



2026-2027 EMPLOYEE BENEFITS GUIDE

South San Antonio ISD

Benefits designed for those who make a difference.



Benefits Support

5622 Ray Ellison Blvd • San Antonio, TX 78242 • 210-977-7000

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Welcome!

South San Antonio ISD's goal is to provide you and your family with the most effective, cost-efficient and comprehensive benefits package.

These programs are **reviewed annually** to ensure they are in-line with the current trends and remain in compliance with government regulations such as the Health Care Reform legislation. Each plan year, you'll see a continued dedication to offering a wide array of benefit choices so you can make the best decisions to suit your needs and those of your family. Please read this guide carefully so that you may make informed enrollment decisions.

This guide is designed to highlight your benefit options. It is not a complete Summary Plan Description. For more details including covered expenses, exclusions, and limitations, please refer to individual Summary Plan Descriptions or request information directly from the insurance carrier. If any discrepancy exists between this guide and the official documents, the Summary Plan Description will prevail.



Open Enrollment

For the 2026-2027 Plan Year



South San Antonio ISD Employee Benefits Portal

Login



Important!

Open Enrollment Dates
July 27th- August 13th

Educational Sessions

- **July 29:**
Carrillo Elementary
Benavides Elementary
Madla Elementary
- **August 4th:**
Transportation
- **August 5th:**
South San HS
Five Palms Elementary
- **August 6th:**
Armstrong Elementary
Price Elementary
Shepard Middle School
- **August 7th:**
Zamora Middle School
Palo Alto Elementary
Hutchins Elementary
- **August 11th:**
Central Office
Dwight Middle School



[THEbenefitsHUB](#)

[Check FSA](#)

[Contact Us](#)

Step 1 - LOGIN PORTAL

Visit www.mybenefitshub.com/SouthSanAntonioISD, then select the login button in the top-right corner.

Sign in with your last name, date of birth, and the last four digits of your Social Security number.

Step 2 - REVIEW PERSONAL INFORMATION

Confirm and update your personal and dependent details.

Step 3 - REVIEW PLAN OPTIONS AND MAKE ELECTIONS

Compare the available plans and choose the elections that fit your needs.

Step 4 - SIGN AND APPROVE ELECTIONS

Sign and approve your benefit elections.

Review every election in the Confirmation Statement to confirm accuracy.

Eligibility



Dependents

You can enroll your eligible dependents for medical, dental, vision, voluntary life insurance, critical illness, and accident coverage. Eligible dependents are defined as:

Your spouse (unless legally separated) or **domestic partner**.

Your children, including:

- Your naturally born children;
- Your legally adopted child. An adopted child is considered a dependent from the moment the child is placed in the custody of the adoptive parents.
- A stepchild, foster child, or any child of whom you have legal custody, who resides in your household in a regular parent-child relationship and is principally dependent on you for his/her support and maintenance and is named as an exemption on your most recent federal income tax return (proof may be required).
- Any child whom you are required to provide health care coverage for under a Qualified Medical Child Support Order.

Initial Eligibility Period

The initial eligibility period begins the day you become benefit eligible (per your employer's eligibility guidelines) and ends 30 days from that date.

Qualifying Events

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period. Qualifying events include things like:

- **Marriage, divorce or legal separation**
- **Birth or adoption of a child**
- **Change in child's dependent status**
- **Death of a spouse, child or other qualified dependent**
- **Change in service area**
- **Change in employment status or a change in coverage under another employer-sponsored plan**

Requests for a qualifying event must be received within 30 days of the event date. The change will be added to your coverage as of the date of the event.

Medical Plan Options: Summary



1-866-355-5999



Plan	Monthly Cost	Plan Highlights
TRS-ActiveCare Primary	Employee Only: \$123.00 Employee + Spouse: \$972.00 Employee + Children: \$473.00 Employee + Family: \$1,321.00	• Lowest premium of the available plans. • \$2,500 individual deductible/ \$5,000 family deductible. • Fixed copays for primary care visits, even before you meet your deductible. • Statewide network only. • PCP and specialist referrals required. • No out-of-network coverage. • Not HSA compatible.
TRS-ActiveCare Primary+	Employee Only: \$210.00 Employee + Spouse: \$1,148.00 Employee + Children: \$621.00 Employee + Family: \$1,558.00	• Lowest deductible of the three plans (\$1,200 individual/ \$2,400 family). • Fixed copays for many medical services and prescriptions, even before you meet your deductible. • Statewide network only. • PCP and specialist referrals required. • No out-of-network coverage. • Not HSA compatible.
TRS-ActiveCare HD	Employee Only: \$139.00 Employee + Spouse: \$1,015.00 Employee + Children: \$500.00 Employee + Family: \$1,375.00	• HSA compatible. • Nationwide network with out-of-network coverage. • No PCP or referral requirements. • Higher deductible (\$3,400 individual, \$6,800 family). • Preventive care covered before deductible. • Must meet deductible before most non-preventive services are covered.

Medical Plan Options: Comparison

Every TRS-ActiveCare plan includes **comprehensive wellness benefits**, such as \$0 preventive care, one-on-one health coaching, weight loss and nutrition programs, TRS Virtual Health, Member Rewards, and Airrosti Remote Recovery. See the Annual Enrollment Guide for complete program details and eligibility requirements.

