



CALALLEN ISD

Open Enrollment

What's New in 2026

- New Medical Plan & Rates
- New Dental Plan & Carrier
- New Critical Illness Carrier
- New Legal Assistance Program
- New STD & LTD Carrier & Plan
- New FSA & HSA Annual Maximum
- New Basic Life Plan & Carrier
- New Voluntary Life Plan & Carrier
- New Employer Paid Hospital Indemnity Carrier & Plan
- New Accident Carrier & Plan

Benefits Website

www.mybenefitshub.com/calallenisd

Scan the QR Code to access your benefits website.



Enrollment Dates: 08/03 - 08/14/26

Now is the time to make your supplemental benefit elections for a 09/01/2026 effective date. During your annual enrollment period, you may enroll for additional benefits, change plan options, or change dependents. For supplemental benefits that require Evidence of Insurability, a later effective date may apply.

If you experience a special enrollment event outside of the annual enrollment period, call your benefits administrator within **30** days of event.

Contact Us

Our expert team is here to provide clear guidance and personalized support.

Call: (833) 838-2627

Monday – Friday 7AM to 6PM CST

Email: calallenisd@hps.higginbotham.net

“NEW” SHORT- AND LONG-TERM WITH UNUM

Disability insurance protects one of your most valuable assets, your paycheck. This insurance will replace a portion of your income in the event that you become physically unable to work due to sickness or injury for an extended period of time.

“NEW” DENTAL PLAN WITH CIGNA

Dental insurance is a coverage that helps defray the costs of dental care. It insures against the expense of routine care, dental treatment, and disease.

“NEW” CRITICAL ILLNESS WITH THE HARTFORD

Critical illness insurance pays a lump sum directly to you if you're diagnosed with a covered condition, like a heart attack or stroke. The money can be used for medical bills or other expenses, such as transportation and childcare.

“NEW” HOSPITAL INDEMNITY WITH CHUBB

This is an affordable supplemental plan that pays you if you are confined to a hospital. This plan complements your health insurance by helping you pay for costs not covered by it.

“NEW” ACCIDENT PLAN WITH THE HARTFORD

Do you have kids playing sports, are you a weekend warrior, or maybe accident-prone? Accident plans are designed to help pay for medical costs associated with accidents, and benefits are paid directly to you.

“NEW” VOLUNTARY LIFE WITH AD&D WITH THE HARTFORD

Affordable life insurance that lets you choose the coverage amount to help protect your family. Pays a benefit for death or serious injury caused by a covered accident.

“NEW” LEGAL SERVICES LEGALEASE

Legal plans provide benefits that cover the most common legal needs you may encounter - like creating a standard will, living will, healthcare power of attorney, or buying a home.





Important Tips Before You Begin Enrollment

For Existing Employees

- Have your dependent's SSNs ready, if enrolling
- Update your beneficiaries
- Please have your electronic device available to access your security code

For New Employees

- You are required to log in THEbenefitsHUB and enroll or decline medical coverage for yourself and/or eligible dependents within 31 days of employment.
- You will need your dependent's SSN to complete enrollment.
- Know who your beneficiaries are and their information to finalize enrollment.

UNITED HEALTHCARE MEDICAL PLAN COMPARISON

Feature	ETOA (HMO Navigate)	EIW3 (HMO Navigate)	ETQO (POS Choice Plus)
Plan Type	HMO (PCP-led, referrals required)	HMO (PCP-led, referrals required)	POS (in & out-of-network flexibility)
PCP Visit	\$35 copay	\$35 copay	\$15 copay (network)
Specialist Visit	\$70 (referral required)	\$70 (referral required)	\$50–\$100 depending on network
Urgent Care	\$50	\$50	\$25 (network)
Emergency Room	\$500 per visit + coinsurance	\$500 per visit + deductible	\$400 + coinsurance
Deductible (In-Network)	\$3,000 / \$6,000	\$7,000 / \$14,000	\$5,000 / \$10,000
Coinsurance	80% plan / 20% member	100% after deductible	75% plan / 25% member
Out-of-Pocket Max	\$7,000 / \$14,000	\$8,150 / \$16,300	\$8,150 / \$16,300 (in-network)
Out-of-Network Coverage	Not covered	Not covered	Covered (higher cost)
Preventive Care	100% covered	100% covered	100% in-network
Employee	\$ 159.17	\$ 120.13	\$ 183.53
Employee + Spouse	\$ 1,119.01	\$ 1,009.82	\$ 1,187.14
Employee + Child(ren)	\$ 637.94	\$ 563.91	\$ 684.13
Employee + Family	\$ 1,615.73	\$ 1,470.23	\$ 1,706.51

*The rates illustrated include your employer's medical contributions.

MEDICAL PLAN - UNITED HEALTHCARE

Member Customer Service: 866-801-4409

Provider Services: 800-711-4555

www.uhc.com