

EISD BENEFITS BULLETIN

2010-2011

Date: April 7, 3010

To: ALL EANES ISD EMPLOYEES

From: Norma Hutchinson/ NPA
Benefits Representative
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Re: CAFETERIA PLAN AND BENEFITS
ENROLLMENT

The annual Open Enrollment Meetings for the Cafeteria Plan and Supplemental Benefits will be held from Thursday April 22nd through Friday May 21st. Please check with your campus office for the enrollment schedule.

Your optional supplemental benefit choices include Dental, Vision, Group Life, Individual Life, Disability, Cancer, Heart/Stroke, Accident, Gap Health Benefits, and the Medical Expense and Dependent Care Reimbursement Accounts.

ALL Employees
**are required to complete a New Cafeteria Plan
Benefit Election Form online this year.**

**For more info on each Benefit, please see the
Online Enrollment Website at:**

<https://secure.benebridge.com/assn/361>

SUMMARY OF BENEFITS AVAILABLE

- **GROUP TERM LIFE AND AD&D- BCS LIFE**
NEW Plan Group term life insurance is an excellent way to increase your life coverage during working years for yourself, your spouse, and your children, at a very low cost. ***ALL Employees**, under age 60, are given a **Guarantee Issue** of 2 times salary up to \$150,000 regardless of medical history. The max benefit is 4 times salary to \$560,000.

Eanes ISD will again be providing the Basic Life Plan of \$10,000 in coverage, at no cost to you.
- **INDIVIDUAL LIFE- LEADERS LIFE** ***NEW Plans*** This is an Individual Term Life to age 100 program, with a guaranteed level premium.

It is 100% portable should you retire or leave employment, and the premium does not change because your employment changes. It is available for You, your Spouse, Children and Grandchildren with Simplified Issue.

The plan offers a **unique Accelerated Benefit** of 30% of the policy's face value in a lump sum upon the diagnosis of a Critical Illness or life threatening major health condition. (i.e. heart attack, stroke, cancer)

- **VISION- HUMANA VISION** The Vision plan offers you and your family routine eye exams and corrective lenses- (either eyeglass lenses or contacts)- every 12 months, and frames every 24 months. The plan can give you substantial savings on your eye care and eyewear needs, and features in-network and out-of-network benefits. This is a true vision plan, not a discount program.

In-network, you will get your eye exam for a \$10 co-pay, and your eyeglasses for \$15. If you opt for contacts instead, you will get a **\$130** allowance to use toward your lenses and exam. You will receive a discount on all optional upgrades, such as designer frames, scratch resistance, UV coatings, or progressives.

New Monthly Rates:

Employee	7.54
Emp. + One	15.06
Emp + Family	22.18

For a list of available **In-Network Providers** for the **Vision** plan, go online to:

www.humana.com

- **DENTAL- HUMANA** Three Dental Plans will be offered this year. There will be a DHMO and two PPO's. **See website for details on all plans.**

The PPO plans have No Waiting Period for Preventative and Basic Services. Major Services (and Orthodontic care on the High PPO Plan) will be covered after 12 months for new dental enrollees.

The High PPO and Low PPO plans differ in their annual maximum benefits; and with the benefits paid for out of network dental services.

The DHMO has low co-pays, no waiting period, no maximums, no deductible, & no claim forms. You must select a dentist In-Network.

New Monthly Dental Rates-

	<u>High PPO</u>	<u>Low PPO</u>	<u>DHMO</u>
Employee	47.31	34.04	12.83
EE + One	89.88	64.67	23.19
Family	122.50	88.14	32.67

For a list of available **In-Network Providers** for the **Dental** plans, go online to:

www.humana.com

- **CANCER- HUMANA *NEW Plans*** Cancer can be very expensive to treat. Only about 35% of the costs associated with cancer treatment are considered direct medical costs and are covered by your health plan.

The Humana Cancer plan pays many different medical expenses including a wellness benefit, pays in or out of the hospital, pays regardless of and in addition to other coverage, and pays directly to you. It covers 32 other diseases as well. This plan is portable, and guaranteed renewable for life.

It also has an optional rider for Intensive Care, should you need ICU care for any reason, not just cancer.

- **DISABILITY PLAN- Anthem Life Insurance Co. *NEW Plan*** The disability income protection plan **protects your paycheck** should you be unable to work because of an illness, accident, or pregnancy.

Your ability to earn a living is your most valuable asset, and deserves insuring. In addition to protecting your pay check, the disability plan also has 1) Daily Hospital Benefits, 2) Doctor/Medical Treatment Benefits, 3) Accidental Death Coverage, 4) Rehabilitation and Partial Disability Benefits, and 5) Survivor Benefits. These added benefits *pay from day one with* no waiting period. The disability plan is portable should you leave employment.

* **ALL Employees** are given a *Guarantee Issue* this year up to the lesser of 66% of earnings or **\$7500**. This means that you are guaranteed coverage regardless of medical conditions, either past or present.

Pre-existing condition limitations will apply during the first year of coverage.

- **HEART/STROKE, & ACCIDENT PLANS- HUMANA *NEW plans*** The treatments for these medical conditions can be very costly. These plans cover expenses for these conditions over and above your health insurance. The claim payments are made directly to you, to use as you see fit. This helps you pay for co-pays, deductibles, and expenses not covered by health plans.

The **Accident Plan** covers Emergency Treatment, Hospital and ICU care, Fractures, Dislocations, Coma, Burns, Physical Therapy, Ambulance, Blood, CT, MRI or EEG exams, and more.....

The **Heart Attack, Heart Disease, and Stroke Plan** covers Hospital Confinement, Doctors, Nurses, Physiotherapy, Oxygen, Cardiograms, Angiograms, Blood, Catheterization, Angioplasty, Pacemaker Insertion, Bypass Operation, Heart Transplant, and more....

- **GAP HEALTH BENEFITS- *NEW Plan*** This plan will help you with your out of pocket deductible and/or co-insurance expenses. It is only available for employees enrolled in TRS Active Care 1 or 2.

- **REIMBURSEMENT ACCOUNTS-** The annual maximum for the Medical Expense Reimbursement Account will be **\$6000** this Plan Year. The annual maximum for the Dependent Care Reimbursement Account is \$5000.

Debit Cards will be offered this year to all Medical Reimbursement participants.

If you plan to participate in either the Medical Expense or Dependent Care Reimbursement Accounts, it is very important to read the rules and regulations pertaining to these accounts. We also have a worksheet that can help you determine if the Dependent Care Reimbursement Account is your preferred choice for getting a tax break on child care expenses. Please ask us for the info, or go to the online enrollment info website at:

<https://secure.benebridge.com/assn/361>

Remember, even though these accounts can greatly help you save on taxes, you can also lose money in the accounts, if not careful. "USE IT OR LOSE IT" IRS RULE.

**PLEASE FEEL FREE TO CONTACT NORMA HUTCHINSON IF YOU HAVE ANY QUESTIONS.
THANK YOU-**