GET THE MOST OUT OF YOUR SUPPLEMENTAL BENEFITS

It's almost enrollment time, and we want to make sure every LISD employee is taking full advantage of each benefit. You will find examples of benefits offered through LISD that will help support you and potentially put cash back in your pocket. Make sure you are familiar with these, as they may be able to provide you with savings as well as useful solutions to everyday life. For more information visit the LISD Benefits Website at www.lisd.net/benefits, or scan the QR code, and click on "Benefits Portal."

BENEFITS CALL CENTER
(833) 982-2477

IMPORTANT VALUE-ADDED BENEFITS

HOSPITAL CASH (CHUBB)

Hospital Cash is a benefit that is offered on a voluntary basis, which is designed to pay you a benefit if you are hospitalized as an inpatient due to a covered sickness or accident, or pregnancy.

- No Pre-Existing Condition Limitation for pregnancy - If you are pregnant prior to September 1, 2026, you are eligible to enroll and still receive a benefit.

VOLUNTARY LIFE & AD&D (CHUBB)

Voluntary Life Group Life Insurance is one of the most affordable ways to purchase life insurance for you and your family.

- New Hires - If you are a new hire at LISD, as long as you make your election in the first 30 days, you are eligible to obtain life insurance on a guaranteed issue (GI) basis, which means you do not have to answer health questions. New hires can get up to 7 times their salary, up to a max of $350,000, for themselves, $50,000 for their spouse, and $10,000 for each eligible child.
- Current Employees – If you currently have Voluntary Life Insurance through CHUBB, you can increase your coverage up to 7 times your salary up to a max of $350,000, without having to answer health questions. If you are not currently covered, you may still enroll but an online Evidence of Insurability questionnaire will be required at the time of enrollment.

WELLNESS BENEFITS

Wellness benefits are designed to pay cash directly to you and your covered dependents for simply having a medical wellness exam. Each carrier below, will pay a wellness benefit to you and each covered dependent once per year.

- Cigna Critical Illness—$50.00 Wellness
- Chubb Hospital Cash— $50.00 Wellness

FLEXIBLE SPENDING ACCOUNT (USE-IT-OR-LOSE-IT)

If you are currently making pre-tax contributions to your flexible spending account, the plan year ends on 8/31/2026. However, LISD offers a grace period and a run-out period.
Grace Period – Deadline to incur expenses:
75 days (November 14)
Run-out Period – Deadline to file for reimbursement:
90 days (November 29)
The FSA is administered through National Benefit Services (NBS). Contact NBS with questions about your account.

Partial List of Eligible Expenses:

- Medical, dental, vision copays and deductibles
- Prescription drugs
- Physical therapy
- Chiropractor
- First-aid supplies
- Lab fees
- Eye exams
- Laser eye surgery
- Eyeglasses, contact lenses, lens solution

VISION (EYEMED)

Lasik or PRK discounts from U.S. Laser Network. Call 800-988-4221. 15% off retail or 5% off promo price.

Hearing care discounts on hearing aids from Amplifon Network. Call 877-203-0675

IMPORTANT VALUE-ADDED BENEFITS

EMPLOYEE ASSISTANCE PROGRAM (EAP) (CHUBB)

Lewisville ISD pays for CHUBB Basic Life Insurance for all eligible employees. Because of this, CHUBB Workplace Benefits provides employees with value-added benefits at no cost to you through ComPsych® Guidance Resources and Assist America.

Employees enrolled in the New York Life Disability have free access to an additional Employee Assistance Program.

EMOTIONAL SUPPORT

The program is staffed by ComPsych® highly trained, caring clinicians who are available by phone or online 24 hours a day, seven days a week. Six face-to-face sessions are also available per issue per employee/family member per year. Call any time with personal concerns including:

- Stress, depression, anxiety
- Marital and family conflicts
- Alcohol or drug use
- Job pressures
- Dealing with change
- Grief and loss

LEGAL GUIDANCE

You'll be connected with a Guidance Consultant who will talk with you about your situation and schedule a phone appointment for you with a ComPsych® staff attorney. ComPsych® attorneys can help you with:

- Family law matter, including divorce, custody, child support and adoption
- Bankruptcy and credit issues
- Landlord/tenant issues, including eviction and lease questions
- Real estate and foreclosure questions
- Immigration concerns
- Wills and living wills

WORK-LIFE SOLUTIONS

ComPsych® Work-Life Specialists will research your question, and send you a complete packet of practical information, including prescreened referrals, articles on your topic and much more. Call any time for assistance with topics, including:

- Finding child/elder care
- Housing searches
- Seeking financial assistance
- Finding pet care
- Sending a child off to school
- Planning a major project or event

FINANCIAL WELLNESS

These resources from ComPsych® can give you the confidence and peace of mind you deserve.

- WellthSource – An interactive financial wellness resource that helps employees and their family members create and manage a well-planned, flexible and sustainable lifestyle of healthy financial habits.
- FinancialConnect – Provides individualized, objective guidance on a broad range of personal financial issues.

GLOBAL EMERGENCY SERVICES OFFERED BY ASSIST AMERICA

Medical Assistance Services:

- Medical consultation, evaluation & referral
- Medical monitoring
- Emergency medical evacuation
- Foreign hospital admission assistance
- Medical repatriation
- Prescription assistance

Travel Assistance Services:

- Compassionate visit
- Care of minor children
- Return of mortal remains
- Pre-trip information
- Return of vehicle
- Lost luggage & document assistance
- Interpreter & legal referral

CRITICAL ILLNESS (CIGNA)

These resources, services and discounts can help you manage your unique concerns. Once you're enrolled, online resources will be available on myCigna.com on your Supplemental Health page under the Coverage tab.

MENTAL HEALTH RESOURCES

Find expert advice and information about mental health issues. Our phone seminars are conducted by guest experts in their field and will help you learn more about common issues, as well as offer coping techniques and support. Our seminars are free, and you don't have to register. The seminars are open to anyone, including parents, caregivers and loved ones.

HEALTHY REWARDS

Easy access to discounts on a wide variety of health and wellness programs and services, such as, gym memberships and virtual workouts, LASIK and hearing aids