

Smithville ISD 2017/18 Benefits



Financial
Benefit
Services

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Smithville ISD
Employee Benefits Portal

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www.esc20bc.net



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Your Username Is:

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.

Your Password Is:

Last Name (Excluding punctuation) followed by the last four (4) digits of your Social Security Number.

If you have previously logged in this year, you will use the password that you created, NOT the password format listed above.

[Enrollment Instructions](#)

LOGIN

Username

Password

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Supported Browsers

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

Section 125 Cafeteria Plan

- ✓ Plan Year is September 1 – August 31.
- ✓ Due to the Affordable Care Act:
 - Every employee must elect or decline medical benefits.
 - List all dependents and their social security numbers.
- ✓ Once elections are effective they can not be changed unless you have had a qualifying event .
- ✓ Qualifying Events include Marriage, Divorce, Birth, Adoption, Death, Change in Job Status.
- ✓ Qualifying event changes must be made within 30 days of the event and changes must be consistent with the event.

TRS ActiveCare by Aetna

2017 – 2018 TRS-ActiveCare Plan Highlights

Effective September 1, 2017 through August 31, 2018 | In-Network Level of Benefits*



Medical Coverage	ActiveCare 1-HD	ActiveCare Select or ActiveCare Select Whole Health <small>(Baptist Health System and HealthTexas Medical Group; Baylor Scott & White Quality Alliance; Kelsey Select; Memorial Hermann Accountable Care Network; Seton Health Alliance)</small>	ActiveCare 2
Deductible (per plan year) In-Network Out-of-Network	\$2,500 employee only/\$5,000 family \$5,000 employee only/\$10,000 family	\$1,200 individual/\$3,600 family Not applicable. This plan does not cover out-of-network services except for emergencies.	\$1,000 individual/\$3,000 family \$2,000 individual/\$6,000 family
Out-of-Pocket Maximum (per plan year; medical and prescription drug deductibles, copays, and coinsurance count toward the out-of-pocket maximum) In-Network Out-of-Network	The individual out-of-pocket maximum only includes covered expenses incurred by that individual. \$6,550 individual/\$13,100 family \$13,100 individual/\$26,200 family	\$7,150 individual/\$14,300 family Not applicable. This plan does not cover out-of-network services except for emergencies.	\$7,150 individual/\$14,300 family \$14,300 individual/\$28,600 family
Coinsurance In-Network Participant pays (after deductible) Out-of-Network Participant pays (after deductible)	20% 40% of allowed amount	20% Not applicable. This plan does not cover out-of-network services except for emergencies.	20% 40% of allowed amount
Office Visit Copay Participant pays	20% after deductible	\$30 copay for primary \$60 copay for specialist	\$30 copay for primary \$50 copay for specialist
Diagnostic Lab Participant pays	20% after deductible	Plan pays 100% (deductible waived) if performed at a Quest facility; participant pays 20% after deductible at other facility	Plan pays 100% (deductible waived) if performed at a Quest facility; participant pays 20% after deductible at other facility
Preventive Care See below for examples	Plan pays 100%	Plan pays 100%	Plan pays 100%
Teladoc[®] Physician Services	\$40 consultation fee (counts toward deductible and out-of-pocket maximum)	Plan pays 100%	Plan pays 100%
High-Tech Radiology (CT scan, MRI, nuclear medicine)	20% after deductible	\$100 copay plus 20% after deductible	\$100 copay plus 20% after deductible

TRS HMO Plan by Scott and White Health

Fully Covered Health Care Services	Copay
Preventive Services	No Charge
Standard Lab and X-ray	No Charge
Disease Management and Complex Case Management	No Charge
Well Child Care Annual Exams	No Charge
Immunizations (age appropriate)	No Charge
Plan Provisions	Copay
Annual Deductible	\$1,000 Individual/ \$3,000 Family
Annual out-of-pocket maximum (including medical and prescription copays and coinsurance)	\$5,000 Individual/ \$10,000 Family (includes combined Medical and RX copays, deductibles and coinsurance)
Lifetime Paid Benefit Maximum	None
Outpatient Services	Copay
Primary Care ¹	\$20 Copay (First Primary Care Visit for Illness \$0 Copay ²)
Specialty Care	\$50 copay
Other Outpatient Services	20% after deductible ³
Diagnostic/Radiology Procedures	20% after deductible
Eye Exam (one annually)	No Charge
Allergy Serum & Injections	20% after deductible
Outpatient Surgery	\$150 copay and 20% of charges after deductible

