

2026 - 2027

Employee Benefits Guide

Magnolia ISD





Contents

04	Welcome
05	Enroll in Your Benefits
06	How to Self-Enroll
07	Eligibility
08	Contact Information
09	Qualifying Life Events
10	Section 125 Plan
11	Substitutes/Variable Hour
12	Your Plan Features
13	Medical
15	Houston Methodist
17	Telehealth
18	Next Level Prime
19	Prescription Drugs
20	Mental Health
21	Health Savings Account (HSA)
22	Flexible Spending Account (FSA)
23	Dental
24	Vision
25	Life and AD&D
26	Employee Assistance Program
27	Permanent Life Insurance
28	Disability Coverage
29	Accident
31	Hospital Indemnity
32	Critical Illness
34	Cancer Insurance
36	Health Screening Benefits
37	Mental Health & Well-Being
38	Emergency Transportation
39	SafetyNets plus
40	Retirement (403b & 457b)



Support Contacts

Magnolia ISD Benefits Office
Felicia Parker
Benefits Coordinator
281-252-2527
fparker@magnoliaisd.org

Baldwin Group
Christina Christeson
Client Manager, Employee Benefits
713-772-5224
chrissy.christeson@baldwin.com



Scan or Click
to Visit Our
Magnolia ISD
Employee
Benefits Website

www.benefitsdetails.com/magnolia-isd



Visit our Magnolia ISD Employee Benefits Website for
detailed plan information, handy documents and more!

Need Help? Have Questions? Contact Our Benefits Service Center:
Call 1-877-252-2011



Hey There!

Welcome.



Magnolia ISD has worked hard to put together a benefits package that will help you thrive and will support your financial stability.

Each year, Magnolia ISD strives to offer comprehensive and competitive benefit plans to our employees. In the employee benefits guide you will learn more about the benefits offered for the 2026 plan year and how to use them to your benefit.

This Benefits Guidebook describes the highlights of the Magnolia ISD benefits program in non-technical language. Your specific rights to benefits under the plan are governed solely, and in every respect, by the official plan documents, and not the information in this Guidebook. If there is any discrepancy between the description of the program elements as contained in this benefits guidebook and the official plan documents, the language in the official plan documents shall prevail as accurate. Please refer to the plan-specific documents published by each of the respective carriers for detailed plan information. You should be aware that any and all elements of Magnolia ISD benefits program may be modified in the future, at any time, to meet Internal Revenue Service rules, or otherwise as decided by Magnolia ISD.



Plan Year

September 1st, 2026 -
August 31st, 2027



Enroll in Your Benefits



Existing Employees Open Enrollment

July 13th, 2026 -
August 7th, 2026



New Employees

You have **31 days** from
your actively-at-work date
to make benefit elections.

Choose an enrollment method:



Enroll In-Person

Scan or click the QR code to the right to sign
up to enroll in-person with a Licensed Benefits
Counselor at Magnolia ISD locations.



In-Person Enrollment

Date	Campus	Time
July 17, 2026	Benefit Fair at the Magnolia Event Center (<i>with carriers in attendance</i>)	9am - 2pm
July 22, 2026	ESC	8am - 4pm
August 4, 2026	Bear Branch Elem. Smith Elem. Ellisor Elem. BBI/BBJH/Transportation East/Daycare East	8:30am - 4pm
August 5, 2026	MPE/MPI/MPJH Audubon Elem. Magnolia HS Williams Elem.	8:30am - 4pm
August 6, 2026	Magnolia West HS MJH/MIS Magnolia Elem. Nichols Sawmill Elem.	8:30am - 4pm
August 7, 2026	Lyons Elem.	8:30am - 4pm
August 7, 2026	DAEP/Alpha Transportation West/Daycare West/Maintenance/Food Service	8am - 4pm



Enroll Over the Phone

Call our Benefits Service Center and enroll with a Licensed
Benefits Counselor over the phone, Monday through Friday,
8am to 5pm CST.

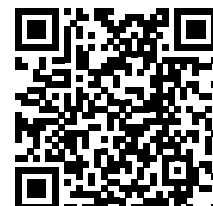
1-877-252-2011



Self-Enroll Online

We also provide the exciting (and easy!) option of self-
enrollment through bCEnroll by WEX. Follow the directions
on page 6 to start your own open enrollment journey!

enroll.benefitsconnect.net/magnoliaisd

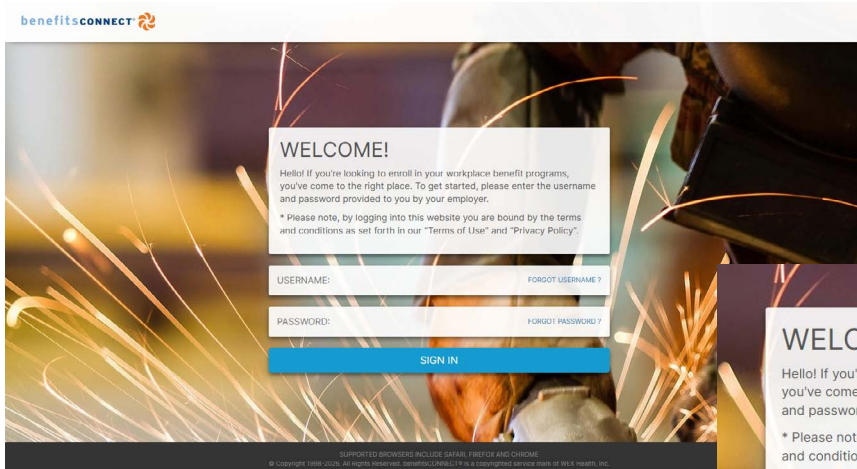




How to Self-Enroll

1

To log into bCEnroll, open your web browser and type enroll.benefitsconnect.net/magnoliaisd in the top URL address bar.



2

At your home screen, you will see a **Username** and **Password** welcome box.

3

Your **Username** is the first six characters of your last name (if applicable), followed by the first letter of your first name, which is then followed by the last four digits of your Social Security Number.

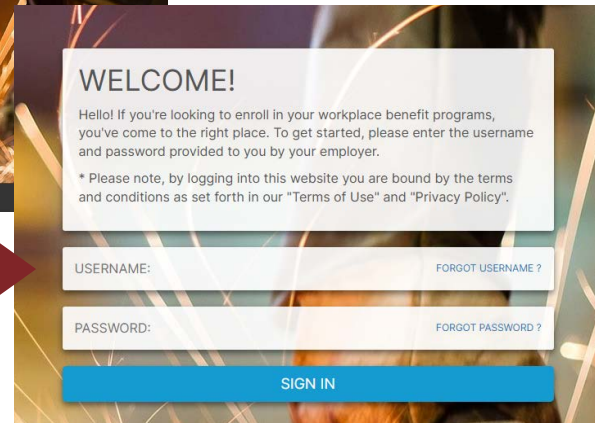
4

Your initial **Password** is your Social Security Number (SSN) without dashes. Once logged in, you will change your password. Your **NEW** password **MUST** meet the following requirements:

- Be at least 10 characters in length
- Contain at least one letter
- Contain at least one special character
- May NOT contain: &?#+=\ /
- May NOT contain spaces
- Passwords are case sensitive

5

Click **Sign In** to enter **bCEnroll**



Example

Joe Smithson

SSN: 123456789

Username: smithsj6789

Password: 123456789



Eligibility

Magnolia ISD encourages the health and financial well-being of its employees by providing access to quality and affordable healthcare.

Eligibility: Eligible employees must be actively at work on the plan effective date for new benefits to be effective.

New Employees: You have 31 days from the date that you are actively at work to make benefit elections. You may self-enroll online or call 1-877-252-2011 and enroll with licensed benefits counselor.

Existing Employees: You may make your elections during this year's annual open enrollment. For enrollment options, see page 5 of this guide.



Dependent Eligibility

If you apply for coverage for yourself, you may also elect coverage for any of your eligible dependents. Eligible Dependents include one or more of the following:

- Your legal spouse
- A child through the age of 26. You can only make changes to the specific plans where dependents will be affected
- A child is defined as your natural child, legally adopted child, stepchild, a grandchild who is a Dependent of the Participant for federal income tax purposes and resides full time with Participant, and any child for whom you are the court-appointed guardian
- A child of any age who is medically certified as disabled and dependent on the parent for support and maintenance

Getting Started



Scan this QR code to save the Magnolia ISD Benefits Service Center number to your contacts!



iPhone Users: When contact info comes up, press "Create New Contact".



Android Users: When contact info comes up, press "Add To Contacts".





Contact Information

Benefit	Administrator (Group ID)	Phone	Website/Email
Medical	BCBSTX/TRS (D1560)	1-866-355-5999	bcbstx.com/trsactivecare
Express Scripts	Express Scripts	1-844-367-6108	express-scripts.com/trsactivecare
Telehealth	Recuro (Magnolia ISD or Member ISD)	1-855-6RECURO	recurohealth.com
Next Level Prime	Next Level Prime (Magnolia ISD)	1-833-957-6200	navigator@NextLevelUrgentCare.com NextLevelUrgentCare.com
Clever Rx	Clever Rx (2373)	1-800-873-1195	cleverrx.com/baldwin
Mental Health	TAVA	1-385-376-4683	care.tavahealth.com/signup/misd
Dental	Cigna (3347401)	1-800-244-6224	mycigna.com
Vision	VSP (40168045)	1-800-877-7196	vsp.com
Life and AD&D	The Standard (648916)	1-800-628-8600	standard.com
Employee Assistance Program (EAP)	Health Advocate (Magnolia ISD)	1-888-293-6948	healthadvocate.com/standard3
Term Life Insurance	Aflac (AGC0006413103)	1-800-433-3036	aflacgroupinsurance.com
Disability	The Standard (648916)	1-855-757-4717	standard.com
Accident Hospital Indemnity Critical Illness	MetLife (138358)	1-800-GET-MET8	mybenefits.metlife.com
Cancer	Transamerica (G000053931)	1-888-763-7474	transamerica.com
Medical Transport	MASA (MKMAGN)	1-954-334-8270	masamts.com/member
SafetyNets plus	SafetyNets plus (16230)	1-800-787-3988, ext. 201	snpid.net/magnoliaisd
Health Savings Account	Gulf Coast Educators FCU	1-281-487-9333	texaseducatorshsa.com/partner/magnolia-isd/
Flexible Spending Account	NBS Benefits	1-855-399-3035	mynbsbenefits.com
COBRA Dental & Vision	WEX	1-866-451-3399	www.wexinc.com cobraadmin@wexhealth.com
403(b) & 457(b)	TCG Retirement	1-800-943-9179	tcgservices.com/enroll



Making Changes:

Qualifying Life Events

Generally, benefit changes are limited to open enrollment.

