



# 2024 – 2025 Employee Benefits Quick Reference Guide

Making choices that work for you

# Welcome!

Conroe Independent School District (Conroe ISD) proudly offers an excellent benefits package to all qualifying employees and their eligible dependents. These benefits represent a valuable portion of your total compensation.



As a regular full-time employee scheduled to work at least 18.75 hours each week, you may choose from group medical, dental, and vision coverage, as well as from a variety of other voluntary benefits. This guide provides details about the enrollment process, a high-level overview of your benefits options, and premiums for the 2024 – 2025 plan year. You can refer to this guide throughout the year along with the online Conroe ISD Employee Benefits Center at **[ffbenefits.ffga.com/conroeisd](https://ffbenefits.ffga.com/conroeisd)**.

For more detailed information, please review the plan documents available online at **[www.conroeisd.net/department/hr/plan-documents](https://www.conroeisd.net/department/hr/plan-documents)**. You can also request printed documents by contacting the Conroe ISD Benefits office at **936-709-7808** or **[benefitsoffice@conroeisd.net](mailto:benefitsoffice@conroeisd.net)**.

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### Plan your benefits expenses

Use the handy worksheet on pages 7 and 8 to review premiums and budget for all of your 2024 – 2025 benefits choices.

The worksheet can help you estimate what you will spend on your benefits premiums and expenses – and help avoid costly surprises later.

# Health insurance terms 101

**Health insurance can be confusing. Refer to this list of common terms to help you understand the benefits and costs outlined in this guide.**

**Annual limit:** A cap on the benefits your health plan pays in a plan year while you're enrolled. These caps are placed on particular services, such as prescriptions or hospitalizations. Annual limits may also be placed on the dollar amount of covered services or on the number of visits that are covered for a service. After an annual limit is reached, you must pay all associated costs for the rest of the plan year.

**Coinsurance:** Your share of the cost for a covered health care service after reaching your deductible; usually calculated as a percentage (e.g., 20%) of the allowed amount for the service.

**Copay or copayment:** A set dollar amount you pay as your share of the cost for a medical service or item, such as a doctor's visit.

**Deductible:** The amount you owe for covered health care services before your health plan begins to pay.

**Formulary:** A list of prescription drugs covered by a prescription drug plan; also called a drug list.

**Network:** The doctors, hospitals, and suppliers your health plan has contracted with to provide services to its members.

**Out-of-pocket maximum:** The most you will spend for covered services in a plan year. After you spend this amount on deductibles, coinsurance, and copays, the health plan pays 100% for covered services.

**Plan year:** A 12-month period of benefits coverage under a group health plan. This 12-month period may not be the same as the calendar year (January 1 – December 31 of the same year). The Conroe ISD plan year for non-calendar-year plans begins September 1 each year and ends August 31 of the following year. To find out when your plan year begins, check your plan documents.

**Precertification:** Approval you get before receiving a health care service, treatment plan, prescription drug, or durable medical equipment, as required by your health plan. Check your plan documents to see which kinds of services need this approval. Precertification can also be called preauthorization, prior authorization, or prior approval.

**Premium:** The amount you pay for your health plan each month.

**Primary care physician (PCP):** A physician who directly provides or coordinates your health care services.

**Referral:** A written or electronic order from your PCP to see a specialist or receive certain medical services. In some health plans, if you don't get a referral first, the plan will not pay for the services.

**Specialist:** A physician who focuses on a specific area of medicine to diagnose, manage, prevent, or treat certain types of symptoms and conditions.

**Step therapy:** A program requiring you to try certain drugs before a particular brand-name drug will be paid by the plan. The first drugs are often generic and cost less.

For details about your plan's out-of-pocket costs, covered services, and limits, refer to the Conroe ISD plan documents, available on the Human Resources website at [www.conroeisd.net/department/hr/plan-documents](http://www.conroeisd.net/department/hr/plan-documents).

For an extensive glossary of health coverage and medical terms, go online to [www.healthcare.gov/sbc-glossary](http://www.healthcare.gov/sbc-glossary).

## Important: availability of Summary of Benefits and Coverage (SBC)

Summaries of medical plans offered are available to help you make an informed choice about your medical coverage options. You can find the summaries online at [www.conroeisd.net](http://www.conroeisd.net) under Employees > Benefits > Benefits Enrollment. A paper copy is also available, free of charge, by contacting the Conroe ISD Benefits Office at **936-709-7808** or [benefitoffice@conroeisd.net](mailto:benefitoffice@conroeisd.net).



# Enrollment

Conroe ISD has contracted First Financial Administrators, Inc. (First Financial) to administer its Section 125 Flexible Benefits Plan and to assist with benefits enrollment.

For questions about your benefits, such as how to enroll, how your benefits work, and how to file a claim, or if you need other policy information, visit the online Employee Benefits Center at [ffbenefits.ffga.com/conroeid](http://ffbenefits.ffga.com/conroeid) or call First Financial at **1-800-523-8422**. Representatives are available from 8:00 a.m. to 5:00 p.m., Monday through Friday.

## Annual enrollment (July 1 – 31, 2024)

During this time, you have the opportunity to review, change, or continue your benefits for the coming year. **You are required to submit enrollment selections during this time, even if you do not elect any coverage through the District or you wish to keep your coverage the same.** New benefits will take effect September 1, 2024, and continue through August 31, 2025.

## New employees

As a new employee, you have **31 calendar days**, beginning on your date of hire, to choose benefits that will meet the needs of you and your family. You are required to submit enrollment selections during this time, even if you do not elect any coverage through the District. Failure to enroll as a new employee will result in forfeiture of coverage until the next annual enrollment period.

When your coverage begins depends on your hire date and the date you complete enrollment. Coverage will begin the first day of the month following your date of hire only if enrollment is completed on or before this date. If you complete enrollment after the first day of the month following your date of hire, coverage will begin the first day of the month following the date you complete enrollment. Premiums for all plans become due on the first date of coverage.

## All employees

Once you submit your enrollment elections as a new employee, or annual enrollment ends, you may only make changes during the year if you experience a qualifying life event. Refer to the following section for more information.

**Every employee** must enroll in or decline benefits beginning July 1, 2024, and no later than 11:59 p.m. July 31, 2024; changes take effect September 1, 2024.

**New employees:** Be sure to enroll in or decline benefits by your 31st calendar day of employment.

# Special enrollment and changes during the year

Once you submit your enrollment elections as a new employee, or annual enrollment ends, you may only make changes during the year if you experience a special enrollment event or IRS-defined change in status as listed below. Benefits changes must be consistent with the change in status.

If you experience one of these life events, contact the Conroe ISD Benefits Office at **936-709-7808** or [benefitsoffice@conroeid.net](mailto:benefitsoffice@conroeid.net) as soon as possible.

You have until **30 calendar days** after the event date to make changes. For changes related to Medicaid and CHIP eligibility, the notification period is 60 days. **Changes requested outside these time frames will not be permitted until the next annual enrollment period.** A benefits specialist can explain which changes you're allowed to make.

## Status changes that may make you eligible to update your benefits:\*

- Marriage or divorce
- Birth, adoption, or placement for adoption
- Death
- Dependent gains or loses eligibility
- Change in employment status of employee, spouse, or dependent affecting eligibility
- Change in coverage under another employer's plan, such as open enrollment of spouse's employer
- HIPAA special enrollment rights, including loss of eligibility or employer contributions for other health coverage
- Judgments, decrees, or orders
- Medicare or Medicaid entitlement
- Family and Medical Leave Act
- COBRA qualifying events
- Cancellation due to reduction in hours of service
- Cancellation due to enrollment in a Qualified Health Plan

\*Please note that this is an outline only and does not indicate special facts and circumstances for various events and benefits.

# Who's eligible?

You, your legal spouse, and your children under age 26\* are eligible for the benefits outlined in this guide.\*\* In order to cover a dependent, you must elect coverage for yourself.\*\*\* **No person may be covered as both an employee and a dependent, and no person may be covered as a dependent of more than one employee.** If both you and your spouse work for Conroe ISD, then you must decide how you will each be enrolled and who will cover any eligible children.

**If your spouse is employed and has access to group medical coverage through his/her employer, he/she is not eligible for Conroe ISD group medical coverage.** This exclusion does not apply if your spouse does not work, is not eligible for coverage, has lost coverage as an active employee and has been offered continuation coverage under COBRA, or is covered by Medicare. If your spouse experiences a qualifying life event during the plan year, such as the loss of employment that results in a loss of medical coverage, he/she can be added to your Conroe ISD coverage. You must contact the CISD Benefits Office no later than 30 calendar days after the event date.

**Note:** Electing coverage for an ineligible person is not permitted. Doing so may cause you to pay premiums for someone who is not eligible for coverage. You could also be held liable for any claims paid for an ineligible dependent, and a claim could be denied if the insurance company determines the individual does not meet eligibility requirements.

If your spouse's or child's eligibility status changes during the year for any reason other than age, you must promptly contact the CISD Benefits Office to remove the ineligible dependent.

## Dependent eligibility audits

Dependent eligibility audits may be conducted periodically to ensure covered dependents meet plan eligibility requirements. In the event of an audit, notices requesting proof of eligibility will be mailed to plan participants. Not responding to an audit request will result in termination of dependent coverage.



\*A child includes your natural child, stepchild, legally adopted child, child under court order, and grandchild. For a grandchild to be considered your child, the child must either be in your court-ordered custody, or must live with you and be claimed as a tax dependent according to IRS guidelines. With proof of disability, a child who is unmarried, totally disabled, and primarily depends on you for support and maintenance prior to age 26 is eligible for continued coverage beyond the maximum age limit.

**Note:** Grandchildren are not eligible for American Fidelity term life insurance.

\*\*Disability insurance is not available for spouses and children.

\*\*\*You may purchase an individual permanent life insurance policy from Texas Life for your spouse and each of your minor children, including grandchildren, without purchasing a policy for yourself.

# How to enroll

## Prepare

- Use the helpful worksheet on the next page to plan your benefits selections.
- Consider the needs of you and your family for the coming year.
- Decide how much to contribute if you're enrolling in a flexible spending account.
- Have the date of birth and Social Security number for your spouse and child(ren) handy, if you're enrolling them.
- Have the date of birth, Social Security number, address, and phone number for any individual you wish to designate as a beneficiary for any plan with this requirement (i.e., HSA, CISD Alternate Plan, AD&D, critical illness, group term life, and term life).

## Enroll (or Decline)

- Enroll/decline coverage between July 1 and 31, 2024, or by your 31st calendar day of employment (new employees) at [www.conroeisd.net](http://www.conroeisd.net) using the Insurance Enrollment link under Employees > Employee Logins, go to [ffga.benselect.com/enroll](http://ffga.benselect.com/enroll), or scan the QR code to enroll.
- Log in to **FFenroll** and follow the instructions to complete your enrollment. You must complete all enrollment steps and electronically sign your confirmation form for your selections to become effective.

