to participate in any TRS Active Care Plan</b>
<b>Long Term Disability-Lincoln Financial</b> All Active Full Time Employees 60% of Earnings to Age 65 (extended benefits may apply) 90 Day Waiting period	District Paid	District Paid
<b>Basic Life Insurance-Lincoln Financial</b> All Active Full Time Employees	District Paid \$10,000	District Paid \$50,000
<b>Dental Insurance for Employee - Lincoln Financial</b>	Voluntary	District Paid
<b>Optional Benefits Available and Paid by Employee:</b>		
<b>Voluntary Term Life &amp; AD&amp;D Insurance –Lincoln Financial - www.lfg.com</b>		
Additional Buy Up Option from \$10,000 up to \$500,000 (up to 5 times salary maximum) Dependent Spouse Life - \$5,000 up to \$250,000 not to exceed 50% of the employee coverage amount Dependent Child Life - \$10,000 - 15 days to age 25 if unmarried (age 14 days to 6 months \$250)		
<b>For New Employees Guaranteed Issue up to \$150,000 Spouse up to \$50,000 and child up to \$10,000</b>		
<b>Voluntary Permanent Life &amp; Insurance –Transamerica - Guaranteed Issue &amp; Guaranteed tax-deferred int. rate 3%</b>		
From \$25,000. up to \$150,000 to age 80 (up to 5 times salary maximum) <b>Built-in Accelerated Death &amp; LTC riders.</b> Dependent Spouse Life - \$25,000 to age 65. Dependent Child Term Life rider - \$20,000. - 15 days to age 25. ALL legally dependent children covered under one policy.		
<b>Portability/Conversion Option upon termination or retirement with no increase in premium</b>		
<b>Dental Insurance - Lincoln Financial - website is www.lfg.com</b>		
Preventive Care - No Deductible, 100%	Restorative Services - 80% Coinsurance	
Restorative Services & Major Services- \$50 Deductible \$150 Family Max	Major Services - 50% Coinsurance	
Ortho for Children to 26 and for Adults-Covers 50% with a \$1,000 Lifetime Max	Dependent Coverage for Spouse and Children	
Maximum Annual Benefit \$1,000 per insured plus maximum carryover benefit	<b>Rates: Usual and Customary Allowance</b>	
<b>Vision Care - Superior Vision of Texas, Inc. - Enhanced coverage - website www.superiorvision.com</b>		
\$10 Eye Examination Copay - every 12 months at in-network provider Up to \$125 Allowance for Frames & Lenses or \$150 Allowance for Contact Lenses and exam - every 12 months Lenses: <i>Progressive</i> , Single, Bifocal, Trifocal & Lenticular. Clear, Standard, Glass or Plastic paid in full at In Network Providers Network Providers - Texas State Optical, Hill Country Vision Center, Vision Source, Walmart Vision Center, Ford Vision Center		
<b>AFLAC - 4 NEW GROUP PLANS</b> - Guaranteed Issue with 25 participants - www.aflac.com		
Accident w/ Wellness, Accidental Death & Successor insured, Hospital Indemnity w/Wellness screening, Critical Illness w/ Cancer benefits, Wellness screening and more & Short Term Disability Benefits are paid directly to you. - <i>Completely portable upon retirement or separation.</i>		
<b>The Gap Plan - Benefit Connection</b>		
Hospital Confinement Benefit - Limit of \$2,000 calendar year maximum per person. Out-Patient Benefit - Limit of \$1,000 & up to a maximum of three out-patient occurrences per family per calendar year.		
<b>403(b) Tax Sheltered Annuity &amp; Roth 403(b) Retirement Program/457 Deferred Compensation Plan &amp; Roth 457</b> Fixed Annuities, Indexed Annuities, Variable Annuities & Mutual Funds available/Mutual Funds & Fixed interest rate plans available		
<b>Flexible Spending Account (Cafeteria Plan) - TASC - website <a href="http://www.tasconline.com/participants">www.tasconline.com/participants</a></b>		
Set aside up to \$2,750 Pre-Tax for Unreimbursed Medical Expenses on an annual basis Set aside up to \$5,000 Pre-Tax for Dependent Care Expenses on an annual basis for married filing jointly and single parents. Set aside up to \$2,500 Pre-Tax for Dependent Care Expenses on an annual basis for married filing separately. Use Debit Card or File Receipts for Reimbursement Full Elected Amount for Medical Reimbursement Always Available During Plan Year ----- Dependent Care Available Monthly <b>USE IT OR LOSE IT, with exception of \$500 rollover amount</b>		
<b>DO NOT DESTROY YOUR CURRENT DEBIT CARD. IT WILL BE RELOADED WITH YOUR NEW PLAN YEAR FUNDS. NEW EMPLOYEES WILL RECEIVE A DEBIT CARD FROM TASC. REPLACEMENT CARD FEES ARE \$10.00</b>		
<b>MASA - Emergency Medical Transport Solutions</b>		



NOTE: This sheet briefly describes some of the important features of these plans. It is not your policy or certificate. If you elect to enroll in a plan, you will receive a certificate which fully describes the benefits, exclusions, limitations, etc. You should then refer to your certificate instead of this material.