Maternity Care	Copay
Prenatal Care	No Charge
Inpatient Delivery	\$150 per day ⁴ and 20% of charges after deductible
Inpatient Services	Copay
Overnight hospital stay: includes all medical services including semi-private room or intensive care	\$150 per day ⁴ and 20% of charges after deductible
Diagnostic & Therapeutic Services	Copay
Physical and Speech Therapy	\$50 copay
Manipulative Therapy ⁵	20% without office visit \$40 plus 20% with office visit
Equipment and Supplies	Copay
Preferred Diabetic Supplies and Equipment	\$3 copay; no deductible
Non-Preferred Diabetic Supplies and Equipment	30% after Rx deductible
Durable Medical Equipment/Prosthetics	20% after deductible

Health Savings Account (HSA)

IRS approved program allowing you to set aside a portion of your paycheck – before taxes – to help pay for qualified medical expenses.

Must be in ActiveCare 1-HD to be HSA eligible.

What you need to know :

- ✓ **2017 Annual Maximums: \$3400 for Individual and \$6750 for Family**
- ✓ Personal Bank Account.
- ✓ Stays with you, even if you change jobs or retire.
- ✓ An HSA's balance will rollover every year, no “use it or lose it”.
- ✓ Unlike an FSA, contributions to an HSA are NOT front-loaded
Only the balance in your account is available to use.
- ✓ At 65 you can withdraw your funds to use as you like.
It becomes taxable income if you withdraw. \$

Flexible Spending Accounts (FSA)

Allows you to pay certain qualified medical expenses on a pre-tax basis, thereby reducing your taxable income.

- ✓ **2017 Annual Contribution Limit is \$2600**
- ✓ Not tied to Medical plan elections.
- ✓ You decide amount of account per plan year.
- ✓ Frontloaded Debit Card
- ✓ “Use it or Lose It.”
- ✓ Always keep your receipts!
- ✓ Keep your card, reloaded if you re-enroll.
- ✓ Cannot be enrolled in an FSA and HSA.



MEDLink® Plan by APL

MEDlink (GAP INSURANCE) is designed to supplement your medical plan by offering a low-cost benefit to help pay for out-of-pocket expenses while confined in the hospital or as an outpatient.

Works best with HD-1, must elect a medical benefit.

In-Hospital Benefit (at least 18 continuous hours)

- Choose \$1,500 or \$2,500 benefit per confinement*

Out-patient Benefit Pays up to \$200.00/treatment* for:

- Hospital Emergency Room
- Outpatient Procedures

Physician Visit Benefit:

\$25.00 per visit, maximum five visits per family/year.

*90 days required between treatments

Disability by UNUM

- ✓ Protects your most valuable asset, your paycheck!
- ✓ You choose your waiting periods - 7, 14, 30, 60, 90, 180 days
- ✓ Waiting period is waived on the 7, 14 or 30 day plans if your disability starts with a 24 hour hospital admission.
- ✓ You chose the amount of coverage up to 66 2/3 of your salary.
- ✓ Paying post tax means your benefit is paid to without taxes
- ✓ Pre-ex Applies to new coverage and increases in coverage.
- ✓ Benefits can pay for many years, based upon your disability.



Insure your paycheck!

Dental by Cigna



Cigna High Plan

- ✓ Yearly maximum benefit: **\$1500** with a **\$50** deductible per person
Preventative and Diagnostic treatment is covered at **100%**
- ✓ Basic Restorative Care is covered at **80%**
- ✓ Major Restorative Care is covered at **50%**
- ✓ Orthodontia coverage is to age 19 and **\$1000** Lifetime Max

Out of Network services are covered at 80% of the Maximum Allowable Charge.
You will be balanced bill if you go to an out of network dentist

Cigna Low Plan

- ✓ Yearly maximum benefit: **\$750** with a **\$50** deductible per person
Preventative treatment is covered at **100%**
- ✓ Basic Restorative Care is covered at **60%**
- ✓ Major Restorative Care is covered at **40%**
- ✓ No orthodontia
- ✓ No out of Network



DHMO by Cigna



- ✓ Lowest plan in premium cost
- ✓ No Annual Maximum
- ✓ Coverage only when going to assigned provider
- ✓ \$5 per visit copay
- ✓ Contracted Fee Per Service on a Schedule Fee
- ✓ Orthodontia available for covered adults and dependent child to 26.
- ✓ Employees will select their provider during the enrollment process.