Scan to enroll



### Log-in steps

To log in to FFenroll, enter your CISD employee number or full Social Security number (SSN) without any dashes in the appropriate box.

Enter your personal identification number (PIN) in the appropriate box. **Your default PIN is a six-digit sequence of the last four digits of your SSN followed by the last two digits of your birth year.** Example: If the last four digits of your SSN are 1234 and you were born in 1980, then your PIN will be 123480.



**Get organized!** Use the premiums and expenses worksheet on the next page.

**Tip:** Successful completion of the enrollment process occurs when the Sign & Submit section states, "Congratulations, your enrollment is now complete." "Electronic Signature on File" will also appear on the employee signature line of the Benefit Confirmation/Deduction Authorization statement generated by the FFenroll enrollment system.

- Review your confirmation statement to ensure your elections are correct.
- Print/save a copy of your confirmation statement for your records.

For technical assistance with the enrollment site, please contact the FFenroll Help Desk at **1-855-523-8422**. Representatives are available Monday through Friday from 7:00 a.m. to 5:00 p.m.

## Follow up

- If you have any Unum coverage listed with an EE Cost of \$0.00 on your confirmation statement, Unum will mail you a letter with instructions for submitting evidence of insurability. Be sure to respond within 31 days.
- Review your payroll deductions once they are established to ensure they match your confirmation statement. Contact the Conroe ISD Benefits Office if there are any discrepancies.





# 2024 – 2025 premiums and expenses worksheet

Use this worksheet to help you calculate your benefits expenses. All premiums must be payroll deducted. It is your responsibility to ensure your total deductions do not exceed your earnings per pay period, less any mandatory deductions. Rates shown are per paycheck, based on 24 paychecks per year, unless otherwise noted.

## FSA Estimator — Health Care Expenses (Out of Pocket)

Type of Expense	Estimated Annual Cost
These totals give you a good idea of the amount you may elect to contribute to your health FSA. Keep in mind, it is better to underestimate than to overestimate.	
<b>Medical Expenses</b>	
Deductibles	\$ _____
PCP and Specialist Visit Copays	\$ _____
Coinsurance Amounts	\$ _____
Prescription Drug Costs	\$ _____
<b>Dental Expenses</b>	
Deductibles, Coinsurance, & Copays	\$ _____
Orthodontia Costs	\$ _____
Dentures, Including Replacements	\$ _____
<b>Vision Care Expenses</b>	
Eyeglasses or Contacts	\$ _____
Contact Lens Solution	\$ _____
Vision Surgery	\$ _____
<b>Other Qualified Expenses</b>	\$ _____
<b>Total</b>	\$ _____

The maximum health FSA contribution amount for the 2024 – 2025 plan year is \$3,200 (\$133.33 per paycheck). Your full annual election will be available to you at the beginning of the plan year (or your coverage start date).

## FSA Estimator — Dependent Care Expenses

Type of Expense	Estimated Annual Cost
This total gives you a good idea of the amount you may elect to contribute to your dependent care FSA. Keep in mind, it is better to underestimate than to overestimate.	
Expenses for a qualifying person's care that allow you (and your spouse if filing a joint tax return) to work or look for work. Examples include but are not limited to: child care, adult daycare center, before- or after-school programs(s) for child(ren), elder/senior care, nursery school or preschool, and summer day camp for child(ren).	
<b>Total</b>	\$ _____

The maximum dependent care FSA contribution amount for the 2024 – 2025 plan year is \$5,000 (\$208.33 per paycheck). If you are married and file separate tax returns, the limit is \$2,500. Account funds are available as deposits are received. Changes cannot be made outside of annual enrollment or the new hire enrollment period. Please contact the CISD Benefits Office for more information.

## 2024 – 2025 Benefits Estimator Worksheet

Medical Premium* — Blue Cross and Blue Shield of Texas				Anticipated Cost Per Paycheck
	Blue Premier HMO	Blue Essentials HMO	Blue Choice PPO HDHP	
Employee Only	\$73.00	\$78.00	\$47.00	
Employee + Spouse	\$499.00	\$504.00	\$378.00	
Employee + Child(ren)	\$255.00	\$262.00	\$199.00	\$ _____
Employee + Family	\$538.00	\$567.00	\$471.00	

\*Add \$5 if anyone enrolled is a tobacco user. The current District contribution is \$223.00 per pay period and is already accounted for in the above premiums. If your FTE is less than 100%, then you will also pay a portion of the District contribution equal to the percentage you are not employed. For example, if your FTE is 60%, you will pay 40% of the District's contribution, or an additional \$89.20 per pay period.

## Dental Premium — Aetna®

	Aetna DMO	Aetna PPO/PDN Low	Aetna PPO/PDN High	
Employee Only	\$7.31	\$15.63	\$26.05	
Employee + Spouse	\$12.41	\$32.03	\$48.05	
Employee + Child(ren)	\$11.68	\$28.75	\$44.79	
Employee + Family	\$16.51	\$48.47	\$64.35	\$ _____

## Vision Premium — Ameritas®/VSP®

Employee Only	\$4.40	
Employee + Spouse	\$10.34	
Employee + Child(ren)	\$9.46	
Employee + Family	\$15.96	\$ _____

## Accident Premium — Aetna®

	Low	High	
Employee Only	\$2.99	\$4.31	
Employee + Spouse	\$5.98	\$8.63	
Employee + Child(ren)	\$6.28	\$9.06	
Employee + Family	\$9.28	\$13.37	\$ _____

## AD&D Premium — Reliance Standard

Employee Only	\$0.11 per \$10,000 in coverage	
Employee + Family	\$0.185 per \$10,000 in coverage	\$ _____

## Cancer Premium — Guardian®

	Basic	Advantage	Premier	
Employee Only	\$11.36	\$16.09	\$25.28	
Employee + Spouse	\$18.04	\$25.16	\$38.97	
Employee + Child(ren)	\$15.99	\$22.84	\$36.12	
Employee + Family	\$22.67	\$31.90	\$49.81	\$ _____

# 2024 – 2025 premiums and expenses worksheet (CONTINUED)

Rates shown are per paycheck, based on 24 paychecks per year, unless otherwise noted.

## 2024 – 2025 Benefits Estimator Worksheet

Critical Illness Premium — Aflac®	Anticipated Cost Per Paycheck
Refer to the Critical Illness brochure in the FEnroll Forms Library.	\$ _____

### Disability Premium — American Fidelity®

Rates depend on benefit amount and waiting period selected. You can also refer to the Disability brochure and Percent of Disability Plan Calculator in the FEnroll Forms Library.

**Disability Rates:** Rates shown are your monthly deduction, and calculated rates must be divided by 2.

Waiting period (days)	Max. benefit to SSNRA* for both <b>accident &amp; sickness</b> (rate per \$100 of covered monthly salary)			
	66.67% of salary	50% of salary	35% of salary	
7**	\$2.50	\$1.88	\$1.32	\$ _____
14**	\$2.12	\$1.60	\$1.12	
30**	\$1.76	\$1.32	\$0.92	
60	\$1.08	\$0.82	\$0.58	
90	\$0.80	\$0.60	\$0.42	
150	\$0.52	\$0.40	\$0.28	

Waiting period (days)	Max. benefit to SSNRA* for <b>accident &amp; 5 years for sickness</b> (rate per \$100 of covered monthly salary)			
	66.67% of salary	50% of salary	35% of salary	
7**	\$2.25	\$1.70	\$1.20	\$ _____
14**	\$1.90	\$1.44	\$1.00	
30**	\$1.58	\$1.20	\$0.84	
60	\$0.86	\$0.66	\$0.46	
90	\$0.64	\$0.48	\$0.34	
150	\$0.42	\$0.32	\$0.22	

\*SSNRA is Social Security Normal Retirement Age.

\*\*Includes first-day hospital confinement benefit

### Hospital Indemnity Plan Premium — Aetna

	Low	High	
Employee Only	\$4.42	\$13.07	\$ _____
Employee + Spouse	\$9.01	\$26.68	
Employee + Child(ren)	\$7.08	\$20.85	
Employee + Family	\$11.16	\$32.90	

### Legal Protection Plan Premium — Legal Access

	\$7.25	\$ _____
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## FFenroll Forms Library

To access the FEnroll Forms Library, visit [ffga.benselect.com/enroll](https://ffga.benselect.com/enroll) or visit [www.conroeisd.net](https://www.conroeisd.net) and go to Employees > Employee Logins > Insurance Enrollment.

## Life Insurance Premium (Group Term) — Unum®

Life Insurance Premium (Group Term) — Unum®	Anticipated Cost Per Paycheck
Rates are age banded and depend on benefit amount selected. You can also refer to the <b>Group Term Life brochure</b> in the FEnroll Forms Library (calculated rate must be divided by 2).	\$ _____

### Term Life Coverage Rates:

Rates shown are your monthly deduction.

Age band	Employee per \$1,000	Spouse per \$1,000	Child per \$1,000
< 25	\$0.03	\$0.06	\$0.04
25-29	\$0.03	\$0.06	The premium paid for child coverage is based on the cost of coverage for one child, regardless of how many children you have.
30-34	\$0.04	\$0.08	
35-39	\$0.07	\$0.11	
40-44	\$0.08	\$0.18	
45-49	\$0.12	\$0.32	
50-54	\$0.19	\$0.52	
55-59	\$0.35	\$0.82	
60-64	\$0.43	\$1.26	
65-69	\$0.74	\$1.86	
70-74+	\$1.20	\$1.86	

Rates for you and your spouse are based on your ages as of September 1 each year.

### Life Insurance Premium (Term) — American Fidelity

Rates are age banded and depend on benefit amount selected. Refer to the <b>AFA Term Life brochure</b> in the FEnroll Forms Library (rate must be divided by 2).	\$ _____
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### Life Insurance Premium (Permanent) — Texas Life Insurance Company

Rates are age banded and depend on benefit amount selected. Refer to the <b>Texas Life Universal Life brochure</b> in the FEnroll Forms Library (rate must be divided by 2.)	\$ _____
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### Health FSA Contribution

Use FSA Estimator; divide total by 24.*	\$ _____
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### Dependent Care FSA Contribution

Use FSA Estimator; divide total by 24.*	\$ _____
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### HSA Contribution (optional only with Blue Choice PPO HDHP)

Divide annual election amount by 24.*	
The maximum HSA contribution amounts, including both participant and employer contributions, for calendar year 2024 are \$4,150 for individual coverage and \$8,300 for family coverage. The maximum amounts for 2025 are \$4,300 for individual coverage and \$8,550 for family coverage. Individuals age 55 and older by the end of the calendar year can contribute an additional \$1,000 per year. Conroe ISD will make an annual employer contribution of \$500 for employees enrolled in an HSA through the District (\$250 if coverage begins after January 31, 2025). If your FTE is less than 100%, then you will receive a contribution equal to the percentage you are employed (for example, if your FTE is 60% and your coverage begins September 1, 2024, then you will receive an annual contribution of \$300). <b>Note:</b> You can change your contribution amount at any time during the plan year.	\$ _____

**Total anticipated cost per paycheck** \$ \_\_\_\_\_

\*For enrollment after September 1, the total election will be divided by the number of remaining pay periods.

