



Open Enrollment

Goose Creek CISD 2023-24 Supplemental Benefits Overview



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GENERAL DISCLAIMER:

This presentation of benefits for employees is meant only as a brief description of some of the programs for which employees may be eligible. This presentation does not include specific plan details. You must refer to the specific plan documentation for specific plan details such as coverage expenses, limitations, exclusions, and other plan terms, which can be found at the Goose Creek CISD Benefits Website once it has been completed. This presentation does not replace or amend the underlying plan documentation. In the event of a discrepancy between this s and the plan documentation the plan documentation governs. All plans and benefits described in this summary may be discontinued, increased, decreased, or altered at any time with or without notice.



Things To Remember

- Spring Open enrollment will begin on May 2nd and closes on May 26th
- Benefits will become effective September 1st and will remain in effect until August 31st.
- You must enroll or decline coverage on yourself AND your eligible dependents (even if you aren't taking coverage).
- You can only change your benefits during open enrollment unless you have a qualifying event (marriage, divorce, birth, etc.). If you have a qualifying event, you only have 30 days to contact your Benefit Administrator.



FBS Call Center

Help is just a phone call away with the FBS Call Center!



- **Call Center Opens**
- **866.914.5202**
- **Available** Monday-Friday 8:00 AM - 6:00 PM (CST)
- **English or Spanish Representatives** available to answer questions or to enroll via the phone.

How To Login

Visit
www.mybenefitshub.com/goosecreekcisd

Username – Your district email address

Password – Your 4-digit birth year followed by last 4 digits of your social security number



Home | THEbenefitsHUB | Contact Us

Plan Years

- 2019-2020
- 2018-2019

Benefits 2019-2020


- MEDICAL
- MEDICAL SUPPLEMENT
- HSA
- TELEHEALTH
- DENTAL
- VISION
- DISABILITY
- VOLUNTARY GROUP LIFE
- AD&D
- CANCER
- ACCIDENT
- CRITICAL ILLNESS
- FAMILY PROTECTION PLAN
- EMERGENCY TRANSPORTATION
- REIMBURSEMENT PLANS
- FINANCIAL PLANNING

Welcome to Your Employee Benefits Portal

We encourage you and your family to become familiar with this website. Inside, you will find detailed information about your employee benefits program including benefit summaries, claim forms, administrative forms, customer service numbers, provider directories and direct links to the insurance carriers. You will also find some helpful information regarding each employee benefit product so you can choose a benefit package that's right for you and your family.

Quick Links

- Supplemental Benefit Enrollment Flyer
- Open Enrollment Video
- GotZoom?
- COBRA Initial Rights Notice
- Continuation of Coverage
- Beneficiaries Video


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Flexible Spending Accounts (FSA)

Flexible Spending Accounts (FSA) use pre-tax dollars to help pay toward eligible medical expenses.

- FLEX Administrator – Higginbotham
- Contribute up to \$3,050 per year
- Not tied to Medical plan elections
- **Use it or lose it** – If balance is remaining on card at 8/31, you have an additional 45 days to use the balance. Funds remaining after 45 days are forfeited.
- Funds are available upfront on a debit card
- Can't be enrolled in both HSA and FSA



Dependent Care FSA

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- Administrator – Higginbotham
- Contribute up to \$5,000 per year
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- Can't be enrolled in both HSA and FSA



Health Savings Accounts (HSA)

Health Savings Accounts (HSA) use pre-tax dollars to help pay toward eligible medical expenses, dental or vision.

- HSA Administrator – Gulf Coast Educators Credit Union
- Must be enrolled in high deductible health plan to contribute to the H.S.A.
- Contribute up to \$3,850 or \$7,750 per year (additional \$1,000 catch up contribution for ages 55+)
- Remaining balance rolls forward from year to year
- Funds **are not** front loaded
- Can't be enrolled in both HSA and FSA



Telehealth

- Provider - MDLive
- Telephone consultations with a State-licensed physician 24/7/365
- No Consultation Fees
- Includes Behavioral Health – 3 telephonic consultations
- You don't have to be enrolled in a medical plan to enroll in the telehealth
- May be used throughout the continental United States
- Saves money AND time
- Don't confuse MDLIVE with Telehealth through your group medical plan
- FBS Groups - Call 888.365.1663 or go to www.consultmdlive.com



Hospital Indemnity

- Carrier – Cigna
- You don't have to be enrolled in a medical plan
- Guarantee Issue- some exclusions do apply
- **No Pre-existing conditions clause**
- HSA Compatible
- High/Low Plan Options Available
- Hospital Admission Benefit - \$2,500/\$1,500
- Hospital Confinement Benefit - \$100/\$200 per day, 30 day max per insured
- ICU Confinement Benefit - \$200/\$300 per day, 30 day max per insured
- Newborn Nursery Care Admission - \$500
- Newborn Nursery Care Stay - \$100/day, 30 day max



Dental: High Plan Option

- Carrier – Lincoln Financial Group
- \$1,500 Calendar Year Maximum
- Out of Network Paid at 95th Percentile of U&C
- 100% Preventive & Diagnostic (3 cleanings per calendar year)
- No waiting periods
- 80% Basic Restorative Care
- 50% Major Restorative Care
- 50% Orthodontic Care (adults and children to age 26)
 - Orthodontia Benefit - \$1,000 per lifetime
- Max Rewards – Unused benefit rolled to next calendar year
- No exclusions on missing teeth
- Coverage for Implants



