



2026-2027 SUMMARY OF BENEFITS

Open Enrollment begins 07/ 23/2026 and ends 08/ 13 /2026

Benefits Provided by KISD:	Based on TRS Medical Plan Choice	
	For Employees enrolled in the TRS Active Care	For Employees who decline TRS Active Care Plan
Guardian -Basic Life Insurance - <i>Global Emergency Services included</i> All Active Full Time Employees	District Paid \$10,000	District Paid \$50,000
Guardian- Long Term Disability - <i>Embedded Cancer Support Services</i> All Full time Employees - 90 Day Waiting period 60% of Earnings to Social Security Normal Retirement Age	District Paid	District Paid
Guardian - Dental Insurance - <i>Embedded benefits - See below.</i>	Voluntary	District Paid (EO only)
Optional Benefits Available and Paid by Employee:		
<i>Retirement plans: 403(B) Tax Sheltered Annuity & Roth 403(b) / 457 Defered Compensation Plan & Roth 457</i>		
Guardian--Voluntary Term Life & AD&D Insurance <i>Guarantee Issue for New Hires Only</i> EOI required for all late entrants .		
New Hire GI amounts - \$150,000 for Employee, \$50,000 for Spouse and \$10,000 for Child Additional Buy Up Option from \$10,000 up to \$500,000 (no salary max requirement) Dependent Spouse Life - \$5,000 up to \$250,000 not to exceed 100% of the employee elected amount Dependent Child Life - \$10,000 - 15 days through age 25 if unmarried (age 14 days to 6 months \$250)		
<i>First time enrollment for returning employees must complete an electronic EOI form for any amount of coverage.</i>		
<i>An electronic EOI form will be emailed by Guardian to the email address in your enrollment folder.</i>		
Guardian - Cancer Insurance - <i>Eligibilty ages 18 to 99</i>		
<i>Includes Guidance Resources - Employee Asistance Program & Estate Guidance program</i> Pre-existing limitation - 3 months prior/6 mo. treatment free/12 months after. Benefit waiting period after effective date - 30 days Portability: Allows you to take your Cancer coverage with you if you terminate employment.		
		<i>Note: Ported Cancer policy</i> terminates at age 70.
Guardian - Dental Insurance - <i>Includes 24/7 International Dental Travel Assistance and Tobacco/Vaping cessation program!</i>		
Preventive Care - No Deductible, 100% No waiting period	Restorative Services - 80% Coinsurance	
Restorative Services & Major Services- \$50 Deductible \$150 Family Max	Major Services - 50% Coinsurance	
Ortho for Children to 26 and for Adults-Covers 50% with a \$1,000 Lifetime Max pp	Dependent Coverage for Spouse and Children	
Maximum Annual Benefit \$1,000 per insured person plus maximum carryover benefit	<i>Benefits: Usual and Customary Allowance</i>	
Guardian - Vision		
\$10 Eye Examination Copay - calendar year (Jan. 1 - Dec 31) at in-network provider Up to \$150 Allowance for Frames & Lenses plus 20% off the balance or \$150 Allowance for Contact Lenses and exam - every calendar. Lenses: <i>Standard Progressive</i> , Single, Bifocal, Trifocal & Lenticular. Clear, Standard, Glass or Plastic paid in full at In Network Providers Medically necessary contact lenses are covered after co-pay in network. Network Providers - Texas State Optical, Hill Country Vision Center, Vision Source, , Ford Vision Center, (Walmart Vision Center- Pay then submit for reimbursement.) Frames - \$80.00 retail max.		
Guardian - Short Term Disability 60% up to \$1,600. <i>This year only full open enrollment for Guarantee Issue.</i>		
Benefit begins 1st day to 8th day. Duration 12 weeks Elimination period is waived for maternity claims upon hospital admission! Hospital Confinement - Elimination period is waived for maternity claims only!		
Guardian - Employee Assistance Program - <i>available to all employees at NO COST</i>		
Key Employee Services include face-to-face and virtual counseling. 3 visits per employee/household member per issue, per year. Unlimited telephonic intake 24/7, Bereavement support via telephonic or face-to-face sessions. EAP Website sources includes webinars, podcasts, articles, videos, etc. Work-life services - Child & elder care referrals Legal & financial consultation - ID theft, Will preparation & Legal document preparation. Tax consultation - Online self-service documents		
Transamerica-Voluntary Permanent Life Insurance -<i>Guaranteed Issue for new hires & Guaranteed tax-deferred int. rate 3%</i>		
From \$25,000. up to \$150,000 to age 80 (up to 5 times salary maximum) - Built in Accelerated Death & Long Term Care Riders. Dependent Spouse Life - \$25,000 to age 65. Dependent Child Term Life rider - \$20,000. - 15 days to age 25. ALL legally dependent children covered under one policy. <i>Portability/Conversion Option upon separation or retirement with no increase in premium</i>		
See reverse side for more benefits.		

F.S.A. -Flexible Spending Account (Cafeteria Plan) - TASC - website www.tasconline.com/participants
Set aside up to \$3,400. Pre-Tax for Unreimbursed Medical Expenses on an annual basis.
Set aside up to \$7,500. Pre-Tax for Dependent Care Expenses on an annual basis for married filing jointly & single parents.
Set aside up to \$3,750 Pre-Tax for Dependent Care Expenses on an annual basis for married filing separately.
Full Elected Amount for Medical Reimbursement always available during plan year ----- <i>Dependent Care available monthly</i>
\$10.00 fee for replacement cards. New funds load on 9/1. Unused balance up to \$680. will rollover 21 DAYS after 9/1. Carry over funds \$680 available until the end of Nov.
H.S.A. - Health Savings Account for use with High Deductible Health Plans
Set aside maximum Pre-Tax contribution of \$4,400.00 for self only and \$8,750.00 for family.
Catch-up contribution for age 55+ is \$1,000.00
Interest, earnings and distribution for eligible medical expenses are tax free.
Unused balances roll over without year-end forfeiture of funds.
AFLAC - GROUP PLANS - Guaranteed Issue for New Hires - www.aflac.com
Accident, Critical Illness w/ Cancer benefit and Hospital Indemnity - Cash benefit paid directly to you.
Completely portable upon retirement or separation with NO increase in premium.
Zurich Insurance - The GAP Plan - <i>To qualify, employee must be enrolled in a medical plan offered by employer.</i>
Hospital confinement Benefit - Limit of \$2,000.00 per calendar year maximum per person.
Out-Patient Benefit - Limit of \$1,000 & up to a maximum of three out-patient occurrences per family per calendar year.
MASA - Emergency Medical Transport - Ambulance and Helicopter
<i>Emergent Plus</i> plan includes Repatriation & <i>Non-Emergency</i> Inter-Facility Transportation
<i>Platinum Plan</i> includes repatriation, <i>Worldwide</i> Emergency Medical Transport & Return Transportation to the United States.