



Friendswood ISD

2025-2026
Benefits
Overview

Dental – Cigna

PPO and DHMO Plans are available. The PPO allows participants the freedom to choose any dentist and has 2 options: Low/High. The annual max benefit is \$750 on the Low and \$1,250 on the High per insured. Preventative Services are covered at 100% on both plans with no copay. High option includes Orthodontics for dependents under 19. The DHMO Plan requires enrollees to select an In-Network provider at enrollment with 450 providers within a 20 mile radius. *No waiting periods for services except for a 6-month wait for Major services on the Low plan.

Monthly Rates:

	DHMO	PPO LOW	PPO HIGH
Employee	\$11.84	\$31.36	\$ 36.40
Emp/Spouse	\$22.94	\$60.74	\$ 70.50
Emp/Children	\$24.10	\$63.76	\$ 74.00
Employee/Family	\$35.56	\$94.14	\$109.28

Vision – Cigna

\$10 Copay for Exam / \$25 Copay for Materials. Exam/lenses, and frames every 12 months with a \$150 frame allowance. Contacts covered in lieu of glasses at \$150. Lens options covered in full, in network: single vision, lined bi and trifocal, lenticular, standard progressive, and poly carbonate for dependents up to age 18

Monthly Rates:

Employee	\$ 7.58
Employee/Spouse	\$15.18
Employee/Children	\$15.32
Employee/Family	\$24.46

Short Term Disability – New York Life

Up to 60% of your weekly salary if you are unable to work due to an illness for a maximum of 13 weeks. Elimination period options of 7 or 14 days. New coverage and increases to coverage are subject to a 12-month pre-existing condition exclusion. Employees previously enrolled in STD will have continuity of coverage and pre-existing will not apply.

Plan 1—7/7 EP Monthly rate per \$10 of weekly benefit = \$0.868
Plan 2—14/14 EP Monthly rate per \$10 of weekly benefit = \$0.628

Long Term Disability – New York Life

Coverage begins after a 90 day elimination period. Benefits cover up to 60% of your monthly covered earnings. New coverage and increases to coverage are subject to a 12-month pre-existing condition exclusion with a 3-month look back period.

For a full rate table, please refer to mybenefitshub.com/friendswoodisd

Voluntary Life – Lincoln Financial Group

Friendswood ISD provides eligible employees with a \$20K life and AD&D policy. New employees may elect up to \$250K for themselves, \$50K for spouses and \$10K for children without having to answer health questions. Employees and spouses are eligible for up to \$500,000 in \$10,000 increments. Evidence of insurability is re-quired for amounts over guaranteed issue.

Employee & Spouse Rates per \$10,000:

< 29 \$0.50	30-34 \$0.70	35-39 \$0.80	40-44 \$1.30
45-49 \$2.00	50-54 \$3.10	55-59 \$4.60	60-64 \$7.20
65-69 \$13.70	70-74 \$24.20	75+ \$24.20	

*Child Life is \$1.00 for \$10K

Recuro - Telehealth

Unlimited virtual doctor visits for you and legal dependents. Includes Behavioral Health support with licensed counselors. \$12.00 per month covers entire eligible family.

Hospital Indemnity Plan – Cigna

Supplemental coverage that helps offset out-of-pocket costs in your medical plan, which is HSA compatible. High/Low plan options, hospital admission benefits—\$2,500/\$1,500—1st day, per insured. Hospital/ICU Con-finement benefit \$200/400 day, 30 day max per in-sured. Newborn Nursery Care—\$500 at birth

	Plan 1	Plan 2
Employee	\$16.78	\$23.52
Employee/Spouse	\$34.00	\$43.00
Employee/Children	\$21.60	\$26.68
Employee/Family	\$40.38	\$52.36

Cancer – Chubb

Guaranteed Issue with no health questions asked. Pre-existing exclusions apply. If currently enrolled in APL cancer plan, you will have continuity of coverage. High/Low Plan options, positive diagnosis benefit. Treatment benefit (\$10k/\$20K) paid in full after first claim for treatment is filed. Portable plan which can go with you if you leave the district.

