

# MESQUITE ISD

## Employee Benefits Summary

Plan Year: Sept. 1, 2024 to Aug. 31, 2025

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**Supplemental Benefits Enrollment Dates: May 1 - June 7**

**Medical Enrollment Dates: July 22 - August 16**

## New District Paid Benefit Offerings

### Group Life Insurance & AD&D | Increased benefit to \$20K

Mesquite ISD increased the district-paid life insurance benefit from \$10K to \$20K for all eligible, active, full-time and part-time employees contributing to TRS (and working retirees).

*The Standard* | [www.standard.com](http://www.standard.com)

### Hospital Indemnity | Employee only \$500 Admission Benefit at no cost to the employee

A trip to the hospital can be costly and most people are surprised to learn that they are responsible for a good portion of the bill. Hospital indemnity insurance provides a direct benefit in the event of a hospitalization, regardless of treatment costs or other insurance coverage. It's an affordable way to protect yourself from rising health care costs. Buy up options available & include a \$50 Wellness Benefit for the entire family and a newborn benefit.

*New Carrier - Aetna* | [www.aetna.com](http://www.aetna.com)

### Accident | Employee only base plan at no cost to the employee

If you have an accident, major medical insurance will help with many medical expenses, but you could be left with out-of-pocket expenses. The plan pays for a long list of covered minor and more serious injuries. You can use the benefits to help pay out-of-pocket medical costs or personal expenses. Includes an organized sports benefit that pays 25% more if the injury occurs while playing in organized sports. Buy up options available & includes a \$100 Wellness Benefit for the entire family.

*New Carrier - Aetna* | [www.aetna.com](http://www.aetna.com)

### Employee Assistance Program | Increased visits to 6 per person, per year at no cost to the employee.

Provides all employees who work over 18.75 hours per week as well as their dependents access to confidential, services through The Standard. EAP services can help with depression, grief, stress, anxiety, financial and legal concerns, online will preparation, life improvement and goal setting.

*New Carrier - The Standard* | [www.standard.com](http://www.standard.com)



**Visit your *Employee Benefits Center!*** You can check enrollment dates and instructions, plus download benefit brochures and watch videos.

# District Benefit Offerings

## Dental

The \$10 copay has been removed from both plans and a 3rd cleaning per year per covered member benefit is included in the High plan and Orthodontia is covered at 50% up to \$1,000 max for children and adults. Children are covered to age 26. You can visit any dentist but will have lower out-of-pocket costs with a contracting dentist. If you are just now signing up for dental insurance, there is no waiting period for major services or orthodontia.

*The Standard* | [www.standard.com](http://www.standard.com)

## Vision

Receive the most benefits by using an in-network provider. Children are covered to age 26. The Premier plan includes frame allowance each year per covered member as well as the frame allowance increased on both plans.

*New Carrier - VSP* | [www.vsp.com](http://www.vsp.com)

## Disability

Educator Disability insurance combines the features of a short-term and long-term disability plan into one policy. The coverage pays you a portion of your earnings if you cannot work because of a disabling illness or injury. The plan gives you the flexibility to choose a level of coverage to suit your need. You may purchase coverage that will pay you a monthly flat dollar benefit in \$100 increments up to 66 2/3% of your current monthly earnings. Waiting Period Options from 7 Days to 180 Days. Waiting periods of 30 Days or less include the hospital waiver benefit, which means the waiting period may be waived if admitted to the hospital. If your disability is a result of a pre-existing condition, we will pay benefits for a maximum of 1 month.

*New Carrier - The Hartford* | [www.thehartford.com](http://www.thehartford.com)

## Permanent Life Insurance

Life insurance can be an ideal way to provide money for your family when they need it most. Purelife-Plus offers permanent insurance with a high death benefit and long guarantees that can provide financial peace of mind for you and your loved ones. Purelife-Plus is an ideal complement to any group term and optional term life insurance your employer might provide and has the following features: affordability, take it with you when you leave employment, chronic illness rider and coverage for your spouse, children and grandchildren!

*New Carrier - Texas Life* | [www.texaslife.com](http://www.texaslife.com)

## Critical Illness

The Aetna Critical Illness Plan pays benefits when a doctor diagnoses you with a covered serious illness or condition like heart attack, stroke, cancer and more. The money is paid directly to you, to spend as you wish. This plan includes a \$50 wellness benefit for an annual health screening.