# Medical plan options administered by Blue Cross and Blue Shield of Texas (BCBSTX)

Conroe ISD offers three self-funded medical plan options administered by BCBSTX for you to choose from: **Blue Premier HMO, Blue Essentials HMO, and Blue Choice PPO HDHP**. With this arrangement, BCBSTX does not insure our employees, but rather, processes and pays claims with money we provide from premiums, coinsurance, copays, deductibles, and the school district contributions. This means Conroe ISD and its participating employees, as a group, pay the entire cost of all our medical and prescription drug expenses.

**As employees and plan participants, we have the responsibility of paying attention to the entire cost of our health care choices. The bottom line is this: We are all paying for it. When annual expenses exceed annual plan revenues, we must make changes in premium structures and/or plan designs for the following year.**

Enrollment in a CISD medical plan includes BCBSTX tools to help you make the most of your benefits. Cost estimators let you see costs for general health visits and specific procedures, surgeries, diagnostics, imaging, vaccinations, and more. These tools can help you minimize your out-of-pocket costs, as well as costs to the plan. No matter which plan you choose, before you need care, learn how your plan works, what's covered, and where you can go for care.

## How do I know which providers are in a plan's network?

To check if a doctor, hospital, or other provider is in a plan's network, use Provider Finder®, the online BCBSTX directory. You can search by the plan name to see all the providers in the health plan's network, or you can search for specific providers you want to use and see which health plans they accept.

To access Provider Finder:

- Go to [www.bcbstx.com](http://www.bcbstx.com).
- Click Find Care.
- Under Providers in Your Network, click Find a Doctor or Hospital.
- Under Guest Search, click Search as a Guest.
- Select a plan:
  - Blue Premier HMO – select Blue Premier<sup>SM</sup> [HMH]
  - Blue Essentials HMO – select Blue Essentials<sup>SM</sup> [HMO]
  - Blue Choice PPO HDHP – select Blue Choice PPO<sup>SM</sup> [BCA]

**Note:** Provider network affiliations are subject to change at any time and are not based on the Conroe ISD plan year. Once enrolled, log in to your Blue Access for Members<sup>SM</sup> (BAM) account at [www.bcbstx.com](http://www.bcbstx.com) and select Provider Finder, or download the **BCBSTX** app for the most up-to-date information.

## Virtual Visits and 24/7 Nurseline

**Virtual Visits** — With Virtual Visits, the doctor is always in. Get 24/7 non-emergency care from a board-certified doctor by phone, online video, or mobile app from the privacy and comfort of your home. Don't risk crowded waiting rooms, expensive urgent care center or ER bills, or waiting weeks or more to see a doctor when you can speak with a Virtual Visits doctor within minutes. Powered by MDLIVE®, Virtual Visits are a convenient alternative for treatment of more than 80 health conditions, including allergies, cold, flu, fever, headaches, nausea, and sinus infections. Virtual Visits doctors can even send a prescription to your local pharmacy.

Virtual Visits with licensed behavioral health therapists are also available by appointment for anxiety, depression, stress management, and more.

**24/7 Nurseline** — BCBSTX has registered nurses waiting to talk to you whenever you call the 24/7 Nurseline. They can answer your health questions and help you decide whether you should go to the emergency room or urgent care center, or make an appointment with your doctor.



# Medical plan options administered by Blue Cross and Blue Shield of Texas (BCBSTX) (CONTINUED)

Key Features	Blue Premier HMO	Blue Essentials HMO	Blue Choice PPO HDHP
PCP required	Yes	Yes	No
Specialist referral required	Yes <sup>1</sup>	Yes <sup>1</sup>	No
Cost-sharing for covered health care services and prescription drugs	Copays, deductibles, and coinsurance	Copays, deductibles, and coinsurance	Deductibles and coinsurance <i>The full cost of medical care, supplies, and prescriptions is paid by the member until the deductible is met.</i>
Plan year	September 1 – August 31	September 1 – August 31	January 1 – December 31 <sup>2</sup>
Network hospitals <sup>3</sup>	Memorial Hermann, St. Luke's Health	HCA Houston Healthcare, Houston Methodist, MD Anderson, Memorial Hermann, St. Luke's Health, Texas Children's Hospital	HCA Houston Healthcare, Houston Methodist, MD Anderson, Memorial Hermann, St. Luke's Health, Texas Children's Hospital
Kelsey-Seybold Clinic in network <sup>3</sup>	No	Yes	Yes
Geographic service area	<b>Greater Houston area counties:</b> Chambers, Fort Bend, Harris, Liberty, and Montgomery  <b>Other Texas counties:</b> Atascosa, Bandera, Bell, Bexar, Collin, Comal, Dallas, Denton, Ellis, Guadalupe, Hardin, Hays, Jefferson, Johnson, Kendall, Orange, Rockwall, Tarrant, Travis, and Williamson	All Texas counties	Nationwide
Out-of-network coverage	No <sup>4</sup>	No <sup>4</sup>	Yes
Health Savings Account (HSA) eligible <sup>5</sup>	No	No	Yes (includes annual CISD contribution of \$500) <sup>5</sup>

<sup>1</sup>Exceptions to the referral requirement are emergency care, urgent care, gynecological visits, obstetrical visits, annual screening mammograms, mental health practitioner visits, and routine eye exams.

<sup>2</sup>The plan year will change to September 1 – August 31 beginning September 1, 2025.

<sup>3</sup>Provider network affiliations are subject to change at any time.

<sup>4</sup>Services and supplies received outside the network are not covered unless received in a true medical emergency.

<sup>5</sup>An HSA permits you to set money aside in a separate account on a tax-free basis to pay for unreimbursed medical costs. Account funds are available as deposits are received. An HSA is similar to a health Flexible Spending Account (FSA) except that the balance in an HSA can be carried over from year to year. Maximum HSA contribution amounts, including participant and employer contributions, for calendar year 2024 are \$4,150 for individual coverage and \$8,300 for family coverage. The maximum amounts for 2025 are \$4,300 for individual coverage and \$8,550 for family coverage. Individuals age 55 and older can contribute an additional \$1,000 per year. The Blue Choice PPO HDHP includes an annual employer contribution of \$500 for employees enrolled in an HSA through Conroe ISD (\$250 if coverage begins after January 31, 2025). If your FTE is less than 100%, then you will receive a contribution equal to the percentage you are employed (for example, if your FTE is 60% and your coverage begins September 1, 2024, then you will receive an annual contribution of \$300). To be eligible for an HSA, you must be enrolled in a qualified HDHP, and you cannot be enrolled in your or your spouse's full purpose FSA, Medicare, or a secondary health insurance plan. Note, account holders who do not opt in to electronic statements with the HSA administrator will incur a fee of \$1.50 quarterly.

## Note for children living outside the state of Texas

If you enroll your eligible dependent child in the Blue Premier HMO or Blue Essentials HMO plan and he/she attends a school or resides with a custodial parent outside the state of Texas, then your child may qualify for the Away From Home Care® (AFHC) Program. For more details, or to enroll, call Blue Cross and Blue Shield of Texas Customer Service at **1-877-299-2377**. **Be sure to list each child's full and correct address in the dependent section of FEnroll (the enrollment site).**

Please note that at the time of publication, the AFHC Program is not available in the following states: Alabama, Alaska, Idaho, Iowa, Kansas, Michigan, Mississippi, Montana, Nebraska, North Carolina, North Dakota, Oregon, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virgin Islands, Washington, West Virginia, and Wyoming.

# Prescription drug plan managed by Prime Therapeutics

Prime Therapeutics will manage your prescription drug plan, which is included with your Blue Cross and Blue Shield of Texas medical coverage. As the pharmacy benefits manager, Prime Therapeutics provides easy, cost-effective ways to get the medications you need.

You get:

- Coverage for most drugs
- Mail-order convenience through Express Scripts® Pharmacy
- A choice of pharmacies, including retail chains
- Personal support for specialty medicine needs with Accredo®
- Online tools to help you find what you need fast: prices, forms, pharmacies, and more

## How does the plan work?

It's pretty straightforward. Each drug covered by the plan falls under a different level or tier. The lower the tier, the lower the price. The higher the tier, the higher the price.

**Tip:** To get the best price, let your doctor know which drugs your plan covers, including those in the lower tiers. You can log in to [www.myprime.com](http://www.myprime.com) or use the **MyBlueRxTX** app to confirm coverage and costs.

## What do you pay?

Again, it's simple. You either pay a flat fee or a percentage of the drug's price, depending on the medical plan you choose. The exact cost depends on the tier your medicine is in.

## Here's where to find exact costs:

**Before you enroll:** This guide gives you some details about what you'll pay for your medicine. Note the prescription drug deductible for the Blue Premier HMO and Blue Essentials HMO plans. You can avoid this deductible by taking a generic drug.

**After you enroll:** Sign up for your personalized website at [www.myprime.com](http://www.myprime.com) and also download the **MyBlueRxTX** app. Then log in anytime to estimate drug costs or compare prices between a local pharmacy and mail order.

If your doctor prescribes, or you request, a brand-name drug when a generic equivalent is available, you must pay the difference in cost (if any) between the brand-name drug and the generic drug, plus the applicable copay/coinsurance.

## Your safety comes first

Your pharmacy benefits come with safety checks on the drugs your doctor prescribes. This could mean you need special approval before a drug is covered. Or Prime Therapeutics might ask your doctor to prescribe another drug. Your doctor can always ask for an exception.

### What medicine is covered?

Your prescription drug plan covers most drugs. However, some medications are not covered because there are similar covered alternatives that work the same way but are available at a lower cost, or are available without a prescription, such as over-the-counter medication. Here's how to check:

#### Before you enroll:

Visit [www.myprime.com](http://www.myprime.com) and take the following steps:

- In the menu bar, click Medicines, then Find medicines.
- A sign-in box will pop up. Click Continue without sign in at the bottom.
- Select the BCBS Texas health plan.
- Select No for the question that begins with, "Are you a Medicare Part D member..."
- Select Other BCBSTX Plans for the health plan type and click Continue.
- Select the Balanced Drug List and click Apply.
- Enter the medicine name or condition, then select the appropriate result. You can then enter the dosage of the medicine. Or choose from a list of medicines used to treat the condition, and enter the dosage.

