



Crosby ISD 2025-26 Benefits Overview



Presentation Disclaimers

GENERAL DISCLAIMER:

This presentation is intended to provide a brief overview of select employee benefit programs. It does **not** contain comprehensive plan details. For complete information — including coverage, costs, exclusions, limitations, and other important terms — please refer to the official plan documents, available on the [Crosby ISD Benefits Website](#).

This presentation **does not** amend, modify, or replace any official plan documentation. In the event of any conflict between the information in this presentation and the official plan documents, the plan documents will govern.

Please note that all benefits and plans described are subject to change, discontinuation, or modification at any time, with or without notice.



HPS Call Center

Help is just a phone call away with the HPS Call Center!

- **Call: 833-921-0951**
- **Available** Monday-Friday 7:00 AM - 6:00 PM (CST)
- **English or Spanish Representatives** available to answer questions or to enroll via the phone.

Where To Login



Home

Login



Click the login button

www.mybenefitshub.com/crosbyisd



2025-2026 Benefits >

Medical

Dental

Vision

Cancer

Accident

Disability

Voluntary Group Life

AD&D

Reimbursement Plans

Basic Life w/ AD&D

Individual Life

HSA

Hospital Indemnity

Critical Illness

Legal Services

Emergency

Transportation

Sick Leave Bank

Telehealth

Prescription Savings

Enrollment Video

25-26 Benefit Guide

Claim Forms

Check FSA

ID Cards

Medical

Medical insurance, also known as health insurance, is coverage that helps you pay the high cost of medical and hospital expenses.

Depending on the coverage you choose, this insurance will help pay toward or completely cover annual physicals, doctor visits, hospitalization and emergency room visits. Many times you will be offered more than one plan to choose from, so please review the summary of benefits in detail to determine which plan is right for you.

Show More

Provider

Resource

CIGNA

[Medical Plan Overview 2025-2026](#)

Quick Links

[Medical Video](#)

CIGNA Healthcare

Life, Medical, & Disability: (800) 362-4462

<https://my.cigna.com/web/public/guest>



Benefit Information



Enrollment Video



Provider Search



Claim Forms



Check FSA



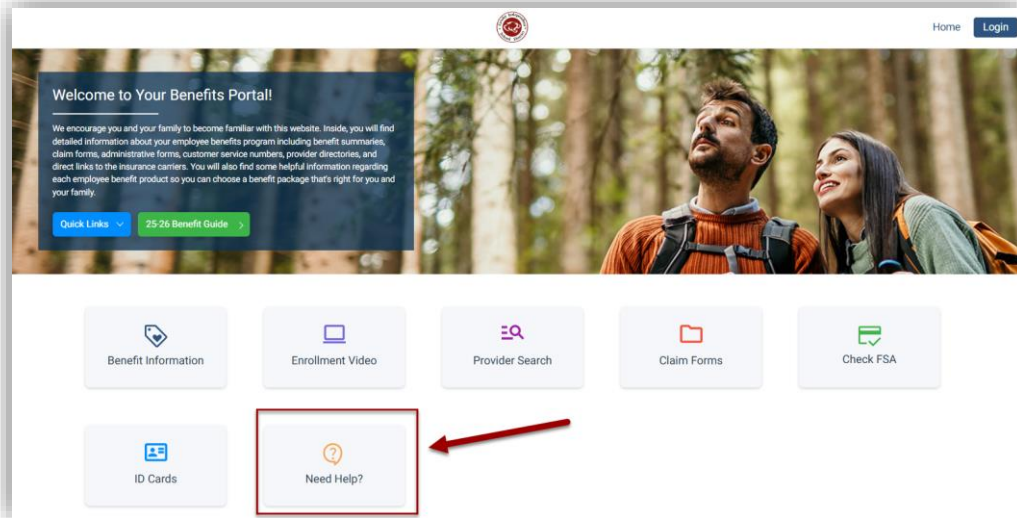
ID Cards



Need Help?

Questions or Need Help?

Use the “Need Help” link to send us your questions



The image shows a screenshot of a contact form titled 'Need Help?'. On the left side, there is a sidebar with links: 'Benefit Information', 'Enrollment Video', '25-26 Benefit Guide', 'Claim Forms', and 'ID Cards'. The main content area contains the following fields and options:

- Need Help?**
- Call Us**: (833) 921-0951, Monday-Friday 7:00AM-6:00PM CST
- Email Us**
- Question is related to:** Please Select... (dropdown menu)
- Name:** [Text input field]
- Email:** [Text input field]
- Phone:** [Text input field]
- Preferred Contact Method:** Please Select... (dropdown menu)
- Description of Issue:** [Text area]

At the bottom left, there is a 'Need Help? Give Feedback' link. At the bottom right, there is a disclaimer: 'Disclaimer: This form is not a secure means of sending information. Please do not include confidential data.'





