

Northwest ISD Employee Benefits

Renewal & Supplemental Solutions



2026 - 2027 Benefit Year Renewal

Prepared for NISD Leadership

Today's Agenda

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Current plan performance, enrollment data, and rate summary

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Current Participation

Northwest ISD product participation snapshot

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The TRS Medical Challenge

Understanding the cost burden employees face with TRS
ActiveCare

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Critical Illness Coverage

\$5,000 lump-sum protection when employees need it most

05

Hospital Indemnity

\$500 admission + \$100/night in cash benefits

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Accident Insurance

Coverage for unexpected injuries from ER visits to follow-up care

07

Telehealth & Behavioral Health

24/7 access to care - reducing absenteeism and boosting morale

08

Complete Solution

Four Employer Benefits

Renewal Overview

2026-2027 Plan Year | Effective September 1 | Products up for renewal: Dental, Basic Life, Voluntary Life

Dental

97%

Loss Ratio

+27%

Carrier Ask

Current carrier running a 97% loss ratio and requesting a 27% increase to remain solvent on the plan.

 Out to Bid | Awaiting Responses

Basic Life

Rates Pending

Renewal not yet received

Basic life renewal rates have not yet been received from the current carrier. This line will be submitted to market for competitive bids.

 Out to Bid | Awaiting Responses

Voluntary Life

Rates Pending

Renewal not yet received

Voluntary life renewal rates have not yet been received. Will go to market alongside basic life for best competitive pricing.

 Out to Bid | Awaiting Responses

The Real Cost of a Health Event

What employees face out-of-pocket — and how employer-paid supplemental benefits close the gap

Critical Illness

Heart Attack or Cancer Diagnosis

Avg. out-of-pocket cost **\$4,000-\$8,000**

Lost wages (avg. 3 months) **\$12,000+**

Non-medical costs **\$5,000+**

~\$20,000+
Total Financial Impact

\$5,000 lump-sum paid on diagnosis

Covers deductible & immediate bills — no restrictions

Hospitalization

Inpatient Stay (3–5 days)

Avg. deductible exposure **\$1,500-\$3,000**

Daily hospital room cost **\$2,000-\$4,000/day**

Avg. employee out-of-pocket **\$3,000-\$6,000**

\$3,000-\$6,000
Out-of-Pocket After TRS Pays

\$500 admission + \$100/night

3-night stay = \$800 cash directly to employee

Accident

Fracture, ER Visit, or Injury

Avg. ER visit cost **\$1,500-\$3,000**

Fracture treatment avg. **\$2,500-\$7,500**

Physical therapy (8 visits) **\$1,200-\$2,400**

\$2,500-\$7,500
Typical Employee Cost

First-dollar cash benefits per event

ER, fracture, therapy — all scheduled benefits

The district shields employees from all three scenarios simultaneously.

Why This Sets Your District Apart

Employer-paid supplemental benefits are rare in Texas school districts — and that rarity can be your competitive advantage

The Competitive Landscape

< 5%

of Texas school districts offer employer-paid supplemental benefits

67%

of employees say benefits are a top factor in job acceptance decisions

3x

higher retention reported by employers offering comprehensive supplemental coverage

78%

of employees would stay longer due to benefits — even over a pay raise

What This Means for Northwest ISD

Stand Out in a Crowded Market

Neighboring districts compete for the same talent. Employer-paid benefits are a differentiator most cannot match — giving you an edge in every hire.

