

West Texas Cooperative Online Benefit Enrollment

Ralls Independent School District

For benefit information and to enroll go to: www.wtxebc.com



WTX EBC
Employee Benefits Portal

Login



THEbenefitsHUB

Delivering Instant Access to Your Employee Benefits

Click the Login button to begin your Online Enrollment



Login Help Video

[Español]

*If you have trouble logging in, Click on the "Login Help Video" for assistance.

Passwords

All passwords have been RESET to the default described below:

Username:

The first Six (6) characters of your last name, followed by the first letter of your first name, followed by the last four (4) digits of your Social Security Number.

Default Password:

Last Name* (lowercase, excluding punctuation) followed by the last four (4) digits of your Social Security Number.

Login

Username

Password

Language

Login

[Forgot Username or Password?](#)

Supported Browsers

Google Chrome
Microsoft Internet Explorer (7.0 or Later)
Mozilla Firefox (3.5 or Later)

Example)

George Washington
000-00-1234

Username: washin1234
Password: washington1234

Example)

John Smith
000-00-4321

Username: smith4321
Password: smith4321

Enrollment Instructions

Click on "Enrollment Instructions" for more information about how to enroll .

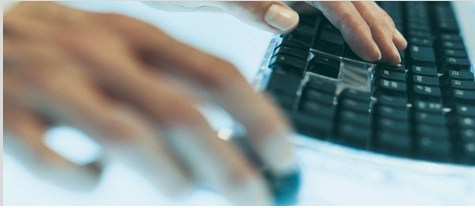
Annual Benefit Enrollment



www.wtxebc.com

West Texas Public Schools EBC

Enrollment is from 04/28/14 through 5/31/14



Benefit Updates - What's New:

- Ralls ISD will be joining an employee benefit coop called the “**West Texas Public Schools Employee Benefits Cooperative**” effective **09/01/14** for your district benefits. This choice was made in an effort to curtail the rising cost of benefits with the employee’s best interest in mind.
- Your 2013-14 supplemental benefits will no longer be offered through payroll deduction after 08/31/14. Please review the new benefits being offered (**payroll deducted effective 09/01/14**) with competitive pricing through the new West Texas Public Schools Employee Benefits Cooperative website **WWW.WTXEBC.COM**.
- Benefit elections will become effective 9/1/2014 (elections requiring evidence of insurability, such as life Insurance, may have a later effective date, if approved). After annual enrollment closes, benefit changes can only be made if you experience a qualifying event (and changes must be made within 30 days of event).
- **Employee self enrollment begins 04/28/14 and ends 05/31/14.** Enrollment assistance is available for those self-enrolling by calling Financial Benefit Services at (866) 914-5202 to speak to a representative between 8:00 am -5:00 pm. (**Spanish speaking representatives will be available**).
- If you currently participate in a Health Care or Dependent Care FSA, you **MUST** re-elect a new contribution amount every year to continue to participate. If you do not login, your participation will automatically be waived in the FSA plans for the 2014-15 plan year.
- **Online Benefit Access:** WWW.WTXEBC.COM You have access to benefit information 24/7 on the employee benefit website provided. You can review and print the consolidated enrollment form or benefit guide, download claim forms and plan summaries, link to carrier websites and provider searches.

Don't Forget!

Login and complete your benefit enrollment from 4/28/2014—5/31/2014.

Representatives will be on various campuses during Spring Enrollment. Please check with your district for dates and times.

Update your profile information: home address, phone numbers, email. Update dependent social security numbers and student status for college aged children.

WTXEBC Employee Benefits HUB: www.wtxebc.com

Benefit Information access / Online Enrollment Access / FBS Contact Information

Dental Insurance by Cigna

Cigna offers a PPO dental plan with the freedom to choose any dentist. Plans offers a \$50 deductible per person or \$150 per family and an increasing calendar year maximum Year 1 - \$1,000; Year 2 - \$1,250; Year 3 and beyond - \$1,500. Dependent children are covered under both plans to age 26. Both plans pay at the 90th percentile of reasonable and customary for Out-of-Network and In-Network reimbursement levels are based on reduced contracted fees. Orthodontia is offered in both plans with a Lifetime maximum of \$1,000 for dependent children to age 26.