NEW – CIGNA Medical

Crosby ISD medical insurance is moving to Cigna for its medical insurance.

3 Plan Options to Choose From:

- Open Access Plus H.S.A. – High deductible
- Open Access Plus Buy Up Plan - EPO*
- Open Access Simple Copay Plan – EPO* Copay

*Exclusive Provider Organization (EPO) An EPO is an in-network-only plan. With the exception of a true emergency, benefits are only payable if an in-network physician, or facility provides services. If you use an out-of-network provider, you will be responsible for all costs. The selection of a primary care physician is not required and you do not need a referral to see a specialist. However, it is best to confirm that your doctor and all specialists are in-network before seeking care.



Open Access H.S.A.

- ✓ Nationwide Network – **Cigna Open Access**
 - ✓ No Requirement to Designate a Primary Care Physician
 - ✓ No Referrals Needed for Specialist Visits
 - ✓ In & Out-of-Network Coverage – In Network will cost less
 - ✓ Once the deductible is met, member coinsurance of 30% until the out of pocket maximum is reached.
-



Open Access H.S.A. Highlights

- ✓ Preventative Care Visits Covered 100%
- ✓ In-Network Deductible/Out of Pocket Maximum
 - Individual - \$7,500/\$8,300
 - Family - \$15,000/\$16,600
- ✓ Pharmacy
 - No separate drug deductible
 - Tier 1 – 30% after deductible
 - Tier 2 – 30% after deductible
 - Tier 3 – 30% after deductible
 - Specialty – Yes – check with customer service for pricing
- ✓ Pharmacies – HEB, Walmart, Randalls, Albertsons
- ✓ This plan option is H.S.A. compatible



Open Access Buy Up - \$3,000

- ✓ Nationwide Network – Cigna Open Access
 - ✓ No Designation of a Primary Care Physician
 - ✓ Referrals Not Needed for Specialist Visits
 - ✓ In-Network Coverage Only
 - ✓ Preventative care covered 100%
 - ✓ Coinsurance – Once you reach your deductible, the plan pays 70% of eligible charges and member pays 30% until the out-of-pocket maximum is met.
-



Open Access Buy Up Plan Highlights

- ✓ Preventative Care Visits Covered 100%
- ✓ In-Network Deductible/Out of Pocket Maximum
 - Individual - \$3,000/\$9,100
 - Family - \$6,000/\$18,200
- ✓ Copays for PCP, Specialist Visits and Urgent Care
- ✓ Pharmacy
 - Tier 1 – \$15 copay
 - Tier 2 – \$100 copay
 - Tier 3 – \$200 copay
 - Specialty – Yes – check with customer service for pricing
- ✓ Pharmacies – HEB, Walmart, Randalls, Albertsons



Open Access Simple Co-Pay

- ✓ Nationwide Network – Cigna Open Access
- ✓ Do Not have to Designate a Primary Care Physician
- ✓ Referrals Not Needed for Specialist Visits
- ✓ In-Network Coverage Only
- ✓ Preventative care covered 100%
- ✓ Coinsurance – Once you reach your out-of-pocket maximum Copay of \$8000, plan pays 100%
 - ✓ All Co-Pays paid for any service goes into the \$8000 maximum out-of-pocket bucket



Open Access Simple CoPay Plan Highlights

- ✓ Preventative Care Visits Covered 100%
- ✓ **“No”** In-Network Deductible/Out of Pocket Copay Maximum
 - Individual - \$8,000
 - Family - \$16,000
- ✓ Copays for PCP and specialist visits, Urgent Care, Emergency Room (freestanding and hospital), and ambulance services, Hospital Admission & Outpatient Services
- ✓ Pharmacy
 - Tier 1 – \$40 copay
 - Tier 2 – \$70 copay
 - Tier 3 – \$150 copay
 - Tier 4 - \$250 copay
 - **Specialty** –Yes – check with customer service for pricing
- ✓ Pharmacies – HEB, Walmart, Randalls, Albertsons

Be An Informed Consumer!

Crosby ISD's medical plan is designed to support your health and well-being. The way we all use our benefits can impact the overall cost of coverage in the future. Here are some simple tips to help you make cost-effective choices:

- **Choose In-Network Providers:**

Just because a provider accepts Cigna insurance doesn't mean they are *in-network*. Always confirm network status before receiving care. Out-of-network services typically cost **you and the plan** significantly more.

