MEDINA VALLEY INDEPENDENT SCHOOL DISTRICT

2019-2020 SUPPLEMENTAL BENEFITS

Accident • Cafeteria Plan • Cancer • COBRA • Dental • Disability Life/Voluntary Group Term Insurance • Vision • Hospital Indemnity Section 125 Administration • Flex Spending Accounts (FSA) • Health Savings Account (HSA) • Medical Transport • 403(b) Plan Administration
**Benefit Changes**

Open enrollment for voluntary supplemental benefits for the 2019-2020 Plan Year is here! Please note the following changes in benefits that will occur October 1, 2019:

1. The Plan Year Anniversary date for the District’s Section 125 “Cafeteria” Plan will be changing from October 1 to September 1 effective 9/1/2020. This means the upcoming Plan Year on October 1st will be shortened by one month. What does this mean? For employees who participate in Flexible Spending Accounts, you will be contributing to your Flex Plan for only 11 months this plan year. So you will need to estimate your out-of-pocket expenses for 11 months (10/1/2019-8/31/2020). Then, during next year’s enrollment in July/August for the new September Plan Year (9/1/2020), you will once again contribute to your Flex Plan for 12 mos.

2. The Voluntary Group Term Life Insurance is changing companies from 4 Ever Life Insurance Company to Reliance Standard Insurance Company (RSL). There will be no change in rates or benefits as a result of the change in insurance carriers. Employees who currently have Term Life insurance with 4 Ever Life will automatically “rollover” to RSL. However, there will be a “guarantee issue” open enrollment opportunity to either increase your coverage for those employees who currently have coverage, or purchase coverage up to a certain amount with no health questions asked. So take this time to consider your life insurance needs for yourself, spouse, and/or children.

3. Leaders Life Insurance Company, the carrier for the individual life insurance plan, is offering a “Conditional Guarantee Issue” enrollment to District employees. This is an opportunity for employees to either increase existing coverage or purchase new coverage on themselves (up to $100,000), their spouse (up to $50,000), and/or (grand)children (up to $50,000). This coverage is portable, which means you can take it with you at the same rate in the event you leave the District.

4. The Cancer, Accident, Heart/Stroke, and Hospital Indemnity plans are changing companies from Humana to MetLife. Employees may keep their current coverage with Humana, or consider changing to MetLife. MetLife is offering “guarantee issue” open enrollment (subject to pre-ex) on these plans.

5. A new Medical Transport plan offered through MASA is being offered to District employees this year. The MASA plan pays benefits towards ground and air ambulance for any medical transportation company nationwide! It is the only company in the country that offers this level of coverage for yourself and dependent family members. You can purchase coverage for just ground ambulance at $9.00/month. Both ground and air (helicopter) coverage is available for $14.00/month.

So please visit with one of the benefits enrollers who will be visiting your campus to make changes or enroll in any of the new benefits.

**FLEXIBLE BENEFITS PLANS**

A prefunded debit card is now available free to all employees. If you choose to do so, you can have up to $2,700 per year deducted from your paycheck and placed into this account for use on approved goods and services like medicines and doctor visits. Employees, because this amount is deducted from your pay before taxes are calculated, you save because your taxable income is lowered. For example, if I make $30,000 per year and my tax rate is 15%, I will pay $4500 in taxes. If I place $2000 into a flexible spending account and use it for medicines, my taxable income is lowered to $28,000 and my taxes will be $4200, a savings of $300.

In the past, if I did not use all of the money in my account, I lost it. Due to a recent IRS law change, you may now rollover up to $500 a year, making this a far more attractive program! Still, if you choose to do this, it must be a very well-considered option undertaken with this understanding and sound planning. Many employees have used this service for years, but now no paper claims have to be filed. Still, IRS says you must retain your receipts. Much more convenient!

**PLEASE NOTE: CONTRIBUTIONS TO YOUR FLEX PLAN WILL ONLY BE FOR 11 MONTHS. THIS PLAN YEAR FROM OCTOBER 1, 2019 TO AUGUST 31, 2020.**

**HEALTH**

Medina Valley ISD participates in TRS ActiveCare Health Insurance. Information can be obtained through the District Human Resource Department.

**Health Savings Account (HSA)**

Only for employees selecting TRS Activecare 1HD, this year the District is offering a health savings account (HSA) by payroll deduction. Deposits into an HSA come off the top of your taxable income and as long as the funds are used on approved medical expenses, you are never taxed on them. This is a great option if you are switching from Activecare 2 to HD because you can take some of the premium savings and put them into this account for use on the higher deductible and other needs that are not covered by HD. Deposits into an HSA roll over from year to year and you do not lose your funds if you don't use them by the end of the year. Annual contribution limits may not exceed $3,500 for individuals or $7,000 for family. Cost is $5 per month and you will have a debit card for use on this account.

**PLEASE NOTE: CONTRIBUTIONS TO YOUR FLEX PLAN WILL ONLY BE FOR 11 MONTHS. THIS PLAN YEAR FROM OCTOBER 1, 2019 TO AUGUST 31, 2020.**
**Group Hospital Indemnity Insurance (GAP)**
Underwritten by: Metropolitan Life (MetLife) Insurance Company

Pays regardless of other coverages.
Lump Sum Hospital Confinement Benefit: 100% will be paid for a Hospital Confinement Benefit due to injury or sickness: $4,000 or $6,000.

