

# **Bullard ISD Voluntary Employee Benefits**

**Plan Year: September 1, 2014 – August 31, 2015**

**For more details call: Gentry Financial Group at 903-939-8133**

## **Permanent Life / Long-Term Care Insurance**      *Offered through Fidelity Life*

**\*\*Guaranteed Issue – no health questions for all employees up to \$75,000\*\***

This is guaranteed issue permanent life / long-term care insurance that you can take with you when you leave the district without any rate increase. It includes a death benefit along with a living benefit that is payable if you require long term care in a facility or your home. The long term care benefit is 3x your life insurance benefit. For example, if you purchase \$50,000 in life insurance your long-term care benefit would be \$150,000. You may purchase coverage on yourself and spouse.

## **Medical Gap Plan (c)** *Offered through Companion Life*

A low-cost program designed to help pay for covered out-of-pocket expenses you may incur while you are either confined in a hospital or being treated as an out-patient for an injury or an illness. The plan is designed to offer you and your family an optimal offset of expenses due to high deductibles and high out-of-pocket maximums.

## **Health Savings Accounts (c)**      *Offered through HSA Bank*

**\*\*Employee must participate in the TRS HD Medical Plan to participate\*\***

Health Savings Accounts for out of pocket medical expenses. You use pre-tax dollars to pay common medical costs and save money. Maximum contributions for 2013 are: **\$3,300 for individuals and \$6,550 for families.**

## **Dental (c)**      *Offered through Lincoln (Plan stays the same – slight rate increase)*

Preventive services, including two visits per year, are paid at 100% U&C. Basic services such as fillings are paid at 80% U&C while major services and orthodontia are paid at 50% U&C. A \$50 calendar-year deductible applies to basic and major services. The maximum benefit for each person covered is \$1000 per year. For new enrollees, there is a 3 month waiting period for Major Services and 6 month waiting period for Ortho. Orthodontic Services for adults and children are covered up to \$1500 lifetime maximum.

\* New rates noted below

Employee	\$27.16/mo	*( <del>\$28.25</del> )	Employee + Spouse	\$62.84/mo	*( <del>\$65.35</del> )
Employee + Child(ren)	\$62.19/mo	*( <del>\$64.68</del> )	Employee + Family	\$94.46/mo	*( <del>\$98.24</del> )

## **Vision (c)**      *Offered through Block Vision*

This plan provides one eye exam and either glasses, or contact lenses, every 12 months. There is a \$150 allowance for frames. Standard lenses for glasses are paid in full. Contact exams and lenses have a \$175 annual allowance.

Employee	\$8.30	Employee + Spouse	\$14.13
Employee + Child(ren)	\$14.94	Employee + Family	\$22.43

## **Disability Insurance (Salary Protection)**      *Offered through The Standard*

**\*\*Guaranteed Issue – open enrollment for all employees\*\***

Disability insurance is one of the most important benefits because it protects your most valuable asset – your paycheck. This product is specifically designed for educators and will pay during maternity leave and during summer vacation. The plan pays up to 2/3 of your gross monthly salary. Pre-existing condition clause applies to all new applicants for 12 months.

## **Term Life Insurance** *Offered through Lincoln*

**\*\*Guaranteed Issue – no health questions for all employees: up to \$250K for employees - \$50K for spouse\*\***

Employees may get up to \$250K, Spouse \$50K and Children \$10K without health questions.

## **Cancer (c)**      *Offered through Loyal American*

This policy pays benefits directly to you and your family for cancer-related costs. This new plan has a wellness benefit that will pay you \$50-\$125 for annual cancer screenings. This coverage pays in addition to other insurance you may have. These extra benefits help fill in the gaps where other insurance may not.

## **Flexible Spending Accounts (c)**      *Offered through TASC*

**\*\*Flex Debit Card included at no charge\*\***

Medical Reimbursement Accounts for out of pocket medical expenses AND Dependent Care Reimbursement Accounts for childcare costs are available. You use pre-tax dollars to pay common costs and save money.

## **Accidental Death & Dismemberment**      *Offered through Lincoln*

Accidental death coverage that may be purchased on employee or family (\$10K for \$0.15/month)

**GFG GENTRY FINANCIAL GROUP**

*Educators Serving Educators*

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(c) = eligible for Cafeteria Plan  
(Section 125) pre-tax deduction