If you experience a Qualifying Life Event (for instance: getting married or having a baby), please contact our Benefits Service Center at 1-877-252-2011; proof of the Qualifying Life Event must be submitted within 30 days in order to change current benefit election.

- Benefit Elections must be consistent with the event
- You can only make changes to the specific plans where dependents will be affected
- Benefits and new rates become effective the date of the event for birth, adoptions, marriage, divorce, and death; or the day after benefits end, when the event is loss of coverage
- The event date must be consistent with the information in the Supporting Documentation



Qualifying Event	Supporting Documentation	Dependent Documentation
Marriage	Marriage Certificate	Birth Certificates are required if adding spouse's children
Death	Death Certificate	No additional documentation required
Divorce	Certified copy of Divorce Decree	Birth Certificates are required if adding children not currently enrolled in benefits
Adoption	Placement for adoption paperwork Legal documentation of adoption	No additional documentation required
Birth	Birth Certificate Verification of Birth Facts issued by hospital	No additional documentation required
Loss or Gain of Coverage	Proof of enrollment or termination of benefit coverage from spouse's employer. Proof must contain effective or termination dates of coverage, type of coverage (medical, dental, vision, etc.) and the names of dependents affected	Adding Spouse - Marriage Certificate Adding Children - Birth Certificate
Gain of Medicare or Medicaid	Proof of enrollment of benefit coverage. Proof must contain effective or termination dates of coverage, type of coverage (medical, dental, vision, etc.), and the names of the dependents affected (has 60-day window)	Adding Spouse - Marriage Certificate Adding Children - Birth Certificate



Information & Rules

Section 125 Plans

A **Section 125 Plan** provides a tax-saving way to pay for eligible medical or dependent care expenses. The funds are automatically deducted from your paycheck on a pre-tax basis.

► How It Works

A Section 125 Plan reduces your taxes and increases your spendable income by allowing you to deduct the cost of eligible benefits from your earnings before tax. Plus, the plan is available to you at no cost, and you're already eligible—all you must do is enroll.

► Is It Right for Me?

The savings you may experience with a Section 125 Plan are outlined in the example below. For instance, you could potentially take home about \$70 more each month if you participated in your employer's Section 125 Plan. That's a savings of \$840 a year!

You cannot change your benefit elections for the plan year unless the benefits office receives notification in writing within 31 days of the status change. If the benefits office is not notified within 31 days of the status change, no benefit change can be made until the next annual open enrollment.

- IRS specified changes in family status include:
- Change in legal married status
- Change in number of dependents
- Termination or commencement of employment
- Dependent satisfies or ceases to satisfy dependent eligibility requirements
- Change in residence or worksite that affects eligibility for coverage

Section 125 Plan Sample Paycheck

	Without Section 125 Plan	With Section 125 Plan
Monthly Salary	\$2,000	\$2,000
Less Medical Deductions	-N/A	- \$250
Tax Gross Income	\$2,000	\$1,750
Less Taxes (Fed/State at 20%)	- \$400	- \$350
Less Estimated FICA (7.65%)	- \$153	- \$133
Less Medical Deductions	- \$250	- N/A
Take Home Pay	\$1,197	\$1,267

You could save \$70 per month in taxes by paying for your benefits on a pre-tax basis!

Note: The figures in the sample paycheck above are for illustrative purposes only.



Substitute Teachers & Variable-Hour Employees

► Important Terms

- **ACA Rules:** Due to Federal Regulations under the Affordable Care Act (ACA), all employees must enroll with SSN or decline coverage for themselves and their dependents under a medical plan
- **Substitute Teachers and Variable-Hour Employees:** You are eligible for the district medical plan; however, you will be responsible for the full monthly premium of the plan. No district contribution will be included.
- **Please Note:** As a substitute, variable-hour employee, you will be responsible for paying your first month TRS ActiveCare health benefit premium in advance to Magnolia ISD payroll department by electronic payment (see payment info below). All future payments must be made to the payroll department by the 3rd of the month of coverage or risk being canceled due to non-payment.
- **As a substitute, variable-hour employee,** this premium must be paid out-of-pocket to the district.
- **If you do not receive a confirmation page at the end of your enrollment, it will be marked "Pending".** Once your enrollment period ends, your pending elections will be automatically approved. If you do not wish to enroll in these elections, you **MUST** log back in to BCEnroll before your enrollment period ends and **WAIVE** the election.

► Need to make a payment online?

Please contact Felicia Parker for information on making your payment online.

E-mail: fparker@magnoliaisd.org

Phone: 281-252-2527



TRS Medical Benefits

Your Plan Features

All TRS-ActiveCare participants have three plan options.
Each includes a wide range of wellness benefits.

TRS - ActiveCare Primary	TRS - ActiveCare Primary +	TRS - ActiveCare HD	TRS - ActiveCare 2 (closed to new enrollees/current enrollees may choose to stay in plan)
<ul style="list-style-type: none">• Lowest premium of the three available plans• Copays for doctor visits before you meet your deductible• Statewide network• Primary Care Provider referrals required to see specialists• Not compatible with a Health Savings Account (HSA)• No out-of-network coverage	<ul style="list-style-type: none">• Highest premium of the three available plans• Copays for many services and drugs• Lower deductible than the HD and Primary plans• Statewide network• Primary Care Provider referrals required to see specialists• Not compatible with a Health Savings Account (HSA)• No out-of-network coverage	<ul style="list-style-type: none">• Higher premium of the three available plans• Must meet your deductible before plan pays for non-preventive care• Nationwide network with out-of-network coverage• No requirement for Primary Care Providers or referrals• Compatible with a Health Savings Account (HSA)	<ul style="list-style-type: none">• Closed to new enrollees• Current enrollees can choose to stay in the plan• Lower deductible• Copays for many services and drugs• Nationwide network with out-of-network coverage• No requirement for Primary Care Providers or referrals

Wellness Benefits at No Extra Cost

Being healthy is easy with:

- \$0 preventive care
- 24/7 customer service
- One-on-one health coaches
- Weight loss programs
- Nutrition Programs
- Ovia™ pregnancy support
- TRS Virtual Health
- Mental health benefits
- Both Primary and Primary+ offer \$0 virtual mental health visits with any in-network provider.
- And much more!



Express Scripts

Prescription Benefits

When you enroll in a BCBSTX Plan, you automatically receive prescription drug coverage through Express Scripts which gives you access to a large, national network of retail pharmacies.



Scan or click the QR
code for more info.



TRS

Medical



Plan Name	TRS - Active-Care Primary	TRS - Active-Care Primary +	TRS - ActiveCare HD		TRS - ActiveCare 2 (closed to new enrollees/current enrollees may choose to stay in plan)	
	In-Network Coverage Only	In-Network Coverage Only	In-Network	Out-of-Network	In-Network	Out-of-Network
Plan Year Deductible						
Individual	\$2,500	\$1,200	\$3,400	\$6,800	\$1,000	\$2,000
Family	\$5,000	\$2,400	\$6,800	\$13,600	\$3,000	\$6,000
Coinsurance (What You Pay)	30% after deductible	20% after deductible	30% after deductible	50% after deductible	20% after deductible	40% after deductible
Out-of-Pocket Limit						
Individual	\$8,050	\$6,900	\$8,300	\$20,500	\$7,900	\$23,700
Family	\$16,100	\$13,800	\$16,600	\$41,000	\$15,800	\$47,400
Physician Office Visits						
Primary Care Physician Office Visit	\$30 copay	\$15 copay	30% after deductible	50% after deductible	\$20 to \$40 copay	40% after deductible
Specialist Office Visit	\$70 copay	\$70 copay			\$55 to \$85 copay	
Urgent Care Services	\$50 copay	\$50 copay			\$50 copay	
Diagnostic Procedures						
Diagnostic Labs (Independent/Office)	\$0	\$0	30% after deductible	50% after deductible	\$0	40% after deductible
Diagnostic Labs (Outpatient)	30% after deductible	20% after deductible			20% after deductible	
High-Tech Radiology	30% after deductible	20% after deductible			20% after deductible + \$100 copay per procedure	40% after deductible + \$100 copay per procedure
Emergency Medical Care						
Stand-Alone Emergency Room Visit	\$500 copay + 30% after deductible	\$500 copay + 20% after deductible	\$500 copay + 30% after deductible	\$500 copay + 50% after deductible	\$500 copay + 20% after deductible	\$500 copay + 40% after deductible
Hospital Care						
Hospital Inpatient	30% after deductible	20% after deductible	30% after deductible	50% after deductible (\$500 facility per day maximum)	20% after deductible (\$150 facility copay per day)	40% after deductible (\$150 facility copay per incident)
Hospital Outpatient	30% after deductible	20% after deductible	30% after deductible	50% after deductible	20% after deductible (\$150 facility copay per incident)	40% after deductible (\$500 facility copay per incident)
Preventive Services						
ACA Required Preventive Care	\$0	\$0	\$0	\$0	\$0	\$0



