



2023-24 Open Enrollment

Dickinson ISD Benefits **Overview**





Presentation Disclaimers

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 Dickinson ISD Benefits Website. 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

- 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.



Mobile Enrollment

Enrollment made simple through your smartphone or tablet

Text **"FBS DICKINSON"** to **800.583.6908** and get access to everything you need to complete your benefits enrollment:

- Mobile App – Group# - FBSDICKINSON
- Online Support
- Interactive Tools
- And More



FBS Call Center

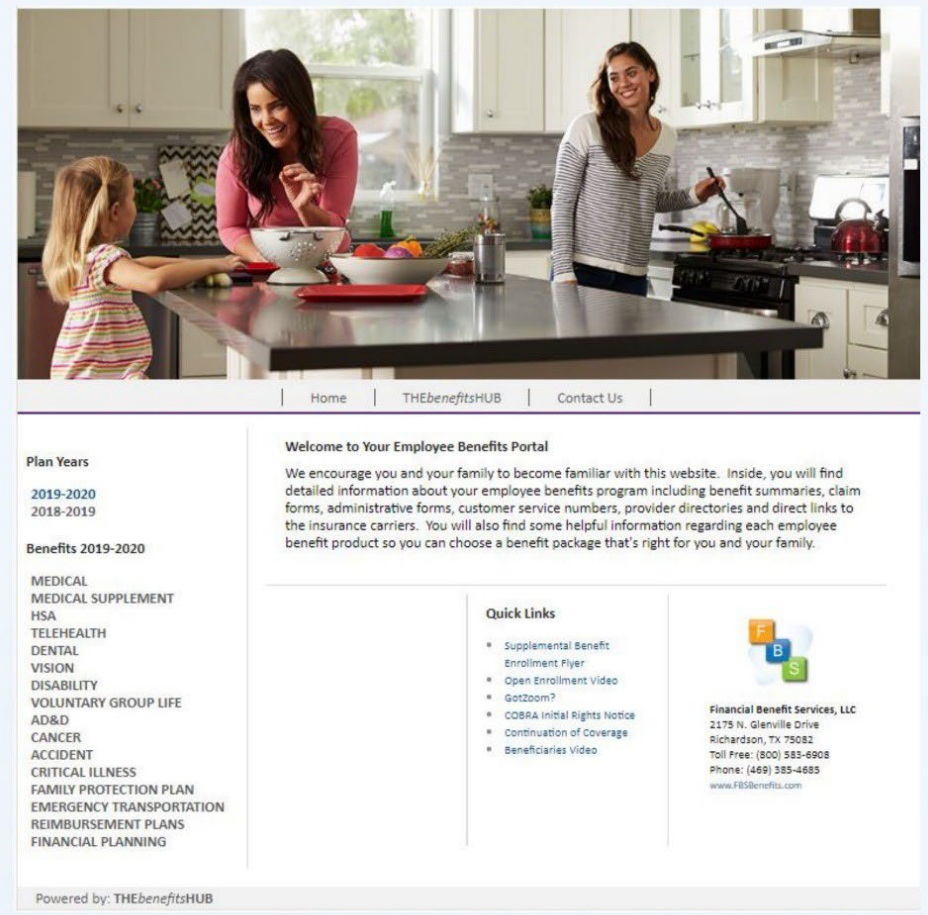
Help is just a phone call away with the FBS Call Center!

- **Call** 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/dickinsonisd



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

Financial Benefit Services, LLC
2175 N. Glenville Drive
Richardson, TX 75082
Toll Free: (800) 585-6908
Phone: (469) 385-4685
www.FBSBenefits.com

Powered by: THEbenefitsHUB

How To Login



Login



Click the login button



[Home](#)

[THEbenefitsHUB](#)

[Check FSA](#)

[Contact Us](#)

Plan Years

[2020-2021](#)

[2019-2020](#)

Benefits 2020-2021

[BASIC LIFE](#)

[MEDICAL](#)

[EAP](#)

[HSA](#)

[HOSPITAL INDEMNITY PLAN](#)

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Quick Links

- [Benefit Presentation](#)





How To Login

Username and Password Instructions

Your Username is:

Your district email address

(Ex. Jsmith@dickinsonisd.org)

Your Password is:

Your 4-digit BIRTH YEAR followed by the last 4 digits of your social security number

(Ex. 19760001)

Questions?