**After you enroll:** Sign up for your personalized website at [www.myprime.com](http://www.myprime.com) and also download the **MyBlueRxTX** app to check coverage and medication availability under your plan. Or call the phone number on your health plan ID card.

### How do you get your medicine?

**For occasional prescriptions:** Visit your local retail pharmacy for medicine you won't take too long, like antibiotics. For the best cost, use a network pharmacy. You can find one at [www.myprime.com](http://www.myprime.com) or by using the **MyBlueRxTX** app.

**For ongoing prescriptions:** Use Express Scripts Pharmacy home delivery for medicine you take regularly, like drugs to treat blood pressure, cholesterol, or diabetes. You can set up medication reminders and automatic refills, and HMO members may order up to a 90-day supply for the cost of a 60-day supply. Or ...

**For specialty medications:** Use the Accredo specialty pharmacy for medicine that treats more complex conditions, like rheumatoid arthritis and multiple sclerosis.\* Your medicine is packed securely, so it arrives safe and sound. Accredo can also help you with any questions you may have on dosage or side effects. Call **1-833-721-1619** for assistance.

\*Some drugs may only be covered when dispensed by Accredo.

Classification of medications on the formulary, as well as on the prior authorization and exclusions lists, are subject to change. Changes are not based on the Conroe ISD plan year. Visit [www.myprime.com](http://www.myprime.com) for the most up-to-date information.

# 2024 – 2025 medical and pharmacy out-of-pocket costs

The chart below shows what you will pay for common types of covered services.

## Attention Blue Choice PPO HDHP members and prospective members:

The deductible and out-of-pocket maximum accumulators currently reset every January 1. The last reset on January 1 will occur on January 1, 2025. Thereafter, the accumulators will reset each September 1, including September 1, 2025.

Plan Benefits	Blue Premier HMO Plan Year 9/1 – 8/31	Blue Essentials HMO Plan Year 9/1 – 8/31	Blue Choice PPO HDHP Plan Year 1/1 - 12/31*	
			Network	Out of Network
All medical care, supplies, and prescriptions are subject to the deductible before coinsurance applies, unless otherwise noted.				
<b>Deductible</b>				
Individual	\$900	\$1,500	\$3,500	\$6,900
Family	\$2,700	\$3,750	\$7,000	\$13,800
<b>Out-of-Pocket Maximum (includes deductibles, copays, and coinsurance)</b>				
Individual	\$6,000	\$7,000	\$7,050	Unlimited
Family	\$12,000	\$14,000	\$14,100	Unlimited
<b>Office Visit</b>				
Primary Care Physician (PCP)	\$20 copay	\$40 copay	30% after deductible	50% after deductible
Specialist	\$50 copay	\$55 copay	30% after deductible	50% after deductible
<b>Preventive Care (subject to age and frequency limits)</b>				
Routine Physical Exams, Preventive Care Immunizations, Well-Woman Preventive Visits, Routine Cancer Screenings, Prenatal Care	\$0 (plan pays 100%)	\$0 (plan pays 100%)	\$0 (plan pays 100%)	Not covered
<b>Hospital, Surgery, and Specialty Service</b>				
Emergency Room	20% after deductible plus \$250 copay	20% after deductible plus \$250 copay	30% after deductible plus \$150 copay	30% after deductible plus \$150 copay
Urgent Care Center	\$50 copay	\$50 copay	30% after deductible	50% after deductible
Diagnostic Lab and X-Ray	\$0 (plan pays 100%)	\$0 (plan pays 100%)	30% after deductible	50% after deductible
Certain Diagnostic Procedures (includes bone scan, cardiac stress test, CT scan with and without contrast, MRI, myelogram, and PET scan)	\$100 copay	\$100 copay	30% after deductible	50% after deductible
Inpatient Hospital and Physician Care	20% after deductible	20% after deductible	30% after deductible	50% after deductible plus \$500 admission copay
Virtual Visits through MDLIVE	\$0 (plan pays 100%)	\$0 (plan pays 100%)	\$0 (plan pays 100%)**	N/A
<b>Pharmacy Benefits (Balanced Drug List)</b>				
Prescription Drug Deductible (waived for generic medications)	\$200 per individual, per plan year	\$200 per individual, per plan year	N/A	N/A
<b>Prescriptions (Retail)</b>				
Generic	\$15 copay	\$15 copay	30% after deductible	Not covered
Preferred Brand Name	\$60 copay	\$60 copay	30% after deductible	Not covered
Non-Preferred Brand Name	\$120 copay	\$120 copay	30% after deductible	Not covered
<b>Prescriptions (Specialty)</b>				
Must use Accredo for specialty medications (limit 30-day supply)	\$250 copay	\$250 copay	30% after deductible	Not covered
<b>Prescriptions (Mail order)</b>				
Generic	\$30 copay	\$30 copay	30% after deductible	Not covered
Preferred Brand Name	\$120 copay	\$120 copay	30% after deductible	Not covered
Non-Preferred Brand Name	\$240 copay	\$240 copay	30% after deductible	Not covered

Your privacy is important to us. All medical information on record with BCBSTX is confidential and is not shared with Conroe ISD.

\* Changing to 9/1-8/31 beginning 9/1/2025

\*\* Based on legislation at the time of publication, this cost will change to 30% after deductible on 1/1/2025.

## CISD Alternate Plan administered by America's Choice Healthplans

If you are a 100% full-time employee and decline CISD group medical coverage because you are enrolled in medical coverage elsewhere, then you are eligible to enroll in the CISD Alternate Plan. This **FREE** plan includes:

- Daily hospital inpatient allowance of \$165
- Dental benefits that can be used at any dental office
- \$10,000 in term life insurance
- \$15,000 in accidental death and dismemberment insurance

During enrollment, you will be required to provide information about the other medical plan you're enrolled in, including the name of the insurance company.

You must re-enroll in the CISD Alternate Plan each year during annual enrollment to continue coverage into the new plan year; otherwise, coverage will end August 31.

## Employee Assistance Program by SupportLinc

Life can be a juggling act. As a Conroe ISD employee, you have access to **FREE**, confidential support to help with life's daily challenges from the SupportLinc Employee Assistance Program (EAP). The EAP is available 24/7/365 to all full-time employees and their families, including any member of your household and children up to age 26, even if the child does not live with you.

Services include short-term counseling, legal consultations, financial planning, and referrals to resources for child and elder care, home repair, and housing needs. You can also access thousands of online articles, tip sheets, and videos covering a variety of health, wellbeing, and work-life balance topics.

To get started, contact SupportLinc:

Phone: **1-800-475-3EAP (1-800-475-3327)**

Web: **www.supportlinc.com**

Email: **support@curalinc.com**

App: **eConnect® Mobile** by Curalinc Healthcare

Twitter: **@supportlinc**

CISD SSO: Open the Employee Portal folder and use the EAP tile.

## Healthy You wellbeing program

Conroe ISD offers the Healthy You wellbeing program to help you work toward your best physical, mental, financial, and emotional health. Use the program resources — and the online platform — to focus on your wellbeing goals, whatever they may be.

### Tools and resources

- Take video learning courses.
- Participate in group and personal challenges.
- Create your own "snap challenges" and invite others to join.
- Browse recipes, videos, and articles.
- Download the **Navigate Wellbeing** app.
- Connect through the message center.
- Sync apps and devices, or manually track your step count, activity minutes, sleep hours, nutrition information, and more!

**Earn rewards.** When you successfully complete the required activities each year, along with optional activities, you'll qualify for a drawing to receive rewards mall credits. Winners can choose their prize in the online rewards mall. Visit the activities table on the platform dashboard for more details and to track your progress.

**Join the program.** Get started or log in to **www.healthyyouconroeisd.com**. New users, select **JOIN NOW** and follow the screen prompts. If you are a returning user, enter your username and password. The program year begins September 1 and ends August 31 the following year.



# Other benefits options

## Dental with Aetna

Choose from two types of dental plans — a **DMO® plan** and a **preferred provider organization (PPO)** plan. In Texas, the PPO plan is known as the Participating Dental Network, or PDN. Use the charts below to compare the plans and decide which one is best for you.

DMO	PPO/PDN
<ul style="list-style-type: none"> <li>With this plan, you will need to choose a primary care dentist (PCD) in the DMO network within the plan's geographic service area.</li> <li>Generally, your premiums are lower.</li> <li>There are no deductibles or yearly dollar limits.</li> <li>Referral is needed for specialists. No referral is needed for orthodontists.</li> </ul>	<ul style="list-style-type: none"> <li>With this plan, you can choose any licensed dentist nationwide, in network or out. Network dentists offer special rates for covered services, so your share of the cost is usually lower. You may pay more when you get care from out-of-network dentists.*</li> <li>Generally, your premiums are higher.</li> <li>There are deductibles or yearly dollar limits.</li> <li>No referral is needed for specialists.</li> </ul>
Consider a DMO plan if ...	Consider a PPO if ...
<ul style="list-style-type: none"> <li>Your dentist is in the DMO network. Check out the provider search tool on <a href="http://www.aetna.com">www.aetna.com</a> to see if your dentist is part of the DMO network.</li> <li>You expect major dental services, and your dentist is in network. The DMO has no lifetime limit for major services.</li> <li>Cost is most important — the DMO has lower premiums, and you can end up saving money.</li> </ul>	<ul style="list-style-type: none"> <li>The ability to visit any dentist is most important. You can see any licensed dentist with this plan, so the network is generally larger than the DMO network.</li> <li>You want to be able to see a specialist without having to get a referral. You do not need a referral to see a specialist with this plan.</li> </ul>

Plan Features	DMO	PPO/PDN Low	PPO/PDN High
<b>Plan Basics</b>			
Individual Deductible (waived for preventive services)	None	\$100 per plan year	\$50 per plan year
Family Deductible (waived for preventive services)	None	\$300 per plan year	\$150 per plan year
Maximum Benefit Amount per Person	Unlimited	\$800 per plan year	\$1,500 per plan year
Primary Care Dentist Required	Yes	No	No
Referrals to Specialists Required	Yes	No	No
Waiting Period	None	None	None for preventive, basic, and major services; 12 months for orthodontic services
Out-of-Network Coverage	No	Yes*	Yes*
<b>Plan Benefits</b>			
Preventive Services (e.g., cleanings, exams, X-rays)	\$0 (plan pays 100%)	\$0 (plan pays 100%)	\$0 (plan pays 100%)
Basic Services (e.g., fillings, scaling, root planing)	Based on copay schedule listed in Aetna DMO Benefits Summary	40% after deductible	20% after deductible
Major Services (e.g., crowns, dentures, root canals)	Based on copay schedule	60% after deductible	50% after deductible
Orthodontic Services	Based on copay schedule	Not covered	50%** after deductible

**The plans do not cover dental work, including orthodontic treatment, that began before a member is covered under the plan.**

\*Out-of-network benefits are paid based on usual and prevailing charges or recognized charge levels, as determined by Aetna and specified in your plan documents. You will owe the balance between the amount billed and the amount paid by Aetna

\*\*Children under age 19 (no coverage for adults).



