

2023 - 2024 EMPLOYEE BENEFITS



Shiner ISD

Building brighter futures one student at a time.

Accident • Cafeteria Plan • Cancer • Critical Illness • Dental • Disability • Heart & Stroke •
Vision • Flexible Spending Account (FSA) • Health Savings Account (HSA) • Hospital Indemnity •
403(b) - Plan Administration • Personal Protection • Individual Term to 100 Life Insurance • Term Life

Administered by:



**BAY BRIDGE
ADMINISTRATORS**

*"Your solutions begin
at the Bridge"™*

OUTSTANDING BENEFITS

Bay Bridge Administrators

Bay Bridge Administrators is proud to offer supplemental insurance products to the District's employees. We pride ourselves on our service and will be happy to answer any questions you may have at any time regarding your benefit options.

Those options include disability, dental, vision, accident, cancer, heart and stroke, and term to 100 life insurance. We must see every employee to discuss 'Universal Availability' with you on behalf of the District. Also, if you put your insurance on the 'Cafeteria Plan,' you will save up to 15 or 25%!

What's New

Effective September 1, 2023, Ameritas will replace Cigna as the new Dental and Vision insurance carrier. Rates for the Dental plan are lower. You may choose a dentist here- Ameritas Classic PPO Plus Dental Network: <https://dentalnetwork.ameritas.com/>

The Vision rates have increased slightly. However, you now have a choice of two Vision provider networks, VSP and Eyemed. Choose a doctor from either VSP Choice Plus Affiliates Vision Network: <https://www.vsp.com/eye-doctor> or EyeMed Insight Vision Network: <https://eyedoclocator.eyemedvisioncare.com/member/en#/member/en>

FLEXIBLE BENEFITS PLANS

Flexible Savings Account(FSA)

A prefunded debit card is now available free to all employees. If you choose to do so, you can have up to \$3,050 per year deducted from your paycheck and placed into this account for use on approved goods and services like medicines and doctor visits. Employees, because this amount is deducted from your pay before taxes are calculated, save because their taxable income is lowered. For example, if I make \$30,000 per year and my tax rate is 15%, I will pay \$4500 in taxes. If I place \$2000 into a flexible spending account and use it for medicines, my taxable income is lowered to \$28,000 and my taxes will be \$4200, a savings of \$300.

In the past, if I did not use all of the money in my account, I lost it. Due to a recent IRS law change, you may now rollover up to \$610 a year, making this a far more attractive program! Still, if you choose to do this, it must be a very well considered option undertaken with this understanding and sound planning. Many employees have used this service for years, but now no paper claims have to be filed. Still, IRS says you must retain your receipts. Much more convenient!

Health Savings Account(HSA)

Only for employees selecting TRS Activecare 1HD, this year the District is offering a health savings account (HSA) by payroll deduction. Deposits into an HSA come off the top of your taxable income and as long as the funds are used on approved medical expenses, you are never taxed on them. This is a great option if you are switching from Activecare 2 to HD because you can take some of the premium savings and put them into this account for use on the higher deductible and other needs that are not covered by HD. Deposits into an HSA roll over from year to year and you do not lose your funds if you don't use them by the end of the year. Annual contribution limits may not exceed \$3,850 for individuals or \$7,750 for family. Cost is \$5 per month and you will have a debit card for use on this account.

LIFE INSURANCE

Term Life

Underwritten by: Reliance Standard Life Insurance Company

Term life insurance is an important tool to protect our families if our income is lost. Term insurance is relatively inexpensive and is very, very important to cover debts left behind or to see to the needs of dependents. Pays a beneficiary the selected amount up to \$150,000 (or up to 5X salary). Sample rate 45 year old employee, monthly costs:

\$20,000	\$3.20	\$30,000	\$4.80
\$40,000	\$6.40	\$50,000	\$8.00
\$60,000	\$9.60	\$70,000	\$11.20
\$80,000	\$12.80	\$90,000	\$14.40
\$100,000	\$16.00		

Term to 100 Individual Life

Underwritten by: LeadersLife Insurance Company

Leaders offers term life insurance at a guaranteed level premium to age 100 and a guaranteed level death benefit for the first 10 years. Thereafter, this participating policy uses dividends to purchase annual term additions. Although not guaranteed, dividends should be sufficient to maintain a level death benefit to age 100. It also offers an accelerated benefit upon diagnosis of heart attack, stroke, life threatening cancer, cardiac bypass surgery or any terminal condition with a life expectancy of two years or less that pays you 30% of the death benefit. These policies require no medical examination, blood profile, or other medical requirements. Rates do not change if you leave the District—you just keep the policy and take it with you! Premiums vary by age, but we will run you a quick quote when we visit.