Cancer Monthly Rates:

	LOW	HIGH
Employee	\$12.48	\$20.86
Employee/Spouse	\$23.64	\$38.74
Employee/Children	\$14.64	\$25.44
Employee/Family	\$27.16	\$44.42

Critical Illness – UNUM

Critical illness is designed to supplement your medical coverage by easing the financial impact associated with health events such as: heart attacks, strokes, renal failure, Alzheimer's, MS, ALS. Child conditions such as: cystic fibrosis, down syndrome, cerebral palsy, etc.

It provides a lump sum benefit payable directly to the insured upon diagnosis of a covered condition. Guarantee issue is \$30K for Employee, Spouse is up to 100% of Employee amount. with employee coverage: *all eligible dependent children are covered automatically 100% of employee amount at no additional cost.*

Example below is for the \$10,000 benefit:

< 25 \$ 2.62	25-29 \$ 2.92	30-34 \$ 3.32	35-39 \$ 4.02
40-44 \$ 4.92	45-49 \$ 6.32	50-54 \$ 8.12	55-59 \$ 10.12
60-64 \$ 14.12	65-69 \$ 21.52	70-74 \$ 38.82	75-79 \$ 65.72
80-84 \$ 112.32	85+ \$ 204.62	No additional Cost for children	

Health Savings Account – Gulf Coast Educators Credit Union

A Health Savings Account (HSA) lets you set aside a portion of your paycheck before taxes into an account to help pay for medical, dental, vision, and prescription expenses when enrolled in ActiveCare HD. HSA's balance will roll over every year. Contributions are NOT available in advance of being deducted from Employee's paycheck. 2024 maximums are \$4,150/Individual and \$8,300/Family. Employees 55+ can add an additional \$1,000 to their contribution

Flex Spending Account – Higginbotham

An FSA allows you to pay medical, dental, vision, and prescription expenses on a pre-tax basis, thereby reducing your taxable income. Your full annual contribution is available for use at the beginning of the plan year. The maximum contribution amount is 3,050. Dependent Care Reimbursement is \$5,000 if filing jointly and \$2,500 if filing single.

AD&D Life – Lincoln Financial Group

Accidental Death & Dismemberment is pays a death benefit to the beneficiary, should death occur due to a covered accident. Dismemberment benefits are paid to you according to the level you select, if accidentally dismembered. \$500,000 guaranteed issue.

Monthly AD&D Rates per \$10,000:

Employee \$ 0.20 Spouse \$ 0.20 Child(ren) \$0.10

Medical Transportation – MASA

MASA provides emergency transportation solutions and covers, IN FULL, your out of pocket medical transport cost when your insurance falls short.

MASA Monthly Rates:

Employee	\$ 14.00	Employee+Children	\$ 14.00
Employee+Spouse	\$ 14.00	Employee/Family	\$ 14.00

Individual Life w/ QOL Rider – 5 Star

Permanent life coverage stays in place until age 100. Guarantee issue is \$100K for new employees and \$30K for spouse. Quality of Life Benefit allows an insured, who permanently loses the ability to perform at least 2 of the 6 activities of daily living without assistance, to receive 4% of their death benefit paid monthly to a long term care provider, including home care, for a max of 18 months. Children & grandchildren may be covered to a maximum of \$20K. To see the individual age rate chart, go to www.mybenefitshub.com/friendswoodisid under Individual Life.

Accident – Cigna

Accident insurance is designed to supplement your medical insurance by helping to cover out of pocket costs experienced with treatment of an injury. High/Low options available. 50% organized and personal sport rider. \$50 wellness with auto-pay for dental preventative care if enrolled in dental through district.

Accident Monthly Rates:

	HIGH	LOW
Employee	\$15.68	\$9.10
Employee/Spouse	\$24.56	\$14.28
Employee/Children	\$25.78	\$14.92
Employee/Family	\$40.62	\$23.54