## Other benefits options (CONTINUED)

### Vision with Ameritas/Vision Service Plan (VSP)

Vision insurance helps cover expenses from eye care professionals, such as optometrists and ophthalmologists. Regular eye exams do more than just measure your eyesight — they can identify serious eye diseases early, allowing more time for treatment. Most people don't realize eye exams can also reveal early signs of illnesses like diabetes, heart disease, and high blood pressure.

Vision insurance can help you pay for:

- Contact lenses
- Eye exams
- Eyeglasses
- Eye surgeries, including LASIK
- Vision correction

Eye Care Benefits Highlights	
Eye exam deductible	\$10
Eyeglass frames or lenses deductible	\$10
Annual eye exam	Covered in full after deductible
Lenses (per pair) Includes single vision, bifocal, trifocal, and lenticular	Covered in full after deductible
Progressive lenses	See lens options in plan document
Contacts Lens fit & follow-up exams Elective Medically necessary	15% discount Up to \$130 Covered in full
Frame allowance	\$130*
Frequencies for exams, eyeglasses, and contacts	Every 12 months

\*The Costco allowance will be the wholesale equivalent.

### Flexible Spending Accounts (FSAs) administered by First Financial Administrators, Inc.

You can lower your taxable income by setting aside money directly from your paycheck into health and/or dependent care FSAs. You can then use this tax-free money to pay for eligible health care and/or dependent care expenses.

#### Conroe ISD offers the following FSA options:

**Health FSA** funds can be used to pay for out-of-pocket medical, dental, and vision expenses, such as copays, deductibles, coinsurance, medical supplies and equipment, mental health and substance abuse treatment, orthodontia, eyeglasses and contact lenses, and common health care purchases, such as contact lens solution and first aid supplies. You can contribute between \$120 (\$5 per paycheck) and \$3,200 (\$133.33 per paycheck) per year. Your full annual election will be available to you at the beginning of the plan year (or your coverage start date).

**Dependent care FSA** funds can be used to pay for child care services for your eligible dependent children under age 13 or for services to care for other qualified dependent family members, such as elder care. Dependent care FSA funds cannot be used for dependent health care costs.

You can contribute up to \$5,000 per year (\$208.33 per paycheck) or \$2,500 if married and filing separate tax returns. Dependent care FSA funds are available as deposits are received.

#### Important notes:

- Both FSAs have "use-it-or-lose-it" rules, which means you forfeit any funds remaining in your account at the end of the plan year. For this reason, you may want to conservatively estimate the eligible expenses you and your family will incur during the plan year, September 1 through August 31.
- Expenses must be incurred during the plan year in which funds are contributed; however, if you have funds remaining in the account when the plan year ends, you will have a two-and-a-half-month grace period ending on November 15 to incur eligible claims.
- For a comprehensive list of eligible expenses, go to [www.ffga.com](http://www.ffga.com).
- Contribution amounts cannot be changed during the plan year unless you experience a change in status, as discussed on page 4 of this guide.
- If you or your spouse contributes to an HSA, you are not eligible to contribute to a health FSA.



## Other benefits options (CONTINUED)

### Accident with Aetna

An Aetna Accident Plan pays benefits when you get treatment for an accidental injury. The plan pays for a long list of covered minor and more serious injuries, such as lacerations, burns, animal bites, dislocations, and fractures. Benefits are payable for initial care, follow-up care, hospital care, surgical care, and transportation/lodging assistance, and the plan includes an organized sports rider and health screening benefit. You can use the benefits you receive to help pay out-of-pocket medical costs or personal expenses.

#### Additional features include:

- Guaranteed issue every year, even if waived in the past – no health questions
- No waiting period, but you must be actively at work for the coverage to take effect, meaning you are working, or available to work
- Health Savings Account (HSA) – compatible
- Off- and on-the-job coverage
- Portable – take the coverage with you if your employment ends

There are two plan options available to Conroe ISD employees: Low and High. In some cases, the High plan pays greater benefits than the Low plan. For example, the emergency room benefit under the Low plan is \$150, while the High plan pays \$200.

Aetna wants you to understand the plan benefits. If you have questions before you enroll, you may call a customer service representative at **1-800-607-3366**, Monday through Friday, from 8:00 a.m. to 6:00 p.m.

This Aetna Accident Plan provides limited benefits. It is a supplement to health insurance and is not a substitute for major medical coverage. Exclusions and limitations apply.

### AD&D with Reliance Standard

Accidental death and dismemberment insurance (AD&D) pays in the event of death or dismemberment resulting from a covered accident. You may select benefit amounts from \$10,000 to \$500,000 in increments of \$10,000. Amounts in excess of \$150,000 are limited to 10 times your annual salary. You may cover yourself or yourself and family. The benefit amount applied to insured dependents is based on the composition of the family at the time of loss and is a percentage of your benefit amount as follows:

**Spouse** – 60%

**Each dependent child** – 15%

**Each dependent child (if no spouse)** – 20%

Benefit amounts reduce to 50% at age 75, to 25% at age 80, and terminate upon retirement.

### Cancer with Guardian

Guardian group voluntary cancer coverage provides cash benefits for cancer and 30 other specified diseases. It can help cover the cost of specific cancer and disease treatments as they happen. Being diagnosed with cancer or a specified disease can be difficult on anyone, both emotionally and financially. Having the right coverage to help when sickness occurs or when undergoing treatment for cancer is important. Guardian cancer coverage can provide added financial security when it is needed most:

- Benefits paid directly to you, unless otherwise assigned
- Coverage for you or your entire family
- Waiver of premium after 90 days of disability due to cancer for as long as your disability lasts (primary insured only)
- Portable, meaning you can continue coverage (with certain requirements) if you change jobs or retire

### Critical Illness with Aflac

Aflac can help ease the financial stress of dealing with a critical illness. While a major medical plan may pay for a good portion of the costs associated with a critical illness, there are a lot of expenses that may not be covered. A critical illness plan can help with the treatment costs of covered critical illnesses, such as a heart attack or stroke.

More importantly, the plan helps you focus on recuperation instead of the distraction of out-of-pocket costs. With the Aflac Critical Illness plan, you receive cash benefits directly (unless otherwise assigned) — giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses.

#### Plan benefits include:

- Annual health screening benefit
- Critical illness benefit payable for:
  - Cancer
  - Heart attack (myocardial infarction)
  - Stroke
  - Kidney failure (end-stage renal failure)
  - Skin cancer
  - Non-invasive cancer
  - Sudden cardiac arrest
  - Major organ transplant
  - Severe burn
  - Coronary artery bypass surgery
  - Coma
  - Paralysis
  - Loss of sight
  - Loss of hearing
  - Loss of speech
  - Bone marrow (stem cell) transplant

## Other benefits options (CONTINUED)

- Riders available for an additional cost that add coverage for ALS/Lou Gehrig's disease, sustained multiple sclerosis, advanced Alzheimer's disease, advanced Parkinson's disease, and benign brain tumor

### Plan features include:

- Benefits are paid directly to you, unless otherwise assigned.
- Coverage is available for you, your spouse, and your dependent children.
- Coverage may be continued (with certain requirements). That means you can take it with you if you change jobs or retire.
- Fast claims payment. Most claims are processed in about four days.

### Disability with American Fidelity

The group disability insurance plan with American Fidelity functions as both a short-term and long-term disability policy, offering you an excellent opportunity to help protect yourself and your lifestyle. Disability insurance pays a monthly benefit to you when you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, as outlined below, if you experience a covered disability.

You get convenience, with premiums deducted directly from your paycheck, and peace of mind from knowing you will have help meeting your financial commitments in a time of need.

#### You choose the percentage of your monthly salary you would like to protect, based on:

- Affordability
- Percentage of income (35%, 50%, or 66.67%)
- Number of days before benefits become payable (waiting periods from 7 days to 150 days). If you choose a waiting period of 7, 14, or 30 days and you are confined as a patient in a hospital for 18 hours or more, then the remainder of your waiting period will be waived, and benefits will be payable from your date of hospitalization.
- How long disability benefits are payable. You can choose either 5 years for a covered sickness or up to age 65 for a covered injury or sickness. After age 65, the benefit period will be extended to the greater of 12 months or your Social Security Normal Retirement Age (SSNRA).

If you elect to enroll in disability insurance, you will not be covered for a disability caused by or resulting from a **pre-existing condition**, unless, on the date you become disabled, you have been continuously covered under the group policy for 12 months. **Pregnancy is considered a pre-existing condition.** If you are pregnant on the date your disability insurance coverage begins, then claims related to your pregnancy will be subject to the pre-existing condition limitation.

A **pre-existing condition** is a disease, injury, sickness, physical condition, or mental illness (or a condition related to) for which you've done any of the following during the three-month period immediately before your effective date of coverage:

1. Had treatment; incurred expense; took medication;
2. Received care or services, including diagnostic testing or related measures; or
3. Received a diagnosis or advice from a physician.

### Hospital Indemnity with Aetna

Aetna Hospital Indemnity coverage pays cash benefits directly to you, not your doctor or hospital, when you're hospitalized. You can use the benefits however you want — to help pay medical bills or everyday living expenses, such as housing, car payments, utility bills, child care, groceries, and credit card bills.

There are two hospital plan options available to Conroe ISD employees: Low and High. The High plan pays greater benefits than the Low plan. For example, the daily hospital stay benefit under the Low plan is \$50, while the High plan pays \$150. Both plans include inpatient benefits for newborn routine care and stays in substance abuse, mental disorder, and rehabilitation facilities. Plan-year maximums apply.

For the coverage to take effect, you must be actively at work, meaning you are working, or available to work. This coverage provides limited benefits. It is a supplement to health insurance and is not a substitute for major medical coverage.

Aetna wants you to understand the plan benefits. If you have questions before you enroll, you may call a customer service representative at **1-888-772-9682 (TTY: 711)**, Monday through Friday, from 8:00 a.m. to 6:00 p.m.

### Legal Protection Plan with Legal Access Plans

The Family Legal Protection Plan from Legal Access Plans includes discounts, flat rates, and covered services for common legal needs. Identity theft prevention and recovery, financial counseling, budgeting, and financial planning benefits are all included with this plan.

Your enrollment in the plan extends coverage to your entire family. All dependents under age 23 are covered under the plan, while residing at home or away at school. The plan also covers the parents of both the member and the member's spouse.

