

GALENA PARK INDEPENDENT SCHOOL DISTRICT



EMPLOYEE BENEFITS DEPARTMENT

2021 NEW HIRE ONBOARDING

LET'S BE HEALTHIER TOGETHER!



BENEFITS

- **Medical**
- **Flexible Spending Accounts**
- **Dependent Care Accounts**
- **Health Savings Accounts**
- **Dental**
- **Vision**
- **Virtual Health**
- **Disability**
- **Cancer Plan**
- **Critical Illness**
- **Hospital Indemnity**
- **Prepaid Legal**
- **District Paid & Supplemental Life Insurance**
- **Permanent Life Insurance**

TAKE NOTE...

- Benefit plan year runs September 1 – August 31 each year
- Benefits are effective on your **actively-at-work date or September 1, 2021**. Partial month premiums are not pro-rated.
- Each new hire must actively enroll or waive coverage within **31 days of your actively-at-work date**.
- Most benefits are available for enrollment without a medical plan
- **Even if you do not enroll in benefits, you must waive them!**

TAKE NOTE...

- Full time employees, working 30 hours per week, and their dependent children (younger than age 26) and spouse are eligible for district benefits.
- Electing coverage for dependents, including a spouse, will require that you attest and certify that the covered dependents meet the plan eligibility requirements. **It is against the law to elect coverage for an ineligible person. Participants may be asked to provide satisfactory proof of eligibility.**

MEDICAL



BlueCross BlueShield
of Texas

- TRS Active-Care Medical plan is administered by Blue Cross Blue Shield of Texas (BCBS)
- Four plans available:
 1. ActiveCare Primary
 2. ActiveCare Primary+
 3. ActiveCare HD
 4. ActiveCare 2*

*ActiveCare 2 is closed to new enrollees; however, if you are coming from another TRS district and was enrolled in ActiveCare 2, you can elect this coverage.

MEDICAL



BlueCross BlueShield
of Texas

TRS-ActiveCare Primary

- Lower premium
- Copays for doctor visits before you meet deductible
- Statewide network
- PCP referrals required to see specialists
- Not compatible with health savings account (HSA)
- No out-of-network coverage

Only employees that choose this new plan during Annual Enrollment will be enrolled in it.

TRS-ActiveCare HD

- Similar to current 1-HD
- Lower premium
- Compatible with health savings account (HSA)
- Nationwide network with out-of-network coverage
- No requirement for PCPs or referrals
- Must meet deductible before plan pays for non-preventive care

If you're currently in TRS-ActiveCare 1-HD and you make no change during Annual Enrollment, this will be your plan next year.

TRS-ActiveCare Primary+

- Simpler version of the current Select plan
- Lower deductible than HD and primary plans
- Copays for many services and drugs
- Higher premium
- Statewide network
- PCP referrals required to see specialists
- Not compatible with a health savings account (HSA)
- No out-of-network coverage

If you're currently in TRS-ActiveCare Select and you make no changes during Annual Enrollment, this will be your plan next year.

TRS-ActiveCare 2

- Closed to new enrollees
- Current enrollees can choose to stay in plan
- Lower deductible
- Copays for many drugs and services
- Nationwide network with out-of-network coverage
- No requirement for PCPs or referrals

If you're currently in TRS-ActiveCare 2, and you make no changes during Annual Enrollment, you will remain in TRS-ActiveCare 2 next year.

STATEWIDE NETWORK PLAN HIGHLIGHTS

ActiveCare
Primary+
&
ActiveCare
Primary

1. In-Network
coverage
ONLY

2. PCP
selection
REQUIRED to
have access to
benefits.
Otherwise claims
denied.

3. Referral
REQUIRED
to see
Specialists

4. Access
to a
statewide
network

NATIONWIDE NETWORK PLAN HIGHLIGHTS

ActiveCare HD & ActiveCare 2

1. In-Network
and **Out-of-
Network**
benefits
available

2. PCP
selection
not required
to access
benefits

3. Referrals **not**
required to see
Specialists

4. Access to a
statewide
and
national
network

RESOURCES



TRS ActiveCare | Blue Cross Blue Shield of Texas

<https://www.bcbstx.com/trsactivecare>



Check Drug Costs

<https://info.caremark.com/oe/trsactivecare>



Find A Provider

<https://www.bcbstx.com/trsactivecare/doctors-and-hospitals>

FLEXIBLE SPENDING ACCOUNTS



HEALTHCARE FSA

- A Health Flexible Spending Account (Health FSA) is an IRS-approved program that allows you to set aside **pre-tax dollars** for out-of-pocket medical expenses.
- Annual contribution is **available up front** on your FSA benefits card
- **Your maximum contribution amount for 2021 is \$2,750.**
- If your spouse is participating in an Health Savings plan, you can not elect an FSA plan.