Benefit	TRS-ActiveCare Primary	TRS-ActiveCare Primary+	TRS-ActiveCare HD
General Plan Information			
Network	Statewide (In-Network Only)	Statewide (In-Network Only)	Nationwide (In & Out-of-Network)
PCP Required	Yes	Yes	No
Specialist Referral	Required	Required	Not Required
Cost Sharing			
Individual / Family Deductible	\$2,500 / \$5,000	\$1,200 / \$2,400	\$3,400 / \$6,800 (IN) \$6,800 / \$13,600 (OON)
Coinsurance	30% after deductible	20% after deductible	30% IN / 50% OON
Out-of-Pocket Maximum	\$8,050 / \$16,100	\$6,900 / \$13,800	\$8,300 / \$16,600 (IN) \$20,500 / \$41,000 (OON)
Office & Medical Services			
Primary Care	\$30 Copay	\$15 Copay	30% after deductible
Specialist	\$70 Copay	\$70 Copay	30% after deductible
Immediate Care	\$50 Copay	\$50 Copay	30% after deductible
Urgent Care	30% after deductible	20% after deductible	30% after deductible
Emergency Room	30% after deductible	20% after deductible	\$250 copay + 20% after deductible
Virtual Care	RediMD \$0/ Teladoc \$12	RediMD \$0/ Teladoc \$12	RediMD \$30/ Teladoc \$42
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
Prescription Coverage			
Drug Deductible	Integrated with Medical	\$200 Deductible	Integrated with Medical
Generic Drugs	\$15 / \$45 Copay	\$15 / \$45 Copay	20% after deductible
Preferred Brand	30% after deductible	25% after deductible	25% after deductible
Non-Preferred Brand	50% after deductible	50% after deductible	50% after deductible
Specialty Drugs	30% after deductible	20% after deductible (max \$500)	20% after deductible
Insulin	\$25 (31-day	\$25 (31-day)	25% after deductible

Pharmacy Benefits



1-844-367-6108

Your TRS-ActiveCare medical plan includes prescription drug coverage, which is administered separately through Express Scripts®. While your medical and pharmacy benefits are part of the same health plan, Express Scripts manages the prescription portion of your coverage.

Prescription coverage and costs vary based on your selected TRS-ActiveCare medical plan, the type of medication, and whether your deductible applies. The information below will help you understand your pharmacy coverage, common prescription terms, and factors that may impact your out-of-pocket costs.

Benefit	Primary	Primary +	HD
Important Plan Details	- Combined medical + pharmacy deductible - Select preventive generics at \$0 - Generic copays - SaveOnSP available	- Lowest out-of-pocket costs - Separate \$200 brand drug deductible - Lowest generic copays - SaveOnSP available	- Combined medical + pharmacy deductible - Highest out-of-pocket costs - Select preventive generics at \$0 - SaveOnSP not available
Drug Deductible	\$2,500 Individual \$5,000 Family	\$200 brand-drug deductible	\$3,400 Individual \$6,800 Family (In Network)
Generic	\$15/ \$45 copay	\$15/ \$45 copay	20% after deductible
Preferred Brand	20% after deductible	25% after deductible	25% after deductible
Nonpreferred Brand	50% after deductible	50% after deductible (max \$100/\$265)	50% after deductible
Specialty Medication	30% after deductible	20% after deductible (max \$500)	20% after deductible

Understanding Prescription Costs

Below are key terms to help you understand your prescription coverage and cost-sharing.

Key Terms	Medication Types & Cost Considerations
Drug Deductible Your plan may require you to meet a prescription deductible before certain medication costs are covered. Refer to your plan details to understand when your deductible applies.	Generic Medications Often lower-cost alternatives that provide the same quality, safety, and effectiveness as brand-name medications.
Formulary A formulary is the list of medications covered by your plan. Medications are grouped into categories that may impact your out-of-pocket costs.	Preferred Brand Medications Brand-name medications included on the plan's formulary and typically covered at a lower cost.
Copay: A fixed amount you pay for a covered prescription.	Nonpreferred Brand Medications Medications not included on the preferred formulary list and may have higher out-of-pocket costs.
Coinsurance: A percentage of the prescription cost you pay after meeting your deductible, if applicable.	Specialty Medications Medications used to treat complex or chronic conditions that may require additional support, monitoring, or specialty pharmacy services.

Pharmacy Benefits by Plan and Resources



1-844-367-6108

Once you understand your prescription coverage, knowing where to fill medications and what resources are available can help you get the most from your pharmacy benefits. Explore pharmacy options, specialty medication support, savings programs, and digital tools available through Express Scripts®.



Express Scripts Website & Mobile App

You can manage your prescriptions anytime through Express Scripts online or the mobile app.

- View prescription coverage and pricing
- Find participating pharmacies
- Manage refills and prescription orders
- Track Home Delivery shipments
- Set medication reminders
- Access your digital Rx ID card
- Connect with pharmacist support

Access your account:

express-scripts.com/trsactivecare

Need Assistance?