Dental - Low Plan Option

- Carrier – Lincoln Financial Group
- \$750 Plan Year Maximum
- Out of Network Paid
- 100% Preventive & Diagnostic (3 cleanings per calendar year)
- 50% Basic Restorative Care
- 50% Major Restorative Care
- NO ORTHO
- Max Rewards – Unused benefit rolled to next calendar year
- No exclusions on missing teeth



Vision

- Carrier – EyeMed
- Exam/Lenses/Frames - every 12 months
- Exam - \$10 copay
- Materials - \$10 copay
- Frame/Contact Lens Allowance - \$180
- **May use frame allowance and contact lens allowance in the same plan year!**
- Lens Options Covered In Full In Network
 - Standard single vision, lined bifocal, lined trifocal, lenticular
 - Polycarbonate lenses for dependents under age 19
- **Benefits paid per plan year, not per 12 months based on service date**



Educator Disability

- Carrier – The Hartford
- Elimination Periods – 0/7, 14/14, 30/30, 60/60, 90/90, 180/180
- Max Monthly Benefit – 66.67% of regular earnings
- Max Benefit Duration – To Normal Social Security Retirement Age if permanently disabled
- Pre-existing Conditions Exclusion
 - 3 month lookback from effective date of coverage (June, July, August if effective September 1st)
 - Pre-existing condition exclusion is applicable to the first 12 months of coverage only – new coverage or increases in coverage
 - **New - 4 week maximum benefit period for pre-existing conditions**
- Those **currently enrolled** in The Standard DI for at least 12 months will have **continuity of coverage** meaning pre-existing conditions do not apply for same elimination period and same monthly benefit
- ****Must be actively at work on 9/1/2022 for new coverage to be effective.***



Basic Life and AD&D

- Carrier – Lincoln Financial Group
- All eligible employees will receive \$30,000 Basic Life Insurance which includes a matching amount of Accidental Death & Dismemberment
- This benefit is paid by your Employer
- This benefit is paid to your beneficiary should you pass away while employed with Goose Creek CISD
- Employee Assistance Program Included – Covers you and your household
 - 24/7 Support
 - 5 Face to Face visits per household member per issue with a licensed counselor
 - Anxiety, stress, relationship issues, grief, job stress/issues, parenting, financial services, elder care and more!



Voluntary Life

- Carrier – Lincoln Financial Group
- **Guarantee Issue for Existing Employees and New Hires:** \$300,000 (or 7x annual earnings) for employees and \$75,000 for spouses (not to exceed employee election) and \$10,000 for children.
- Employees and spouses are eligible for up to \$500,000 in \$10,000 increments. Evidence of insurability (EOI) is required for amounts over GI
- Employee must cover themselves to cover a spouse or dependent child.
- Rates are age-banded, this means costs increase as you age
- Death benefit reduces at age 75 to 50% of original
- If at least \$10K is elected this year, can increase up to \$20K/year in future years with no EOI up to GI.

****Must be actively at work on 9/1/2022 for new coverage to be effective. New hires starting after 9/1/22 must enroll within 30 days of hire date to receive GI***



Accidental Death & Dismemberment

AD&D is coverage that pays a death benefit to the beneficiary, should death occur due to a covered accident. Dismemberment benefits are paid to you, according to the benefit level you select, if accidentally dismembered.

- Carrier – Lincoln Financial Group
- Do Not have to be enrolled in the voluntary term life
- Employees can elect up to \$500,000 (7x annual earnings) in AD&D, no health questions asked
- If you elect coverage, you may also cover spouses and eligible dependent children
- Death benefit reduces at age 75 to 50% of original amount.



Individual Life Insurance

- Carrier – Texas Life
- Rates are based on your age at 9/1/2021 and will not change and benefits due not reduce.
- Guaranteed death benefit to age 121
- Terminal Illness benefit included
- Employees do not have to enroll to obtain coverage for dependents and grandchildren may be covered.
- Fully PORTABLE. This coverage belongs to you and can be kept into retirement



Cancer

- Carrier – MetLife
- Guarantee Issue for Employee, Spouse, Children
- High/Low Plan Options Available
- First Occurrence Benefit
- Daily Radiation, Chemo, Immunotherapy And Experimental Treatment
- Daily hospital and ICU confinement, surgical benefits, travel and lodging and more
- Portable (you can take it with you when you leave or retire)
- Benefit pays directly to you
- *Pre-existing conditions do apply during first 12 months of coverage if you have been diagnosed with or treated for cancer during the 12 months prior to 9/1/2022.*



Accident

- Carrier – MetLife
- High/Low plan options available
- Pays on a schedule of benefits
 - Ambulance – ground/air
 - Fractures and dislocations
 - Concussions
 - Rehabilitation
 - Hospital/ICU admission and daily confinement
- Guarantee Issue
- Portable



Critical Illness

- Carrier - UNUM
- Lump sum benefit up to \$30,000 for employee, Spouse 100% of Employee amount, Children automatically enrolled at 100% of employee amount for no additional cost.
- Covered conditions include Heart Attack, Stroke, End Stage Renal Failure, Major Organ Failure, Dementia including Alzheimer's, Parkinson's, ALS, MS (see plan summary for full list of covered conditions)
- Guarantee Issue - Pre-existing exclusions apply (3 mo look-back)
- Portable (you can take it with you when you leave or retire)



THANK YOU!!



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