Plan Name	TRS - Active-Care Primary	TRS - Active-Care Primary +	TRS - ActiveCare HD	TRS - ActiveCare 2 (closed to new enrollees/current enrollees may choose to stay in plan)
	In-Network Coverage Only	In-Network Coverage Only	In-Network Out-of-Network	In-Network Out-of-Network
Prescription Drugs				
Drug Deductible	Integrated with medical	\$200 deductible per participant (brand drugs only)	Integrated with medical	\$200 brand deductible
Generics (31-Day Supply/90-Day Supply)	\$15/\$45 copay; \$0 copay for certain generics	\$15/\$45 copay	20% after deductible; \$0 coinsurance for certain generics	\$20/\$45 copay
Preferred Brand	30% after deductible	25% after deductible	25% after deductible	25% after deductible (\$40 min/\$80 max)/ 25% after deductible (\$105 min/\$210 max)
Non-Preferred Brand	50% after deductible	50% after deductible	50% after deductible	50% after deductible (\$100 min/\$200 max)/ 50% after deductible (\$215 min/\$430 max)
Specialty (31-day max)	\$0 if SaveOnSP eligible; You pay 30% after deductible	\$0 if SaveOnSP eligible; You pay 20% after deductible	20% after deductible	\$0 if SaveOnSP eligible; 30% after deductible (\$200 min/\$900 max)/ No 90-day supply of specialty medications
Insulin Out-of-Pocket Costs	\$25 copay for 31-day supply; \$75 for 61-90 day supply	\$25 copay for 31-day supply; \$75 for 61-90 day supply	25% after deductible	\$25 copay for 31-day supply; \$75 for 61-90 day supply



Scan or Click for More Info



TRS - ActiveCare Primary - Rates				
	Monthly Rate	District Contribution	Employee Cost (Monthly)	Employee Cost (24-pay)
Employee Only	\$553.00	\$400.00	\$153.00	\$76.50
Employee + Spouse	\$1,494.00	\$450.00	\$1,044.00	\$522
Employee + Children	\$941.00	\$425.00	\$516.00	\$258
Employee + Family	\$1,881.00	\$450.00	\$1,431.00	\$715.50

TRS - ActiveCare Primary + - Rates				
	Monthly Rate	District Contribution	Employee Cost (Monthly)	Employee Cost (24-pay)
Employee Only	\$650.00	\$400.00	\$250.00	\$125.00
Employee + Spouse	\$1,690.00	\$450.00	\$1,240.00	\$620.00
Employee + Children	\$1,105.00	\$425.00	\$680.00	\$340.00
Employee + Family	\$2,145.00	\$450.00	\$1,695.00	\$847.50

TRS - ActiveCare HD - Rates				
	Monthly Rate	District Contribution	Employee Cost (Monthly)	Employee Cost (24-pay)
Employee Only	\$569.00	\$400.00	\$169.00	\$84.50
Employee + Spouse	\$1,537	\$450.00	\$1,087.00	\$543.50
Employee + Children	\$968.00	\$425.00	\$543.00	\$271.50
Employee + Family	\$1,935.00	\$450.00	\$1,485.00	\$742.50

TRS - ActiveCare 2 - Rates (closed to new enrollees/current enrollees may choose to stay in plan)				
	Monthly Rate	District Contribution	Employee Cost (Monthly)	Employee Cost (24-pay)
Employee Only	\$1,013.00	\$400.00	\$613.00	\$306.50
Employee + Spouse	\$2,402.00	\$450.00	\$1,952.00	\$976.00
Employee + Children	\$1,507.00	\$425.00	\$1,082.00	\$541.00
Employee + Family	\$2,841.00	\$450.00	\$2,391.00	\$1,195.50



THE BEST HOSPITAL IN TEXAS IS HERE FOR YOU.

Welcome Magnolia ISD Employees:

Houston Methodist sets the standard for excellence by providing world-renowned, customized and coordinated care for Magnolia ISD employees. You have facilitated access to Houston Methodist's nine hospitals; its diagnostic, outpatient, primary and emergency care; and orthopedic and sports rehabilitation centers, whenever you need them. An exclusive telephone number puts you, your spouse and your dependents in direct contact with our primary and specialty care referral experts, who can assist with finding the best provider for you.

Primary and Specialty Care

Houston Methodist's primary and specialty care doctors are nationally recognized for providing outstanding care. We promote health and wellness by treating a variety of medical conditions for patients by:

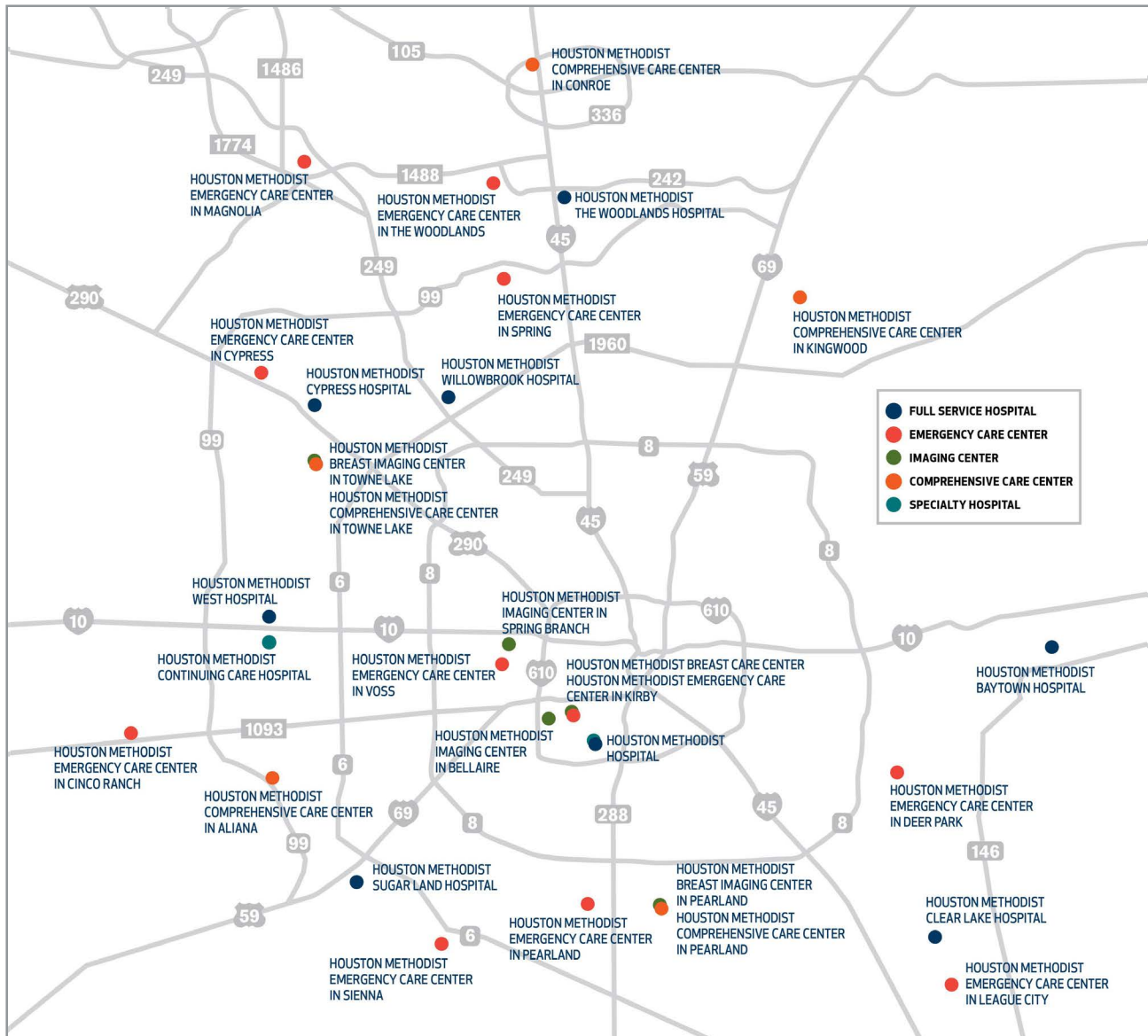
- Recommending preventive care and exams
- Treating existing conditions
- Referring you to specialists and facilities for advanced tests or treatment
- Coordinating your care and addressing your questions and concerns to ensure you receive high-quality care and service
- Offering same-day sick care appointments with a nurse practitioner or physician assistant
- Providing 24/7 nonemergency, urgent care via video visit, with no appointment needed

To find a primary care physician or for more information, email your dedicated Magnolia ISD liaison at **partners@houstonmethodist.org** or call **844.315.5476**.

Our liaisons are ready to help you Monday through Friday, 8 a.m. – 5 p.m.

Visit **houstonmethodist.org/business/partners** by scanning the QR code below.





One of the nation's leading health systems and academic medical centers, Houston Methodist consists of nine hospitals: Houston Methodist Hospital, its flagship academic hospital in the Texas Medical Center, and seven community hospitals throughout the Greater Houston metropolitan area, and a specialty hospital. Whether you need a routine checkup, emergency services or advanced treatment that only a top specialist can provide, we have locations to serve the needs of your organization.

