

# LISD Benefit Plan Rate

PLAN YEAR Sept. 1, 2025- Aug. 31, 2026

[web.mybenefitshub.com/lewisvilleisd](http://web.mybenefitshub.com/lewisvilleisd)

For complete Plan Summaries

## TRS Medical Insurance

Monthly pay rates				
Tier	ActiveCare Primary	ActiveCare HD	ActiveCare Primary +	ActiveCare 2*
Employee only	\$228.00	\$244.00	\$292.00	\$655.00
Employee + spouse	\$1,108.00	\$1,151.00	\$1,302.00	\$2,014.00
Employee + children	\$570.00	\$597.00	\$733.00	\$1,135.00
Employee + family	\$1,491.00	\$1,545.00	\$1,752.00	\$2,448.00
Semi-monthly pay rates - Facility Services				
Employee only	\$114.00	\$122.00	\$146.00	\$327.50
Employee + spouse	\$554.00	\$575.50	\$651.00	\$1,007.00
Employee + children	\$285.00	\$298.50	\$366.50	\$567.50
Employee + family	\$745.50	\$772.50	\$876.00	\$1,224.00
19 pay rates - Child Nutrition, Extended School Day, Security				
Employee only	144.00	\$154.11	\$184.42	\$413.68
Employee + spouse	\$699.79	\$726.95	\$822.32	\$1,272.00
Employee + children	\$360.00	\$377.05	\$462.95	\$716.84
Employee + family	\$941.68	\$975.79	\$1,106.53	\$1,546.11

### Before you decide . . .

The TRS Activecare Primary and Primary+ plans are State Network Only, so there are no out of network benefits. Both require you to provide a Primary Care Physician when you enroll. Look up TRS-ActiveCare Primary and Primary + Plan providers at [bcbsb.com/trsactivecare](http://bcbsb.com/trsactivecare) under the Find a Doctor Tab. Search our online Provider Finder directory to see which doctors and facilities are in-network. If you need help for the TRS medical plans, please call a Personal Health Guide at 1-886-355-5999

## Pooled Rates per Month

\*Active Care 2 is a closed plan: No New Enrollments

	ActiveCare Primary	ActiveCare HD	ActiveCare Primary +	ActiveCare 2
Employee + family	\$1156.00	\$1,210.00	\$1,417.00	\$2,113.00

To be eligible for pooled rates, both employee and spouse must work for LISD.

## Vision Plan

Superior Vision by MetLife	Monthly pay rates	Semi-monthly	19 pay rates
Employee only	\$7.54	\$3.77	\$4.76
Employee + spouse	\$13.80	\$6.90	\$8.72
Employee + children	\$14.45	\$7.23	\$9.13
Employee + family	\$22.30	\$11.15	\$14.08

## MASA Emergent Transport

Employee + family	Monthly rates	Semi-Monthly	19 pay rates
	\$14.00	\$7.00	\$8.85

## Hospital Cash

CHUBB Hospital Cash	Monthly pay rates	Semi-monthly	19 pay rates
Employee only	\$17.44	\$8.72	\$11.01
Employee + spouse	\$33.09	\$16.55	\$20.90
Employee + children	\$26.78	\$13.39	\$16.91
Employee + family	\$42.43	\$21.22	\$26.80

## Flexible Spending Accounts

If you are enrolled in a Flexible Spending Account, you are limited to how much income you can set aside each year.

Health care reimbursement limit	\$3,300
Dependent care reimbursement limit	\$5,000

## Cigna Critical Illness

Age	Sample rates shown are for \$10,000 Please see enrollment system for other age bands	Monthly pay rates	Semi-monthly	19 pay rates
<29	Employee only	\$2.05	\$1.03	\$1.29
	Employee + spouse	\$4.19	\$2.10	\$2.65
	Employee + children	\$4.74	\$2.37	\$2.99
	Employee + family	\$6.88	\$3.44	\$4.35
30-39	Employee only	\$4.04	\$2.02	\$2.78
	Employee + spouse	\$7.82	\$3.91	\$4.91
	Employee + children	\$6.72	\$3.36	\$4.24
	Employee + family	\$10.50	\$5.25	\$6.63
40-49	Employee only	\$6.75	\$3.38	\$4.26
	Employee + spouse	\$13.35	\$6.68	\$8.43
	Employee + children	\$9.04	\$4.52	\$5.71
	Employee + family	\$15.63	\$7.82	\$9.87

## Health Savings Accounts

You must be enrolled in TRS-Active Care 1-HD. You are limited to how much income you can set aside each year.