For prescription questions, pharmacy network support, Home Delivery, or specialty medication assistance: **1-844-367-6108**



Specialty Medication Support

Some medications used to treat complex or chronic conditions require additional support and monitoring.

Accredo® Specialty Pharmacy

Accredo provides specialty-trained support, medication education, coordination with your healthcare provider, and assistance navigating coverage or financial support options.

Accredo: 1-800-596-7701

SaveOnSP® Copay Assistance

Eligible specialty medications may qualify for copay assistance to help reduce out-of-pocket costs.

Contact SaveOnSP before your first eligible specialty fill to confirm eligibility and enroll.

SaveOnSP: 1-800-683-1074



Choosing Where to Fill Your Prescription

Retail Pharmacy

Best for medications you need quickly, including antibiotics, cold/flu medications, and short-term treatments.

- ✓ Use any participating in-network pharmacy
- ✓ Most prescriptions are available for up to a 31-day supply

Express Scripts Home Delivery

Convenient for eligible maintenance medications you take regularly.

- Up to a 90-day supply
- Free standard shipping
- Refill reminders
- Pharmacist support



Basic Life & Accidental Death & Dismemberment Insurance

South San Antonio ISD provides eligible employees with **\$20,000** of Basic Life Insurance at no cost. This benefit provides financial protection for your loved ones by helping cover expenses if something unexpected happens to you. Review the coverage details below and be sure your beneficiary information is up to date.

Basic Life / AD&D Plan	MetLife
General Plan Information	
Eligibility	All Eligible Employees
Who Pays for Coverage	Employer
Basic Life Benefit	
Life Benefit Amount	\$20,000
Benefit Age Reduction	
Reduces by 35% at Age 70, 50% at Age 75	

Employee Assistance Program (EAP)



At some point, we all need help coping or making difficult decisions. The Employee Assistance Program (EAP) makes it easy to access support, guidance, and resources.

EAP professionals can help with referrals to support groups, a network counselor, community resources or your health plan. If necessary, their professionals can connect you to emergency services.

The program is voluntary and confidential; only your EAP professional will know you have called. This program includes assistance for you and your immediate dependent family members.

The **EAP plan** includes up to six face-to-face assessment and counseling sessions. EAP services can help with:

- Depression, grief, loss and emotional wellbeing
- 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 and other legal document preparation

WorkLife Services provides expert, multilingual telephonic and internet-based consultations and referrals for:

- Child care services
- Elder care services
- Health and wellness
- Emotional and well-being
- Daily living resources, relocation and community volunteering

Help is always at your fingertips.

Our mobile app makes it easy for you to access and personalize educational content important to you.

Search “TELUS Health” on iTunes App Store or Google Play. Log in with the below.

When you need some support, we're here to help.



Phone

1-888-319-7819



Web

one.telushealth.com
user name: [metlifeeap](#)
and password: [eap](#)



Mobile App

user name: [metlifeeap](#)
and password: [eap](#)

Dental Plan



1-800-247-6875

New for 2026, South San Antonio ISD's dental benefits are provided through Sun Life.

Regular dental care can help identify issues early and reduce the need for more costly treatment later. To maximize your benefits, consider visiting an in-network dentist, which can help lower your out-of-pocket costs. The plans below provide coverage for preventive, basic, and major dental services, with routine exams and cleanings covered at 100% when using participating providers.

	Basic Plan	Enhanced Plan
	Plan Information	Plan Information
Eligibility	All Eligible Employees	All Eligible Employees
Deductible (Single / Family)	\$50 Single / \$100 Family (Waived for Preventive Services)	\$50 Single / \$150 Family (Waived for Preventive Services)
	Annual Maximum	Annual Maximum
Annual Maximum Per Person	\$1,500	\$2,500
	Dependent Coverage	Dependent Coverage
Dependent Age Limit	To Age 26	To Age 26
	Dental Services	Dental Services
Preventive Services	Covered at 100% (deductible waived)	Covered at 100% (deductible waived)
• Oral Exam • Cleanings • X-rays • Fluoride for Children		
Basic Services	Covered at 80%, subject to deductible	Covered at 90%, subject to deductible
• Fillings • Root Canals		
Major Services	Covered at 50%, subject to deductible	Covered at 60%, subject to deductible
• Crowns • Dentures		
Orthodontia (Children)	None	\$1,000 lifetime per child
Coverage	Basic Plan Monthly Cost	Enhanced Plan Monthly Cost
	EE Cost	EE Cost
Single	\$19.36	\$30.49
Employee + 1 dependent	\$38.34	\$66.83
Employee + 2 or more dependents	\$60.48	\$96.32

Vision Plan

 **MetLife** 1-800-438-6388

Vision benefits help make routine eye care and corrective eyewear more affordable. These plans provide benefits for eye exams, glasses, contact lenses, and other vision-related services. Review the coverage details below to understand how the plan can help support your eye health while reducing out-of-pocket costs.