844.315.5476

partners@houstonmethodist.org

houstonmethodist.org/business/partners

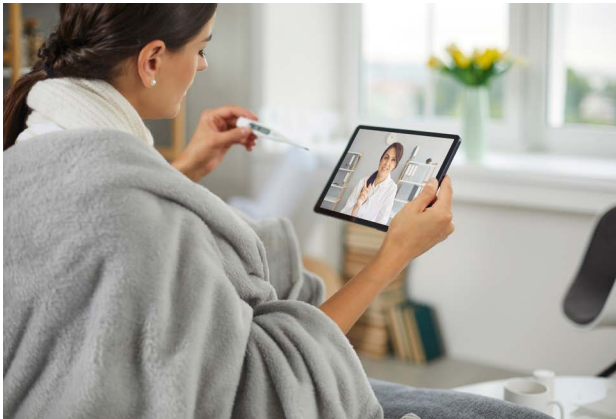
HOUSTON
Methodist[®]
LEADING MEDICINE

062025



Recuro

Telehealth



Welcome to Your Recuro Health Benefits

Recuro is pleased to welcome you to your custom Virtual Care Plan, bringing together leading in-network doctors and services to achieve your health and wellness goals for you and your family! Recuro Health's virtual doctors diagnose and treat non-emergent medical conditions and prescribe medications when needed. Speak to a doctor from anywhere. Our virtual services are available whenever and wherever it's convenient for you on your preferred digital device.

How to Get Started

You will receive a Recuro Health Activation email. To get started please download the Recuro Care App and activate your account by setting up a log-in with your email activation information.



Activate Now

You can easily sign up through the app by scanning the QR Code here or visit member.recurohealth.com



Call 1-855-6RECURO

You can also call our phone number and get set up with an available representative 24/7.

Included Benefits

Virtual Urgent Care - \$0 per visit

Therapy Counseling - \$0 per visit

Psychiatry (initial) - \$0 per visit

Psychiatry (follow-up) - \$0 per visit

Recuro Telehealth - Cost Per Pay Period

	Employee Cost (Monthly)	Employee Cost (24-pay)
Employee + Family	\$11.00	\$5.50



Scan or Click
for More Info



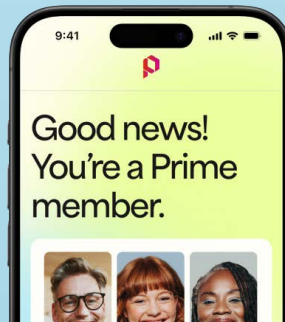


Take Your **Healthcare** to the Next Level.

Great news! Your employer has teamed up with Next Level Prime to be your go-to resource for employee healthcare. As part of this partnership, you and your healthcare plan dependents will receive unlimited access to Next Level Prime healthcare services—all at no additional cost to you.

What is Next Level Prime?

- Next Level PRIME offers all these amazing benefits:
- Access to 44+ Next Level clinic locations
- Direct primary, preventive & chronic care 7 days a week from 9 a.m. – 9 p.m.
- Urgent care, 7 days a week from 9 a.m. – 9 p.m.
- Telemedicine/Virtual visits 24 hour 7 days a week
- Nurse Care Navigators to assist with all healthcare concerns/questions
- Health & Wellness Coaching
- Behavioral Health & Emotional Wellness Counseling
- Weight Loss Solutions
- Digital Pharmacy Discounts
- NO CO-PAYS AT THE TIME OF SERVICE!
- NO ADDITIONAL OUT OF POCKET EXPENSES!
- Unlimited access to medical care



Download our app and make getting care faster.

next level

 www.NextLevelUrgentCare.com

 833-957-6200

Next Level Urgent Care - Cost Per Pay Period

	Employee Cost (Monthly)	Employee Cost (24-pay)
Employee + Family	\$75.00	\$37.50



Clever Rx

Prescriptions



Scan or Click
for More Info



NEVER OVERPAY FOR
PRESCRIPTIONS AGAIN
NOW THAT'S CLEVER.

cleverrx.com/baldwin

START SAVING TODAY
WITH CLEVER RX



Snap a pic of the QR code



Download your Clever RX
card or Clever RX App to
unlock exclusive savings.



Present your Clever RX
App or Clever RX card to
your pharmacist.



FREE to use. Save up to
80% off prescription
drugs and beat copay
prices.



STEP 1:

Download the **FREE** Clever RX
App. From your App Store
search for "Clever RX" and
hit download. Make sure you
enter in Group ID 2373
and in Member ID 1000
during the on-boarding process.
This will unlock exclusive savings
for you and your family!



STEP 2:

Find where you can save on
your medication. Using your
zip code, when you search for
your medication Clever RX
checks which pharmacies near
you offer the lowest price.
Savings can be up to 80%
compared to what you're
currently paying.



STEP 3:

Click the voucher with the
lowest price, closest location,
and/or at your preferred
pharmacy. Click "share" to text
yourself the voucher for easy
access when you are ready to
use it. Show the voucher on your
screen to the pharmacist when
you pick up your medication.



STEP 4:

Share the Clever RX App. Click
"Share" on the bottom of the
Clever RX App to send your
friends, family, and anyone else
you want to help receive instant
discounts on their prescription
medication. Over 70% of
people can benefit from a
prescription savings card.

NOW THAT IS NOT ONLY CLEVER, IT IS CLEVER RX.

DID YOU KNOW?

70%

Over 70% of people can
benefit from a prescription
savings card due to high
deductible health plans,
high copays, and being
underinsured or uninsured.

30%

Over 30% of
prescriptions never get
filled due to high costs.

40%

40% of the top ten
most prescribed drugs
have increased in cost
by over 100%

70%

Clever RX prices are lower
than competitor prices
70% of the time.

C L E V E R **RX** PRESCRIPTION SAVINGS CARD

SAVE UP TO 80% on prescription drugs at virtually all U.S. pharmacies!

BIN: 020529
PCN: CLEVR
Group: 2373
Member ID: 1000

For even greater savings,
download the app for **FREE!**



C L E V E R **RX**

CLEVERRX.COM

Pharmacist Help Line: 800-974-3135
Customer Help Line: 800-873-1195

THIS CARD IS NOT INSURANCE

This card valid exclusively at CVS, Target, Longs Drugs, Walmart, Kroger, Fry's, Harris Teeter, Walgreens, and Duane Reade. For thousands more pharmacies, download the Clever RX App.



TAVA

Mental Health



Scan or Click
for More Info



★ **Magnolia**

INDEPENDENT SCHOOL DISTRICT



EMPLOYEE MENTAL HEALTH BENEFIT

Your **confidential** mental health benefit is now available.

Magnolia ISD has partnered with Tava Health to provide all employees and their dependents access to licensed therapists — covered through your insurance, with no long waitlists.



COVERED BY INSURANCE

Sessions billed through your existing plan. Copays, deductibles, and OOP max apply.



NO WAITLISTS

Book your first session quickly. Online or in-person appointments on your schedule.



FAMILY ELIGIBLE

Coverage includes spouses/partners and children ages 13–25. Each gets their own sessions.



100% CONFIDENTIAL

HIPAA-compliant. Employers cannot view individual usage data. Your privacy is protected.

HOW TO GET STARTED

- 1 Visit the sign-up portal**
care.tavahealth.com/signup/misd
- 2 Create your account**
Quick, easy, and secure registration
- 3 Get matched to a therapist**
Complete a short questionnaire; switch anytime
- 4 Book your first session**
Video, phone, or in-person — your choice

WHO IS ELIGIBLE

- ✓ **All Magnolia ISD employees** — full and part-time
- ✓ **Spouses and domestic partners**
- ✓ **Dependent children ages 13–25**
- ✓ Individual, **couples, and family** therapy sessions available
- ✓ Sessions available **beyond business hours**
- ✓ Out-of-pocket option available (\$125/session without insurance)

SUPPORT IS AVAILABLE FOR

- | | | | |
|------------------|---------------|------------------|---------------------|
| Anxiety | Depression | Stress & Burnout | Work Pressure |
| Grief & Loss | Trauma & PTSD | Family Issues | Relationship Issues |
| Life Transitions | Postpartum | Eating Disorders | Substance Use |
| LGBTQ+ Issues | Addiction | Personal Growth | And more... |

Is there a cost?

Sessions are billed to your insurance (copays apply). You may also pay out of pocket using a debit card, FSA, HSA, or HRA.

How many sessions can I use?

There is no annual session limit. Your therapist will help you find a cadence that works for you.

Can my employer see my records?

No. All individual data is private. Employer-level reports are de-identified and aggregated. HIPAA-compliant storage.

Ready to get started?
care.tavahealth.com/signup/misd

In crisis? Call or text **988** for the Suicide & Crisis Lifeline · Text **HELLO** to **741741** for the Crisis Text Line · Call **911** for immediate danger

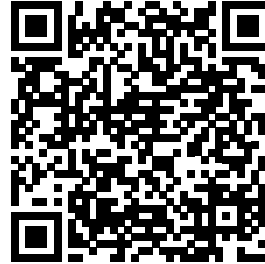
Confidential & Secure
HIPAA-compliant · Never sold or shared
Employer cannot view individual usage



Health Savings Account (HSA)



Gulf Coast Educators



Scan or Click
for More Info

A Health Savings Account (HSA) lets you put money away for future healthcare costs while saving on taxes. **You must be enrolled in the high deductible Medical Plan to be eligible.**

HSA's are never taxed at a federal income tax level when used for qualified medical expenses. Contributions can come straight out of your paycheck, and your HSA can grow tax-free too!

Important features include:

- No 'use-it-or-lose-it', keep your HSA forever!
- Create a healthcare emergency safety net
- Invest your HSA tax-free, like a 401(k)

HSA 2026



Individual



Family

Annual Max Contribution

\$4,400

\$8,750



Additional \$1,000 catch-up contribution if age 55 or older.



