

What's New in Benefits for 2026



District Paid Benefit Offerings

Medical

TRs BCBS | www.bcbstx.com/trsactivecare

Medical Contribution remains at \$373 per qualified employee. Please be aware of an important change from the Teacher Retirement System of Texas (TRS).

New Requirement: You must now provide a valid Social Security Number (SSN) for every dependent at the time of enrollment. Without an SSN, you will not be able to complete your dependent coverage elections.

Action Needed: Please gather SSNs and birthdates for all dependents you plan to enroll. If you do not have a dependent's SSN, start the process now to avoid missing the May 28, 2026, deadline.

District Paid & Term Life

Lincoln Financial Group | www.lfg.com

Duncanville ISD provides all eligible employees a \$10,000 policy. The cost of this policy is paid for 100% by your employer. This is a term life policy that is in effect while you are employed. Employees also have the option to buy additional Term Life Insurance through Lincoln.

Employee Assistance Program

Lincoln Financial Group | www.lfg.com

An employee assistance program, or EAP, is a free, voluntary program offered by your employer. With one phone call, you will have access to short-term counseling and confidential assessments whenever you have a personal or work-related problem. It offers 24/7 access to professionals who can help you successfully face emotional issues.

Telehealth

Reкуро | www.reкуро.com

A virtual health plan that covers your entire family is available to all employees, paid 100% by your employer, Duncanville ISD. All qualified employees will receive this benefit, even those who do not enroll in the district's medical plan. **Telehealth through Reкуро also offers Behavioral Health services for you and your family!**

District Benefit Offerings

Dental

Cigna Dental | www.mycigna.com

On the DPPO & DHMO Plan you will see a premium savings with a broader network. Children are covered to age 26. If you are just now signing up for dental insurance, there is no waiting period for major services or orthodontia.

Vision

Ameritas Vision | www.vsp.com

Receive the most benefits by using an in-network provider. Children are covered to age 26. The Premier Plan includes frame allowance each year per covered member as well as the frame allowance increased on both plans.



Visit your Employee Benefits Center! You can check enrollment dates and instructions, plus download benefit brochures and watch



Disability

The Hartford | www.thehartford.com

Employee will see a 5% monthly savings. Educator Disability insurance combines the features of a short-term and long-term disability plan into one policy. The coverage pays you a portion of your earnings if you cannot work because of a disabling illness or injury. The plan gives you the flexibility to choose a level of coverage to suit your need. You may purchase coverage that will pay you a monthly flat dollar benefit in \$100 increments up to 66 2/3% of your current monthly earnings. Waiting Period Options from 7 Days to 180 Days. Waiting periods of 30 Days or less include the hospital waiver benefit, which means the waiting period may be waived if admitted to the hospital. If your disability is a result of a pre-existing condition, we will pay benefits for a maximum of 1 month.

Permanent Life Insurance

Texas Life | www.texaslife.com

Added an enhancement of a critical illness rider for new policies. Life insurance can be an ideal way to provide money for your family when they need it most. Purelife-Plus offers permanent insurance with a high death benefit and long guarantees that can provide financial peace of mind for you and your loved ones. Purelife-Plus is an ideal complement to any group term and optional term life insurance your employer might provide and has the following features: affordability, take it with you when you leave employment, chronic illness rider and coverage for your spouse, children and grandchildren!

Hospital Indemnity

Wellfleet | www.wellfleetinsurance.com

Lower premiums and richer benefits! A trip to the hospital can be costly and most people are surprised to learn that they are responsible for a good portion of the bill. Hospital indemnity insurance provides a direct benefit in the event of a hospitalization, regardless of treatment costs or other insurance coverage. It's an affordable way to protect yourself from rising health care costs. The plans include a \$50 Wellness Benefit for the entire family and a newborn benefit.

Accident

Manhattan Life | www.manhattanlife.com

Lower premiums and richer benefits! If you have an accident, major medical insurance will help with many medical expenses, but you could be left with out-of-pocket expenses. The plan pays for a long list of covered minor and more serious injuries. You can use the benefits to help pay out-of-pocket medical costs or personal expenses. The plans include a \$50 Wellness Benefit for the entire family.

Cancer

Guardian | www.guardianlife.com

Same affordable rates, richer benefits! This policy may help pay for expenses not covered by your major medical insurance. Benefits include an initial cancer diagnosis payout as well as a schedule of benefits throughout treatment and a \$50 annual wellness benefit, just for getting a yearly cancer screening! Options are available for spouse and children to age 26.

Critical Illness

The Hartford | www.thehartford.com

Same affordable rates, richer benefits! The Hartford Critical Illness Plan pays benefits when a doctor diagnoses you with a covered serious illness or condition like heart attack, stroke, cancer and more. The money is paid directly to you, to spend as you wish. This plan includes a \$100 wellness benefit for an annual health screening.



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Health FSA & Dependent FSA

FFGA | www.ffga.com

You will be sent a new FSA debit card. Flexible Spending Accounts are an IRS-approved program to help you save taxes and reimburse yourself for out-of-pocket medical or childcare expenses. Your employer has chosen the \$680 carryover option for your Medical FSA plan. This option allows you the opportunity to carry over up to \$680 of unclaimed Medical FSA funds into the following plan year. Keep in mind that balances more than \$680 will be forfeited under the use-it-or-lose-it rule.

Your Health FSA maximum contribution amount for 2026 is \$3,400.

You Dependent Care FSA maximum contribution amount for 2026 is \$7,500.

Emergency Transport

MASA | www.masamts.com

MASA MTS covers out-of-pocket expenses associated with emergency ground or air transportation to a medical facility for serious medical emergencies deemed medically necessary for you or your dependent family member. There is a change in premium per MASA.

Legal Plan

ARAG | www.araglegal.com

Plan provides you with access to professional lawyers at a low monthly rate with benefits like will preparation, document review, contesting a traffic ticket, lawsuits, divorce and so much more. Expert legal advice is available at your fingertips.

Identity Theft

Allstate | www.myaip.com

Lower premiums and richer benefits! The plan covers all children regardless of age and family members over the age of 65 and includes access to the BARK app at no additional cost!

Pet Insurance

Nationwide | www.petsnationwide.com

Pets are like family and it's important to protect their health, too. A pet insurance policy can help you save on vet bills, medical needs, medication and a variety of procedures. Choose the plan that works best for you and your furry friend.



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