MetLife	Low Plan	High Plan
General Plan Information		
Eligibility	All Eligible Employees	All Eligible Employees
Who Pays for Coverage	Employee	Employee
Dependent Coverage		
Dependent Age Limit	To Age 26	To Age 26
Vision Services		
Eye Exam	\$10 Co-Pay/ Retinal imaging \$39	Retinal imaging \$39
Frames Allowance	\$130	\$130
Materials Co-Pay	\$10 Co-Pay	\$10 Co-Pay
Elective Contact Lenses	\$130 allowance	\$130 allowance
Medically Necessary Contact Lenses	At no additional cost after \$10 copay	At no additional cost after \$10 copay
Vision Service Frequency		
Eye Exam	Once Per Calendar Year	Once Per Calendar Year
Frames	Once every 24 months	Once every 12 months
Contacts	Once Per Calendar Year	Once Per Calendar Year
Employee Cost Per Month		
Single	\$5.65	\$12.34
EE + One	\$10.54	\$23.67
EE + Family	\$16.29	\$36.23

Health Savings Account



1-800-442-4661

Health Savings Account (HSA)

A Health Savings Account (HSA) is a tax-advantaged savings account available to employees enrolled in a qualified High-Deductible Health Plan (HDHP). It allows you to set aside pre-tax money to pay for eligible healthcare expenses, such as doctor visits, prescriptions, dental care, vision expenses, and more.

One of the key advantages of an HSA is that the funds belong to you and roll over from year to year. Unlike some healthcare spending accounts, unused funds are not forfeited at the end of the plan year, allowing you to build savings for future healthcare needs.

To participate in an HSA, you must be enrolled in the HDHP medical plan.

Qualified Medical Expenses

HSA funds can be used tax-free for a wide range of qualified medical, dental, and vision expenses for you and your eligible dependents. Examples include deductibles, copays, prescription medications, dental treatments, eye exams, and glasses. For a complete list of eligible expenses, refer to IRS Publication 502.

Why Consider an HSA?

- Contributions are made on a pre-tax basis.
- Funds can be used tax-free for qualified healthcare expenses.
- Unused funds roll over year after year.
- The account belongs to you and remains with you even if you change employers or retire.
- HSA funds can help you prepare for future healthcare expenses.

The information below outlines the 2026 contribution limits and other important HSA details.

Type of Coverage	Maximum Annual Contribution Limit
Single	\$4,400
Family	\$8,750
Catch-Up Contribution (Age 55+)	Additional \$1,000

Flexible Spending Account

 **TASC** 1-800-442-4661



FSA - Medical

A Flexible Spending Account (FSA) allows you to set aside pre-tax dollars to pay for eligible medical, dental, and vision expenses for yourself and your eligible dependents. By reducing your taxable income, an FSA can help you save money on everyday healthcare costs.

Employees may contribute up to **\$3,400 for 2026** through payroll deductions.

Qualified Expenses

- FSA funds can be used for many qualified medical, dental, and vision expenses.
- A grace period is available after the end of the plan year, giving you additional time to use any remaining funds on eligible expenses.
- The IRS may require documentation to verify eligible purchases, so be sure to save your itemized receipts.

FSA – Dependent Care

Dependent Care FSAs allow you to contribute pre-tax dollars to qualified dependent care. The maximum amount a household may contribute each year is \$7,500 Dependent Care Eligible for Reimbursement:

- Care at a licensed nursery school, day camp, or day care center
- Services from individuals who provide dependent care in or outside your home, unless the provider is your spouse, your own children under the age of 19, or any other dependent
- After-school care for children under age 13
- Household services related to the care of an elderly or disabled adult who lives with you
- Any other services that qualify as dependent care expenses under IRS regulations.

403(b) and/or 457(b) Retirement Plan



1-855-399-3035

Whether retirement is years away or just around the corner, it's never too early—or too late—to start saving. South San ISD offers voluntary 403(b) and 457(b) retirement plans to help you supplement your Teacher Retirement System (TRS) pension through convenient payroll deductions.

These plans allow you to save for retirement while taking advantage of valuable tax benefits. Understanding how each plan works can help you choose the option that best supports your retirement goals.

403(b) vs. 457(b): At a Glance

Feature	403(b)	457(b)
Feature	403(b)	457(b)
Available to	Eligible public-school employees	Eligible governmental employees
Payroll deductions	✓ Yes	✓ Yes
Tax treatment	Contributions are generally made on a pre-tax basis (unless Roth is available and elected).	Contributions are generally made on a pre-tax basis (unless Roth is available and elected).
Investment growth	Tax-deferred until withdrawn.	Tax-deferred until withdrawn.
Annual IRS contribution limit	Same annual IRS contribution limit*	Same annual IRS contribution limit*
Catch-up contributions	May be available if IRS eligibility requirements are met.	May be available if IRS eligibility requirements are met.
Withdrawal considerations	Different IRS distribution rules apply. Early withdrawals may be subject to a 10% additional tax unless an exception applies.	Different IRS distribution rules apply. After separation from service, distributions generally are not subject to the 10% additional tax, though ordinary income taxes may still apply.

Sample of Future Retirement Savings Value Assuming a 6% Yield on Investment

Monthly Contributions	5 Years	15 Years	20 Years
\$50	\$3,489	\$14,541	\$23,102
\$200	\$13,954	\$58,164	\$92,408
\$500	\$34,885	\$145,409	\$231,020

Maximum Contribution Amounts per Calendar Year

The annual elective deferral limit for 403(b) plan employee contributions is increased to \$24,500 for 2026

Employees age 50 or older may contribute up to an additional \$7,500 for a total of \$32,500.