Use the **Contact Us** link to send us your questions

Home | Benefits Guide | THEbenefitsHUB | Check FSA | Contact Us

Plan Years

[2017-2018](#)
[2016-2017](#)

Benefits

MEDICAL
HSA
TELEHEALTH
MEDICAL SUPPLEMENT
DENTAL
VISION
DISABILITY
CANCER
BASIC LIFE
VOLUNTARY GROUP LIFE
AD&D
INDIVIDUAL LIFE
CRITICAL ILLNESS
ACCIDENT
IDENTITY THEFT
EMERGENCY TRANSPORTATION
REIMBURSEMENT PLANS
FINANCIAL PLANNING
EAP

Contact Us

Question is related to: Enrollment Login Que ▾

Name:

Daytime Phone:

Evening Phone:

Email:

Best Time to Contact You:

Preferred Contact Method: Daytime Phone ▾

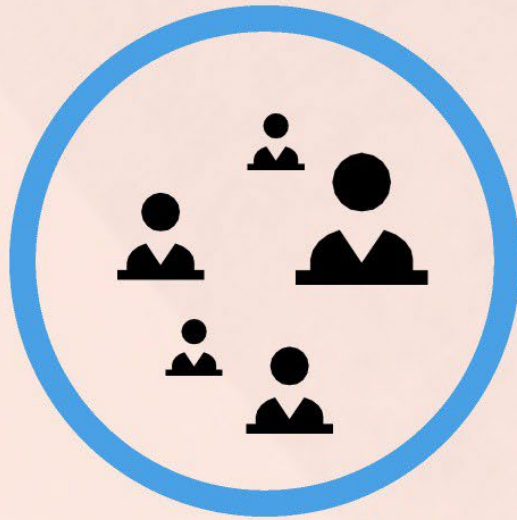
Description of Issue:



Deductibles, Co-Insurance, and Out-of-Pocket Maximums

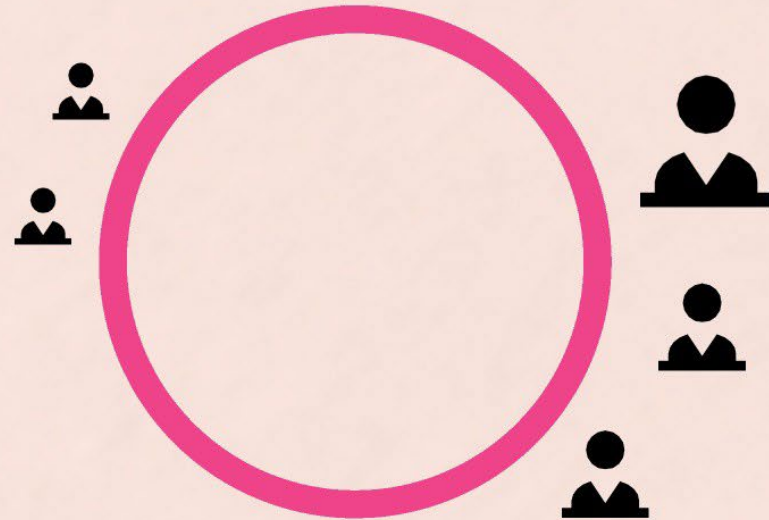
- **Deductibles:** You pay medical and non-preventive services out of your own pocket until you meet the deductible
- **Coinsurance:** Once the deductible is met, the plan pays a percentage of your covered expenses, and you pay a percentage
- **Out-Of-Pocket Maximums:** If your share of out-of-pocket expenses (deductibles and coinsurance) reaches the out-of-pocket maximum, the plan pays 100% of covered expenses for the rest of the plan year

In Network vs Out of Network



⬇ Lower Costs

Doctors contracted
with your insurance provider



⬆ Higher Costs

Doctors not contracted
with your insurance provider



TRS Medical Insurance

Primary Plan -

- In Network Coverage Only and Statewide Network
- Must designate a Primary Care Physician (PCP) and referral from PCP is needed to see a specialist. If you do not designate a PCP, one will be chosen for you!
- Copays available for some appointments prior to meeting deductible
- Preventative Care is covered 100%
- Deductible/Out of Pocket Maximum
 - Individual - \$2,500/\$7,500
 - Family - \$5,000/\$15,000
- Prescriptions
 - Deductible integrated with medical
 - Generics - \$15/\$45 copay for 30/90 day supply – Some generics are \$0 copay
 - Preferred, Non-Preferred & Specialty – Deductible then Coinsurance; Specialty Drugs – may qualify for Prudent Rx