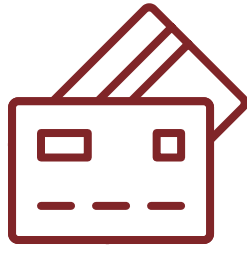
Qualified Medical Expenses Include:

- Pain relievers
- Eyeglasses/contacts
- Doctor visits
- Cold/cough medicine
- Dental cleaning
- Chiropractic care
- Sleep aids
- Insulin testing supplies



Flexible Spending Account (FSA)

NBS



Scan or Click
for More Info



Paying for health care can be stressful. That's why we offer you the option of an employer-sponsored Flexible Spending Account (FSA).

There are a variety of different benefits of using an FSA, including the following:

- **It saves money.** Allows you to put aside money tax-free that can be used for qualified medical expenses.
- **It's a tax-saver.** Since your taxable income is decreased by your contributions, you'll pay less in taxes.
- **It is flexible.** You can use your FSA funds at any time, even if it's the beginning of the year.

You cannot stockpile money in your FSA. **If you do not use it, you lose it.** You should only contribute the amount of money you expect to pay out-of-pocket that year.

Grace Period Option: This option gives you the opportunity to continue to incur eligible expenses if you have unused funds in your account on the plan year end date for up to 2.5 months after 9.1.2027. If the money is not used during the 2.5 months it will be forfeited.



2026 Maximum Annual Election

Healthcare FSA - \$3,400
Dependent Care FSA - \$7,500

(or \$3,750 if married and filing separate income tax returns)



Qualified Medical Expenses Include:

- Co-pays, deductibles, co-insurance
- Dental expenses
- Eyeglasses, laser surgery, contact lenses
- Prescription drugs
- Over-the-counter medicine and supplies
- Chiropractic care



Qualified Dependent Care Expenses Include:

- Daycare
- Babysitting
- Before & after school care
- Pre-K
- Summer day camps
- Care for older dependents in need of assistance



**Orthodontia for dependent children up to age 26.*

	DPPO - Low Plan	DPPO - High Plan	DHMO*			
Plan Limits						
Deductible	Individual: \$50 Family: \$150	Individual: \$50 Family: \$150	Office Visit Fee: \$5			
Policy Year Maximum	\$1,500	\$1,500	-			
Coverage for Dental Services						
Preventive & Diagnostic Services	You pay 0%	You pay 0%	This DHMO plan charges per procedure. Please see the Patient Charge Schedule for patient charges on specific procedures. You must select a provider during open enrollment or have one assigned to you.			
Basic Services	You pay 20% after deductible	You pay 20% after deductible				
Major Services	You pay 50% after deductible	You pay 50% after deductible				
Orthodontia (Coverage for Eligible Children Only)	You pay 50%; No Ortho Deductible Lifetime Max: \$1,000	You pay 50%; No Ortho Deductible Lifetime Max: \$1,000				
Key Plan Differences						
Periodontics Classification	Minor and Major Periodontics are listed under Class III (Major), so members pay 50% after deductible.	Minor and Major Periodontics are listed under Class II (Basic), so members pay 20% after deductible.	This DHMO plan charges per procedure. Please see the Patient Charge Schedule for patient charges on specific procedures.			
Out-of-Network Reimbursement Level	Based on standard schedule (lower allowance).	Cigna pays more toward out-of-network claims, leaving less balance billing for you.				
Cost Per Pay Period						
	Employee Cost (Monthly)	Employee Cost (24-pay)	Employee Cost (Monthly)	Employee Cost (24-pay)	Employee Cost (Monthly)	Employee Cost (24-pay)
Employee Only	\$34.68	\$17.34	\$43.00	\$21.50	\$16.93	\$8.47
Employee + Spouse	\$69.64	\$34.82	\$86.31	\$43.16	\$32.14	\$16.07
Employee + Child(ren)	\$77.85	\$38.93	\$96.45	\$48.23	\$33.84	\$16.92
Employee + Family	\$98.52	\$49.26	\$122.10	\$61.05	\$52.44	\$26.22



**Scan or Click
for More Info**

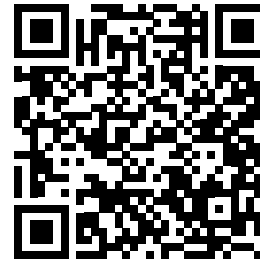


**If you elect the DHMO plan, you must select a provider during open enrollment or one will be assigned to you.*

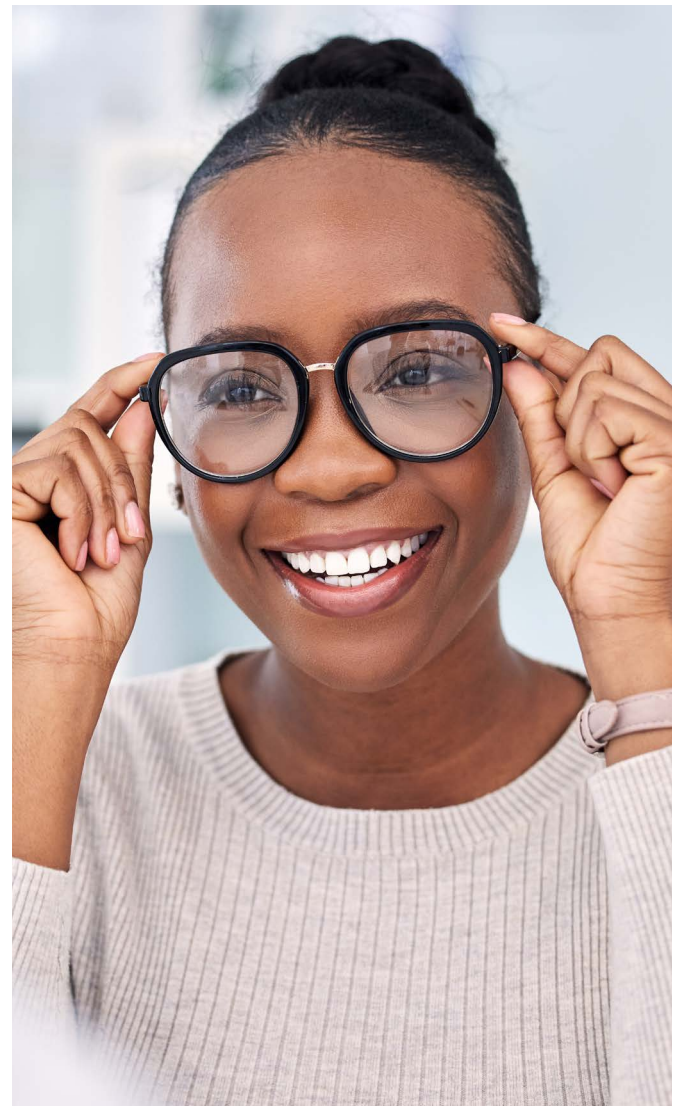


VSP Vision Care

	In-Network	
Copays		
Exam Copay	\$10	
Materials Copay	\$10	
Exam Services		
WellVision Exam	Covered in Full	
Routine Retinal Screening	Up to \$39 copay	
Essential Medical Eye Care	\$20 exam copay	
Lenses		
Single Vision	Covered in Full	
Lined Bifocal	Covered in Full	
Lined Trifocal	Covered in Full	
Lenticular	Covered in Full	
Frame		
Retail Allowance	\$130	
Featured Frame Allowance	\$180	
Additional Discount	20% off any amount above the retail allowance	
Elective Contact Lenses		
Fitting and Evaluation	Covered in Full after up to \$60 copay	
Contact Lenses (in lieu of glasses)	\$130 allowance	
Frequency		
Frequency	Once every 12 months	
Cost Per Pay Period		
	Employee Cost (Monthly)	Employee Cost (24-pay)
Employee Only	\$8.09	\$4.05
Employee + Spouse	\$16.44	\$8.22
Employee + Child(ren)	\$16.93	\$8.47
Employee + Family	\$23.43	\$11.72



Scan or Click
for More Info





The Standard

Life and AD&D



Basic Life and AD&D Insurance

Magnolia ISD provides **\$25,000** of Basic Life Insurance and Accidental Death and Dismemberment (AD&D) insurance through The Standard **at no cost to you.**

The AD&D insurance provides a monetary benefit to an employee or beneficiary when the employee experiences certain bodily injuries or death resulting from a covered accident while insured.

Employee Benefit: \$25,000

Employee AD&D: \$25,000

Your Contribution: 0%

Basic Term Life and AD&D is provided at no cost to you by the district!



Scan or Click for More Info



Additional Life and AD&D Insurance

Magnolia ISD gives you the opportunity to elect additional life insurance through The Standard. Voluntary Life coverage is portable/convertible upon separation of service. **This benefit is paid for by you.**

Voluntary Life Benefit Summary

Employee Life Amount	Up to \$500,000 in increments of \$10,000
New Hire Employee Guaranteed Issue	\$200,000
Employee AD&D Amount	Matches Life Amount
Spouse Life Amount	Up to \$500,000 in increments of \$5,000. New Hire Spouse Guaranteed Issue amount of \$50,000
Spouse AD&D Amount	Matches Life Amount
Dependent Child Benefit	Up to \$10,000 in \$2,000 increments
Dependent Child AD&D Amount	Matches Life Amount
Age Reduction	Coverage will reduce to 65% at age 70 and to 50% at age 75



The Standard

Employee Assistance Program

There are times in life when you might need a little help coping or figuring out what to do. Take advantage of the Employee Assistance Program,¹ which includes WorkLife Services and is available to you and your family in connection with your group insurance from Standard Insurance Company (The Standard). It's confidential — information will be released only with your permission or as required by law.

Connection to Resources, Support and Guidance

You, your dependents (including children to age 26)² and all household members can contact the program's master's-level counselors 24/7. Reach out through the mobile EAP app or by phone, online, live chat, and email. You can get referrals to support groups, a network counselor, community resources or your health plan. If necessary, you'll be connected to emergency services.

Your program includes up to three counseling sessions per issue. Sessions can be done in person, on the phone or through video.

