

Disability [Salary Protection] Insurance

Offered through OneAmerica

What would happen if you lost your ability to earn your paycheck? How long would you be able to continue paying off your bills and buy groceries before you ran out of money? Disability Insurance is a safety net that keeps you from having to answer these questions.

Created with school employees like you in mind, Educator LTD ensures you get the coverage you need when it matters most. These plans can let you choose the amount of money you'll receive every month, when you want benefits to begin and how long you'll receive that cash benefit for.

Whether you're the primary source of income for your household or your paycheck is supplemental, Educator LTD can serve as the perfect financial safety net for you.



Term Life Insurance

Offered through MetLife

Term Life Insurance is typically the most affordable form of life insurance. It allows you to designate the beneficiary in the event of your passing.

With this plan, you can purchase coverage for employee, spouse, and children. Life insurance coverage is available from a minimum of \$20,000 to a maximum of 5 times your basic annual earnings.

Coverage is also available for your dependents.

Cancer

Offered through American Public Life

Cancer Insurance provides financial assistance in the form of a lump-sum benefit upon a positive diagnosis, ensuring you can concentrate on your health instead of your finances. Costs rack up quickly in the fight against cancer. You can use your benefit to help pay toward costly medicine, medical bills, and co-pays.

This affordable benefit also extends to your spouse and eligible dependents.



Dental [High/Low Plan Option]

Offered through MetLife

On the High Plan preventative services—including two visits per year—are paid at 100% U&C. Basic services such as fillings are paid at 80% U&C, while major services and orthodontia are paid at 50% U&C. A \$50 calendar-year deductible applies to basic and major services. The maximum benefit for each person covered is \$1250 per year.

Orthodontic Services are covered up to a \$1500 lifetime maximum. Low plan pays 100% for Preventative, 70% on Basic, and 40% on Major with a \$500 annual maximum.

Coverage is also available for your dependents.

Employee

HIGH: \$34.24 | LOW: \$22.20

Employee + Spouse

HIGH: \$79.22 | LOW: \$51.37

Employee + Child(ren)

HIGH: \$78.40 | LOW: \$46.31

Employee + Family

HIGH: \$115.14 | LOW: \$71.60

Vision

Offered through Superior Vision

The value of vision insurance goes beyond saving money on new glasses and contact lenses every year. Illnesses like diabetes, thyroid disease, and cancer can all be detected by an ophthalmologist.

This provides an eye exam and either glasses or contact lenses every 12 months. \$150 allowance for frames and standard lenses are paid in full. Contact exams and lenses have a \$175 annual allowance.

Employee
\$8.63

Employee + Spouse
\$14.70

Employee + Child(ren)
\$15.54

Employee + Family
\$23.33

Accident Insurance

Offered through MetLife

Accident Insurance coverage pays cash benefits directly to you for medical expenses related to an accidental injury. The plan covers your 24 hours for on and off the job accidents and injuries for adults and even sporting events for covered children.

The health screening/wellness benefit pays for routine check-ups, blood work, mammogram, stress test and even dental and vision exams. The benefit is \$200 for a routine wellness checkup and \$100 for other medical exams by a doctor or dentist. The maximum benefit is \$200/participant/calendar year. See plan summary for full details.



Employee
\$15.02

Employee + Spouse
\$23.98

Employee + Child(ren)
\$29.76

Employee + Family
\$38.11

Permanent Life Insurance

Offered through Texas Life

Life insurance becomes necessary the moment someone else depends on you. It can be your spouse, children, or even your parents. If your death would affect the lifestyle of someone you love, it's time to enroll.

This portable, permanent life insurance is available for spouse, children, or grandchildren without purchasing coverage on yourself.

Medical Gap Plan

Offered through Companion Life

Benefit Connection is a low-cost program designed to help you pay for covered out-of-pocket expenses you may incur while you are confined in a hospital or being treated as an out-patient for an injury or illness.

Plan designed to help offset TRS Active Care changes.

Health Savings Account

Offered through HSA Bank

You must be enrolled in a High Deductible Health Plan (HDHP) such as TRS ActiveCare 1-HD. Use pre-tax dollars to pay medical, dental and prescription costs and save money. Funds unused during the plan year roll over and will not be forfeited.

The maximum HSA contributions for 2019: \$3,500 for individuals and \$7,000 for families.

Medical Flexible Spending Account

Offered through National Benefit Services

A Medical FSA is the most common type of flexible spending account allows an employee to set aside a portion of their pre-tax earnings to pay for qualified expenses, most commonly for medical costs, such as doctors, dentists, and optometrist copays.

With a FSA you must use your annual contribution by the end of the plan year or lose the funds.

Your Benefits Website is www.mybenefitshub.com/springhillisd