Vision by Superior Vision



- Co Pays- \$10 for Eye Exam
 \$25 for Materials
- Service Frequency every 12 months for
 - Exam, Frame, Lenses or Contacts
 - Based upon Date of Service
- Standard Lenses COVERED IN FULL*
- Frame Allowance \$125 *
- Contact Lens Allowance \$120*



*Allowances based upon in network benefits,
allowance decreased if out of network.

Cancer Insurance Plan by APL

Cancer Insurance offers extra insurance protection if you or a family member are diagnosed with cancer.

- ✓ Group Plan
- ✓ Guaranteed Issue
- ✓ Pre-ex of 12 month applies
- ✓ Pays directly to you based upon the type of treatment received
- ✓ Choose between two plan options.
- ✓ Critical Illness Rider of \$2,500 included for heart attack/stroke
- ✓ Optional ICU Rider pays \$600 per day for ICU admissions
- ✓ \$50 Diagnostic Test Benefit per year per person

Accident Plan by American Public Life

Accident insurance is designed to supplement your medical insurance coverage if you or a family member are involved in any type of accident.

- Low Cost Protection
- Group Plan
- Guaranteed Issue
- Pays up to \$500 per incident
- \$75 per hospital confinement up to 30 days
- Air and ground ambulance up to \$1250
- Pays directly to you based upon the type of treatment received



Aflac
<http://www.aflac.com/>

New Benefit



Aflac
<http://www.aflac.com/>

Critical Illness with Aflac

- This plan provides a cash benefit when a person is **diagnosed** with or treated for a covered critical illness such as Heart Attack, Stroke, Kidney failure and Cancer
- Guaranteed Issue (no medical questions)
- Pays a cash benefit to you
\$5000/\$10000/\$15000/\$20000
- It is Portable
- Comes with a health screening preventive reimbursement of \$50

Group Life by Cigna

Basic Life of \$10000 is provided by your district at no cost to you.

Voluntary Group Life is available to purchase if you need additional life.

- ✓ NEW HIRES have a Guarantee Issue
\$200,000 for employees, \$50,000 for spouse, \$10,000 for children to age 26.
- ✓ Currently enrolled employees may increase with application.
- ✓ Employee must cover themselves to cover a spouse or dependent child.
- ✓ Premiums are age-banded.
- ✓ Benefits reduces to 65% at age 65, 50% at age 70 & 25% at age 75

Accidental Death and Dismemberment (AD&D)

- ✓ Very inexpensive life insurance that pays if you die or are dismembered due to an accident.

New Individual Life Insurance with 5 Star

- Term Life Insurance to age 100
- Price locks in at your current age
- Cover your spouse, children and grand children and not yourself.
- It's portable you can take it with you.

Guarantee Issue – First Year Only

- Quality of life benefit

If you lose 2 of the Activities of Daily Living have Dementia or Alzheimer's it pays up to 75% of your benefit

Medical Transport Solutions By MASA

Finally a **ZERO** out of pocket expense for any emergent air or ground transport **REGARDLESS** of who transports you or your family members

- No claim forms
- No deductibles
- No network
- Dollar limits to \$100,000
- Coverage anywhere in the United States
- Children covered to age 26

\$9.00 a month
covers family

Telehealth by MDLIVE



MDLIVE is a cost saving benefit allowing you to obtain a diagnosis and prescription over the phone!

- ✓ 24/7/365
- ✓ U.S. based doctors
- ✓ Non Emergent Care
- ✓ **Unlimited calls for you and your household.**
- ✓ Saves you time and money!
- ✓ Not tied to any medical plan



ID Theft Protection by ID Watchdog

Identity theft protection monitors and alerts you to identity threats. Resolution services are included should your identity ever be compromised while you are covered.

- ✓ Credit Protection Services
- ✓ Proactive Identity Monitoring
- ✓ Resolution Services
- ✓ 24/7 Customer Service
- ✓ 2 plan options available
- ✓ Requires email verification after enrollment

idwatchdog
True Identity Protection™

THANK YOU

for your
attendance!