EAP services can help with:



Depression, grief, loss and emotional well-being



Family, marital and other relationship issues



Life improvement and goal-setting



Addictions such as alcohol and drug abuse



Stress or anxiety with work or family



Financial and legal concerns



Identity theft and fraud resolution



Online will preparation and other legal documents



Contact EAP

888.293.6948
(TTY Services: 711)
24 hours a day,
seven days a week

healthadvocate.com/standard3

Registration Client Code:
AQ3QGHQ

NOTE: It's a violation of your company's contract to share this information with individuals who are not eligible for this service.

EAP is covered at 100% when employees elect Basic Life and AD&D insurance.

With EAP, personal assistance is immediate, confidential and available when you need it.

WorkLife Services

WorkLife Services are included with the Employee Assistance Program. Get help with referrals for important needs like education, adoption, daily living and care for your pet, child or elderly loved one.

Online Resources

Visit healthadvocate.com/standard3 to explore a wealth of information online, including videos, guides, articles, webinars, resources, self-assessments and calculators.

¹ The EAP service is provided through an arrangement with Health AdvocateSM, which is not affiliated with The Standard. Health AdvocateSM is solely responsible for providing and administering the included service. EAP is not an insurance product and is provided to groups of 10–2,499 lives. This service is only available while insured under The Standard's group policy.

² Individual EAP counseling sessions are available to eligible participants 16 years and older; family sessions are available for eligible members 12 years and older, and their parent or guardian. Children under the age of 12 will not receive individual counseling sessions.

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

SI 17201

Employee Assistance Program-3 EE
(2/26)



Scan or Click
for More Info





Aflac

Permanent Life Insurance

Magnolia ISD offers term life insurance through AFLAC, providing a life coverage option that is simple and affordable. This benefit is available to help keep your loved ones financially secure, even if you can no longer provide for them. While we all know that life insurance helps protect our loved ones for the long term, sometimes we don't consider that there are other benefits of a whole life insurance plan as well. Aflac Group Life Term to 120 offers guaranteed-issue living and death benefits, with the predictability of a whole-life plan, at rates that won't increase, allowing you to help prepare your family for a financially secure future.

AFLAC Group Life Term to 120

Benefit Details	
Employee	Up to \$150,000
Spouse	Lesser of \$50,000 or 50% of employee benefit election
Children	\$25,000
Guaranteed Issue	Included
What riders are attached?	Child Term Life Insurance Rider, Accidental Death Benefit Rider, Waiver of Premium Benefit Rider, Accelerated Benefit Rider, and Optional Protection Rider

Employees have to have a policy in order for dependents to take one.

Cost Per Pay Period for Non Tobacco Rates

		Ages 18-25	Ages 26-30	Ages 31-35	Ages 36-40	Ages 41-45	Ages 46-50	Ages 51-55	Ages 56-60	Ages 61-65	Ages 66-70
Employee Only - \$50,000 Benefit	Employee Cost (Monthly)	\$33.95	\$39.79	\$45.16	\$57.04	\$74.30	\$98.28	\$121.10	\$177.76	\$211.54	\$316.67
	Employee Cost (24-Pay)	\$16.98	\$19.90	\$22.58	\$28.52	\$37.15	\$49.14	\$60.55	\$88.88	\$105.77	\$158.34
Spouse - \$25,000 Benefit	Employee Cost (Monthly)	\$19.12	\$22.42	\$25.39	\$32.02	\$41.38	\$53.70	\$64.03	\$89.75	\$121.96	\$181.46
	Employee Cost (24-Pay)	\$9.56	\$11.21	\$12.70	\$16.01	\$20.69	\$26.85	\$32.02	\$44.88	\$60.98	\$90.73

\$25,000 Child Permanent Life

Child	Employee Cost (Monthly)	\$10.42
	Employee Cost (24-Pay)	\$5.21



Scan or Click
for More Info





The Standard

Disability Insurance

Disability insurance can help protect your income in the event that a doctor says you're unable to work due to being sick, injured or pregnant. It pays a monthly benefit amount based on a percentage of your gross income so that you may continue to pay for everyday living expenses.

Your Benefit	66.67% of your monthly earnings up to \$8,000					
Guaranteed Issue	Available to all employees during annual open enrollment.					
Pre-Existing Conditions	Pre-existing conditions will not be covered until after 12 months of continuous coverage; however, for the first 90 days of disability, we will pay benefits even if you have a condition subject to the preexisting condition limitation.					
Pregnancy	For Expectant mothers not already enrolled: You can enroll at Annual Enrollment, however, the preexisting limitation of 90 days will apply. You must enroll in the 0/3, 14/14 or 30/30 day elimination period in order to have the First Day Hospital Benefit applied. Plan will pay up to 6 weeks for vaginal delivery and 8 weeks for C-section.					
When Does the Plan Pay?	The plan will be eligible to pay AFTER you meet your elimination/waiting period.					
Elimination (Waiting) Period	Choose from these options:					
	0/3	14/14	30/30	60/60	90/90	180/180
Maximum Benefit Period	Until Social Security Normal Retirement Age Note: If your Disability is subject to the Preexisting Condition Limitation and you have been on the plan less than 12 months, your maximum benefit period is 90 days.					



Scan or Click
for More Info



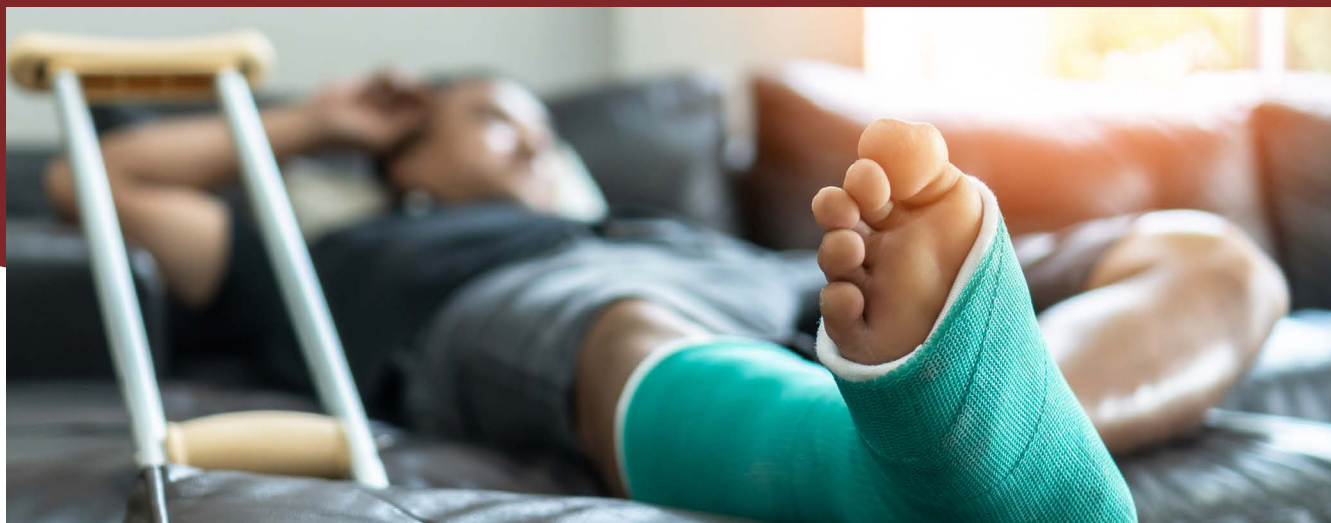


MetLife

Accident Insurance

Nobody plans to have an accident - and most people don't budget for one, either. Accident insurance pays benefits directly to you for treatment you receive due to an accident. It helps cover your out-of-pocket costs like medical deductibles and co-pays.

Plan Name	Low Plan	High Plan
Accidental Death Benefits		
Basic Accidental Death	Employee: \$50,000 Spouse: \$25,000 Child: \$10,000	Employee: \$100,000 Spouse: \$50,000 Child: \$20,000
Accidental Death Common Carrier	Employee: \$100,000 Spouse: \$50,000 Child: \$20,000	Employee: \$200,000 Spouse: \$100,000 Child: \$40,000
Accidental Dismemberment/Functional Loss/Paralysis Benefits		
Basic Dismemberment/Functional Loss	Up to \$10,000 (see schedule)	Up to \$15,000 (see schedule)
Catastrophic Dismemberment/Functional Loss	\$20,000	\$40,000
Paralysis	Up to \$20,000	Up to \$40,000
Accidental Injury Benefits		
Fracture (Closed)	Schedule up to \$4,000	Schedule up to \$5,000
Fracture (Open)	Schedule up to \$8,000	Schedule up to \$10,000
Dislocation (Closed)	Schedule up to \$4,000	Schedule up to \$5,000
Dislocation (Open)	Schedule up to \$8,000	Schedule up to \$10,000
Burn	Schedule up to \$18,000	Schedule up to \$27,000
Concussion	\$250	\$500
Coma	\$10,000	\$20,000
Laceration	Schedule up to \$600	Schedule up to \$700
Broken Tooth	Schedule up to \$200	Schedule up to \$300
Eye Injury	\$300	\$400
Medical Treatment and Services Benefits		
Ambulance	Ground: \$300 Air: \$1,500	Ground: \$300 Air: \$1,500
Emergency Care	Up to \$150	Up to \$200
Non-Emergency Initial Care	\$75	\$100
Medical Testing	Up to \$150	Up to \$200
Physician Follow-Up	\$75	\$100



