

CHAPEL HILL ISD

Employee Benefits Summary

Plan Year: September 1, 2022 - August 31, 2023

First Financial Group of America

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School District Provided Benefits

TRS Health Insurance – District Provides \$185 per month to the employee’s health insurance for those that participate. The state of Texas funds another \$75 per month for a monthly contribution total of **\$260**.

Employee Term Life/AD&D Insurance Chapel Hill ISD is providing all employees that work over 10 or more hours per week \$10,000 of life/AD&D coverage. Please provide your beneficiaries for the “free” coverage during enrollment even if you don’t participate in any other insurance products.

NEW THIS YEAR! Employee Assistance Program – Chapel Hill ISD is providing all employees that work over 10 hours per week, and their dependents, access to confidential services through The Standard. EAP services can help with depression, grief, stress or anxiety, financial and legal concerns, online will preparation, life improvement and goal setting.

NEW THIS YEAR! Financial Wellness Program – FinPath is a financial literacy program offered by Chapel Hill ISD to help you take control of your money and help decrease your stress. The plan offers courses on a variety of financial topics like creating an emergency savings, planning to buy a house, improving your credit and offers student debt relief programs.

Voluntary Supplemental Benefits

Dental Offered through The Standard www.standard.com

Dental Insurance offered through The Standard. Type I procedures covered 100% (two cleanings per year), Type II at 80%, Type III at 50% and Type IV is Orthodontia, covered at 50% up to \$1500 max for children and adult. 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 not a waiting period for major services or Orthodontia.

Employee Only: \$16.70	Employee + Spouse: \$33.62	Employee + Child(ren): \$33.90	Employee + Family: \$55.30
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Vision Offered through Superior Vision www.superiorvision.com

Taking care of your vision is easier with insurance from Superior Vision. A \$10 copay applies for annual exam and \$25 copay applies for frames which are covered up to \$130. Medically required contacts covered 100%. Now covering trifocal and lenticular lenses as well as polycarbonate and scratch resistant coating on lenses! Receive the most benefits by using an in-network provider. Children are covered to age 26.

Employee Only: \$ 4.31	Employee + Spouse: \$8.96	Employee + Child(ren): \$9.30	Employee + Family: \$11.89
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Disability Offered through The Standard www.standard.com

The Standard will help you protect your salary, up to 66%, should you become disable as a result of a covered accident or illness. The plan has various waiting periods depending on your own personal needs. Coverage is Guaranteed Issue and requires no medical underwriting. Coverage can be elected increments of \$100 up to 66% of your salary. There are two plans to choose from. Option 1 is the plan that pays up to age 65 for Accident and Sickness and Option 2 will pay up to age 65 for accident and 3 years for sickness. The elimination periods, or waiting periods, available are 0/7, 14/14, 30/30, 60/60,90/90, or 180/180. Benefits may also be paid for up to 30 days even if you have a preexisting condition on elections of \$300 or more. Full rate chart located at

<https://ffbenefits.ffga.com/chapelhillisd/disability/>

Policy Details Prevail. This document gives you a summary of the supplemental benefits available to you. It is strongly advised that you review the policy and brochures for details. You can find the details on your Employee Benefits Center

<https://ffbenefits.ffga.com/chapelhillisd/>

Voluntary Supplemental Benefits

Cancer Offered through American Fidelity www.americanfidelity.com

With over 25 benefits specifically designed to help with the financial impact of being diagnosed, AF™ Group Cancer Insurance may help pay for expenses not covered by your major medical insurance. Benefits include an annual wellness benefit, just for getting a yearly cancer screening! Options are available for spouse and children to age 26.

BASIC PLAN	Employee Only: \$7.90	Employee + Family: \$13.43
ENHANCED PLUS PLAN	Employee Only: \$15.81	Employee + Family: \$26.90

Hospital Indemnity Offered through Aetna <https://www.myaetnasupplemental.com>

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 for employees to protect themselves from rising health care costs.

