

**WHITE SETTLEMENT ISD 2026-2027
CAFETERIA PLAN BENEFIT SUMMARY SHEET**



This is a brief description of available employee benefits for eligible employees. For more information and enrollment, please visit THEbenefitsHUB at www.mybenefitshub.com/WHITESETTLEMENTISD.

2026-2027 BENEFIT

DESCRIPTION

Health Insurance Blue Cross Blue Shield of Texas	TRS-ActiveCare Primary TRS-ActiveCare Primary+ TRS-ActiveCare HD TRS-ActiveCare 2 (Closed to New Enrollees) For more information on these plans, please visit: www.mybenefitshub.com/WHITESETTLEMENTISD or www.trs.texas.gov/Pages/healthcare_trs_activecare.aspx
Hospital Indemnity UNUM – <i>Provider Change</i>	Guarantee issue Pre-existing conditions covered immediately Hospital Admission, Daily Hospital Stay, ICU, General Anesthesia and Surgery, Emergency Accident, Well Child Visits, High Risk Pregnancy Pays directly to employee – Portable coverage
Dental MetLife	High Plan – Yearly Max \$1500 (Ortho Max \$1000) Class I 100%/Class II 80%/Class III 50%/Ortho 50% Low Plan – Yearly Max \$1000 Class I 100%/Class II 80%/Does NOT Cover Major or Ortho
Dental & Vision Discount QCD of America	Discount plan – Free to Employee – Family coverage is available Must go to an in-network provider that is selected at enrollment
Vision Superior Vision	Frames – \$150 retail allowance Standard Lenses covered Contact Lenses – \$150 retail allowance – (in lieu of eyeglasses/frames) Exam, Frames, and Lenses – Every 12 months
Educator Disability The Hartford	Guarantee issue Benefits will be paid for a max of 1 month for a pre-ex condition Benefit amount – up to 66% of income – \$7500 monthly benefit max Elimination periods from 0-180 days Pays directly to employee
Cancer American Public Life (APL)	Guarantee issue Pre-existing conditions covered after 12 months on the plan Two plans to choose from Cancer Screening Benefit Pays directly to employee – Portable coverage
Accident UNUM – <i>Provider Change</i>	Guarantee issue Pre-existing conditions covered immediately Lump sum benefits paid for Injuries, Treatment, Surgery, Recovery, Hospital, and AD&D Organized Sports Benefit and Building Benefit included Pays directly to employee – Portable coverage
Critical Illness UNUM – <i>Provider Change</i>	Guarantee issue Pre-existing conditions covered immediately Critical Illnesses, Cancer, Supplemental Critical Illnesses, and Progressive Diseases Employee coverage amounts: \$10k, \$20k, or \$30k 50% coverage amount for your spouse, and 100% for children Employee children are automatically covered under employee coverage, and Spouse coverage is available Be Well Benefit Included – \$50 per plan year Pays directly to employee – Portable coverage
Basic Life and AD&D The Hartford	Full-time employees are covered with \$15,000 Paid for by WSISD

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Voluntary Life and AD&D The Hartford <i>No EOI Required this year for amounts up to GI max!</i>	Full Open Enrollment this year only for all WSISD eligible employees! Guarantee issue for Employees – up to \$250k or 5x Salary Guarantee issue for Employee Spouse – up to \$50k Guarantee issue for Employee Child(ren) – \$10k Spouse coverage may match employee coverage up to \$150k
Individual Life Texas Life	Coverage offered for you, your spouse, children, and/or grandchildren Accelerated Death Benefit due to Terminal Illness included <i>Accelerated Death Benefit due to Chronic Illness (New Benefit)</i> Guaranteed renewable to age 100 – Portable coverage
Health Savings Account (HSA) EECU	Maximum yearly contribution amounts for 2026: \$4400 for Individual and \$8750 for Family Must be enrolled in an IRS-defined High Deductible Health Plan Use for your or your dependents' qualified medical expenses You can never lose your money, and funds roll over from year to year Debit Card is included
Flexible Spending Accounts (FSA) National Benefit Services (NBS)	Healthcare FSA: Maximum yearly contribution amount for 2026 is \$3400 No requirement for any type of Health Plan to contribute Use for your or your dependents' qualified expenses, including: Medical, Dental, Vision, Prescription, Chiropractic, etc. Debit Card is included Carryover – A maximum of \$680 will carry over to the next plan year Election does NOT roll over – Must re-elect each year Dependent Care FSA: Maximum yearly contribution amounts for 2026: \$3750 if married and filing separately; \$7500 if married and filing jointly, or if you file as single or head of household No Debit Card Funds do NOT roll over – Use it or Lose it Election does NOT roll over – Must re-elect each year Employees who use First Class Day Care do NOT enroll
FSAsStore.com/HSAsStore.com	Online marketplace for guaranteed FSA and HSA eligible products Educational resources for all things FSA and HSA
Emergency Transportation MASA	One fee covers you, your spouse, and your eligible dependents No deductible or waiting period Does NOT matter which company picks you up Easy claim process – Portable coverage Emergent Plus (Coverage in the U.S./Canada) Emergent Air and Ground Transportation Non-Emergent Air Transportation (between medical facilities) Repatriation (if over 100 miles from home)
Family Legal Services and ID Protection ID Shield & Legal Shield	Coverage available for you, your spouse, and eligible dependents No deductible or waiting period Portable coverage

For questions about your TRS medical benefits, please contact Alyssa Thompson, WSISD Benefits Coordinator, at (817) 367-5306.

For all other benefit questions, please contact Crider Insurance Services. Plan details, information, instructional and educational videos, provider lists, and forms are available at www.mybenefitshub.com/WHITESETTLEMENTISD.



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