403(b) and/or 457(b) Retirement Plan



1-800-274-0503

Ready to begin saving? Enrollment is simple and handled through National Benefit Services (NBS). To start or modify your retirement contributions, please follow the instructions provided below.



Start Here

1. Explore your provider options

Visit the NBS retirement portal by going to nbsbenefits.com/non-erisa-403b-forms or scan the QR code located at the bottom of this page to access information on available providers and plan details.

2. Set up your retirement account

Reach out to your chosen provider to open your 403(b) or 457(b) account and complete the necessary enrollment procedures.

3. Submit your Salary Reduction Agreement (SRA)

Fill out and submit your SRA through NBS to authorize payroll deductions. Once processed, your contribution amount will appear in upcoming paychecks.

4. Track your account

Regularly check your paycheck and retirement account to ensure contributions are being correctly applied.

For plan-related questions, contact the NBS Customer Service Center.

Phone 800-274-0503

Option 5, then Option 2

Email 403bsupport@nbsbenefits.com



Frequently Asked Questions

Can I participate if I already contribute to TRS?

Yes. Both 403(b) and 457(b) plans are intended to complement your TRS pension by offering additional retirement savings options.

Can I contribute to both plans?

If you qualify, you may contribute to both a 403(b) and a 457(b), as long as you stay within the IRS annual contribution limits.

Can I change my contribution later?

Yes. You can usually adjust your contribution amounts by submitting a new Salary Reduction Agreement through NBS, following your plan's guidelines.

What happens if I leave South San ISD?

Your account remains yours. Depending on IRS regulations, you can keep it with your current provider, roll it over into another eligible account, or take a distribution.

I'm not sure what to elect?

Deciding how to save for retirement is a personal choice. If you're uncertain whether a 403(b), 457(b), or both suit your needs, consider consulting an Approved Retirement Provider, South San Antonio ISD Human Resources, or a qualified financial advisor.

Long Term Disability



1-844-287-9499

Long-Term Disability (LTD) protects one of your most valuable assets, your paycheck. Long-term disabilities are serious and financially debilitating. So that you may have protection when it's needed the most. This insurance will replace a portion of your income if you become physically unable to work due to an illness or injury, as outlined below.

South San Antonio ISD offers **two disability plan options**, both of which provide benefits of up to **67% of your covered salary** (up to \$8,000 per month) and allow you to choose the elimination period that best fits your needs and budget.

Plan A provides benefits for qualifying disabilities due to both illness and injury through **Social Security Normal Retirement Age**.

Plan B provides benefits for disabilities due to illness through **Social Security Normal Retirement Age**, while benefits for disabilities resulting from an injury are limited to **five years**.

Both plans include valuable features such as a **24-month Own Occupation benefit, Survivor Benefit, Work Incentive Benefit, Employee Assistance Program (EAP), and Worksite Modification Benefit**.

When selecting coverage, consider how long you could comfortably go without a paycheck and whether your emergency savings could cover expenses during your chosen elimination period.

When enrolling, you'll choose a monthly benefit amount and an elimination period (the number of days you must be disabled before benefits begin).

Your cost is based on your age, the benefit amount selected, and the elimination period you choose. To view your personalized rates, log in to the Benefits Hub during enrollment.

This summary represents a general overview. Limitations and exclusions may vary depending on your specific benefit plan. Please review your detailed policy for complete information.

Hospital Indemnity



1-800-247-6875

This coverage includes a **\$75 Wellness Benefit** for completing eligible preventive screenings and wellness services. Benefits are paid directly to you, helping you get additional value from your coverage while staying proactive about your health.

Hospital
Indemnity

Even with medical coverage, a hospital stay can result in unexpected out-of-pocket expenses. Hospital Indemnity Insurance provides a cash benefit for covered hospital admissions, stays, and services that can be used however you choose—whether for medical bills, deductibles, household expenses, childcare, or other everyday costs. This coverage is designed to complement your medical plan by helping offset expenses that may arise from an unexpected illness, injury, or hospitalization. Benefits are paid directly to you, giving you flexibility when you need it most.

Hospital Indemnity coverage may be especially valuable for employees enrolled in a High Deductible Health Plan (HDHP) or anyone looking for additional financial protection from unexpected healthcare costs.

Review the benefit schedule below to learn more about the covered services and available benefit amounts

	Low Plan	High Plan
First day hospital confinement	\$500 per day for up to 4 days	\$1,000 per day for up to 4 days
First day ICU confinement	\$500 per day for up to 1 day	\$1,000 per day for up to 1 day
Hospital confinement	\$100 per day for up to 365 days	\$200 per day for up to 365 days
Intensive Care (ICU) confinement (this benefit is payable in addition to the First day hospital and hospital confinement benefit)	\$100 per day for up to 31 days	\$200 per day for up to 31 days
Wellness screening benefit	\$75 per person on the plan	\$75 per person on the plan

Coverage	Low Plan Monthly Cost	High Plan Monthly Cost
Single	\$6.27	\$18.97
Employee + 1 Spouse	\$12.04	\$35.52
Employee + Child(ren)	\$11.77	\$32.00
Employee + Family	\$18.88	\$51.67

This summary represents a general overview. Limitations and exclusions may vary depending on your specific benefit plan. Please review your detailed policy for complete information.