## Other benefits options (CONTINUED)

### Life (group term, term, and permanent)

Life insurance provides protection against financial loss in the event the insured person passes away. The benefit can be invaluable to a family facing the premature death of a working family member. Conroe ISD offers three types of life insurance to choose from: group term life, term life, and permanent life. Keep reading to decide which one, or combination of coverage, is most suitable for you.

### Group term life with Unum

Group term life insurance provides affordable, employee-paid coverage that pays lump-sum benefits to a beneficiary you choose, in the event of your death. This coverage is portable if you leave Conroe ISD, meaning you can continue coverage on the group policy, at a slightly higher rate, for as long as the policy is in force.

#### Coverage amount options

**Employee:** Up to five times salary in increments of \$10,000. Not to exceed \$500,000. Benefits will be paid to the designated beneficiary.

**Spouse:** Up to 100% of employee amount in increments of \$5,000. Not to exceed \$500,000. Benefits will be paid to the employee.

**Child:** Increments of \$2,000. Not to exceed \$10,000. The maximum death benefit for a child between the ages of live birth and six months is \$1,000. Benefits will be paid to the employee. Grandchildren are not eligible for this coverage unless they are in your court-ordered custody, or they live with you and are claimed as a tax dependent.

Coverage amount(s) will reduce according to the following schedule:

**Age 70** – Insurance reduces to 65% of original amount, rounded to the next higher \$10,000.

**Age 75** – Insurance reduces to 50% of original amount, rounded to the next higher \$10,000.

#### Enrollment provisions

If you enroll when first eligible, you may apply for up to \$200,000 for yourself, \$25,000 for your spouse, or \$10,000 for your child(ren). Amounts over these limits, if available, will require medical underwriting and approval by Unum.

If you do not enroll within 31 calendar days of your hire date, you can only apply for coverage during a future annual enrollment period, or within 31 calendar days of a change in status. You will then need to answer health questions for the entire amount.

Once you and your dependents are enrolled in the plan, you can increase your coverage up to \$200,000 for yourself, \$25,000 for your spouse, or \$10,000 for your child(ren) either during a future annual enrollment period, or within 31 calendar days of a change in status, without medical underwriting. Amounts over these limits, if available, will require medical underwriting and approval by Unum.

Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

### Term life with American Fidelity

AF Term Life® Insurance offers protection during your peak earning years when you have financial responsibilities, such as paying a mortgage or supporting your family. Your policy covers you during a term period, either 10, 20, or 30 years. You decide which term is best for your financial situation.

#### Features:

- Easy application
- Only three health questions
- No medical tests
- Accelerated death benefit
- Employee issue maximum up to \$200,000
- Spouse issue maximum up to \$50,000
- Child issue maximum up to \$30,000 (grandchildren are not eligible for this coverage)
- Rates guaranteed not to increase during the initial term period you choose
- Guaranteed death benefit amount during the term you choose
- A death benefit amount that is generally paid tax-free
- A policy you own — take it with you if you leave employment at the same rate
- Option to renew the policy at the end of the term period until the insured reaches age 90; you may also convert to a whole life insurance policy before the policy anniversary following age 75

#### Issue ages:

- 10-year term: 18 – 70
- 20-year term: 18 – 60
- 30-year term: 18 – 50

## Other benefits options (CONTINUED)

### Permanent life with Texas Life

Voluntary permanent life insurance can be an ideal complement to group term or optional term life insurance described in the previous sections. As long as you pay the necessary premium, the policy is yours to keep, even when you change jobs or retire. You may apply for this permanent, portable coverage, not only for yourself, but also for your spouse, minor children, and grandchildren.

#### Features:

- Employee issue maximum up to \$300,000
- Spouse issue maximum up to \$50,000
- Child issue maximum up to \$50,000
- Grandchild issue maximum up to \$50,000
- Premiums based on the covered person's age and tobacco usage at the time of issue, and guaranteed for a significant period of time (after the guaranteed period, premiums may go down, stay the same, or go up)
- Death benefits guaranteed to age 121
- Only three quick questions to apply
- You own the policy — if you leave CISD, take the policy with you at the same rate you paid as an employee
- Death benefit doubles if your death is accidental, up to age 65
- Refund of premium if the premium you pay when you buy the policy ever increases and you surrender the policy as a result (conditions apply)
- Accelerated death benefit rider (employee only)

## Retirement savings plans

### Annual 403(b) Plan Notice

As a Conroe ISD employee, you have the opportunity to save for retirement with a voluntary 403(b) plan. This is a supplemental retirement savings plan offered to public school employees through their school districts. Like a 401(k) plan, eligible employees may make contributions to a 403(b) plan, up to the IRS limits, on either a pretax or Roth after-tax basis.

### 403(b) plan limits

- Participants may contribute up to \$23,000 in 2024.
- Participants who are age 50 and older at any time during the 2024 calendar year may contribute up to \$30,500. This includes an additional \$7,500 in catch-up contributions.
- You can split your contributions between traditional pretax contributions and Roth after-tax contributions, but you cannot go over the IRS limit.
- Unlike a Roth IRA, there are no income caps on Roth 403(b) contributions.
- Your 403(b) contributions must be aggregated for these plan types: 401(k), 403(b), SIMPLE Plans (SIMPLE IRA and SIMPLE 401(k) plans), and SARSEP. Please consult a tax professional if this applies to you and notify First Financial.
- The 403(b) contribution limit is separate from the limit for a traditional IRA, Roth IRA, or 457(b) plan.

### 403(b) enrollment

You may enroll in the 403(b) plan at any time during the year, not just during annual enrollment or as a new employee.

#### STEP 1: Review the list of available 403(b) plan investment providers.

- Go to [www.ffga.com](http://www.ffga.com) and hover over Login at the top of the page. Select Retirement Plan Information. Enter Conroe ISD and select it from the list that appears, then click Submit. Select Your Authorized Providers in the Related Resources box in the top right corner.
- Before opening a 403(b)(1) annuity or 403(b)(7) custodial account, you should thoroughly research the options available to you, including other plans, such as an employer-sponsored 457(b) plan. You can learn more about 403(b) plans at [www.403bwise.org](http://www.403bwise.org).
- Neither Conroe ISD nor First Financial Administrators, Inc. offers advice or explicitly or implicitly endorses or approves any specific 403(b) plan provider or agent. You can compare 403(b) fees for the available 403(b) vendors by visiting [www.403bcompare.com](http://www.403bcompare.com), and you can research firms and agents at [www.investor.gov/CRS](http://www.investor.gov/CRS).

# Retirement savings plans (CONTINUED)

## STEP 2: Set up your 403(b) account.

- Complete the 403(b) enrollment forms, or enroll online with the 403(b) company you select. If you have an existing account that was opened while you were employed by another school district, you may be able to continue contributing to the account through Conroe ISD. Please contact your 403(b) provider or First Financial for assistance. A plan-to-plan transfer form may be required.
- If the 403(b) company you select does not allow you to self-enroll and requires an agent, you can call the company for an agent in your area. Or use the First Financial 403(b) agent search tool at [https://services.ffga.com/for-individuals/services-investments/investments/403\(b\)-retirement-plan/search-agent-by-zip.aspx](https://services.ffga.com/for-individuals/services-investments/investments/403(b)-retirement-plan/search-agent-by-zip.aspx).

## STEP 3: Start 403(b) contributions.

- Once your 403(b) account is open, complete the 403(b) Salary Reduction Agreement (SRA) form and either fax it to First Financial at **1-866-265-4594** or upload it at <https://sftp-transfer.ffga.com>. For log-in credentials, please call First Financial at **1-800-523-8422**, option 2, or send an email to [retirement@ffga.com](mailto:retirement@ffga.com). The SRA form is available online at [www.ffga.com](http://www.ffga.com). Note that an agent signature is required unless the SRA is for a new self-enroll 403(b) account.
- If at any time you wish to adjust your 403(b) contribution, you will need to complete and submit a new SRA form. An agent signature is not required for contribution changes to an existing 403(b) account.

## FFinvest 457(b) retirement plan

- Enrolling in a 457(b) savings plan is another option to help you save for retirement. You can lower your current taxes plus earn tax-free income, bridge your retirement income gap, and get closer to financial independence. Unlike 403(b) plans, early withdrawals from a 457(b) account are not subject to a 10% early withdrawal tax upon separating from the employer.
- Participants may contribute up to \$23,000 in 2024. Participants age 50 and older at any time during the 2024 calendar year may contribute an additional \$7,500 in catch up contributions for a maximum of \$30,500.
- If you need help deciding how much you should save or which investment options to select, schedule a virtual meeting with a TCG retirement plan specialist at [www.tcgservices.com/telewealth](http://www.tcgservices.com/telewealth).

## To enroll during annual enrollment

1. As you are reviewing and making selections for the new plan year in FFenroll, look for and click the FFinvest 457(b) Retirement Plan link. If you receive a message prompting you to log in, use your Social Security number without dashes as your username and your date of birth in MMDDYYYY format as your password.
2. Follow the on-screen steps to select your salary contribution and investment options. Remember to designate an account beneficiary.
3. Continue until you receive a confirmation notice.

## To enroll year-round

1. Go to [www.tcgservices.com/enroll](http://www.tcgservices.com/enroll).
2. Search for Conroe ISD and choose the 457(b) Savings Plan.
3. To log in, use your Social Security number without dashes as your username and your date of birth in MMDDYYYY format as your password.
4. Follow the on-screen steps to select your salary contribution and investment options. Remember to designate an account beneficiary.
5. Continue until you receive a confirmation notice.

Conroe ISD does not hire or contract with any financial agent. First Financial Administrators, Inc. is the 403(b) third-party administrator for Conroe ISD, and TCG Administrators is the 457(b) plan administrator. No financial agent "representing" Conroe ISD will ever call you at home or send you an email.

Further, agents are prohibited from soliciting or conducting business on District property. Because investment strategies are a personal decision that each employee should investigate on his/her own, Conroe ISD makes no recommendation or approval of individual 403(b) plans, sales representatives, agents, or financial advisors.