High Plan: Plan pays 100% Preventative & Diagnostic care, 80% Basic Restorative Care and 50% Major Restorative Care.

Low Plan: Plan pays 80% Preventative & Diagnostic care, 50% Basic Restorative Care and 50% Major Restorative Care.

High Plan Rates:

Employee Only	\$ 29.23
Employee + Spouse	\$ 55.88
Employee + Child(ren)	\$ 71.16
Family	\$ 97.89

Low Plan Rates:

Employee Only	\$16.32
Employee + Spouse	\$31.26
Employee + Child(ren)	\$39.66
Family	\$54.68

Vision Insurance by Superior

Members pay a co-pay for in-network benefits. There is a \$10.00 Eye Exam Co-payment and a \$25 Eyewear Co-payment. Vision examinations and lenses are covered in full as long as participants go in network. Out-of-network vision services are reimbursed up to a certain dollar amount for covered expenses. Exam, lenses and frames (within plan allowances) are covered in-network once every 12 months.

Rates:	Employee Only	\$ 8.67	Employee + Spouse	\$17.18
	Employee + Child(ren)	\$16.85	Family	\$25.61

Disability Insurance by Unum

Plan provides a monthly income to an individual that is disabled due to an accident or illness. There are 2 different plans available with benefits becoming available from the 1st day of disability to as late as the 180th day. Benefits are payable up to 2 years or to age 65 for injury and sickness depending on which plan you choose. The Medical Treatment Benefit reimburses \$50.00 for Illness or \$100.00 for Accident up to four times a year for those employees covered under the Disability Plan. ****All new or increases in coverage are subject to pre-existing condition exclusion**

Cancer Insurance by Loyal American

The cancer coverage offers three options to every employee in the Coop. All three options offer rich benefits and very competitive pricing. Radiation/Chemotherapy benefits range from \$7,500 annually to \$20,000 annually. All options include \$50 Wellness benefit and a very rich first occurrence benefit ranging from \$3,000 to \$6,000. All three plans offer an optional ICU coverage. **Pre-existing limitations apply.**

Accident Insurance by American Public Life (APL)

Accident Insurance is designed to be a supplement that pays benefits directly to you. Coverage is available for ages 18 to 64 and is portable, so it is a benefit that you can choose to keep even if you change jobs or retire. The accident insurance pays actual charges up to the benefit level elected for Accidental Injury, Ambulance Benefit, Hospital Confinement and also pays an Accidental Death and Dismemberment benefit. Coverage is available in 1 to 4 units.

Basic Life/AD&D Insurance by Unum

Each district provides eligible employees with Base Life/AD&D. Coverage is an employer paid benefit. **(Coverage amounts vary by district from \$10,000 to \$40,000.)**

Group Term Life & AD&D Insurance by Unum

Employees have the option to purchase additional group life insurance up to a max of 7 times their salary not to exceed \$500,000, \$500,000 on their spouse and \$10,000 on each eligible dependent child under age 26. New employees of the district can purchase up to \$200,000 group term life insurance on themselves, \$50,000 on their spouse and \$10,000 on their children on a Guarantee Issues Basis (**No Health Questions Asked**) as long as the election is made within 31 days of hire date. The group term life through Unum is portable which means that you can keep your life insurance when you leave the district. Employees can also purchase up to \$500,000 not to exceed 10 times annual salary of Accidental Death and Dismemberment Life Insurance separate from their Group Term Life.