Accident Coverage



1-800-247-6875

This coverage includes a **\$50 Wellness Benefit** for completing eligible preventive screenings and wellness services. Benefits are paid directly to you, helping you get additional value from your coverage while staying proactive about your health.

Accident

Accidents can happen when you least expect them and often result in expenses that may not be fully covered by your medical plan. Accident Insurance provides cash benefits for covered injuries and accident-related services, helping offset out-of-pocket costs such as deductibles, copays, emergency room visits, ambulance transportation, diagnostic testing, and follow-up care.

Benefits are paid directly to you and can be used however you choose—including medical bills, household expenses, childcare, or other financial needs while you recover. Coverage is available for you and eligible dependents, providing an added layer of financial protection when unexpected injuries occur.

This coverage may be especially valuable for employees enrolled in a High Deductible Health Plan (HDHP) or anyone looking to reduce the financial impact of an accidental injury.

	Standard Plan	Enhanced Plan
	Plan Information	Plan Information
Dislocations	\$200-\$4,000	\$300-\$8,000
Fractures	\$200-\$3,000	\$200-\$6,000
Burns	\$500- \$10,000	\$600- \$15,000
Lacerations	\$20- \$500	\$35-\$700
Hospital Admission	\$1,000	\$1,500

	Standard Plan Monthly Cost	Enhanced Plan Monthly Cost
	EE Cost	EE Cost
Single	\$3.29	\$9.40
Employee + 1 Spouse	\$6.57	\$16.82
Employee + Child(ren)	\$7.36	\$17.46
Employee + Family	\$10.64	\$24.88

Critical Illness Coverage



1-800-247-6875

This coverage includes a **\$75 Wellness Benefit** for completing eligible preventive screenings and wellness services!

Cancer &
Critical Illness

Critical Illness Coverage pays a lump-sum benefit if you are diagnosed with a covered illness or condition on or after your coverage effective date. Critical Illness is a limited benefit policy. Your employer offers Critical Illness Insurance on a voluntary basis.

What benefits are available?

Critical Illness Insurance provides a benefit payment for illnesses and conditions reflected in the chart below.

Who is eligible for Critical Illness Insurance?

- Active employees working 15+ hours per week
- Your Spouse – Coverage available only if employee coverage elected
- Your Child(ren) – to age 26. Coverage available only if employee coverage elected

Conditions	Employees can elect between \$10,000 and \$40,000
	If you elect coverage for your spouse, they can receive up to 100% of your elected benefit
Cancer	1st Occurrence
Invasive Cancer	100% of elected lump sum
Non Invasive Cancer	25% of elected lump sum
Benign Brain Tumor	100% of elected lump sum
Skin Cancer	5%
Vascular	
Heart Attack (STEMI)	100% of elected lump sum
Stroke	100% of elected lump sum
Coronary Arteriosclerosis	25% of elected lump sum
Other	
Kidney Failure	100% of elected lump sum

Rates are based on age, tobacco status, coverage level, and dependent coverage elected. To view your personalized rates and available coverage options, log in to the Benefits Hub during enrollment.

Cancer Coverage

 **MetLife** 1-888-319-7819

This coverage includes a **\$50 Wellness Benefit** for completing eligible preventive screenings and wellness services!

Cancer &
Critical Illness



Cancer Insurance

A cancer diagnosis can bring unexpected financial challenges that go beyond medical expenses. Cancer Insurance provides a **lump-sum cash benefit** upon the diagnosis of a covered cancer, helping you manage costs such as deductibles, travel, household expenses, lost income, or any other financial needs during treatment and recovery.

Employees may elect an initial benefit of **\$15,000 or \$30,000**, with coverage also available for spouses and dependent children. If a covered cancer recurs after meeting policy requirements, an additional benefit may be payable. Depending on the type and severity of the diagnosis, benefits may be paid at either the full or partial benefit amount.

In addition to cancer benefits, the plan includes an annual **\$50 Health Screening Benefit** for completing an eligible preventive screening. This benefit is payable even if no cancer diagnosis occurs, providing an added incentive to stay proactive about your health.

Because benefits are paid directly to you, the money can be used however you need it most—whether for medical bills, everyday expenses, transportation, or additional support during treatment. Review the information below to learn more about available coverage options and benefit amounts.

Rates are based on your age, tobacco status, coverage level selected, and whether you enroll dependents. To view your personalized rates and available coverage options, log in to the Benefits Hub during enrollment.

Voluntary Life & AD&D



Life & Accidental Death & Dismemberment Insurance

Voluntary Life/AD&D Insurance Plan

South San Antonio ISD provides eligible employees with \$20,000 of Basic Life and AD&D coverage. If you need additional protection, Supplemental Life Insurance allows you to purchase coverage for yourself, your spouse, and eligible children. Life insurance can help provide financial security for your loved ones by helping cover expenses such as mortgage payments, childcare, education costs, and everyday living expenses.