# Benefits contact information

## Group Health Benefits

### Medical and Pharmacy

#### Blue Cross and Blue Shield of Texas Customer Service

Blue Premier HMO (Group #341643).....	1-877-299-2377
Blue Essentials HMO (Group #341644).....	1-877-299-2377
Blue Choice PPO HDHP (Group #341642) .....	1-800-521-2227
Personalized Member Website .....	www.bcbstx.com
Internet Help Desk .....	1-888-706-0583
Available Mon – Fri 7AM – 10PM and Sat 7AM – 3:30PM	
24/7 Nurseline.....	1-800-581-0393
Behavioral/Mental Health .....	1-800-528-7264
Ovia Maternity Support Program .....	1-888-421-7781
Virtual Visits with MDLIVE .....	1-888-680-8646
	www.MDLIVE.com/bcbstx
Prime Therapeutics.....	www.myprime.com
Express Scripts Pharmacy (Mail Order) .....	1-833-715-0942
	www.express-scripts.com/rx
Accredo (Specialty Pharmacy) .....	1-833-721-1619
	www.accredo.com

### Health Savings Account (Employer ID: FFA217)

First Financial Administrators, Inc. ....	1-866-853-3539
	www.ffga.com

### Alternate Plan (Group #71200)

America's Choice Healthplans .....	1-866-317-0167
	www.achonline.com

### Dental (Group #737387)

Aetna.....	1-877-238-6200
	www.aetna.com

### Vision (Group #10-350759)

VSP .....	1-800-877-7195
	www.vsp.com

## Other Benefits

### 403(b) Retirement Savings

First Financial Administrators, Inc. ....	1-800-523-8422
	www.ffga.com

### 457(b) Retirement Savings (FFinvest)

First Financial Administrators, Inc. ....	1-800-523-8422
	www.ffga.com
TCG Administrators .....	1-800-943-9179
	www.tcgservices.com
JR Cornejo, First Financial Administrators, Inc. ....	903-245-3889
	jr.cornejo@ffga.com

<b>Employee Assistance Program (EAP)</b> .....	1-800-475-3327
	www.supportlinc.com

<b>Healthy You wellbeing program</b> .....	1-888-282-0822
	info@navigatewell.com

### Leave of Absence

CISD Human Resources.....	hrleaves@conroeisd.net
	www.conroeisd.net

### Workers' Compensation

CISD Human Resources.....	hrworkerscomp@conroeisd.net
	www.conroeisd.net

<b>Teacher Retirement System (TRS)</b> .....	1-800-223-8778
	www.trs.texas.gov

## Looking for claim forms or more information?

Log in to the Conroe ISD Employee Benefits Center at [ffbenefits.ffga.com/conroeisd](http://ffbenefits.ffga.com/conroeisd). Under Benefit Plans & Premiums, choose the plan year and then the desired plan.

## Additional Voluntary Benefits

### Accident Plan

(Group #802372)	
Aetna .....	1-800-607-3366
	www.aetna.com

### Accidental Death and Dismemberment Insurance

(Group #VAR 053228)	
Reliance Standard .....	1-800-435-7775
	www.reliancestandard.com

### Cancer Insurance

(Group #00574917)	
Guardian.....	1-800-541-7846
	www.guardiananytime.com

### Critical Illness Insurance

(Group #22863)	
Aflac .....	1-800-433-3036
	www.aflacgroupinsurance.com

### Disability Insurance

American Fidelity .....	1-800-662-1113
	www.americanfidelity.com

### Flexible Spending Accounts

(Health and Dependent Care; Employer ID: FFA217)	
First Financial Administrators, Inc. ....	1-866-853-3539
	www.ffga.com

### Hospital Indemnity Insurance

(Group #802372)	
Aetna .....	1-888-772-9682 (TTY: 711)
	www.aetna.com

### Legal Protection Plan

(Group: Conroe ISD)	
Legal Access Plans .....	1-888-416-4313
	(pre-enrollment, call 1-800-248-9000)
	www.legaleaseplan.com/conroeisd

### Life Insurance – Group Term

(Group #568676)	
Unum .....	1-800-445-0402
	www.unum.com

### Life Insurance – Term

American Fidelity .....	1-800-654-8489
	www.americanfidelity.com

### Life Insurance – Permanent

(Group #SM2656)	
Texas Life .....	1-800-283-9233
	www.texaslife.com

### CISD Benefits Office

936-709-7808  
 benefitsoffice@conroeisd.net  
 www.conroeisd.net/hr/benefits

### FFenroll Help Desk

First Financial Administrators, Inc.  
 1-855-523-8422

### Third-Party Administrator

First Financial Administrators, Inc.  
 1-800-523-8422  
 www.ffga.com

JR Cornejo, Senior Executive  
 Administrator  
 903-245-3889  
 jr.cornejo@ffga.com



**CONROE**  
INDEPENDENT  
SCHOOL DISTRICT

## Notice to Employees: Health Insurance Marketplace Coverage Options and Your Health Coverage

**Even if you are offered health coverage through your employment, you may have other coverage options through the Health Insurance Marketplace ("Marketplace"). To assist you as you evaluate options for you and your family, this notice provides some basic information about the Health Insurance Marketplace and health coverage offered through your employment.**

**What is the Health Insurance Marketplace?** The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options in your geographic area.

**Can I Save Money on my Health Insurance Premiums in the Marketplace?** You may qualify to save money and lower your monthly premium and other out-of-pocket costs, but only if your employer does not offer coverage, or offers coverage that is not considered affordable for you and doesn't meet certain minimum value standards. The savings that you're eligible for depends on your household income. You may also be eligible for a tax credit that lowers your costs.

**When Can I Enroll in Health Insurance Coverage through the Marketplace?** You can enroll in a Marketplace health insurance plan during the annual Marketplace Open Enrollment Period. Open Enrollment varies by state but generally starts November 1 and continues through at least December 15. Outside the annual Open Enrollment Period, you can sign up for health insurance if you qualify for a Special Enrollment Period. In general, you qualify for a Special Enrollment Period if you've had certain qualifying life events, such as getting married, having a baby, adopting a child, or losing eligibility for other health coverage. Depending on your Special Enrollment Period type, you may have 60 days before or 60 days following the qualifying life event to enroll in a Marketplace plan.

**You must decide whether to enroll in the Conroe ISD group health plan within your first 31 calendar days of employment.** If you decide not to enroll in the Conroe ISD group health plan during the new hire enrollment period, you will not be able to enroll again until the next annual enrollment period unless you experience a special enrollment event. On the other hand, if you decide to enroll in the Conroe ISD group health plan during your new hire enrollment period, the District's cafeteria plan does not permit you to drop insurance before the end of the plan year unless a family status change or other qualified event, per IRC Section 125, occurs.

### Additional information

The Conroe ISD plan year begins September 1 and ends August 31. Annual enrollment takes place July 1-31.

If you have questions or concerns about the health insurance offered through the District, please refer to [www.conroeisd.net/hr/benefits](http://www.conroeisd.net/hr/benefits) or contact the Conroe ISD Benefits Office at 936-709-7808.

Please visit [HealthCare.gov](http://HealthCare.gov) for more information about coverage through the Marketplace.

### Information About Health Coverage Offered By Conroe ISD

If you decide to complete an application for coverage in the Marketplace, below is the employer information you will enter at [healthcare.gov](http://healthcare.gov).

This information is numbered to correspond to the Marketplace application.

<b>3. Employer name</b> Conroe Independent School District		<b>4. Employer Identification Number</b> (EIN) 746000556
<b>5. Employer Address</b> 3205 West Davis		<b>6. Employer phone number</b> 936-709-7808
<b>7. City</b> Conroe	<b>8. State</b> TX	<b>9. ZIP code</b> 77304
<b>10. Who can we contact about employee health coverage at this job?</b> Conroe ISD Human Resources Department – Benefits Office		
<b>11. Phone number (if different from above)</b>		<b>12. Email address</b> benefitsoffice@conroeisd.net

The District offers group health coverage to all employees and their eligible dependents. Eligibility is described in the Conroe ISD Employee Benefits Guide. The coverage offered by Conroe ISD meets the minimum value standard, and the cost of this coverage to you is intended to be affordable.



## Women's Health and Cancer Rights

Under the Conroe ISD health plan, as required by the Women's Health and Cancer Rights Act of 1998, coverage will be provided to a person who is receiving benefits in connection with a mastectomy and who elects breast reconstruction in connection with the mastectomy for:

- (1) All stages of reconstruction of the breast on which a mastectomy has been performed;
- (2) Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- (3) Prostheses; and
- (4) Treatment of physical complications of all stages of mastectomy, including lymphedemas.

This coverage will be provided in consultation with the attending physician and the patient, and will be provided in accordance with the plan design, limitations, copays, deductibles, and referral requirements, if any, as outlined in your plan documents.

If you have any questions about our coverage of mastectomies and reconstructive surgery, please call the phone number for members listed on the back of your group health plan ID card.

For more information, you can visit this Department of Health and Human Services' Centers for Medicare and Medicaid Services website, [www.cms.gov/CCIIO/Programs-and-Initiatives/Other-Insurance-Protections/whcra\\_factsheet.html](http://www.cms.gov/CCIIO/Programs-and-Initiatives/Other-Insurance-Protections/whcra_factsheet.html), and this U.S. Department of Labor website, [www.dol.gov/agencies/ebsa/laws-and-regulations/laws/whcra](http://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/whcra).

## Medicare Part D Notice of Creditable Coverage

### Important Notice from Conroe Independent School District (ISD) About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Conroe ISD and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about Medicare's and Conroe ISD's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Conroe ISD has determined that the prescription drug coverage offered by its group health plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered creditable coverage. Because your existing coverage is creditable coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

### When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 to December 7. However, if you lose your creditable prescription drug coverage, through no fault of your own, you will be eligible for a two-month Special Enrollment Period (SEP) to join a Medicare drug plan.

### What Happens to Your Current Coverage If You Decide to Join a Medicare Drug Plan?

Most participants in the Conroe ISD group health plan should probably not take any action to enroll in a Medicare Part D plan because the Conroe ISD plan covers prescription drug expenses in addition to health expenses. If you enroll in a Medicare prescription drug plan, there is no coordination of benefits between Conroe ISD's medical plan and Medicare Part D.

### When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Conroe ISD and don't join a Medicare drug plan within 63

continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

### For More Information About This Notice Or Your Prescription Drug Coverage

Refer to the Conroe ISD website, [www.conroeisd.net](http://www.conroeisd.net). Conroe ISD does not provide advice or counseling to participants regarding Medicare Part D plans and rules. NOTE: You'll get this notice each year. You also may request a copy of this notice at any time.

### For More Information About Your Options Under Medicare Prescription Drug Coverage

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov).
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY: 1-800-325-0778).

**Remember:** *Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).*

Administered by:  
Human Resources Department/Benefits Office  
Conroe Independent School District  
3205 West Davis, Conroe, TX 77304  
936-709-7808  
[www.conroeisd.net/hr](http://www.conroeisd.net/hr)

## Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you are eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage using funds from their Medicaid program or CHIP. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium assistance programs, but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a state listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW (1-877-543-7669)** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you are not already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor electronically at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **1-866-444-EBSA (3272)**.