Telehealth by AmeriDoc

Plan provides you and your family with around-the-clock access to U.S.-based, licensed physicians for telephone consultations. Regardless of your location, it's easy to connect with a doctor in real-time for treatment or diagnosis of common conditions. Doctors can diagnose conditions, recommend treatment and prescribe medication, if deemed appropriate. AmeriDoc is an affordable solution to the challenge of healthcare access. This service is for non-emergency conditions. **If you have an emergency, please call 911 or go to your nearest hospital emergency room. Cost is \$7.00 per family and plan covers Employee, spouse and unmarried dependent children to age 26.**

Common conditions AmeriDoc can help you with:

Acid reflux	Constipation	Headache	Pneumonia (mild)
Allergies	Cough	Heartburn	Rashes
Asthma	Diarrhea	Hemorrhoids	Sinus conditions
Bladder infection	Diabetes	High blood pressure	Sore throat
Bronchitis	Fungal infections	Infections	Thyroid conditions

Critical Illness Insurance by Assurant

Plan pays a lump sum benefit if you or your family members suffer from a Heart Attack, Stroke, Heart Failure, Coronary Bypass Surgery, Blindness, Major Organ Failure, End Stage Kidney Disease, Paralysis (excluding paralysis from stroke) or Coma. Plan allows enrollment on a Guarantee Issue Basis.

Med-Link Insurance by American Public Life

Medical Gap insurance is designed to cover any out-of-pocket deductible amount and out-of-pocket co-payment or coinsurance amounts the Covered Person actually incurs after the Medical Plan has paid. Only employees and dependents covered under the districts medical plan can enroll in the Med-link plan. There are two in-patient benefit levels available to choose from, the \$1,500 in-patient benefit and \$2,500 in-patient benefit available to This plan also pays \$200 outpatient benefit and \$25.00 Physician Outpatient Benefit. There is a maximum of \$125 per family for the Physician Outpatient Benefit.

Individual Permanent Life Insurance by Texas Life

Plan provides a guaranteed death benefit to age 121 and level premium that guarantees coverage for a signification period of time. Employees can insure their spouse, children or even grandchildren without having to insure coverage on themselves. **Coverage requires a paper application. (Please see enroller or call FBS at 800-583-6908).**

Identity Theft Protection - Provider ID Watchdog

ID Watchdog monitors all three major credit reporting agencies to help Protect your identity. ID Watchdog has a patent-pending Fraud-monitoring technology that provides you with easy to read monthly reporting alerts to any identity threats.

Medical Reimbursement Flexible Spending by National Benefit Services (NBS)

Tax sheltered flexible spending accounts allow an individual to set aside dollars to pay for future health care and dependent care expenses. Eligible expenses must be incurred within the plan year (**9/1/14 to 8/31/15**) and **contributions are “use it or lose it.”** Flex Cards will be offered to healthcare reimbursement participants at **“NO COST”**. Direct deposit is available. The medical reimbursement annual maximum is \$2,500 per plan year. ***Please remember to keep your receipts!***

Note: Please DO NOT discard your current NBS Flex Card. Your new Flex Funds will be loaded on your current NBS Flex Card. **Please allow up to 14 business days following September 1, 2014 for your funds to be available.** Two (2) flex cards will be mailed to **new flex participants**. Please allow up to three (3) weeks from September 1st to receive your cards. Should you need to file a claim prior to receiving your new flex cards, this can be done with a paper claim. **Paper claims can be faxed or mailed to NBS.**

Dependent Care Reimbursement Flexible Spending by National Benefit Services (NBS)

Dependent Care Reimbursement allows you to set aside dollars to pay for child care expenses on a pre-tax basis. The Maximum Dependent Child Care is \$5,000 a year (married, filing jointly) or \$2,500 per year (filing single).

2014-2015 WTXEBC Cafeteria Plan

Your school district has adopted a cafeteria plan which allows you to deduct certain premium amounts for benefits from your gross earning before federal withholding taxes are figured. It is a way for you to pay for certain benefits while lowering your taxable income. **Changes to benefits:** Mid-Year changes in benefit elections can occur only if you experience a family status change (i.e. Marriage, Divorce, Birth, Adoption, Death, Termination or change in employee or spouse’s employment, change in eligibility status of a dependent or loss or curtailment in health coverage of employee or spouse due to change in spouse’s employment and upon meeting a required eligibility period). Proof of family status change must be presented to your benefits office within 30 days of your family status change.