SUPPLEMENTAL

Group Cancer and Specified Disease Insurance

Underwritten by: Metropolitan Life Insurance Company

According to the American Cancer Society, 65% of the costs associated with treating cancer are nonmedical, and people have to pay those costs out-of-pocket. We believe we offer the best cancer plan in the state with up to a \$5,000 a month radiation/chemotherapy benefit and many other features to keep you financially secure through difficult times. Rates never increase due to age and coverage is portable should you leave employment. Optional Intensive Care Rider available. Choose from three available plan options. Rates starting at:

Employee	\$19.75 per month
Employee + Spouse	\$39.95 per month
Employee + Child(ren)	\$25.97 per month
Family	\$46.17 per month

Group Accident Insurance

Underwritten by: Metropolitan Life Insurance Company

This accident plan is a great companion to your health insurance. The plan will pay you the scheduled benefit for any accidental injury including a hospital income benefit, ground or air ambulance, and wellness benefits for doctor office visits. It will help cover your deductible and supplement your health insurance. Choose from three available plan options. Rates starting at:

Employee	\$ 6.93 per month
Employee and Spouse	\$12.99 per month
Employee and Child(ren)	\$22.92 per month
Family	\$31.40 per month

Vision

Underwritten by: Ameritas

Frames or contacts paid at \$130 annually, basic lenses covered in full, and \$10 office visit copay.

Employee Only	\$ 7.84 per month
Employee + Spouse	\$16.72 per month
Employee + Child(ren)	\$16.88 per month
Family	\$26.96 per month

Group Heart and Stroke Insurance

Underwritten by: Metropolitan Life Insurance Company

If heart disease is in your family, this is a great policy to have to protect your assets in the event of a cardiovascular disease or stroke. Heart/Stroke insurance helps you manage the high expenses of treatment, preserve your savings, protect you family from financial hardship, and help you concentrate on getting well. Hospital and doctor treatment for a stroke or heart attack costs thousands of dollars and this will help offset those costs. Optional Intensive Care Rider available. Sample rates for ages 30-44 starting at:

Employee	\$ 6.19 per month
Employee and Spouse	\$12.38 per month
Employee and Child(ren)	\$ 6.84 per month
Family	\$13.03 per month

Group Hospital Indemnity Insurance

Underwritten by: Metropolitan Life Insurance Company

The Hospital Indemnity plan is designed to help cover your out-of-pocket expenses, supplementing your major medical plan, in the event you are admitted to a hospital. This is an excellent option for those with high deductible health insurance

Lump Sum Hospital Confinement Benefit options of \$2,000, \$4,000, or \$6,000 will be paid for a Hospital Confinement due to injury or sickness. Rates starting at:

Employee	\$ 8.86 per month
Employee and Spouse	\$15.28 per month
Employee and Child(ren)	\$11.01 per month
Family	\$17.44 per month

Disability

Underwritten by: Reliance Standard Life Insurance Company

This is income protection. Your paycheck pays for your groceries, house payment, car payment, health insurance, etc. How long would you be able to pay for these expenses if you were ill and unable to work? Disability covers you 24-7, any illness or accident, even during summer vacations, and holidays and maternity leave is covered like any other illness. Coverage is to age 65 accidents and 3 years on illnesses. Pre-existing conditions covered after 12 months.

Sample Rate:

\$1500 Monthly Benefit 14 day Elimination Period - \$40.05 per month

SUPPLEMENTAL

Dental

Underwritten by: Ameritas

High Plan

Use any dentist, but get negotiated rates in the network. Preventive (cleanings, x-rays, fluoride treatments) covered at 100% with a \$10 copay and no deductible, basic (fillings) covered at 80% after \$50 deductible, and Major covered at 50% (after deductible - one per year per member).

High

Employee Only	\$28.88	per month
Employee + Spouse	\$69.52	per month
Employee + Child(ren)	\$67.12	per month
Family	\$102.80	per month

Low Plan

Pays 100% for exams and cleanings twice a year with no deductible with an annual maximum of \$1,250. Pays 80% on basic (sealants, fillings, extractions, anesthesia, etc.) procedures after a \$50 deductible. No major benefits (crowns, etc.) and no waiting periods. Great inexpensive plan option if you are only seeing the dentist for routine visits!

Low

Employee Only	\$21.24	per month
Employee + Spouse	\$50.44	per month
Employee + Child(ren)	\$45.64	per month
Family	\$70.96	per month

ADDITIONAL

Safety Nets Plus-- Four Major Services in One Package LifeLock Identity Alert™.

Safety Nets Plus for the Entire Family! - *\$20.95 per month for Personal Protection, Consult A Doctor™, Legal Care Direct, and NSD Roadside Assistance.

*This is a \$67.50 per month retail value and includes pharmacy discount card and Fitness Advantage membership

- NSD Roadside Assistance
- Personal Protection / LifeLock Identity Theft
- Consult a Doctor™
- Legal Care Direct

ADDITIONAL

MASA - Medical Transport

MASA Medical Transport Solutions For Employees pays benefits towards Emergency Air Medical Transport as well as Emergency Ground Ambulance Transport. MASA will pay towards any emergent air or ground transport from ANYWHERE in the U.S., REGARDLESS of who transports you!

MASA EMERGENT covers emergency AIR medical and Ground Ambulance transport for you and your dependents for \$9.00 per month.

The PLATINUM PLAN covers Ground and AIR medical transport plus more, such as Hospital to Hospital transport, child, vehicle and/or pet return, and worldwide coverage

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