

Bullard ISD Voluntary Employee Benefits

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

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

Telemedicine (c) *Offered through Teledoc*

****BISD is providing this benefit at no cost for all BISD employees and their immediate families!!**

Teledoc provides a national network of U.S. board-certified doctors available on-demand 24/7, 365 days a year to resolve many of your medical issues. Doctors are able to prescribe medication for common ailments such as Bronchitis, Allergies, Pink Eye, Cold & Flu symptoms, Urinary tract infection, Ear infection, Pediatric care and more! Use Teledoc when you need care now - if you're considering the ER or urgent care center for non-emergency issues - on vacation, on a business trip, or away from home - or for short-term prescription refills. See brochure on back...

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*

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.

Employee	\$28.25/mo	Employee + Spouse	\$65.35/mo
Employee + Child(ren)	\$64.68/mo	Employee + Family	\$98.24/mo

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)



Educators Serving Educators

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