**If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2024. Contact your State for more information on eligibility.**

State	Program(s)	Website(s)	Phone Number(s)
Alabama	Medicaid	<a href="http://www.myalhipp.com">http://www.myalhipp.com</a>	1-855-692-5447
Alaska	Medicaid	<a href="http://myakhipp.com/">http://myakhipp.com/</a> and <a href="https://health.alaska.gov/dpa/Pages/default.aspx">https://health.alaska.gov/dpa/Pages/default.aspx</a>	1-866-251-4861
Arkansas	Medicaid	<a href="http://myarhipp.com">http://myarhipp.com</a>	1-855-692-7447
California	Medicaid	<a href="http://dhcs.ca.gov/hipp">http://dhcs.ca.gov/hipp</a>	916-445-8322
Colorado	Medicaid & CHIP	Medicaid: <a href="http://www.healthfirstcolorado.com/">http://www.healthfirstcolorado.com/</a> CHIP: <a href="https://hcpf.colorado.gov/child-health-plan-plus">https://hcpf.colorado.gov/child-health-plan-plus</a>	Medicaid: 1-800-221-3943 CHIP: 1-800-359-1991
Florida	Medicaid	<a href="https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html">https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html</a>	1-877-357-3268
Georgia	Medicaid	<a href="https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp">https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp</a>	678-564-1162 press 1
Indiana	Medicaid	For low-income adults 19-64: <a href="http://www.in.gov/fssa/hip">http://www.in.gov/fssa/hip</a> All others: <a href="https://www.in.gov/medicaid/">https://www.in.gov/medicaid/</a>	For low-income adults: 1-877-438-4479 For all others: 1-800-457-4584
Iowa	Medicaid & CHIP	Medicaid: <a href="https://dhs.iowa.gov/ime/members">https://dhs.iowa.gov/ime/members</a> CHIP: <a href="https://dhs.iowa.gov/hawki">https://dhs.iowa.gov/hawki</a>	Medicaid: 1-800-338-8366 CHIP: 1-800-257-8563
Kansas	Medicaid	<a href="https://www.kancare.ks.gov/">https://www.kancare.ks.gov/</a>	1-800-792-4884
Kentucky	Medicaid & CHIP	Medicaid: <a href="https://chfs.ky.gov/agencies/dms">https://chfs.ky.gov/agencies/dms</a> CHIP: <a href="https://kynect.ky.gov">https://kynect.ky.gov</a> KI-HIPP: <a href="https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx">https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx</a>	CHIP: 1-877-524-4718 KI-HIPP: 1-855-459-6328
Louisiana	Medicaid	<a href="http://www.medicaid.la.gov">www.medicaid.la.gov</a> <a href="http://www.ldh.la.gov/lahipp">www.ldh.la.gov/lahipp</a>	Medicaid: 1-888-342-6207 HIPP: 1-855-618-5488
Maine	Medicaid	<a href="https://www.mymaineconnection.gov/benefits/s/?language=en_US">https://www.mymaineconnection.gov/benefits/s/?language=en_US</a>	1-800-442-6003
Massachusetts	Medicaid & CHIP	<a href="https://www.mass.gov/masshealth/pa">https://www.mass.gov/masshealth/pa</a>	1-800-862-4840
Minnesota	Medicaid	<a href="https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp">https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp</a>	1-800-657-3739
Missouri	Medicaid	<a href="http://www.dss.mo.gov/mhd/participants/pages/hipp.htm">http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a>	573-751-2005
Montana	Medicaid	<a href="http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP">http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP</a>	1-800-694-3084
Nebraska	Medicaid	<a href="http://www.ACCESSNebraska.ne.gov">http://www.ACCESSNebraska.ne.gov</a>	1-855-632-7633
Nevada	Medicaid	<a href="http://dhcfp.nv.gov">http://dhcfp.nv.gov</a>	1-800-992-0900
New Hampshire	Medicaid	<a href="https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program">https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program</a>	1-800-852-3345 ext 5218
New Jersey	Medicaid & CHIP	Medicaid: <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a> CHIP: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a>	Medicaid: 609-631-2392 CHIP: 1-800-701-0710
New York	Medicaid	<a href="https://www.health.ny.gov/health_care/medicaid/">https://www.health.ny.gov/health_care/medicaid/</a>	1-800-541-2831
North Carolina	Medicaid	<a href="https://medicaid.ncdhhs.gov/">https://medicaid.ncdhhs.gov/</a>	919-855-4100
North Dakota	Medicaid	<a href="https://www.hhs.nd.gov/healthcare">https://www.hhs.nd.gov/healthcare</a>	1-844-854-4825
Oklahoma	Medicaid & CHIP	<a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a>	1-888-365-3742
Oregon	Medicaid & CHIP	<a href="http://healthcare.oregon.gov/pages/index.aspx">http://healthcare.oregon.gov/pages/index.aspx</a>	1-800-699-9075
Pennsylvania	Medicaid & CHIP	Medicaid: <a href="https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx">https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx</a> CHIP: <a href="https://www.dhs.pa.gov/CHIP/Pages/CHIP.aspx">https://www.dhs.pa.gov/CHIP/Pages/CHIP.aspx</a>	Medicaid: 1-800-692-7462 CHIP: 1-800-986-5437
Rhode Island	Medicaid & CHIP	<a href="http://www.eohhs.ri.gov/">http://www.eohhs.ri.gov/</a>	1-855-697-4347
South Carolina	Medicaid	<a href="https://www.scdhhs.gov">https://www.scdhhs.gov</a>	1-888-549-0820
South Dakota	Medicaid	<a href="http://dss.sd.gov">http://dss.sd.gov</a>	1-888-828-0059
Texas	Medicaid	<a href="https://www.hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program">https://www.hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program</a>	1-800-440-0493
Utah	Medicaid & CHIP	Medicaid: <a href="https://medicaid.utah.gov">https://medicaid.utah.gov</a> CHIP: <a href="http://health.utah.gov/chip">http://health.utah.gov/chip</a>	1-877-543-7669
Vermont	Medicaid	<a href="https://dvha.vermont.gov/members/medicaid/hipp-program">https://dvha.vermont.gov/members/medicaid/hipp-program</a>	1-800-250-8427
Virginia	Medicaid & CHIP	<a href="https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select">https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select</a>	1-800-432-5924
Washington	Medicaid	<a href="https://www.hca.wa.gov/">https://www.hca.wa.gov/</a>	1-800-562-3022
West Virginia	Medicaid & CHIP	<a href="https://dhhr.wv.gov/bms/">https://dhhr.wv.gov/bms/</a> <a href="http://mywvhipp.com/">http://mywvhipp.com/</a>	Medicaid: 304-558-1700 CHIP: 1-855-699-8447
Wisconsin	Medicaid & CHIP	<a href="https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm">https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm</a>	1-800-362-3002
Wyoming	Medicaid	<a href="https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/">https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/</a>	1-800-251-1269

**To see if any other states have added a premium assistance program since January 31, 2024, or for more information on special enrollment rights, contact either:**

**U.S. Department of Labor**  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa) • 1-866-444-EBSA (3272)

**U.S. Department of Health and Human Services**  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov) • 1-877-267-2323, Menu Option 4, Ext. 61565

## Introduction

You are receiving this notice because you recently gained coverage under a group health plan (the Plan). This notice has important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. **This notice explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect your right to get it.** When you become eligible for COBRA, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage.

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and other members of your family when group health coverage would otherwise end. For more information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

### You may have other options available to you when you lose group health coverage.

For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

## What is COBRA continuation coverage?

COBRA continuation coverage is a continuation of Plan coverage when it would otherwise end because of a life event. This is also called a "qualifying event." Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you're an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

If you're the spouse of an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your spouse dies;
- Your spouse's hours of employment are reduced;
- Your spouse's employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

## Continuation Coverage Rights Under COBRA

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because of the following qualifying events:

- The parent-employee dies;
- The parent-employee's hours of employment are reduced;
- The parent-employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the Plan as a "dependent child."

### When is COBRA continuation coverage available?

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. The employer must notify the Plan Administrator of the following qualifying events:

- The end of employment or reduction of hours of employment;
- Death of the employee; or
- The employee's becoming entitled to Medicare benefits (under Part A, Part B, or both).

**For all other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), you must notify the Plan Administrator within 60 days after the qualifying event occurs. You must provide this notice to: Conroe ISD Benefits Office.**

### How is COBRA continuation coverage provided?

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

There are also ways in which this 18-month period of COBRA continuation coverage can be extended:

#### *Disability extension of 18-month period of COBRA continuation coverage*

If you or anyone in your family covered under the Plan is determined by Social Security to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family

may be entitled to get up to an additional 11 months of COBRA continuation coverage, for a maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of COBRA continuation coverage.

#### *Second qualifying event extension of 18-month period of continuation coverage*

If your family experiences another qualifying event during the 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if the Plan is properly notified about the second qualifying event. This extension may be available to the spouse and any dependent children getting COBRA continuation coverage if the employee or former employee dies; becomes entitled to Medicare benefits (under Part A, Part B, or both); gets divorced or legally separated; or if the dependent child stops being eligible under the Plan as a dependent child.

This extension is only available if the second qualifying event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

### Are there other coverage options besides COBRA continuation coverage?

Yes. Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at [www.healthcare.gov](http://www.healthcare.gov).

### If you have questions

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit [www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa). (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.) For more information about the Marketplace, visit [www.healthcare.gov](http://www.healthcare.gov).

### Keep your Plan informed of address changes

To protect your family's rights, let the Plan Administrator know about any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

### Plan contact information

If you have questions about COBRA continuation coverage, please contact the Conroe ISD Benefits Office at 936-709-7808.

Benefits Office  
Human Resources Department  
3205 W Davis St  
Conroe, TX 77304



Phone: **936-709-7808**

Email: **benefitsoffice@conroeisd.net**

Website: **www.conroeisd.net/hr/benefits**

Fax: **936-709-9106**

Hours: **Monday – Friday, 8:00 a.m. to 4:30 p.m.**

This guide is based on official plan documents and provides highlights of benefits options for the 2024 – 2025 plan year. Every attempt has been made to ensure its accuracy. If there is a conflict between statements in this guide and the plan documents, insurance contracts, or state and federal regulations, the plan documents, insurance contracts, and state and federal regulations will prevail. Plan documents are available online at **www.conroeisd.net** under Employees > Benefits > Plan Documents.

The Conroe Independent School District (District) is an equal opportunity educational provider and employer and does not discriminate on the basis of race, color, national origin, sex, religion, age, or disability in educational programs or activities that it operates or in employment matters. The District is required by Title VI and Title VII of the Civil Rights Act of 1964, as amended, Title IX of the Education Amendments of 1972, the Age Discrimination Act of 1975, as amended, Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act, as well as Board policy, not to discriminate in such a manner.

For information about Title IX rights or Section 504/ADA rights, contact the Title IX coordinator or the Section 504/ADA coordinator at 3205 W. Davis, Conroe, TX 77304, **936-709-7752**.