

GET THE MOST OUT OF YOUR SUPPLEMENTAL BENEFITS

It's almost enrollment time, and we want to make sure every LISD employee is taking full advantage of each benefit. You will find examples of benefits offered through LISD that will help support you and potentially put cash back in your pocket.



HPS CALL CENTER
(833)982-2477



DOWNLOAD APP
TEXT (469) 669-0153

HOSPITAL CASH (CHUBB)

Hospital Cash is a benefit that is offered on a voluntary basis that is designed to pay you a benefit if you are hospitalized as in-patient.

- **No Pre-Existing Condition Limitations** - If you are pregnant or have a scheduled in-patient surgery after September 1, 2025, you are eligible to enroll and still receive a benefit, even if you have a pre-existing condition.

VOLUNTARY LIFE & AD&D (NEW CARRIER CHUBB)

Voluntary Life Group Life Insurance is one of the most affordable ways to purchase life insurance on you and your family.

- **New Hires** - If you are a new hire at LISD, as long as you make your election in the first 30 days, you are eligible to get life insurance on a guarantee issue basis which means you do not have to answer health questions. New hires can get up to 7 times salary up to a max of \$350,000 on yourself, \$50,000 on your spouse and \$10,000 on each eligible child without answering any health questions.
- **Current Employees** - CHUBB Group Life Insurance will offer LISD employees a true open enrollment for 9/1/2025. This means when you apply for voluntary life coverage you can get up to 7 times your salary up to a max of \$350,000 and you will not be required to answer health questions. You can also add life coverage on your spouse up to a max of \$50,000 without answering health questions.

WELLNESS BENEFITS

Wellness benefits are designed to pay cash directly to you and your covered dependents for simply having a medical wellness exam. Each carrier below, will pay a wellness benefit to you and each covered dependent 1 time per year.

- Cigna Critical Illness—\$50.00 Wellness
- Chubb Hospital Cash— \$50.00 Wellness

FLEXIBLE SPENDING ACCOUNT (USE-IT-OR-LOSE-IT)

If you are currently making pre-tax contributions to your flexible spending account, make sure you claim all of your money prior to 9/1/2025. LISD offers an additional 75-day grace period deadline to use FSA funds. The FSA is administered through National Benefit Services.

Partial List of Eligible Expenses

- Medical, Dental, Vision Copays and Deductibles
- Prescription Drugs
- Physical Therapy
- Chiropractor
- First-Aid Supplies
- Lab Fees
- Eye Exams
- Laser Eye Surgery
- Eyeglasses, Contact Lenses, Lens Solution

RESOURCES

IMPORTANT VALUE ADDED BENEFITS

There are a number of carriers that provide useful resources that can help you and your family. Make sure you are familiar with these, as they may be able to provide you with savings as well as useful solutions to every day life.

Lewisville ISD pays for CHUBB Basic Life Insurance for all eligible employees. Because of this, CHUBB is able to provide every employee with beneficial value added benefits at no cost to you. See benefits below.

Employees that are enrolled in the New York Life Disability also have free access to an Employee Assistance Program.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The EAP is offered free of charge to all LISD employees through the CHUBB Voluntary Group Life insurance plan. EAP provides six (6) face to face visits for you and your eligible dependents with confidential access to a licensed Counselor that can help with stress, depression, anxiety, relationship issues, grief, parenting problems and more.

LEGAL GUIDANCE

Get the legal help you need. You'll be connected with a Guidance Consultant who will talk with you about your situation and schedule a phone appointment for you with a ComPsych staff attorney.

- Family law matters, including divorce, custody, child support and adoption
- Bankruptcy and credit issues
- Landlord/tenant issues, including eviction and lease questions

- Real estate and foreclosure questions
- Immigration concerns
- Wills and living wills

WORK-LIFE SOLUTIONS

Get the everyday help you need. ComPsych Work-Life Specialist will research your question, and send you a complete packet of practical information, including prescreened referrals, articles on your topic and much more.

- Finding Child or Elder Care
- Housing Searches
- Seeking Financial Assistance
- Finding Pet Care
- Sending a Child off to School
- Planning a Major Project or Event

SCAN QR CODE



1. Open Camera on your Phone
2. Hold Phone so QR Code Appears on Screen
3. Tap the Notification to open the link



RESOURCES

IMPORTANT VALUE ADDED BENEFITS

GLOBAL EMERGENCY SERVICES OFFERED BY CHUBB

Medical Assistance Services :

- Medical Consultation, Evaluation and Referral
- Medical Monitoring
- Emergency Medical Evacuation
- Foreign Hospital Admission Assistance
- Medical Repatriation
- Prescription Assistance

Travel Assistance Services:

- Compassionate Visit
- Care of Minor Children
- Return of Mortal Remains
- Pre-Trip Information
- Return of Vehicle
- Lost Luggage & Document Assistance
- Interpreter & Legal Referral
- Assist America Mobil App

CRITICAL ILLNESS ADDITIONAL BENEFITS

These resources, services and discounts can help save you time, energy and money. Please Contact Cigna for cost and complete details.

My Secure Advantage (MSA):

A full-service financial wellness program – You and members of your household can work with a Money Coach for 30 days at a pre-paid cost. After the pre-paid 30-day period, if you wish to continue to utilize the Money Coach the cost will be \$39.95 per monthly at employees cost. A Money Coach can help you handle any and every type of financial challenge, including but not limited to: basic money management, getting out of debit, saving for college and retirement, purchasing a home, marriage or divorce, loss of income, death in the family and more.

Identity Theft Protection - This includes a free 30-minute consultation with a Fraud Resolution Specialist and fraud resolution kit, for victims of identity theft. Or simply learn how to better protect yourself from identity theft. There may be cost involved to the employee.

Will preparation tools and resources - Create and execute state-specific wills, powers of attorney and a variety of other important legal documents online and use the legal consultation benefits to obtain a qualified attorney's review. There may be cost involved to the employee.

Health ADVOCACY Services:

Cigna offers health advocacy services to help you and your family get professional help with a wide range of health care and health insurance challenges. Health Advocacy Services can help with finding a doctor, picking a medical or dental plan, understanding test results, locating a nursing home, managing doctors' bills and more. Personal health advocates work with employees who have non-covered medical bills over \$400. They help investigate charges, negotiate discounts, establish payment plans, and educate employees about how to maximize their benefits and their savings. There may be cost involved to the employee.

Healthy Rewards:

Easy access to discounts on a wide variety of health and wellness programs and services such as:

- Fitness Club Membership and Devices
- Meal Delivery
- Alternative Medicine (Chiropractic, Massage Therapy, Podiatry, Physical and occupational therapy, etc.)
- Vision Care, Lasik Surgery, Hearing Aids
- Yoga Products and Virtual Workouts

SUPERIOR VISION ADDITIONAL BENEFITS

Discount on laser vision correction. Laser vision correction services administered by QualSight, LLC.

Online in-network eyewear stores including Glasses.com, Contacts Direct, 1 800 Contacts and Befitting.com.

Free hearing exam and 40% off the national average for hearing aids. Hearing services administered by Your Hearing Network. Ready to schedule a hearing care consultation? Visit **superiorvision.yourhearing.com** or contact us at: 888-494-1272 8am - 8 pm EST Monday – Friday.

Virtual Solutions for Benefit Education, virtual support provides an additional connection to help build awareness and understanding of the MetLife benefits available to employees.

** Please contact Superior Vision by MetLife for costs and complete details on the above information.*