



## Mesquite ISD Enrollment Opportunity for Substitute/Hourly Employees



Open Enrollment July 22-August 16. Effective date September 1, 2024

During benefits enrollment, you have an opportunity to add/change your coverage/plan/tier, add/delete a dependent, or cancel your coverage. If you want to make changes, you must complete paperwork with the Benefits Office (3819 Towne Crossing Blvd, Mesquite, TX 75150).

Mesquite ISD has opted out of TRS Active Care. Effective 9/1/2023, we will be self-insured with BCBS of Illinois/Luminare.

If you do not complete paperwork in the Benefits Office to cancel your insurance, you will remain enrolled in the same health plan you are currently on. Health insurance premiums must be paid in advance for the upcoming month's coverage.

**Action Required by YOU:** Review/Sign/Return enclosed Substitute Responsibilities for the new plan year.

To review plan highlights, go to the district/benefits website: <https://www.mesquiteisd.org/departments/personnel/benefits>

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

## 2024-2025 Rates

PROVIDER	HEALTH PLAN	BCBS Of Il/ Luminare Premium
BCBS Luminare	<b>EPO Low Plan (Formerly EPO A)</b>	
	EE only	\$585.16
	E + Sp	\$1,228.83
	E + Ch	\$1,133.84
	E + Fam	\$1,887.87
BCBS Luminare	<b>PPO High Deductible Plan (Formerly PPO B)</b>	
	EE only	\$570.06
	E + Sp	\$1,197.12
	E + Ch	\$1,104.57
	E + Fam	\$1,839.14
BCBS Luminare	<b>EPO High Plan (Formerly EPO B)</b>	
	EE only	\$624.85
	E + Sp	\$1,312.19
	E + Ch	\$1,210.75
	E + Fam	\$2,015.93

**BCBS of II/Luminare Eligibility:** A Mesquite ISD substitute or hourly employee is eligible to enroll in BCBS of II/ Luminare 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.



**Payment Information**

Health insurance premiums must be paid in 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 30<sup>th</sup> day of each month. If the 30<sup>th</sup> 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.**

\*If you do not work the 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 month 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 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 1<sup>st</sup> 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 BCBS of II/ Luminare 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.

Month	Hours Needed to work per month
January	35 HR
February	35 HR
March	30 HR
April	40 HR
May	35 HR
June	0 HR
July	0 HR
August	20 HR
September	35 HR
October	35 HR
November	25 HR
December	25 HR
Total hours for the school year	315HR

# 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. - 8:00 a.m.
- Appointments  
8:30 a.m. - 5:00 p.m.

## *Provider Information*

- Insurance card and photo ID must be presented at appointment.
- Rx fills from any provider.

## **Questions?**

Please contact a Benefits staff member if you have questions.

### Benefits Staff:

Benefits Director: Lisa Porter, [LPorter@mesquiteisd.org](mailto:LPorter@mesquiteisd.org), 972-882-7469

Benefits Assistant Director: Heather Titsworth, [HTitsworth@mesquiteisd.org](mailto:HTitsworth@mesquiteisd.org), 972-882-7491

Benefits Administrative Assistant: Lucero Aguilar, [Laguilar@mesquiteisd.org](mailto:Laguilar@mesquiteisd.org), 972-882-7335

Benefits Administrative Assistant: Guadalupe Dorado [Gdorado@mesquiteisd.org](mailto:Gdorado@mesquiteisd.org) 972-882-7359