Accident

MetLife

Plan Name	Low Plan		High Plan	
Medical Treatment and Services Benefits (continued from previous page)				
Transportation	\$300		\$400	
Therapy Services	\$35		\$50	
Pain Management	\$75		\$100	
Prosthetic Device	1 Device: \$750 2+ Devices: \$1,500		1 Device: \$1,000 2+ Devices: \$2,000	
Medical Appliance	Schedule up to \$750		Schedule up to \$1,000	
Modification	\$1,000		\$1,500	
Blood/Plasma/Platelets	\$400		\$500	
Surgery	Schedule up to \$1,500		Schedule up to \$2,000	
Other Outpatient Surgery	\$300		\$400	
Hospital Benefits				
Admission	\$1,000		\$1,500	
ICU Supplemental Admission	\$1,000		\$1,500	
Confinement	\$200		\$300	
ICU Supplemental Confinement	\$200		\$300	
Inpatient Rehabilitation	\$150		\$200	
Other Benefits				
Health Screening Benefit	\$50		\$50	
Lodging	\$200		\$200	
Cost Per Pay Period				
	Employee Cost (Monthly)	Employee Cost (24-pay)	Employee Cost (Monthly)	Employee Cost (24-pay)
Employee	\$5.95	\$2.98	\$8.57	\$4.29
Employee + Spouse	\$11.90	\$5.95	\$17.15	\$8.58
Employee + Child(ren)	\$12.49	\$6.25	\$18.00	\$9.00
Employee + Family	\$18.45	\$9.23	\$26.58	\$13.29



Scan or Click
for More Info



Magnolia ISD



MetLife

Hospital Indemnity

Hospital Indemnity coverage pays you cash benefits directly if you are admitted to the Hospital or an Intensive Care Unit (ICU) for a covered stay. You can use the benefits to help pay for your medical expenses such as deductible and Co-pays, travel costs, food and lodging, or everyday expenses such as groceries and utilities.

Plan Name	Low Plan		High Plan	
Hospital Benefits				
Hospital Admission	\$500		\$1,000	
ICU Supplemental Admission	\$500		\$1,000	
Hospital Confinement	\$100		\$200	
ICU Supplemental Confinement	\$100		\$200	
Newborn Nursery Care	\$100		\$200	
Inpatient Rehabilitation	\$100		\$200	
Observation Unit	\$100		\$200	
Other Benefits				
Health Screening Benefit	\$50		\$50	
Cost Per Pay Period				
	Employee Cost (Monthly)	Employee Cost (24-pay)	Employee Cost (Monthly)	Employee Cost (24-pay)
Employee Only	\$8.68	\$4.34	\$17.35	\$8.68
Employee + Spouse	\$14.66	\$7.33	\$29.31	\$14.66
Employee + Child(ren)	\$12.29	\$6.15	\$24.56	\$12.28
Employee + Family	\$21.88	\$10.94	\$43.74	\$21.87



Did you know?

This policy includes a \$50 Health Screening Benefit that can be paid out to you when you complete certain listed health screenings.



Scan or Click
for More Info





MetLife

Critical Illness

A major illness can blindside anyone, even an employee with medical insurance. Co-pays, deductibles, alternative treatments and other out-of-pocket expenses can add up quickly. Critical Illness insurance pays cash benefits directly to you to help reduce the financial burden that can come with a serious illness.

Plan Provisions		
Benefit Amounts	Choose between \$15,000 or \$30,000 coverage options.	
Spouse Coverage	Up to 100% of the employee benefit amount.	
Child Coverage	Up to 100% of the employee benefit amount.	
Health Screening Benefit	\$50	
Covered Conditions		
	Initial Benefit	Recurrence Benefit
Autism Spectrum Disorder	25% of Benefit Amount	None
Benign Brain Tumor	100% of Benefit Amount	100% of Initial Benefit
Invasive Cancer	100% of Benefit Amount	100% of Initial Benefit
Non-Invasive Cancer	25% of Benefit Amount	100% of Initial Benefit
Skin Cancer	5% of Benefit Amount, but not less than \$250	100% of Initial Benefit, but not less than \$250
Coronary Artery Bypass Graft	100% of Benefit Amount	100% of Initial Benefit
Coma	100% of Benefit Amount	100% of Initial Benefit
Loss of: Ability to Speak; Hearing; or Sight	100% of Benefit Amount	None
Paralysis of 2 or More Limbs	100% of Benefit Amount	100% of Initial Benefit
Heart Attack	100% of Benefit Amount	100% of Initial Benefit
Sudden Cardiac Arrest	50% of Benefit Amount	None
Bacterial Cerebrospinal Meningitis	25% of Benefit Amount	100% of Initial Benefit
COVID-19	25% of Benefit Amount	100% of Initial Benefit
Diphtheria	25% of Benefit Amount	100% of Initial Benefit
Encephalitis	25% of Benefit Amount	100% of Initial Benefit
Legionnaire’s Disease	25% of Benefit Amount	100% of Initial Benefit
Malaria	25% of Benefit Amount	100% of Initial Benefit
Necrotizing Fasciitis	25% of Benefit Amount	100% of Initial Benefit
Osteomyelitis	25% of Benefit Amount	100% of Initial Benefit
Rabies	25% of Benefit Amount	None
Tetanus	25% of Benefit Amount	100% of Initial Benefit
Tuberculosis	25% of Benefit Amount	100% of Initial Benefit



Kidney Failure	100% of Benefit Amount	100% of Initial Benefit
Major Organ Transplant	100% of Benefit Amount	100% of Initial Benefit
Adrenal Hypofunction (Addison's Disease)	100% of Benefit Amount	None
ALS	100% of Benefit Amount	None
Alzheimer's Disease	100% of Benefit Amount	None
Huntington's Disease	100% of Benefit Amount	None
Multiple Sclerosis	100% of Benefit Amount	None
Muscular Dystrophy	100% of Benefit Amount	None
Myasthenia Gravis	100% of Benefit Amount	None
Parkinson's Disease (Advanced)	100% of Benefit Amount	None
Poliomyelitis	100% of Benefit Amount	None
Systemic Lupus Erythematosus (SLE)	100% of Benefit Amount	None
Severe Burn	100% of Benefit Amount	100% of Initial Benefit
Stroke	100% of Benefit Amount	100% of Initial Benefit
Transient Ischemic Attack	10% of Benefit Amount	100% of Initial Benefit
Childhood Disease		
Cerebral Palsy	100% of Benefit Amount	None
Cleft Lip or Cleft Palate	100% of Benefit Amount	None
Cystic Fibrosis	100% of Benefit Amount	None
Diabetes (Type 1)	100% of Benefit Amount	None
Down Syndrome	100% of Benefit Amount	None
Sickle Cell Anemia	100% of Benefit Amount	None
Spina Bifida	100% of Benefit Amount	None



**Scan or Click
for More Info**





Transamerica

Cancer Insurance

Oftentimes, when a cancer diagnosis occurs, employees are suddenly faced with lengthy medical treatment, drastic lifestyle changes and uncertain futures. Mountains of medical bills and associated expenses can add up. A cancer insurance policy can help employees prepare and have peace-of-mind when navigating medical care for cancer.

	Option 1 - Low Plan	Option 2 - High Plan
Hospital Benefits		
Hospital Confinement	\$100	\$300
Extended Benefits	\$200	\$600
Attending Physician	\$20	\$60
Inpatient Drugs & Medicines	\$15	\$45
Private Duty Nurse	\$100	\$300
Ambulance	\$100	\$300
Extended Care Facility	\$100	\$300
Government or Charity Hospital	\$100	\$300
Hospice Care	\$100	\$300
Surgery Benefits		
Surgery - Inpatient	\$2,000	\$4,000
Surgery - Outpatient	\$3,000	\$6,000
Anesthesia	25%	25%
Prosthesis	\$1,000	\$2,000
Hair Prosthesis	\$100	\$200
Simple or Total Mastectomy	\$240	\$480
Radical Mastectomy	\$340	\$680
Cancers of Genitalia	\$340	\$680
Head, Neck or Oral Cancers	\$500	\$1,000
Second Surgical Opinion	\$200	\$400
Ambulatory Surgical Center	\$300	\$600
Skin Cancer - One Removal	\$150	\$300
Skin Cancer - Additional Removal	\$70	\$140



	Option 1 - Low Plan		Option 2 - High Plan	
Radiation & Chemotherapy Benefits				
Radiation and Chemotherapy	\$10,000		\$15,000	
Associated Radiation & Chemo Expenses	\$500		\$750	
Blood, Plasma, Blood Components, Bone Marrow and Stem Cell Transplant	\$10,000		\$15,000	
Associated Blood & Plasma Expenses	\$500		\$750	
New or Experimental Treatment	\$10,000		\$15,000	
Wellness & Non-Medical Benefits				
Annual Cancer Screening	\$50		\$100	
Magnetic Resonance Imaging (MRI)	\$50		\$100	
Non-Local Transportation	Included		Included	
Family Member Lodging	\$50		\$100	
Outpatient Lodging	\$50		\$100	
Physical Therapy & Speech Therapy	\$25		\$50	
At-Home Nursing	\$50		\$100	
Waiver of Premium	Included		Included	
Cancer Maintenance Therapy Benefit				
Cancer Suppressive Therapy	\$1,000		\$3,000	
Hematological Drugs				
Anti-Nausea Drugs				
Motility Agents				
Cost Per Pay Period				
	Employee Cost (Monthly)	Employee Cost (24-pay)	Employee Cost (Monthly)	Employee Cost (24-pay)
Employee Only	\$15.36	\$7.68	\$28.56	\$14.28
Single Parent Family	\$17.43	\$8.72	\$32.48	\$16.24
Employee + Family	\$27.91	\$13.96	\$51.78	\$25.89



**Scan or Click
for More Info**





Health Screening Benefits

Don't forget to collect your health screening benefit available on the Cancer, Critical Illness, Hospital Indemnity, and Accident policies!

If you choose to enroll in any of these plans, you can claim eligible health screenings you complete as a part of your Health Screening Benefit and receive a payment from your plan.



