

## *When Will my Garland ISD Benefits be Effective?*

Benefit	Vendor	New Hire Effective Date	Mid-Year Change <b><u>ADD</u></b> Effective date	Mid-Year Change <b><u>DROP</u></b> Effective date	Open Enrollment Effective date	Premiums
Medical	TRS-ActiveCare (Blue Cross Blue Shield & Scott White HMO)	1 <sup>st</sup> of the month following your actively at work date  TRS-ActiveCare will also allow an employee to choose their actively at work date as their effective date. If you elect your actively at work date you will be charged for the entire month.	1 <sup>st</sup> of the month following the event date	1 <sup>st</sup> of the month following the event date or 1 <sup>st</sup> of the month following the receipt of paperwork by GISD Benefits, whichever is later	September 1	Premiums are deducted in arrears. For example, September premiums pay for September coverage.
Dental	Guardian	1 <sup>st</sup> of the month following your actively at work date	1 <sup>st</sup> of the month following the event date	1 <sup>st</sup> of the month following the event date or 1 <sup>st</sup> of the month following the receipt of paperwork by GISD Benefits, whichever is later	September 1	Premiums are deducted in arrears. For example, September premiums pay for September coverage.
Vision	Ameritas	1 <sup>st</sup> of the month following your actively at work date	1 <sup>st</sup> of the month following the event date	1 <sup>st</sup> of the month following the event date or 1 <sup>st</sup> of the month following the receipt of paperwork by GISD Benefits, whichever is later	September 1	Premiums are deducted in arrears. For example, September premiums pay for September coverage.
Flex Spending - Medical	First Financial (FFGA)	1 <sup>st</sup> of the month following your actively at work date	1 <sup>st</sup> of the month following the event date	1 <sup>st</sup> of the month following the event date or 1 <sup>st</sup> of the month following the receipt of paperwork by GISD Benefits, whichever is later	September 1	Premiums are deducted over the number of paychecks remaining in the plan year.
Flex Spending - Daycare	First Financial (FFGA)	1 <sup>st</sup> of the month following your actively at work date  Funds will not be available until the first contribution is credited to the account. Funds are available as deposited.	1 <sup>st</sup> of the month following the event date	1 <sup>st</sup> of the month following the event date or 1 <sup>st</sup> of the month following the receipt of paperwork by GISD Benefits, whichever is later	September 1	Premiums are deducted over the number of paychecks remaining in the plan year.
Health Savings	First Financial (FFGA)	1 <sup>st</sup> of the month following your actively at work date  Funds will not be available until the first contribution is credited to the account. Funds are available as deposited.	1 <sup>st</sup> of the month following the request date	1 <sup>st</sup> of the month following the request date	September 1	Premiums are deducted over the number of paychecks remaining in the plan year.

Disability	American Fidelity	1 <sup>st</sup> of the month following the enrollment/application date	n/a	1 <sup>st</sup> of the month following the request date	September 1	Premiums are deducted in arrears. For example, September premiums pay for September coverage.
Hospital Indemnity	Metlife	1 <sup>st</sup> of the month following your actively at work date	1 <sup>st</sup> of the month following the event date	1 <sup>st</sup> of the month following the event date or 1 <sup>st</sup> of the month following the receipt of paperwork by GISD Benefits, whichever is later	September 1	Premiums are deducted in arrears. For example, September premiums pay for September coverage.
Accident	MetLife	1 <sup>st</sup> of the month following the enrollment/application date	n/a	1 <sup>st</sup> of the month following the request date	September 1	Premiums are deducted in arrears. For example, September premiums pay for September coverage.
Critical Illness	AFLAC	1 <sup>st</sup> of the month following the enrollment/application date	n/a	1 <sup>st</sup> of the month following the request date	September 1	Premiums are deducted in arrears. For example, September premiums pay for September coverage.
Group Term Life	MetLife	1 <sup>st</sup> of the month following your actively at work date for Guaranteed Issue amounts  Amounts over GI that are pended for underwriting will be effective 1 <sup>st</sup> of the month following MetLife approval.	n/a	1 <sup>st</sup> of the month following the request date	September 1	Premiums are deducted in arrears. For example, September premiums pay for September coverage.
Permanent Life	Texas Life	1 <sup>st</sup> of the second month following the enrollment/application date  Coverage actually begins the day the application is completed. The effective date is the official policy begin date.	n/a	1 <sup>st</sup> of the month following the request date	October 1	Premiums are deducted in advance. For example, September premiums pay for October coverage. (Premiums are not owed for the coverage period that precedes the policy begin date.)
Identity Theft Protection	i-Lock360/ Cyber Security	1 <sup>st</sup> of the month following your actively at work date	n/a	1 <sup>st</sup> of the month following the request date	September 1	Premiums are deducted in arrears. For example, September premiums pay for September coverage.
District Paid Life	MetLife	1 <sup>st</sup> of the month following your actively at work date	n/a	n/a	n/a	Paid by District
Employee Assistance	ComPsych	1 <sup>st</sup> of the month following your actively at work date	n/a	n/a	n/a	Paid by District