Employee Only: \$11.63	Employee + Spouse: \$25.83	Employee + Child(ren): \$19.86	Employee + Family: \$32.83
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Voluntary Life Offered through The Standard www.standard.com

Term Life Insurance offered to Employees and their dependents at a low cost. Coverage available up to 5 times your annual salary. You must select coverage for yourself to have coverage for your dependents. Guaranteed issue up to \$150,000 for employee and \$50,000 for spouse for new hires. Rates are based on age and amount of coverage selected. Children can be covered to age 26. Policy amount reduces at the following rate for employee: Reduces to 65% at age 70, then to 50% at age 75. Benefits terminate upon retirement. For spouse, the policy amount reduces at the following rate: Reduces to 65% at age 70, then to 50% at age 75. Benefits also terminate upon retirement. Full rate chart located at <https://ffbenefits.ffga.com/chapelhillisd/group-life/>

PURELIFE-PLUS Permanent Life Insurance Offered through Texas Life www.texaslife.com

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, chronic illness rider, cover spouse, children and grandchildren!* Full rate chart located at <https://ffbenefits.ffga.com/chapelhillisd/texas-life/>

Critical Illness Offered through Aetna <https://www.myaetnasupplemental.com>

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. This money is paid directly to you, to do as you wish. This plan includes a \$50 wellness benefit for an annual health screening. COVID-19 testing is covered as an eligible health screening benefit! Full rate chart located at <https://ffbenefits.ffga.com/chapelhillisd/critical-illness/>

Accident Offered through Aflac www.aflacgroupinsurance.com

If you have an accident, major medical insurance will help with many medical expenses, but you could be left with out-of-pocket expenses. Aflac is here to help. Aflac pays cash benefits directly to you, unless otherwise assigned. This means that you will have added financial resources to help with medical costs or ongoing living expenses.

Employee Only: \$4.04	Employee + Spouse: \$7.06	Employee + Child(ren): \$8.31	Employee + Family: \$11.33
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Voluntary Supplemental Benefits

Telehealth Offered through WellVia www.wellviasolutions.com

WellVia has a national network of board certified, state licensed doctors offering medical consultations 24 hours a day, 7 days a week! You and your dependents can utilize WellVia doctors, **\$0 consultation fee**, to diagnose acute non emergent, medical conditions and prescribe medications when clinically appropriate. You can speak to a doctor within minutes, from anywhere – home – work – or traveling.

Employee + Family: \$4.50

ID Theft Protection Offered through iLOCK360 www.ilock360.com

Millions of Americans report having their identity stolen each year. People are online and mobile more than any time in history, so it's no surprise that identity theft is on the rise. Identity theft protection won't prevent your identity from being stolen. But it will be there to alert you if any suspicious activity is noticed under your name and provide restoration assistance when applicable. Two plan options to choose from to fit your ID theft protection needs.

PLUS:

Employee Only: \$4.00	Employee + Spouse: \$7.50	Employee + Child(ren): \$6.50	Employee + Family: \$10.00
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PREMIUM:

Employee Only: \$7.50	Employee + Spouse: \$11.00	Employee + Child(ren): \$10.00	Employee + Family: \$13.50
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Flexible Spending Accounts Offered through First Financial Administrators <https://ffa.wealthcareportal.com/Page/Home>

Medical Reimbursement Accounts for out-of-pocket medical expenses (max \$2850/year) AND Dependent Care Reimbursement Accounts for childcare costs (max \$5000/year) are available. You use pre-tax dollars to pay common costs and save money. Flex card for medical reimbursement gives you convenience of a swipe and no receipts to be submitted on most qualifying expenses.

Health Savings Accounts Offered through HSA Bank www.hsabank.com

An HSA, or Health Savings Account, is a unique tax-advantaged account that can be used to pay for current or future healthcare expenses. The amounts you contribute come out pre-tax on your check. When combined with a high-deductible health plan, it offers savings and tax advantages that a traditional health plan can't duplicate. HSA contribution limits for 2021: \$3,600 individual and \$7,200 family. If you are 55+, you can contribute an additional \$1,000 catch up option. More information, Direct Deposit, and secure login: www.hsabank.com



Who to contact with questions about benefits:

Kristi Lozano, lozanok@chapelhillisd.org
Chapel Hill Employee Services: 903-566-2441, ext. 2017

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