**Vision**
Underwritten by: Humana Insurance Company

Exam with Dialation Copay Par $10
Materials Copay Par $10
Retail Frame Allowance Par $160
Contact Lens Allowance Par $160

PREMIUMS
EE $10.66
EE + One dependent $21.32
EE + Family $33.63

**Dental**
Underwritten by: Humana Insurance Company

The dental plan includes a valuable feature that allows qualifying plan members to carryover part of their unused annual maximum.

High Plan

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<th>Deductible</th>
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<tbody>
<tr>
<td>Type 1</td>
<td>100%</td>
<td>$50 Ind / $150 Family</td>
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<tr>
<td>Type 2</td>
<td>80%</td>
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<tr>
<td>Type 3</td>
<td>50%</td>
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Orthodontia-- child coverage only
Lifetime Maximum (pp) $1000

Low Plan

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<thead>
<tr>
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<tr>
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</tr>
<tr>
<td>Type 2</td>
<td>50%</td>
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**Long-Term Disability**
Underwritten by: National Guardian Life Insurance Company

Long-Term Disability Insurance pays a portion of your earnings if you cannot work because of a disabling illness or injury.

**Benefit Highlights:**
- **Disability Income Benefit**
  You may purchase coverage that will pay you a monthly flat dollar benefit in $100 increments between $200 and $7,500; Up to 66 2/3% of your current monthly earnings.
- **Hospital Confinement Benefit**
  $50 payable on the first day of Hospital Confinement. Maximum benefit period: 90 Days.
- **Medical Treatment Benefit:**
  Sickness: $50 payable, limited to one Doctor’s visit per day*
  Injury that requires treatment by a Doctor other than at the Emergency Room: $75 payable, limited to one Doctor’s visit per day*
  Injury that requires treatment by a Doctor at the emergency room: $150 payable, limited to one emergency room visit per day.*
  *Not more than 4 occurrences per calendar year for any combination of the above categories listed under the Medical Treatment Benefit.

**Group Cancer and Specified Disease Insurance**
Underwritten by: Metropolitan Life (MetLife) Insurance Company

Plan Features: Donor Benefits; Wellness Benefits; Many benefits have no lifetime maximum; In-and-out of hospital benefits; pays regardless of other coverages.

Payment of Benefits: Benefits are payable for a Covered Person’s Positive Diagnosis of a Cancer or Specified Disease that begins after the Certificate Effective Date while this coverage remains in force.

Option to Add Hospital Intensive Care Insurance Rider.

**Group Heart Stroke Insurance**
Underwritten by: Metropolitan Life (MetLife) Insurance Company

Plan Features: In-and-out of hospital benefits pays regardless of other coverages. Benefits include: Angioplasty, Surgery, Coronary Artery Bypass, Cardiac Catheterization.

Payment of Benefits: Benefits are payable for a Covered Person’s Heart Attack, Heart Disease or Stroke Positive Diagnosis that begins after the Certificate Effective Date and while this coverage remains in force.
**Group Accident Plan**
Underwritten by: Metropolitan Life (MetLife) Insurance Company

Benefits for Dislocations and Fractures, Accident Hospital Indemnity, Ambulance, Accidental Medical Indemnity, Accidental Death and Dismemberment. Plan pays money directly to you and you can use the money the way you want. On and off the job benefits. Guaranteed renewable to age 70 and pays regardless of other coverage.

**LIFE INSURANCE**

**Leaders Lifestyle Security Plus**
Underwritten by: LeadersLife Insurance Company

- Term Life Insurance to age 100.
- Family Protection is available through the option to purchase individual policies on you, your spouse, children and/or grandchildren who are under the age of 26.
- Conditional Guaranteed Issue Underwriting
- Payroll Deduction
- Guaranteed coverage for employees up to $100,000 and up to $50,000 for spouse and (grand)children

**Voluntary Term Group Insurance Plan**
Underwritten by: Reliance Standard Life (RSL) Insurance Company

For Eligible Employees: $10,000 to $150,000 as elected in $1,000 increments, not to exceed two times salary.
Monthly Premium per $1,000 of Insurance: Rates are based on attained age.
Guarantee Issue offering this year for eligible employees under Age 60 up to $150,000.

**COBRA**
Federal law requires most private and governmental employers sponsoring group health plans to offer employees and their families the opportunity for a temporary extension of health care coverage (called “continuation coverage”) at group rates in certain instances where coverage under the plans would otherwise end. You or your covered Dependents (including your Spouse) must notify the COBRA Administrator (if a COBRA Administrator is not identified in the Plan Information Summary, then contact the Plan Administrator) in writing of a divorce, legal separation, or a child losing dependent status under the Plan within 60 days of the later of (i) date of the event (ii) the date on which coverage is lost because of the event.

These products can remain in force after leaving employment with Medina Valley ISD.

- Accident • Cancer
- Heart & Stroke • Leader’s Lifestyle
- Group Hospital Indemnity Insurance

**MASA - Medical Transport**

MASA Medical Transport Solutions For Employees pays benefits towards Emergency Air Medical Transport as well as Emergency Ground Ambulance Transport. MASA will pay towards any emergent air or ground transport from ANYWHERE in the U.S., REGARDLESS of who transports you! MASA EMERGENT GROUND covers emergency Ground Ambulance transport for you and your dependents for $9.00 per month. EMERGENT PLUS covers emergency AIR medical and GROUND ambulance transport for you and your dependents for $14.00 per month. The PLATINUM PLAN covers Ground and AIR medical transport more plus, such as Hospital to Hospital transport, child, vehicle and/or pet return, and worldwide coverage.

**CONTACT US:**

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