Employee only	\$4,300
Age 55 and older	\$5,300
Family	\$8,550
Age 55 and older	\$9,550

### Dental Plans

Cigna High Dental maximum of \$1,500 per insured person	Monthly pay rates	Semi-monthly	19 pay rates
Employee only	\$40.44	\$20.22	\$25.54
Employee + spouse	\$80.90	\$40.45	\$51.09
Employee + children	\$82.53	\$41.27	\$52.12
Employee + family	\$122.98	\$61.49	\$77.67
<b>Cigna Low Dental</b> maximum of \$1,000 per insured person			
Employee only	\$21.28	\$10.64	\$13.44
Employee + spouse	\$42.54	\$21.27	\$26.87
Employee + children	\$43.41	\$21.71	\$27.42
Employee + family	\$64.69	\$32.35	\$40.86



### MDLive

\* New - One Rate \$18.00

Benefits Phone & Website

### CHUBB Voluntary Life

New Hires within 31 days of Hire - Employee guarantee issue: \$350,000 or 7x salary (max \$750,000). Spouse guarantee issue: \$50,000 Child guarantee issue: \$10,000

Age	Rates per month per \$1,000
Under 30	\$ .036
30-34	\$ .045
35-39	\$ .064
40-44	\$ .100
45-49	\$ .173
50-54	\$ .300
55-59	\$ .428
60-64	\$ .510
65-69	\$ .911
70-74	\$ 1.558
75+	\$ 3.124

### NY Life Long Term Disability

Guarantee issue open enrollment every year  
Waiver of elimination period upon hospitalization with 30 day elimination period or less  
Pregnancy covered same as any illness - 12 month pre-existing limitation  
Can elect up to 70% of salary to a max of \$8,000

#### Premium Plan - pays sickness & injury to age 65

Elimination (waiting) period	Rate per month per \$100 of coverage
14 day	\$2.74
30 day	\$2.32
60 day	\$1.50
90 day	\$1.30

#### Select Plan - pays sickness for 5 years & injury to age 65

Elimination (waiting) period	Rate per month per \$100 of coverage
14 day	\$2.42
30 day	\$2.08
60 day	\$1.35
90 day	\$1.16

### CHUBB Child Life

Coverage amount	Child rates per month
\$2,000	\$ .20
\$4,000	\$ .40
\$6,000	\$ .60
\$8,000	\$ .80
\$10,000	\$ 1.00

### Legalease Legal Plan

Monthly	\$15.18
Semi-monthly	\$7.59
19-pay	\$9.59

### CHUBB Voluntary AD&D

Rate per month per \$10,000	\$ .30
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### Texas Life - Permanent Portable Life

Employees Express Issue coverage up to \$150,000 coverage; varies based on employee age Spousal Express issue Coverage up to \$50,000; varies based on spouse age

### Sick Leave Bank

All members	1 local day
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Medical	866-355-5999 <a href="http://www.bcbstx.com/trsactivecare">www.bcbstx.com/trsactivecare</a>
Dental	800-244-6224 <a href="http://www.my.cigna.com/web/public/guest">www.my.cigna.com/web/public/guest</a>
Vision	833-393-5433 <a href="http://www.metlife.com/vision">www.metlife.com/vision</a>
MDLive	888-365-1663 <a href="http://www.mdlive.com/fbsbh">www.mdlive.com/fbsbh</a>
Disability	888-842-4462 <a href="http://www.newyorklife.com">www.newyorklife.com</a>
Medical Transport	800-423-3226 <a href="http://www.masamts.com">www.masamts.com</a>
Critical Illness	800-244-6224 <a href="http://www.cigna.com">www.cigna.com</a>
Hospital Cash	800-252-4670 <a href="http://www.chubb.com">www.chubb.com</a>
Individual Permanent Life	800-283-9233 <a href="http://www.texaslife.com">www.texaslife.com</a>
Group Life	800-283-9233 <a href="http://www.chubb.com">www.chubb.com</a>
Legal Plan	888-416-4313 <a href="http://www.legaleaseplan.com">www.legaleaseplan.com</a>
457 and 403(b) Retirement Plans	800-943-9179 <a href="http://www.tcgservices.com">www.tcgservices.com</a>
Flexible Spending Accounts (FSA)	855-399-3035 <a href="http://www.nbsbenefits.com">www.nbsbenefits.com</a>
Health Saving Accounts (HSA)	817-882-0800 <a href="http://www.eecu.org">www.eecu.org</a>