- **Use Emergency Services Wisely:**

Avoid free-standing emergency rooms or hospital ERs unless it's a **true emergency**. For non-emergencies, consider in-network **Urgent Care** centers or use the **Recuro telehealth** service for quick, affordable care.

- **Shop Around for Diagnostic Tests:**

If your provider orders an MRI, CT scan, or other imaging services, compare costs. **Free-standing imaging centers** can offer significant savings over hospitals or outpatient facilities.

- **Choose Generic Medications:**

Generic drugs are safe, effective, and usually cost much less than brand-name alternatives. Ask your provider or pharmacist about generic options whenever possible.

- **Look for Prescription Discounts:**

In addition to using your insurance benefits, check **Clever Rx** for potential prescription savings. It's a free tool that can help you find lower prices on many common medications — sometimes even less than your copay.

Making smart choices helps control costs and keeps the plan affordable for everyone. Thank you for doing your part!



Health Savings Accounts (H.S.A)

If you are enrolled in the Open Access H.S.A. medical plan, you are eligible to enroll in a health savings account.

- **Administrator – Gulf Coast Educators Federal Credit Union**
- Personal savings account, stays with you even if you change jobs or retire
- Balance's rollover every year, no "use it or lose it"
- Unlike an FSA, funds are NOT front loaded - only the balance is available
- IRS approved medical, dental and vision expenses for you and your family
- Employee only : Up to \$4,300/\$5,300 | Family: Up to \$8,550/\$9,550



Flexible Spending Accounts (FLEX)

Flexible Spending Account (FSA)

Use pre-tax dollars to pay for eligible medical, dental, and vision expenses.

- **Administered by: Higginbotham**

- **Contribute up to \$3,300 per year**

- **Not tied to medical plan elections**

- **Use-it-or-lose-it:**

- Up to **\$500** rolls over (if unused by 8/31)
- Amounts over \$500 are forfeited

- **Funds available up front on a debit card**

- **Cannot enroll in both an FSA and an HSA**

Debit Card Info:

New enrollees will new receive a card; expiring cards will be automatically replaced.

✓ Stretch your dollars — plan contributions carefully!



Dependent Care

Dependent Care FSA

Use **pre-tax dollars** to pay for eligible dependent care expenses (daycare, preschool, after-school care).

• **Administered by: Higginbotham**

• **Annual Contribution Limits:**

- Up to **\$5,000** (married filing jointly or head of household)
- Up to **\$2,500** (married filing separately)

• **Use-it-or-lose-it:** Funds must be used within the plan year

• **No upfront funds:** Only reimbursed up to current account balance

• **Tax rule:** Cannot claim both this FSA **and** the childcare tax credit



Telehealth

- **Provider - Recuro**
- Telephone consultations with a state-licensed physician 24/7/365
- No Consultation Fees
- You don't have to be enrolled in a medical plan to enroll in the telehealth
- **Includes unlimited behavioral health consultations**
- May be used throughout the continental United States
- Saves money AND time
- **Don't confuse this Recuro with telehealth through your group medical plan; they are separate benefits.**



Hospital Indemnity

- **Carrier – CHUBB**
- **No pre-existing conditions clause**
- HSA Compatible
- High/Low Plan Options Available
- Hospital Admission Benefit - \$1,500/\$3,000
- ICU Admission Benefit - \$3000/\$6000
- Hospital Confinement Benefit - \$100/\$200 per day, 30 day max per insured
- ICU Confinement Benefit - \$200/\$400 per day, 30 day max per insured
- Newborn Nursery Benefit- \$500, max 2 days per confinement
- Observation Unit - \$500/day, 2 day max

***If also enrolled in Cancer Plan, Critical Illness, and/or Accident, benefits may also be payable under those plans as well depending on the nature of the confinement!**





Dental – High Plan

- **Carrier – Cigna**
- \$1,500 Plan Year Maximum
- Out-of-Network – 90th percentile of U&C
- 100% Preventive & Diagnostic – **3 Cleanings**
- 80% Basic Restorative Care
- 50% Major Restorative Care
- 50% Orthodontic Care (**Adults and Children to Age 26**)
 - Orthodontia Benefit - \$1,000 per lifetime
- \$50 Per Person or \$150 per Family Deductible for Basic and Major Restorative Care



Dental – Low Plan

- **Carrier – Cigna**
- \$1,000 Plan Year Maximum
- Out-of-Network – MAC (Max Allowable Charge – member will owe the difference between the contract rate and the provider's charge)
- 100% Preventive & Diagnostic – **3 Cleanings**
- 80% Basic Restorative Care
- 25% Major Restorative Care
- No Ortho
- \$50 per person and \$150 per Family Deductible for Basic and Major Restorative Care



What is U & C?

