



## 2025-2026 SUMMARY OF BENEFITS

*Open Enrollment begins 07/24/2025 and ends 08/12/2025*

Benefits Provided by KISD:	Based on TRS Medical Plan Choice	
	For Employees enrolled in the TRS Active Care	For Employees who decline TRS Active Care Plan
<b>Guardian -Basic Life Insurance - <i>Global Emergency Services included</i></b> All Active Full Time Employees	District Paid \$10,000	District Paid \$50,000
<b>Guardian- Long Term Disability - <i>Embedded Cancer Support Services</i></b> All Full time Employees - 90 Day Waiting period 60% of Earnings to Social Security Normal Retirement Age	District Paid	District Paid
<b>Guardian - Dental Insurance - Embedded benefits - See below.</b>	Voluntary	District Paid (EO only)
<b>Optional Benefits Available and Paid by Employee:</b>		
<b>Guardian--Voluntary Term Life &amp; AD&amp;D Insurance <i>Guarantee Issue for New Hires Only</i></b> New Hire GI amounts - \$150,000 for Employee, \$50,000 for Spouse and \$10,000 for Child Additional Buy Up Option from \$10,000 up to \$500,000 (no salary max requirement) Dependent Spouse Life - \$5,000 up to \$250,000 not to exceed 100% of the employee elected amount Dependent Child Life - \$10,000 - 15 days through age 25 if unmarried (age 14 days to 6 months \$250) <b><i>First time enrollment for returning employees must complete an electronic EOI form for any amount of coverage.</i></b> <b><i>The electronic EOI form will be emailed to you by Guardian.</i></b>		
<b>Guardian - Cancer Insurance - Eligibility ages 18 to 99</b> <b><i>Includes Guidance Resources - Employee Assistance Program &amp; Estate Guidance program</i></b> Pre-existing limitation - 3 months prior/6 mo. treatment free/12 months after. Benefit waiting period after effective date - 30 days Portability: Allows you to take your Cancer coverage with you if you terminate employment. <b><i>Ported</i></b> Cancer plan terminates at age 70.		
<b>Guardian - Dental Insurance - <i>Includes 24/7 International Dental Travel Assistance and Tobacco/Vaping cessation program!</i></b> Preventive Care - No Deductible, 100% No waiting period Restorative Services & Major Services- \$50 Deductible \$150 Family Max Ortho for Children to 26 and for Adults-Covers 50% with a \$1,000 Lifetime Max pp Maximum Annual Benefit \$1,000 per insured person plus maximum carryover benefit		
<b>Guardian - Vision Insurance</b> \$10 Eye Examination Copay - calendar year (Jan. 1 - Dec 31) at in-network provider Up to \$150 Allowance for Frames & Lenses plus 20% off the balance or \$150 Allowance for Contact Lenses and exam - every calendar. Lenses: <i>Standard Progressive</i> , Single, Bifocal, Trifocal & Lenticular. Clear, Standard, Glass or Plastic paid in full at In Network Providers Medically necessary contact lenses are covered after co-pay in network. Network Providers - Texas State Optical, Hill Country Vision Center, Vision Source, Walmart Vision Center, Ford Vision Center Costco, Sam's Club - Frames - \$80.00 retail max.		
<b>Guardian - Short Term Disability 60% up to \$1,600. <i>Elimination period is waived for maternity claims upon hospital admission!</i></b> Benefit begins 1st day to 8th day. Duration 12 weeks Maternity Benefit 0/7 days. Hospital Confinement - Elimination period is waived for maternity claims only!		
<b>Guardian - Employee Assistance Program - available to all employees at NO COST</b> Key Employee Services include face-to-face and virtual counseling. 3 visits per employee/household member per issue, per year. Unlimited telephonic intake 24/7, Bereavement support via telephonic or face-to-face sessions. EAP Website sources includes webinars, podcasts, articles, videos, etc. Work-life services - Child & elder care referrals Legal & financial consultation - ID theft, Will preparation & Legal document preparation. Tax consultation - Online self-service documents		
<b>Transamerica-Voluntary Permanent Life Insurance -<i>Guaranteed Issue for new hires &amp; Guaranteed tax-deferred int. rate 3%</i></b> From \$25,000. up to \$150,000 to age 80 (up to 5 times salary maximum) - Built in Accelerated Death & Long Term Care Riders. 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><i>Portability/Conversion Option upon separation or retirement with no increase in premium</i></b>		
See reverse side for more benefits.		



<p><b>F.S.A. - Flexible Spending Account (Cafeteria Plan) - TASC - website <a href="http://www.tasconline.com/participants">www.tasconline.com/participants</a></b></p> <p>Set aside up to \$3,300. 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 &amp; single parents.          Set aside up to \$2,500 Pre-Tax for Dependent Care Expenses on an annual basis for married filing separately.          Full Elected Amount for Medical Reimbursement always available during plan year ----- <i>Dependent Care available monthly</i>          \$10.00 fee for replacement cards. <span style="background-color: yellow;">New funds load on 9/1. Unused balance up to \$660.will rollover 21 DAYS after 9/1. Carry over funds available until the end of Nov.</span></p>
<p><b>H.S.A. - Health Savings Account for use with High Deductible Health Plans</b></p> <p>Set aside maximum Pre-Tax contribution of \$4,300.00 for self only and 8,355.00 for family.          Catch-up contribution for age 55+ is \$1,000.00          Interest, earnings and distribution for eligible medical expenses are tax free.          Unused balances roll over without year-end forfeiture of funds.</p>
<p><b>AFLAC - GROUP PLANS - Guaranteed Issue for New Hires - <a href="http://www.aflac.com">www.aflac.com</a></b></p> <p>Accident, Critical Illness w/ Cancer benefit and Hospital Indemnity - Cash benefit paid directly to you.          Completely portable upon retirement or separation with NO increase in premium.</p>
<p><b>Zurich Insurance - The GAP Plan - <i>To qualify, employee must be enrolled in a medical plan offered by employer.</i></b></p> <p>Hospital confinement Benefit - Limit of \$2,000.00 per calendar year maximum per person.          Out-Patient Benefit - Limit of \$1,000 &amp; up to a maximum of three out-patient occurrences per family per calendar year.</p>
<p><b>MASA - Emergency Medical Transport - Ambulance and Helicopter</b></p> <p><i>Emergent Plus</i> plan includes Repatriation &amp; <i>Non-Emergency</i> Inter-Facility Transportation  <i>Platinum Plan</i> includes repatriation, <i>Worldwide</i> Emergency Medical Transport &amp; Return Transportation to the United States.</p>
<p><b>403(b) Tax Sheltered Annuity &amp; Roth 403(b) Retirement Program/457 Deferred Compensation Plan &amp; Roth 457</b></p>