

2018 ANNUAL
ENROLLMENT

Dickinson ISD

**BENEFIT
REVIEW**

OF
2018

www.mybenefitshub.com/dickinsonisd

INTRO

Supplemental Benefit elections will become effective 9/1/2018 (elections requiring evidence of insurability, such as life Insurance, may have a later effective date, if approved). After annual enrollment closes, benefit changes can only be made if you experience a qualifying event (and changes must be made within 30 days of event).

**ENROLLMENT DATES:****07/16/18 - 08/17/18****ONSITE ENROLLERS:**

August 8 - ESC 9:00am-4:00pm
August 10 - Lobit 9:00am-4:00pm
August 10 - McAdams 9:00am-4:00pm
August 13 - Kranz 9:00am-4:00pm
August 15 - DHS 9:00am-4:00pm
August 16 - ESC 9:00am-4:00pm

To self enroll:

SCAN**LOGIN INSTRUCTIONS****1**

GO TO:

www.mybenefitshub.com/dickinsonisd**2**

CLICK LOGIN:

LOGIN**3**

ENTER USERNAME & PASSWORD:

All login credentials have been RESET to the following defaults:

Username:

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.

If you have six (6) or less characters in your last name, use your full last name, followed by the first letter of your first name, followed by the last four (4) digits of your Social Security Number.

Default Password:

Last Name* (lowercase, excluding punctuation) followed by the last four (4) digits of your Social Security Number.

You will be able to enroll in your Medical and other benefits as early as July 16, 2018. Enroll EARLY before you come back for the new school year!

EMERGENCY TRANSPORT

NEW! Be prepared for the unexpected with a MASA membership. No matter where you live, you could have access to vital emergency medical transportation (ground or air) for \$14 a month.

BASIC LIFE + AD&D, VOL. LIFE, AD&D

NEW! The carrier is changing to Mutual of Omaha. The district was previously with Sun Life Financial. These policies will be identical. The district provides eligible employee with basic life. Voluntary Group Term Life is one of the most inexpensive ways to purchase life insurance and is available to You, Your Spouse and Dependent Children. You have the freedom to select the amount of your coverage. Current participants may increase existing coverage two steps up to the Guaranteed Issue Limits with no medical questions asked. New employees have a guaranteed issue limit of \$100,000 for themselves, \$50,000 for their spouse, and \$10,000 for their children.

INDIVIDUAL LIFE W/ QOL RIDER

NEW! Permanent life coverage that stays in place until age 100. Guarantee issue is \$100K for Employee and \$30K for spouse. Quality of Life Benefit allows an insured, who permanently loses the ability to perform at least 2 of the 6 activities of daily living without assistance, to receive 4% of their death benefit paid monthly to a long term care provider, including home care, for a maximum of 18 months. Children and grandchildren may be covered to a maximum of \$20K.

TELEHEALTH: HOW TIME IS MONEY

121 minutes

Is the average total visit time for a typical in-person medical visit; 20 of which is face-to-face time with a doctor.

\$25 billion

was spent unnecessarily in opportunity cost by employed adults in the United States.

Dental - Cigna

The District's dental insurance with Cigna. The plan is a PPO giving you freedom to see a dentist in or out of Cigna's network. The plan pays \$1500 of benefit per insured per plan year. It also includes an orthodontia benefit of \$1500 per insured per lifetime. Employees who sign up for the Cigna dental plan during open enrollment will have no waiting periods for services. Dental cards will be mailed to participants.

Employee Assistance Plan - LifeWorks

This benefit is provided by your employer and is still with LifeWorks. This benefit covers you, your spouse and dependents. It provides access to both telephonic and face-to-face consultations for a variety of life events as well as access to on-line resources.

NEW! Disability - UNUM

The new carrier is UNUM. Disability insurance protects one of your most valuable assets, your ability to earn a living. This insurance may replace up to 66.67% of your income if you become physically unable to work due to a sickness or injury. Pre-existing condition limitations apply.

Cancer - American Public Life

Cancer insurance offers you and your family extra insurance protection in the event you or a covered family member are diagnosed with cancer. Benefits are paid to you to help with medical expenses. New enrollees may be subject to Pre-Existing condition limitations within the first 12 months of coverage. This plan is offered on a guaranteed issue basis, meaning no health questions or additional forms are required. The Guaranteed Issue is applicable to the employee, spouse and dependents.

VISION—VSP

VSP is still the vision carrier. Vision insurance is a type of health coverage to insure for services rendered by eye care professionals. It provides coverage for routine eye examinations and may cover all or part of the costs associated with contact lenses, eyeglasses and vision correction, depending on the plan.

NEW! Accident - VOYA

Voya is the new carrier. Accident insurance is designed to supplement your medical insurance coverage by covering out-of-pocket costs experienced with an injury. The plan also includes an Accidental Death and Dismemberment benefit. Accident coverage is low cost protection available to you and your family without evidence of insurability.

Telehealth - MDLIVE

MDLive provides 24/7/365 access to board certified physicians via telephone or video consultations who can diagnose, recommend treatment and prescribe medication whether you are at home, traveling or at work. Telehealth makes non-emergency care more convenient and accessible. Participation in a major medical plan is NOT required to use MDLive. Unlimited access and never pay a consultation fee.

Flexible Spending Account - NBS

An FSA allows you to pay medical, dental, vision, and prescription expenses on a pre-tax basis, thereby reducing your taxable income. Your full annual contribution is available for use at the beginning of the plan year. The maximum contribution amount is \$2,650.

NEW! Critical Illness— UNUM

Critical illness insurance is designed to supplement your medical coverage by easing the financial impact associated with out of pocket costs with health events such as: heart attacks, strokes, renal failure, etc. It provides a lump sum benefit payable directly to the insured upon diagnosis of a covered condition. Guarantee issue is \$30K for Employee, Spouse up to 100% of Employee amount. With employee coverage: all eligible dependent children are covered automatically 100% of employee amount at no additional cost. New conditions added: Alzheimer's, MS, ALS and child conditions like: cystic fibrosis, down syndrome, cerebral palsy.

NEW! Individual Life w/ QOL Rider— 5 Star

Permanent life coverage that stays in place until age 100. Guarantee issue is \$100K for Employee and \$30K for spouse. Quality of Life Benefit allows an insured, who permanently loses the ability to perform at least 2 of the 6 activities of daily living without assistance, to receive 4% of their death benefit paid monthly to a long term care provider, including home care, for a maximum of 18 months. Children and grandchildren may be covered to a maximum of \$20K.

NEW! Medical Transportation— MASA

MASA provides emergency transportation solutions and covers, IN FULL, your out of pocket medical transport cost when your insurance falls short.

CALL CENTER INFORMATION

Number: (866) 914-5202

Hours of Operation: M-TH (8am-5:30pm) FR (8am-3pm)

DICKINSON ISD BENEFITS OFFICE

Lily Galindo, Benefits/Risk Management Coordinator

281.229.6050