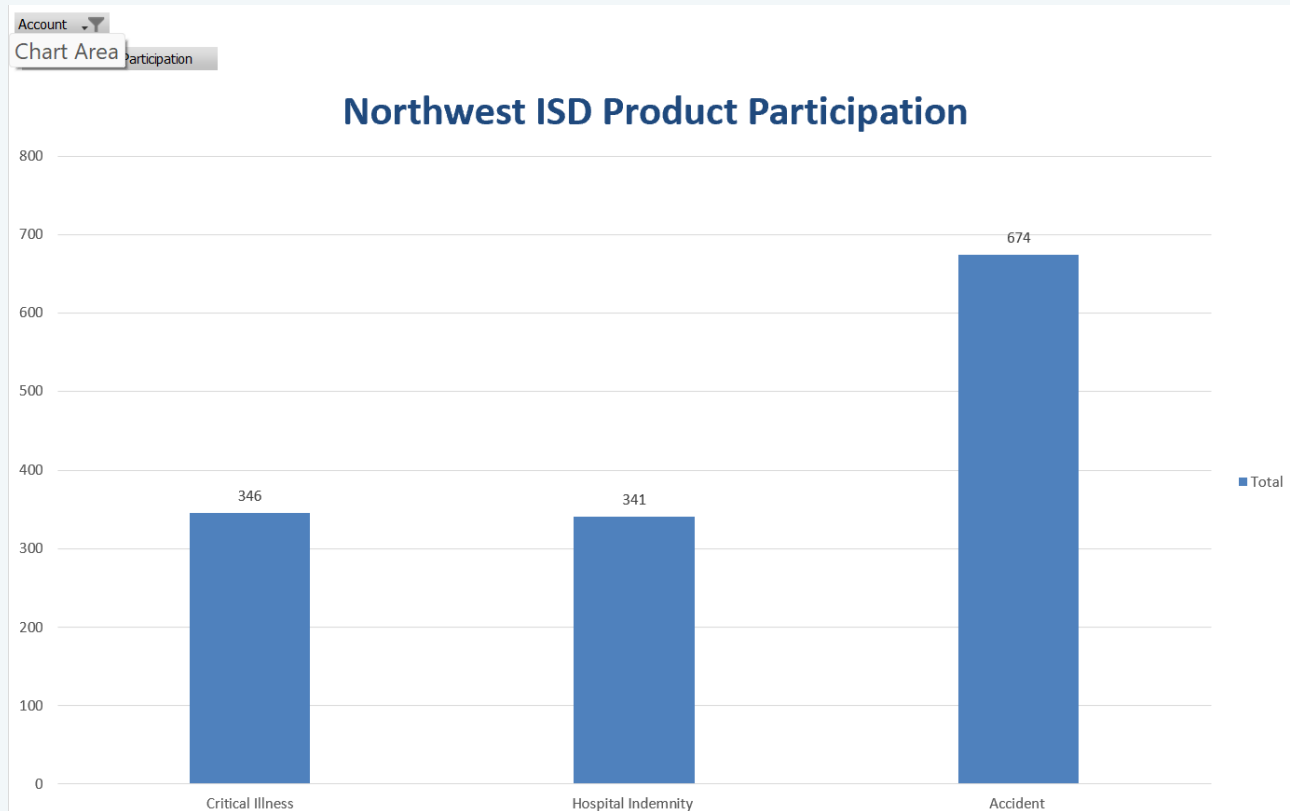
Reduce Costly Teacher Turnover

Replacing a single teacher costs \$\$ in recruiting and lost productivity. Stronger benefits keep your best people from leaving.

Benefits Employees Talk About

When a teacher receives a \$5,000 check after a diagnosis — at no cost to them — that story spreads and builds lasting loyalty.

Northwest ISD – Current Benefit Participation



Source: FFGA enrollment data — 2025-2026 plan year

The TRS ActiveCare Challenge

Rising Deductibles

TRS ActiveCare deductibles have climbed significantly - leaving employees with thousands in out-of-pocket exposure before insurance pays.

Out-of-Pocket Maximums

A single hospital stay or serious diagnosis can push employees to their annual maximum, creating financial hardship on an educator's salary.

Limited Employer Contribution

State funding for the employer share has not kept pace with premium increases, shifting more cost to employees year after year. More employees are dropping health and going without due to the cost. These solutions would benefit all staff, not just those enrolled in TRS Medical

Employee Stress = District Stress

Financial anxiety is a top driver of absenteeism, reduced productivity, and difficulty retaining quality teachers and staff.

Employer-Paid Critical Illness Coverage

\$5,000

Lump-Sum Per Covered Illness |
Employer-Paid - No Cost to
Employee

What It Does

- \$5,000 paid directly to the employee upon diagnosis of a covered critical illness
- Covered conditions include heart attack, stroke, cancer, major organ failure, and more
- No restrictions on use - bills, mortgage, childcare, or lost wages
- Bridges the gap between what TRS pays and what the employee actually owes
- Employer-paid means zero payroll deduction - a benefit employees appreciate immediately

Real-World Scenario

A 3rd grade teacher is diagnosed with breast cancer mid-school year.

With TRS ActiveCare Only:

\$3,000-\$5,000 deductible due immediately
Ongoing co-insurance on top of that
Lost wages during treatment & recovery

With Employer-Paid Critical Illness:

\$5,000 lump-sum paid on diagnosis
No restrictions on how it is used
Covers deductible, bills, or living expenses
Teacher focuses on healing, not financial stress

Employer-Paid Hospital Indemnity

\$500

Hospital Admission Benefit
Paid per covered inpatient admission

\$100

Per Night of Confinement
Paid for each night of inpatient stay

How It Works

1

Employee is Admitted

Covered for inpatient hospital admission due to illness, injury, or surgery

2

Benefits Trigger

\$500 paid on admission + \$100 for each night of confinement

3

Direct Payment

Check or direct deposit goes straight to the employee - no reimbursement maze

4

TRS Gap Covered

Offsets deductible, co-pays, and co-insurance that TRS ActiveCare doesn't absorb

Example: A 3-night stay = \$500 admission + \$300 (3 x \$100) = \$800 paid directly to your employee

Employer-Paid Accident Insurance

Accidents happen - and they're expensive.

Accident insurance pays scheduled cash benefits for covered injuries and treatments, regardless of what TRS pays. It's a first-dollar benefit that helps employees from the moment of injury.

Covered Events Include:

- Emergency room visits and urgent care
- Fractures, dislocations, and lacerations
- Ambulance transportation
- Follow-up physician visits
- Physical therapy and rehabilitation
- Hospital admission and confinement

The District Perspective

Zero cost to the employee

Employer-paid means full participation without payroll deduction friction

Keeps staff at work

Faster financial recovery = faster return from injury-related leave

Attracts & retains talent

A benefits package that stands out in a competitive educator market

No claims administration burden

Employees file directly with the carrier - HR stays focused

Telehealth & Behavioral Health Access

24/7 Telehealth

Employees and covered dependents connect with board-certified physicians via phone or video - any time, any day. No ER wait. No co-pay stress.

Behavioral Health Support

Confidential counseling, therapy sessions, and mental health resources - addressing the #1 growing health challenge in the education workforce. Unlimited telephonic visits for all staff.

Rx Consultations

Physicians can prescribe common medications during telehealth visits, reducing pharmacy costs and unnecessary urgent care trips.

District-Level Impact

Lower absenteeism. Reduced healthcare utilization costs. Improved staff morale and retention - measurable ROI for your district.

A Complete Employer-Paid Solution

How these benefits layer together to protect your employees from the true cost of TRS medical

TRS ActiveCare

Primary Medical Coverage

Hospital Indemnity

\$500 admission + \$100/night - employer-paid

Critical Illness

\$5,000 lump-sum on diagnosis - employer-paid

Accident Insurance

First-dollar coverage for injuries - employer-paid

Telehealth & Behavioral Health

Prevents claims before they start

All 4 Employer-Paid Benefits Combined:

\$17.22 PEPM

Per Employee Per Month