- U&C is the Usual and Customary charge for a service. Charges can vary by region. The U&C charge for a root canal may be \$400 in one area of the state but only \$300 in another. Out-of-Network services are paid at a percentage of the U&C charge.
- How Does that Work?
 - **Example** – Root Canal – Contract Rate is \$300 and U&C for Area is \$400
 - Provider Out-of-Network Charges \$425 for the service
 - Plan at MAC will pay provider \$300 and employee will owe \$125 (\$425-\$300)
 - **At 90%** will pay provider \$360 ($\$400 \times .90$) and employee will owe \$65 ($\$425 - \360).



DHMO

- **Carrier – Cigna**
- **In-Network Coverage Only** – no out-of-network benefits
- **Primary Care Dentist Required**
 - Can change after open enrollment directly with Cigna
- **Fixed Fees for Services**
 - See DHMO fee schedule for details
- **Orthodontia Covered** – for both **adults and children**



Vision – Platinum Plan

- **Carrier – Superior Vision**
 - Network – Superior Select Southwest
 - Exam/Lenses/Frames - every 12 months
 - Exam Copay - \$5
 - Materials Copay - \$10
 - Frame Allowance - \$200
 - Contacts covered in lieu of glasses/\$225 Allowance for contacts
 - Lens Options Covered In Full, In-Network
 - Standard single vision, lined bifocal, lined trifocal
 - Progressives covered to the allowance for a lined trifocal
-



Vision – Gold Plan

- **Carrier – Superior Vision**
 - Network – Superior Select Southwest
- Exam/Lenses/Contact Lenses– Every 12 months
- Frames - every 24 months
- Exam Copay - \$10
- Materials Copay - \$25
- Frame Allowance - \$150
- Contacts covered in lieu of glasses/\$150 Allowance for contacts
- Lens Options Covered In Full, In-Network
 - Standard single vision, lined bifocal, lined trifocal
 - Progressives covered to the allowance of a lined trifocal



Long Term Disability

- **New Carrier** – Lincoln Financial
 - Elimination Period – 90 days – benefits will start after you have been disabled for 90 days
 - Max Monthly Benefit – 60% of regular earnings to a maximum of \$6,000/month
 - Max Benefit Duration – To Normal Social Security Retirement Age if permanently disabled
-



Short Term Disability

- **New Carrier – Lincoln Financial**
- **Elimination Period Options** – 14 days or 30 days – the number of calendar days you are out on leave waiting for your benefit to start
- Benefit will last up to the time LTD benefits begin
- Max Weekly Benefit – 60% of regular earnings to max of **\$1,500/week**
- **1st Day Hospitalization Benefits** – If you are admitted as an inpatient for at least 23 hours, elimination period is waived and benefits begin immediately.
- **New enrollees will be subject to pre-existing condition limitations within the first 6 months of coverage**
- Must be actively at work on September 1 for coverage to become effective



Basic Life and AD&D

- **New Carrier** –The Hartford
 - All full-time employees will receive **\$10,000** Basic Life Insurance which includes a matching amount of Accidental Death & Dismemberment
 - **This benefit is paid for you by Crosby ISD!**
 - The proceeds are paid to your beneficiary should you pass away while employed with Crosby ISD – must designate beneficiaries in the enrollment system
-



Voluntary Term Life

- **New Carrier** – Lincoln Financial
- Voluntary Group Life Insurance **Guarantee Issue (GI): \$200,000** for New Hires and all current employees (not to exceed 7 x annual earnings) and \$50,000 for spouses (not to exceed employee election) and \$10,000 for children.
- Employees and spouses are eligible for up to \$500,000 in \$10,000 increments. Evidence of insurability (EOI) is required for amounts over GI
- Employee must cover themselves to cover a spouse or dependent child.
- Rates are age-banded, this means costs increase as you age
- Death benefit reduces at age 70 to 50% of original amount. Spouse coverage reduces based on employee's reduction

** New Coverage - Employees must be actively at work on September 1st for coverage to become effective. If dependent coverage is elected and dependent is hospitalized or in treatment facility on September 1st, coverage will not begin until the first of the month following discharge from facility.*



Life & AD&D

Life AD&D is coverage that pays a death benefit to the beneficiary, should death occur due to a covered accident. Dismemberment benefits are paid to you, according to the benefit level you select, if accidentally dismembered.