Employees may elect coverage in \$10,000 increments, up to the lesser of 5 times annual salary or \$500,000. Spouse coverage is available in \$5,000 increments up to \$100,000, not to exceed 50% of the employee's elected amount, and child coverage is available up to \$10,000. During your initial eligibility period, certain amounts of coverage may be available without medical questions, making it easier to obtain protection for yourself and your family.

In addition to life insurance, Accidental Death & Dismemberment (AD&D) coverage provides an extra layer of protection for covered accidental injuries and losses. Coverage also includes valuable features such as portability options, estate planning services, grief counseling, travel assistance, and beneficiary support services.

The chart below outlines the monthly costs of purchasing additional coverage.

Basic Life / AD&D Plan		Met
Age	Employee	Spouse
25-29	\$0.036	\$0.036
30-34	\$0.054	\$0.054
35-39	\$0.082	\$0.082
40-44	\$0.090	\$0.090
45-49	\$0.114	\$0.114
50-54	\$0.204	\$0.204
55-59	\$0.364	\$0.364
60-64	\$0.506	\$0.506
65-69	\$0.912	\$0.912
Dependent Child	\$2.40 for a \$10,000 Benefit	

Universal Life Insurance



512-330-0099



Coverage for when your family needs it the most.

Life insurance needs can change over time as your family, financial responsibilities, and goals evolve. Universal Life Insurance provides permanent coverage that can help protect your loved ones while offering flexibility and valuable living benefits.

With **TrueFlex Universal Life**, employees can purchase coverage for themselves, their spouse, children, and even grandchildren. Coverage is **guaranteed issue up to \$50,000 for employees**, with no medical exam required. Employees may apply for additional coverage up to **\$150,000** by answering a few health questions.

One of the unique features of this plan is its **Living Benefits**, which may allow you to access a portion of your death benefit if you are diagnosed with a terminal illness or experience certain qualifying health conditions. The plan is also **portable**, meaning you can keep your coverage if you leave South San Antonio ISD, and premiums are designed to remain stable over the long term.

For employees and spouses ages 17-59, the policy also includes an **Accidental Death Benefit Rider**, which can double the selected benefit amount if death occurs as the result of a covered accident. Review the coverage options and rates below to determine whether permanent life insurance is a good fit for your long-term financial protection needs.

MONTHLY PREMIUM RATE LIFE WITH ADB • NON-TOBACCO			
Age	Face Amount		
	\$25,000	\$50,000	\$75,000
25	\$10.75	\$19.25	\$27.75
35	\$13.79	\$25.33	\$36.88
45	\$25.17	\$48.08	\$71.00

Telemedicine



1-855-6732876

Telemedicine

Life doesn't always happen during business hours. Telehealth services through Recuro provide convenient access to care when you need it, whether you're at home, at work, or on the go. With 24/7 access to board-certified physicians, you can receive treatment for many common conditions such as colds, flu, allergies, pink eye, respiratory infections, minor skin conditions, and more—often without leaving home.

Visits are available by phone or video, and prescriptions can be sent electronically when appropriate.

Common Conditions Treated

- | | | |
|-------------|--------------|-----------|
| • Acne | • Bronchitis | • Nausea |
| • Allergies | • Fever | • Pinkeye |
| • Asthma | • Cold & Flu | • Earache |

Behavioral Health Counseling

In addition to Virtual Urgent Care, Recuro also offers access to behavioral health services, including therapy, counseling, and psychiatric care, helping support both your physical and mental well-being. You can schedule recurring appointments to establish an ongoing relationship with one therapist.

- | | | |
|--------------------|-------------------------|-------------------|
| • Addiction | • Postpartum Depression | • Grief & Loss |
| • Bipolar Disorder | • Relationship Issues | • LGBTQ Support |
| • Depression | • Stress | • Life Changes |
| • Eating Disorders | • Trauma & PTSD | • Panic Disorders |



✓ 24/7 Access

✓ Multi-Channel Options

✓ Electronic Prescription Ordering

✓ Consult Transcriptions



info@recurohealth.com | 844.979.0313 | www.recurohealth.com | Scan QR Code



Identity Theft Protection

 **MetLife** 1-888-319-7819

Identity theft and fraud can happen to anyone and often take significant time and effort to resolve. Identity & Fraud Protection helps monitor your personal information, financial accounts, and credit activity while providing alerts and support when suspicious activity is detected.

Two coverage levels are available:

•**Protection** provides identity monitoring, credit monitoring, fraud alerts, account takeover monitoring, home and vehicle title monitoring, identity theft insurance, fraud resolution services, password management, VPN, antivirus protection, and 24/7 support.

•**Protection Plus** includes all Protection features, plus **3-bureau credit monitoring**, credit lock capabilities, credit score simulation tools, payday loan blocking, AI-powered call and text protection, mobile phone takeover protection, and a **\$50,000 Cyber Insurance Policy**.

Employees may elect **Individual** or **Family** coverage. Family plans extend protection to dependent children and additional adult family members, while also including features such as child identity monitoring, cyberbullying protection, parental controls, and family safety tools.