*New Carrier - Aetna* | [www.aetna.com](http://www.aetna.com)

## Cancer

This policy may help pay for expenses not covered by your major medical insurance. Benefits include an initial cancer diagnosis payout as well as a schedule of benefits throughout treatment and an annual wellness benefit, just for getting a yearly cancer screening! Options are available for spouse and children to age 26.

*New Product Offering - American Fidelity* | [www.americanfidelity.com](http://www.americanfidelity.com)



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## Emergency Transport

MASA MTS covers out-of-pocket expenses associated with emergency ground or air transportation to a medical facility for serious medical emergencies deemed medically necessary for you or your dependent family member.

*New Product Offering - MASA | [www.masamts.com](http://www.masamts.com)*

## Voluntary Term Life and AD&D Insurance

Voluntary life insurance is term life coverage you can purchase in addition to the basic life plan provided by your employer. It will cover you for a specific period of time while you are employed. Plan amounts are offered in tiers so you can choose the amount of coverage that works best for you and your family. Because it's a group plan, premiums are typically lower, so it's more affordable to gain the peace of mind that life insurance provides. Voluntary Accident Death and Dismemberment Term Policy is additional coverage you can purchase, payable upon accidental death & dismemberment.

*The Standard | [www.standard.com](http://www.standard.com)*

## Medical

The district's medical plans are offered through BCBS Luminare and the pharmacy benefits are offered through Prime Therapeutics. From in- and out-of-network options to comprehensive prescription drug coverage and special health and wellness programs, BCBS Luminare has been designed to flexibly meet the needs of nearly half a million public education employees.

Effective 9/01/24, the Mesquite ISD Health plans will have new plan names which means that all participants will receive new medical/Rx cards for the new plan year, regardless if you make a plan change or not. PPO Plan B will now be PPO High Deductible Plan, EPO Plan A will be named EPO Low Plan, and EPO Plan B will now be EPO High Plan. The district will no longer be offering PPO Plan A to our employees. After reviewing claims data, the cost of this plan outweighs the plan benefits, and it is no longer serving the needs or best interest of our employees. If you are a current PPO Plan A health plan participant, you must enroll in a new health plan during the medical open enrollment opportunity or you will automatically be enrolled in the medical EPO High Plan.

Also, per IRS regulations, the deductible on the PPO HIGH DEDUCTIBLE medical plan is changing from \$3000/\$6000 individual/family to \$3200/\$6400 individual/family. All plans will have a rate increase; please refer to the medical rate sheet in the Medical Section of the Employee Benefits Center.

BCBS IL | [www.myblueelementil.com](http://www.myblueelementil.com)

## Health & Dependent FSA

*New Carrier - FFGA | [ffa.wealthcareportal.com](http://ffa.wealthcareportal.com)*



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## Health Savings Account

A Health Savings Account (HSA) is a great way to help you control your healthcare costs. It works in conjunction with a qualified High Deductible Health Plan (HDHP) to combine tax-free savings earmarked for qualified medical expenses. An HSA allows you to set aside money to pay for higher deductibles associated with a lower monthly premium HDHP. The money you save in monthly insurance premiums is reserved for eligible medical expenses you incur in the future.

EECU | [www.eecu.org](http://www.eecu.org)

## Pet Insurance

New Product Offering | Nationwide | [www.petsnationwide.com](http://www.petsnationwide.com)

## Legal Plan

Plan provides you with access to professional lawyers at a low monthly rate with benefits like will preparation, document review, contesting a traffic ticket, lawsuits, divorce and so much more. Expert legal advice is available at your fingertips.

New Carrier - ARAG | [www.araglegal.com](http://www.araglegal.com)

## Identity Theft

Enhanced protection with lower premiums.

New Carrier - Allstate | [www.aip.com](http://www.aip.com)

## Telehealth

A voluntary plan that is available to all employees, even those who do not enroll in the district's medical plan for \$10.00 per month with Recuro covering the entire family.

New Carrier - Recuro | [www.recuro.com](http://www.recuro.com)



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