- **New Carrier – Lincoln Financial**
- Employees can elect up to \$500,000 in AD&D, \$200,000 no health questions asked.
- If you elect coverage, you may also cover spouses and eligible dependent children. Spouse coverage up to \$500,000 but may not exceed employee coverage, \$50,000 GI. Children may be covered for an additional \$10,000
- Death benefit reduces at age 70 to 50% of original amount. Spouse coverage reduces based on employee's reduction

**New Coverage - Employees must be actively at work on September 1st for coverage to become effective. If dependent coverage is elected and dependent is hospitalized or in treatment facility on September 1st, coverage will not begin until the first of the month following discharge from facility.*




Individual Life Insurance

- **Carrier - 5 Star**
- **Guarantee Issue** – Employee - \$100,000; Spouse - \$30,000; Children to age 24 - \$10,000
- Rates are based on your current age and will not change simply due to a change in your age.
- Guaranteed death benefit to age 121- Does not reduce with age
- Quality of Life Benefit – Will pay 4% of coverage amount for LTC in facility or home for up to 18 months if permanent loss of 2 of 6 ADL's occurs
- Employees do not have to enroll to obtain coverage for dependents
- Fully PORTABLE. This coverage belongs to you and can be kept into retirement



Cancer

- **Carrier – CHUBB**
 - Guarantee Issue for Employee, Spouse, Children
 - High/Low Plan Options Available
 - First Occurrence Benefit
 - Daily Radiation, Chemo, Immunotherapy And Experimental Treatment
 - Daily hospital and ICU confinement, surgical benefits, bone marrow and stem cell transplant, travel and lodging and more
 - Portable (you can take it with you when you leave or retire)
 - Also includes heart attack or stroke
 - *Pre-existing conditions do apply during first 12 months of coverage if you have been diagnosed with or treated for cancer during the 12 months prior to 9/1/2025.*
- 
- * ICU Benefit in this plan may be used for any ICU confinement, not only cancer!**

Accident

- **Carrier – The Hartford**
- High/Low plan options available
- Pays on a schedule of benefits
 - Ambulance – ground/air
 - Fractures and dislocations
 - Concussions
 - Rehabilitation
 - Hospital/ICU admission and daily confinement
- Guarantee Issue
- Portable

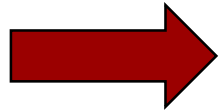
***If enrolled in the Cancer Plan and/or the Hospital Indemnity Plans and admitted into the hospital/ICU for an accident, benefits in those plans may also be payable in addition to benefits in the Accident Plan**





Critical Illness

- **Carrier - CHUBB**
- Lump sum benefit of \$10,000, \$20,000 or \$30,000 for employee, Spouse 100% of Employee amount. Children are automatically enrolled at 100% of employee amount for no additional cost.
- Covered conditions include Heart Attack, Stroke, End Stage Renal Failure, Loss of Sight, Paralysis, Dementia including Alzheimer's, Parkinson's, ALS, MS (see plan summary for full list of covered conditions)
- Spouse and dependent coverage available
- **Guarantee Issue** (no health questions asked); Pre-existing exclusions may apply. Portable (you can take it with you when you leave or retire)



❖ **If enrolled in both Critical Illness and Cancer Plans, benefits will be paid under both plans. Also, if hospitalized due to Critical Illness, benefits may also be payable under the Hospital Indemnity Plan!**

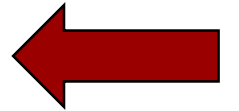


Emergency Medical Transportation

Be prepared for the unexpected, this plan provides emergency medical transport via Air or Ground to cover out of pocket costs not covered by medical insurance.

- Carrier - MASA
- No deductibles
- Also includes non-emergent air transport and repatriation services
- No provider network limitations; coverage extends to continental U.S and Canada
- No health questions asked

***Depending on the cause of the medical transportation, benefits may also be paid under the Accident Plan or Cancer Plan if enrolled.**





Legal Protection and Identity Theft

Carrier - LegalShield

- Access legal services, ID theft protection or both
- Legal advice/consultation on a variety of legal issues
- Contract/document review
- IRS assistance
- Will preparation
- High risk account monitoring
- Social media monitoring
- Credit monitoring and inquiry monitoring
- Full resolution services

Added Services:

- Mortgage document preparation
- Uncontested separation
- Uncontested divorce
- Uncontested adoption
- Uncontested name change



Employee Assistance Program (EAP)

Carrier - Lincoln Financial

Get confidential counseling and support services from licensed professionals to help with:

- Relationships
- Work/life balance
- Stress and anxiety
- Grief and loss
- Childcare and eldercare resources
- Substance abuse
- Addiction
- And more

Note: Services are available at little or no cost.



Thank You !!