TRS Medical Insurance

TRSAC HD –

- In or Out of Network Coverage and Nationwide Network
- No requirement to designate a Primary Care Physician and no referral needed for specialist visits
- No Copays – Deductible then Coinsurance – *Both higher if you are out of network*
- Preventative Care is covered 100%
- Deductible/Out of Pocket Maximum – In Network
 - Individual - \$3,000/\$7,500 (Out of network - \$5,500/\$20,250)
 - Family - \$6,000/\$15,000 (Out of network - \$11,000/\$40,500)
- In/Out Network Coinsurance – 30%/50%
- Prescriptions
 - Deductible integrated with medical
 - Generics, Preferred, Non-Preferred & Specialty – Deductible then Coinsurance; Specialty Drugs – may qualify for Prudent Rx



TRS Medical Insurance

Primary+ Plan -

- In Network Coverage Only and Statewide Network
- Must designate a Primary Care Physician (PCP) and referral from PCP is needed to see a specialist
- Copays available for some appointments prior to meeting deductible
- Preventative Care is covered 100%
- Deductible/Out of Pocket Maximum
 - Individual - \$1,200/\$2,400
 - Family - \$6,900/\$13,800
- Prescriptions
 - \$200 per member Brand deductible
 - Generics - \$15/\$45 copay for 30/90 day supply
 - Preferred, Non-Preferred & Specialty – Deductible then Coinsurance; Specialty Drugs – may qualify for Prudent Rx



Health Savings Accounts (HSA)

If you are enrolled in the TRS HD medical plan or, you are eligible to enroll in a health savings account.

What You Need To Know

- Through Gulf Coast Educators Federal Credit Union
- Personal savings account, stays with you even if you change jobs or retire
- Balance's rollover every year, no "use it or lose it"
- Unlike an FSA, funds are NOT front loaded - only the balance is available
- IRS approved medical, dental and vision expenses for your family
- Employee only : Up to \$3,850 | Family: Up to \$7,750
- Employees age 55+ can contribute an additional \$1,000 per plan year



Flexible Spending Accounts (FSA)

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

- **Administrator – Higginbotham** – New participants will receive a Flex debit card. Employees are encouraged to use up current year funds prior to September 1st to ease the transition to Higginbotham.
- Contribute up to \$3,050 per year
- Not tied to Medical plan elections
- Use it or lose it
 - For any balance remaining on your Flex card at 8/31, you will have an additional 30 days to use those funds. After 30 days, any remaining balance will be forfeited.
- Funds are available upfront on a debit card
- Can't be enrolled in both an HSA and FSA



Telehealth

- Carrier - MDLive
- Telephone consultations with a State-licensed physician 24/7/365
- No Consultation Fees
- You don't have to be enrolled in a medical plan to enroll in the telehealth
- Saves money AND time
- Don't confuse MDLIVE with Telehealth through your group medical plan



Dental PPO

- **Carrier** – Cigna
- **Network** – Cigna Total DPPO
- **Plan Year Max** - \$1,500 per insured
- **Preventive Care** – Covered 100%
- **Basic Restorative Care** – 80% coinsurance
- **Major Restorative Care** – 50% coinsurance
- **Orthodontic Care** – 50% coinsurance; \$1,500 per lifetime benefit for adults and dependent children to age 26
- **Plan Year Deductible** - \$50 Indiv/\$150 Family (Basic and Major Care)



Vision

- **Carrier** – VSP
- **Network** – VSP Choice
- **Copays** - \$10 for Exam/\$25 for Materials
- **Frequencies**
 - Exam every 12 months
 - Lenses every 12 month
 - Frames every 12 months **\$200 Frame Allowance (\$220 on featured brands)**
 - Contacts covered in lieu of glasses/\$200 Allowance for contacts
- **In Network Covered Lens Options**
 - Single vision, lined bifocal, lined trifocal, standard progressive
 - Polycarbonate for dependent children