Transamerica Cancer Insurance

- Annual Cancer Screening pays \$50 on the low plan or \$100 on the high plan



MetLife Critical Illness Insurance

- Eligible health screenings pays you \$50 benefit



MetLife Hospital Indemnity Insurance

- Eligible health screenings pays you \$50 benefit



MetLife Accident Insurance

- Eligible health screenings pays you \$50 benefit





Mental Health & Well-Being

Your Employee Assistance, Behavioral Health, Therapy, Wellness & Legal Support Resources

Magnolia ISD offers several included resources to support the emotional, behavioral, financial and mental wellness of our employees and their families.



The Standard – EAP

Employee Assistance Program

FREE - 24/7

- 3 free confidential counseling sessions
- Help with stress, grief, anxiety & addiction
- Financial, legal & ID-theft assistance

CONTACT

888.293.6948 (TTY 711) • healthadvocate.com/standard3
Code:AQ3QGHQ



Tava Health

Therapy for You & Your Family

**Insurance
Covered**

- Individual & family therapy, insurance-covered
- Online or in-person — no waitlists
- Quick matching to the right therapist

CONTACT

<https://care.tavahealth.com/signup/misd>



Recuro Health

Virtual Behavioral Health & Psychiatry

**\$11.00
per month**

- Virtual psychiatry, therapy & medication
- PHQ-9 screening & coordinated care
- Treats anxiety, depression, PTSD & ADHD

CONTACT

<https://recurohealth.com/> 1-855-673-2876



Next Level Prime

Behavioral Health & Emotional Wellness

**\$75 per month for
Employee/Family
with no copays**

- Counseling & wellness with membership
- 44+ clinics plus 24/7 telemedicine
- Nurse Navigators & wellness coaching

CONTACT

NextLevelUrgentCare.com 833-957-6200



SafetyNets Plus

Family Legal Plan + Identity Protection

**\$15.95
per month**

- Consult licensed network attorneys
- Free simple will & document review
- Dark-web monitoring & ID protection

CONTACT

1-800-787-3988 Ext. 201



Benefits Service Center

Your first stop for benefit questions

CALL US

1-877-252-2011

NEED HELP?

We're here to help answer your benefit questions.



MASA

Emergency Transport

Find your MASA membership

Empower your emergency care decisions

When every second counts, MASA plans give you the confidence to respond quickly without hesitation. Explore the benefits below, and choose the plan that gives you peace of mind when life takes an unexpected turn.

	Emergent Plus \$14	Emergent Premier \$19	Platinum \$39
Emergency Ground Ambulance Transport Protection	● ²	● ²	● ²
Emergency Air Ambulance Transport Protection	\$20k max per claim ²	\$20k max per claim ²	● ²
Hospital to Hospital Ground Ambulance Transport Protection	● ²	● ²	● ²
Hospital to Hospital Air Ambulance Transport Protection	\$20k max per claim ²	\$20k max per claim ²	● ²
Repatriation to Hospital Near Home Transport	● ²	● ³	● ⁴
Emergency Water Ambulance Transport Protection	--	\$2,500 max per claim ³	\$2,500 max per claim ³
Treat and No Transport	--	\$500 max per claim, limit 2 per year ¹	\$500 max per claim, limit 2 per year ¹
Minor Return Transport Protection	--	\$2,500 max per claim ³	\$2,500 max per claim ³
Pet Return Transport Protection	--	\$2,500 max per claim ³	\$2,500 max per claim ³
Sick While Away From Home Expense Protection	--	\$5k max, limit 2 pp per year ⁴	--
Post-Admission Continued Care Transport Protection	--	\$500 max pp ¹	--
Patient Return Transport	--	--	● ⁴
Companion Emergency Transport Protection	--	--	● ³
Hospital Visitor Air Transport	--	--	● ³
Vehicle & RV Return	--	--	● ³
Organ Retrieval Transport	--	--	● ¹
Organ Recipient Transport	--	--	● ¹
Mortal Remains Return Transport	--	--	● ⁴



Scan or Click
for More Info



MASA - Cost Per Pay Period

Employee + Family	Employee Cost (Monthly)	Employee Cost (24-pay)
Emergent Plus	\$14.00	\$7.00
Emergent Premier	\$19.00	\$9.50
Emergent Platinum	\$39.00	\$19.50



SafetyNets^{plus}

▶ **Get ALL THREE
for only \$15.95
per month.**

- Allstate Identity Theft Protection
- LegalEASE Family Legal Protection
- Pet Care



When you elect SafetyNets coverage, you will receive a mailed Welcome Packet before your benefits effective date. The packet includes your two ID cards along with information on how to use your benefits.



Allstate Identity Theft Protection

- Check your identity health score
- View and manage alerts in real time
- Monitor your monthly credit score and report for fraud
- Receive alerts for cash withdrawals, balance transfers, and large purchases
- Get reimbursed in the event of fraud with our \$1 million identity theft insurance policy
- Protect yourself and your family (everyone that's "under your roof and wallet")

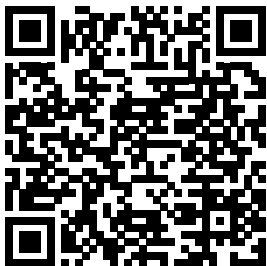


LegalEASE Family Legal Protection

- Free simple will with free annual updates
- Free living will substitution for free simple will
- Face-to-Face or Phone Consultations
- Document Review (6-page max per new legal matter)
- Phone calls made and letters written on your behalf
- Assistance with government programs
- Advice on representing yourself in small claims court
- Dispute Resolution to attempt to resolve legal disputes
- Plus more legal services!



**Scan or Click
for More Info**



Pet Care

Members Save:

- 25% off all in-house medical services at participating veterinarians
- \$20 credit to Rover.com for boarding, sitting and walking
- 25% off all purchases from PetCareRx.com, including prescriptions and preventatives
- 35% off monthly Pin Paws membership with GPS-enabled lost pet notification system

SafetyNets - Cost Per Pay Period

	Employee Cost (Monthly)	Employee Cost (24-pay)
Employee + Family	\$15.95	\$7.98



TCG

Retirement



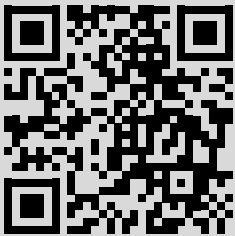
403(b) Plan

A 403(b) Admin is a retirement savings plan generally offered by public schools and other tax-exempt organizations that allows employees to make contributions on a pretax or post-tax basis. Most plans allow you to start, stop, increase or decrease contributions at any time. The employer determines the investment providers and employees must open an account with one of those providers to contribute. Employers may also make contributions on behalf of employees.



457(b) Plan

A 457(b) Admin is a retirement savings plan generally offered by public schools and other tax-exempt organizations that allows employees to make contributions on a pretax or post-tax basis. Most plans allow you to start, stop, increase or decrease contributions at any time. The employer determines the investment providers and employees must open an account with one of those providers to contribute. Employers may also make contributions on behalf of employees.



**Scan or click to visit
TCG Services**

You can contact TCG
Administrators at 1-800-943-9179
or enroll by visiting
www.tcgservices.com/enroll



**Scan or Click
for More Info**





MISD LOYAL EMPLOYEE RETIREMENT MATCHING PLAN

Magnolia ISD Recognizes **Loyal Service**

Magnolia ISD values the dedication of long-serving employees. To recognize that loyalty, the District created the Loyal Employee Retirement Matching Plan — matching a portion of eligible employees' contributions to their own 401(a) retirement savings account.

ABOUT THE PROGRAM

Eligible employees receive a district contribution that matches their own contribution into a personal retirement savings account up to a percentage of their base salary/pay.

TIERS & MATCHING CONTRIBUTION RATES

Loyal employees are divided into three tiers; those with longest service get a larger match.

Tier 1 | 10-14 years **2%**
Tier 2 | 15-19 years **3%**
Tier 3 | 20+ years **5%**

WHO'S ELIGIBLE

All full-time employees and regularly scheduled part-time employees are eligible for the RMP.

Substitutes and other irregularly scheduled employees are not eligible.

How it works

- 1 Enroll in and contribute to a voluntary 457(b) or 403(b) retirement savings plan.
- 2 Contribute monthly an amount equal to the annual match amount you are eligible for but consider investing/saving even more for your future.
- 3 **Magnolia ISD does the rest** — the district deposits matching funds into your 401(a) account each February and August. Your account is professionally invested and administered by RAMS, a service of Region 10 ESC and HUB TCG.

What if I'm **NOT** eligible yet?

Not yet at 10 years? You're still encouraged to start a Retirement Savings Plan [457(b) or 403(b)] now. Building the habit early means you're ready to maximize the match the moment you're eligible.



MORE PLAN INFO

To view a video explaining details of the Retirement Matching Plan and deeper information regarding the need to save for your retirement please go to:

<https://tcg.li/401a>

READY TO ENROLL? START HERE.



Scan here to watch the 457(b) enrollment video guide



Scan here to watch the 403(b) enrollment video guide

Investment advisory services offered through HUB Investment Partners LLC, an SEC registered investment advisor. Insurance Services offered through HUB International. Recordkeeper and Third Party Administrator services offered through TCG Administrators, a HUB International Company. Consulting Services offered through TCG Consulting Services, LLC. HUB FinPath and Tax Services offered through RPW Solutions, LLC. HUB Investment Partners, TCG Administrators, TCG Consulting and RPW Solutions are all subsidiaries of HUB International.



Scan or Click
to visit our
benefits
website.



www.benefitsdetails.com/magnolia-isd



Contact Us

If you have any questions about your
benefits, please reach out to speak to
a dedicated benefits counselor

1-877-252-2011

Monday - Friday
8:00am-5:00pm CST