DEPENDENT CARE FSA

- With a Dependent Care Flexible Spending Account, you can set aside **pre-tax dollars** to pay for eligible dependent care expenses like child care, babysitters and adult day care.
- Dollars are made available on your FSA benefits card **as contribution are made each month.**
- **Maximum annual election amount is \$5,000 per household.**

FSA's are "Use it or Lose" it accounts by August 31, 2022!

HEALTH SAVINGS ACCOUNT



A Health Savings account allows you to set aside money on a **pre-tax** basis to pay for qualified medical expenses. To participate in this plan you must be **enrolled in the ActiveCare HD plan. No other plan is eligible for an HSA.**

Plan highlights:

- Pays for eligible expenses such as co-pays, deductibles, prescriptions, vision expenses, dental care and other HSA-qualified expenses.
- Can be used for eligible medical expenses for you, your spouse, and your tax dependents.
- **Balances roll over from year to year and earn interest along the way.**
- **Portable when you separate from the district.**
- **Account earns tax-free interest, and any disbursement for HSA-qualified expenses are tax-free.**
- Debit Cards are issued with this plan.

You cannot participate in this plan, if your spouse has a general purpose FSA or HRA at their place of employment.

VIRTUAL HEALTH

Your BCBSTX coverage includes Teladoc® and RediMD.



Medical

- Cold and flu symptoms
- Allergies
- Bronchitis
- Respiratory infections
- Stomach upset
- Sinus problems
- Skin problems

Mental Health

- Depressive and anxiety disorders
- Bipolar, schizophrenia and psychotic disorders
- Attention disorders
- Alcoholism and addiction and substance-related disorders



Medical

- Back Strains
- Ankle Injuries
- Shoulder Strains
- Pulled Muscles
- Contusions/Bruises
- Asthma
- Shortness of Breath
- Infections
- Allergies
- Chemical Exposure

Medical copay covered at 100% for all full-time employees. Mental Health copay waived for most medical plans.

Employees enrolled in ActiveCare HD or waived medical have a \$30 consult fee. All other enrollees have a \$0 consult fee.

DENTAL

We offer both a DHMO and PPO Plan

- In-Network only plan
- Freedom to choose your own dentist, however a primary care dentist is required for the DHMO plan
- Cleanings, Exams, Fluoride & X-Rays Care Covered 100%, after copay or deductible
- Orthodontics for both adult and children

VISION



DavisVision™

Benefits include:

- \$10 copayment for eye exam
- \$25 copayment for lenses, frames and contact lenses (standard frame lenses and contact lenses are covered in full after \$25 copay)
- Exams, frames, lenses and contact lenses every 12 months
- \$180 retail allowance toward any frame from provider, plus 20% off balance **OR** \$200 allowance, plus 20% off balance to go toward any frame from a VisionWorks family of store locations.
- ID cards provided

TERM LIFE INSURANCE

Galena Park I.S.D. provides all active eligible full time employees with a \$25,000 group term life policy at no cost.

The cost of this policy is paid 100% by the district.

YOU MUST NAME YOUR BENEFICIARIES!

Guarantee Issue (GI) for New Hires

- Employee GI up to \$200,000, not to exceed 3 times Annual Earnings
- Spouse GI up to \$30,000
- Dependents are eligible
- Plan terminates when you separate from the district



BlueCross BlueShield
of Texas

PERMANENT LIFE INSURANCE

- Permanent Individual Life Insurance to age 121
- Coverage available for spouse, children and grandchildren
- Employee ages 49 and under can elect up to \$300k, ages 50-65 up to \$100k
- Spouse coverage available up to \$75k
- Children and grandchildren coverage available up to \$50k
- Portable when you separate from the district
- Accidental Death, Accelerated Death and Chronic Illness (employee only) riders are included for selected ages.

LONG TERM DISABILITY

Disability Insurance protects your salary if you are unable to work due to a sickness or injury.

Benefits Include:

- You can cover up to 66 2/3 of your monthly gross salary, rounded to the nearest \$100
- Coverage ranges from \$200 to \$8,000 and is based on your individual salary
- Several Elimination Periods are available to choose from:
 - ✓ 8 days, 15 days, 31 days, 61 days, 91 days or 151 days
- Benefit payments made directly to you
- Pre-existing condition limitations apply (i.e. pregnancy and others)

CANCER PLAN



This plan is designated to offset expenses related to the treatment of cancer and 29 specified diseases.