Disability

- **Carrier** – UNUM
- **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** – Based on the age you are when disability occurs. If permanent disability occurs prior to age 60, your benefit would be paid until age 65 (see plan summary for age table)
- **Pre-existing Conditions Exclusion**
 - 3 months lookback from effective date of coverage (June, July, August if effective September 1st)
 - Pre-existing condition exclusions are applicable to the first 12 months of coverage only for new coverage or increases in coverage. **Plan will still pay 4 weeks of benefit for pre-existing conditions**



Basic Life

- **Carrier** – Mutual of Omaha
- All eligible employees will receive \$10,000 Basic Life Insurance and includes \$10,000 in Accidental Death & Dismemberment
- This benefit is paid by your Employer
- This benefit is paid to your beneficiary should you pass away while employed with the Employer
- Includes Employee Assistance Program (replacing LifeWorks)
 - 6 Face to Face or Virtual Sessions (your choice) per type of issue per year per family member
 - Online resources
 - Materials available in English and Spanish
 - 100% confidential!



Voluntary Life

- **Carrier** – Mutual of Omaha
- **Guarantee Issue for New Hires** (no health questions)
 - Employee - \$200,000 or 7 times annual salary (whichever is less)
 - Spouse - \$50,000 (can not exceed employee amount)
 - Children - \$10,000
- One of the most affordable life policies available
- Rates are age-banded, this means costs increase as you age
- Benefit reduces with age starting at age 65

**New Hires must be actively at work and enrolled within the first 30 days of hire date*

**Current employees applying for the first time must complete an Evidence of Insurability*



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** – Mutual of Omaha
- Employees can elect up to \$250,000 in AD&D, no health questions asked
- If you elect coverage, you may also cover spouses (not to exceed employee coverage amount) and eligible dependent children (\$10,000)



Individual Life Insurance

- **Carrier** – 5 Star
- **Guarantee Issue for New Hires**
 - Employee - \$100,000
 - Spouse - \$30,000
 - Children/Grandchildren - \$10,000
- Includes Terminal Illness Acceleration Benefit and Quality of Life Benefit
- Rates are based on your current age and will not change simply due to a change in your age
- Employees do not have to enroll to obtain coverage for dependents
- Fully PORTABLE. This coverage belongs to you and can be kept into retirement



Cancer

Cancer insurance offers extra insurance protection if you or a family member are diagnosed with cancer. This benefit is meant to help with costs your medical insurance may not cover.

- **Carrier** – American Public Life
- High/Low plan options available
- First Occurrence Benefit (High plan only)
- Daily Radiation, Chemo, Immunotherapy And Experimental Treatment Benefit Rider Surgical Expense Breast reconstruction
- Daily Hospital Confinement Benefit (High plan also includes daily ICU benefit)
- Portable (you can take it with you when you leave or retire)
- Guarantee issue but pre-existing exclusions may apply during the first 12 months of coverage



Accident

Accident insurance is a supplemental benefit that helps reimburse out-of-pocket costs when an accident occurs.

- **Carrier** - Voya
- High/Low Plan options available
- Pays a benefit amount for:
 - physicians treatment, surgery, x-rays, reductions of fractures and dislocations, and/or other emergency treatment expenses, ambulance benefit, and hospital confinement (see schedule of benefits for complete list)
- Guarantee Issue
- Portable



Critical Illness

Supplemental Insurance providing financial protection if you are diagnosed with a covered condition.

- **Carrier** - UNUM
- Lump sum benefit of \$10,000, \$20,000 or \$30,000
- Covered conditions include Heart Attack, Stroke, Coma, Alzheimer's, ALS, Parkinson's, Multiple Sclerosis (see plan summary for full list of conditions)
- Spouse coverage is 100% of employee amount for additional cost
- Dependent children automatically covered at 100% of employee amount for NO additional cost
- Guarantee Issue (no health questions asked); Pre-existing exclusions may apply
- Portable (you can take it with you when you leave or retire)
- Rates are age banded



Employee Assistance Program

- **Provider** – Mutual of Omaha
- Dickinson ISD Employer Paid
- 24/7 Access for You and Your Household
- 6 Face to Face Counseling Session (per issue, per household member)
- Unlimited Telephonic Sessions
- Receive Assistance With (see plan summary for more information):
 - Retirement
 - Relationships
 - Disabilities
 - Financial Planning
 - Stress
 - Time Management
 - Child/Elder Care

THANKYOU!!