

2 0 1 9 S U M M E R E N R O L L M E N T

Dickinson ISD

WHAT'S NEW

IN
2019

- **NEW!** Health Savings Account offered

www.mybenefitshub.com/dickinsonisd

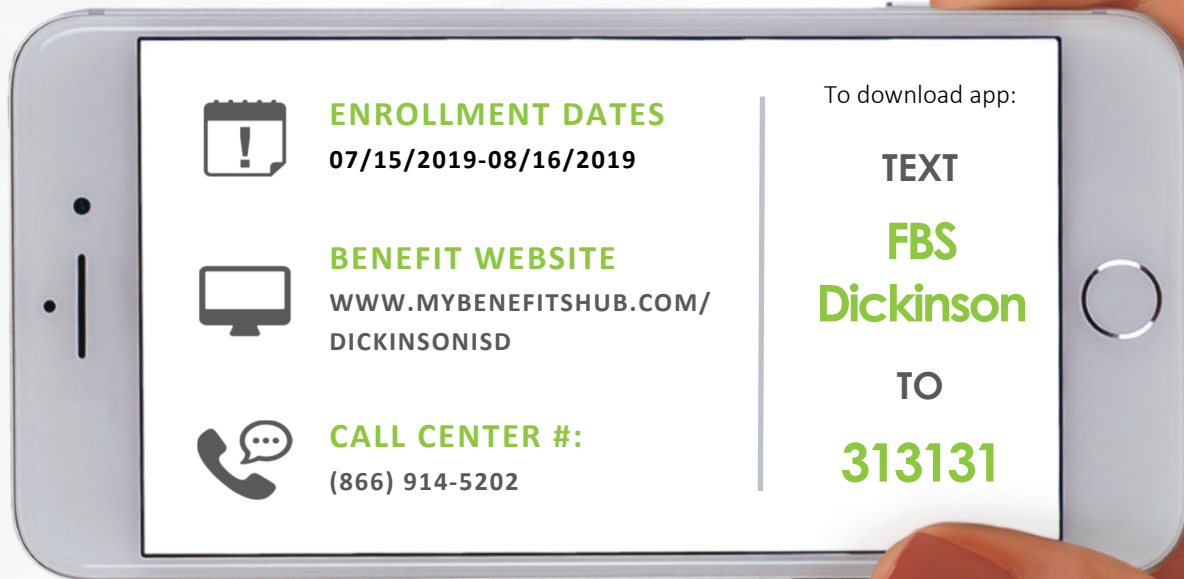


INTRO

2019 SUMMER ENROLLMENT

Now is the time to make your supplemental benefit elections for a 09/01/2019 effective date. During your annual enrollment period, you may enroll for additional benefits, change plan options, or change dependents. For supplemental benefits that require Evidence of Insurability, a later effective date may apply.

If you experience a special enrollment event outside the annual enrollment period, changes in employee and/or dependent coverage must be submitted to the Benefits Office within 30 days of the event date. For more information, please contact your Benefits Administrator.



LOGIN INSTRUCTIONS

1

www.mybenefitshub.com/dickinsonisd



2

CLICK LOGIN:

LOGIN

ENTER USERNAME & PASSWORD:

All login credentials have been RESET to the following defaults:

3

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.

Default Password:

Last Name (lowercase, excluding punctuation) 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.

ENROLLMENT SCHEDULE

ONSITE ENROLLMENT SCHEDULE

July 17- Maintenance/Custodial Department 9:00am-11:30am

July 17- ESC 12:00pm-4:00pm

August 14 - Transportation Department 9:00am-4:00pm

August 15 - ESC 9:00am- 4:00pm

August 16 - ESC 9:00am-4:00pm

CALL CENTER INFORMATION

Opens 7/22/2019

Number: (866) 914-5202

Hours: Monday - Thursday, 8:00 A.M. - 5:30 P.M. and Friday, 8:00 A.M. - 3:00 P.M.



2019 SUMMER ENROLLMENT

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Life and AD&D by Mutual of Omaha

Dickinson ISD provides full-time employees with \$10K in Basic Life and AD&D coverage, at no cost to the employee.

Group term life is the most inexpensive way to purchase life insurance. You have the freedom to select an amount of life insurance coverage you need to help protect the well-being of your family.

Accidental Death & Dismemberment is life insurance 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.

Telehealth by MDLive

Telehealth provides 24/7/365 access to board-certified doctors via telephone or video consultations that can diagnose, recommend treatment and prescribe medication. Telehealth makes care more convenient and accessible for non-emergency care when your primary care physician is not available.

Dental by Cigna

The plan is a PPO giving you freedom to see a dentist in or out of Cigna's network. The plan pays up to \$1500 of benefit per insured per plan year. It also includes an orthodontia benefit up to \$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.

Vision by VSP

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.

Disability by 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 by 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.

Accident by Voya Financial

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.

Critical Illness by 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. Also, Alzheimer's, MS, ALS and child conditions like: cystic fibrosis, down syndrome, cerebral palsy. It provides a lump sum benefit payable directly to the insured upon diagnosis of a covered condition. Guarantee issue is \$30K for Employee, Spouse coverage 100% of Employee amount with additional cost. With employee coverage: all eligible dependent children are covered automatically 100% of employee amount at no additional cost.

Individual Life by 5 Star

Permanent life coverage that stays in place until age 100. New hire 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 for either care in a facility or home care for a period of 18 months. Children and grandchildren may be covered to a maximum of \$20K.

EAP by LifeWorks

Employee Assistance Program (EAP) is a program that assists you in resolving problems such as finding child or elder care, relationship challenges, financial or legal problems, etc. This program is provided by your employer at no cost to you. EAP is employer paid, employee and all eligible dependents covered.

NEW! HSA by Gulf Coast Educators Federal Credit Union

A Health Savings Account (HSA) lets you set aside a portion of your paycheck before taxes in an account to help pay for medical, dental, vision, and prescription expenses when enrolled in ActiveCare 1HD. An HSA's balance will rollover every year. Contributions to an HSA are NOT available to you in advance of them being deducted from your paycheck. The 2019 Annual Maximums are \$3,500 for an Individual and \$7,000 for the family.

FSA by National Benefit Services

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 \$2,700. You may not have both an H.S.A. and an FSA. Dependent Care Reimbursement is \$5,000 if filing jointly and \$2,500 if filing single.