- There are 2 plans to choose from to fit your needs

SAMPLE BENEFITS INCLUDE	PLAN 1	PLAN 2
Initial diagnosis	\$5,000	\$5,000
Radiation/Chemotherapy	\$5,000	\$10,000
Surgery	\$1,500	\$3,000

- Pays a benefit for surgery and related benefits
- Benefits payable for hospital confinement and related benefits
- **Wellness Benefit pays \$100 per year for annual cancer screenings**
- Portable policy when you separate from the district
- Pre-existing condition limitations apply

Guarantee Issue for New Hires who enroll
within the first 31 days of employment

CRITICAL ILLNESS

If you are diagnosed with a covered Critical Illness, this plan is designed to pay a lump sum benefit amount to help cover expenses such as:

- ✓ Heart Attack and Stroke
- ✓ Major Organ transplant
- ✓ End Stage Renal failure
- ✓ Cancer
- ✓ Paralysis Benefit

- **Guaranteed Issue, no required medical exams**
- Employee benefit amounts can range from \$5,000 to \$50,000.
- **Spousal benefit amounts will be 50% of the employee benefit amount**
- **Dependent children covered at no additional cost**
- Benefits paid directly to you
- **Wellness Benefit \$100**
- Pre-existing condition limitations apply

HOSPITAL INDEMNITY

The Aetna Hospital Indemnity Plan pays benefits related to an inpatient hospital stay.

There are 2 plans to choose from, Plan 1 or Plan 2:

BENEFITS PAYABLE	PLAN 1	PLAN 2
Hospital admission benefit	\$1,000	\$2,000
Hospital daily benefit	\$150	\$200
Intensive care unit (ICU) daily benefit	\$300	\$400
Newborn routine care benefit	\$100	\$200
Rehabilitation unit daily benefit	\$50	\$75

- **Guaranteed Issue**
- Benefits pay directly to you
- **Plan is portable when you separate from the district**



LEGAL PLAN

- The Legal Plan allows you access to free or reduced attorney services within the prepaid legal network.
- The plan covers you, your legal spouse, and unmarried dependent children under the age of 20 (or under the age of 26, if enrolled in an accredited institution).

RETIREMENT PLANS



403(b) Retirement Savings Plan

- Allows you to set money aside **pre-tax** for retirement.
- You choose where to invest your money.
- Yearly contribution limit is \$19,500 (\$26,000 if you are 50 years or older)
- **Subject to 10% penalty tax for early withdrawal**

457 Retirement Savings Plan

- Allows you to set money aside **pre-tax** for retirement.
- 21 different investment options to choose from.
- Yearly contribution limit is \$19,500 (\$26,000 if you are 50 years or older)
- **No 10% penalty tax for early withdrawal**

There is also a 403(b) Roth option available on a post-tax basis

IT'S NEVER TOO EARLY TO START SAVING!

ENROLLMENT

You can enroll in benefits when your **HR Hire Process is complete** (not sooner than July 12, 2021).

You have **31 days from your actively-at-work-date** to complete your enrollment.

- Employee Benefits Department will contact you
- Email Employee Benefits at Benefits@galenaparkisd.com

CONTACT US

EMAIL - BENEFITS@GALENAPARKISD.COM

WEBSITE - WWW.GALENAPARKISD.COM

Jenny Bernabe

Benefits Specialist

jbernabe@galenaparkisd.com

Valerie Guajardo

Lead Benefits Specialist

vguajardo@galenaparkisd.com

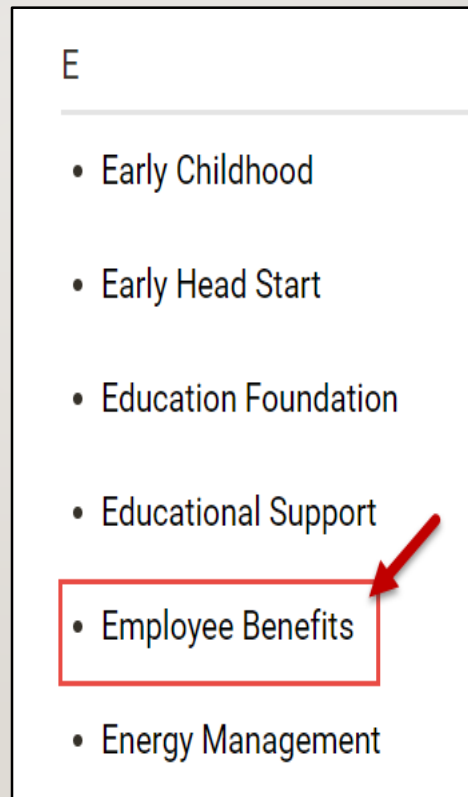
Holli L. Sherrard

Director of Employee Benefits

hsherrard@galenaparkisd.com

EMPLOYEE BENEFITS WEBSITE

WWW.GALENAPARKISD.COM



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