Additional features include:

- Up to **\$5 million in Identity Theft Insurance** per enrolled adult
- Lost wallet protection with emergency cash assistance
- Home and vehicle title monitoring
- White-glove fraud restoration services
- Tax fraud and unemployment fraud resolution
- 24/7 U.S.-based customer support

Whether you're looking for basic identity monitoring or enhanced credit and cyber protection, these plans can help safeguard your personal, financial, and digital information while providing support if identity theft or fraud occurs.

 **MetLife · AURA**
Identity & Fraud Protection

Monthly Premiums

Plan	Individual	Family
Protection	\$6.45	\$10.95
Protection Plus	\$8.45	\$13.95

[This summary represents a general overview. Limitations and exclusions may vary depending on your specific benefit plan. Please review your detailed policy for complete information.](#)

Legal Plan

 **MetLife** 1-888-319-7819



Legal issues are a part of life, whether you're buying a home, creating a will, managing family matters, or addressing financial concerns. MetLife Legal Plans provide access to experienced attorneys for a wide range of personal legal matters, helping you get the guidance and support you need at a predictable cost.

South San Antonio ISD offers **two plan options** to fit different needs and budgets:

•Low Plan – Covers many common legal needs, including wills, powers of attorney, landlord/tenant matters, debt collection defense, identity theft defense, document review, traffic ticket defense, and family-related legal issues.

•High Plan – Includes all Low Plan services, plus additional coverage for matters such as home purchases and sales, trusts, refinancing, adoption, immigration assistance, personal bankruptcy, tax audit representation, civil litigation defense, and other more complex legal matters.

Both plans include unlimited telephone consultations, document review, demand letters, and access to a nationwide network of experienced attorneys. Members also receive access to digital estate planning tools for creating wills, powers of attorney, living wills, and other important legal documents.

Whether you're planning for the future, protecting your family, or navigating a legal challenge, these plans can help make quality legal services more accessible and affordable.

Low Plan Monthly Premium

High Plan Monthly Premium

\$9.00

\$17.25

Pet Insurance



1-844-520-0041



Pets are part of the family, and unexpected veterinary expenses can happen at any time. Pet Insurance can help make veterinary care more affordable by providing coverage for eligible accidents, illnesses, treatments, and other veterinary services, helping you focus on your pet's care rather than the cost of treatment.

Coverage is available directly through **Rainwalk** and can help protect against the financial impact of unexpected veterinary bills. Employees can explore available plans, compare coverage options, and enroll directly with Rainwalk based on their individual needs.

Two plan options are available:

•**Accident & Illness Coverage** helps cover eligible expenses related to unexpected injuries, illnesses, surgeries, hospitalizations, diagnostic testing, and other covered veterinary care.

•**Accident, Illness & Preventive Care Coverage** includes the same protection plus benefits for routine and preventive services, helping offset the cost of wellness exams, vaccinations, and other preventive care.

To learn more, enroll, or obtain personalized pricing, visit <https://rainwalkpetinsurance.com/> or contact Rainwalk at **844-520-0041** or help@rainwalk.io.

Emergency Medical Transportation

masaAccess 1-800-423-3226



Most health plans help cover medical treatment, but emergency medical transportation can still result in significant out-of-pocket expenses. MASA helps provide protection for emergency ground and air ambulance transportation, hospital-to-hospital transfers, and other transportation-related services that may be needed during a medical emergency.

Two plan options are available:

•**Emergent Plus** focuses on core transportation benefits, including emergency ground ambulance transportation, emergency air ambulance transportation, and hospital-to-hospital transfers.

•**Platinum** provides the most comprehensive level of protection and includes all Premier benefits, along with enhanced transportation services such as patient return transportation, companion transportation, hospital visitor transportation, vehicle and RV return, organ transportation benefits, and expanded worldwide coverage options.

Emergent Plus	Platinum
\$14.00	\$39.00

Contacts

Coverage	Carrier	Phone	Website
Medical	TRS	1-866-355-5999	https://www.bcbstx.com/trsactivecare
Basic Life Voluntary Life Pet Insurance Legal Coverage Identity Theft	MetLife	1-800-942-0854	www.metlife.com
Dental Accident Hospital Indemnity Critical Illness	Sunlife	1-800-247-6875	https://www.sunlife.com/
Long Term Disability	One America	1-800-553-5318	http://www.oneamerica.com/
Telehealth	Recuro	1-855-673-2876	https://recurohealth.com/
Health Savings Account (HSA) Flexible Spending Account (FSA)	TASC	1-800-442-4661	www.tasconline.com
Retirement Accounts - 403(b)/ 457	NBS	1-800-274-0503	https://www.nbsbenefits.com/
Permanent Life	Texas Republic Life	512-330-0099	https://texasrepublic.com/
Emergency Medical Transportation	MASA	954-334-8621	https://masaaccess.com/
Pet Insurance	RainWalk Pet Insurance	1-844-520-0041	https://rainwalkpetinsurance.com/
Third Party Administrator	DayBright/ USEBSG	830-606-5100	https://www.daybright.com/

South San Antonio ISD

Benefits Guide 2026-2027

The information in this guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit summaries. While every effort was taken to accurately summarize your benefits, discrepancies or errors are always possible.

In case of a discrepancy between this guide and the official plan documents, the official plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources.

