

Chapel Hill ISD

Employee Benefits Summary

Plan Year: Sept. 1, 2023 to Aug. 31, 2024



EMPLOYEE BENEFITS



Visit your Employee Benefits Center! Scan to see enrollment dates, brochures, benefit rates and more.

TRS Health Insurance – Offered through BCBS

The district's medical plans are offered through BCBS via TRS with a monthly contribution for eligible employees. From in- and-out-of-network options to comprehensive prescription drug coverage and special health and wellness programs. Open Enrollment for the Medical will be July 10th-August 17th 2023- *More details to follow in July*

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

Employee Assistance Program – Offered through The Standard

Provides all eligible employees who work over 10 hours per week as well as their qualified dependents access to confidential services through The Standard. EAP services can help with depression, grief, stress, anxiety, financial and legal concerns, online will preparation, life improvement and goal setting.

<https://ffbenefits.ffga.com/chapelhillisd/employee-assistance-program/>

Financial Wellness- Offered through Fin Path

A financial literacy program offered by Chapel Hill ISD to help you take control of your money and help decrease your stress. The plan offers courses on a variety of financial topics like creating an emergency savings, planning to buy a house, improving your credit and offers student debt relief programs.

<https://ffbenefits.ffga.com/chapelhillisd/financial-wellness/>

Telehealth – Offered through Recuro/Wellvia

A national network of board-certified, state-licensed doctors offering medical consultations 24 hours a day, 7 days a week! Eligible employees and qualified dependents can use Recuro doctors to diagnose acute non-emergent medical conditions and prescribe medications with **no consultation fee**. You can speak to a doctor within minutes from anywhere – home, work or traveling.

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

District Paid Group Life Insurance – Offered through The Standard

Chapel Hill ISD provides employer-paid \$10,000 of life/AD&D coverage to all eligible, active, full-time employees, teachers, hourly employees and administrators who regularly work 10 or more hours per week

Learn more at www.benefits.ffga.com/chapelhillisd.

Dental – Offered through The Standard

Dental Insurance offered through The Standard. Type I procedures covered 100% (two cleanings per year), Type II at 80%, Type III at 50% and Type IV is Orthodontia, covered at 50% up to \$1500 max for children and adult. Children are covered to age 26. You can visit any dentist but will have lower out of pocket costs with a contracting dentist. If you are just now signing up for dental insurance, there is not a waiting period for major services or Orthodontia

	Employee Only	Employee + Spouse	Employee + Child (ren)	Employee + Family
High Plan-24pay	\$17.38	\$34.98	\$35.26	\$57.52

Vision – Offered through Superior Vision

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

	Employee Only	Employee + Spouse	Employee + Child (ren)	Employee + Family
Vision-24pay	\$4.31	\$8.96	\$9.30	\$11.89

Disability – Offered through The Standard www.standard.com

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

Cancer – Offered through American Fidelity www.americanfidelity.com

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

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

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

A trip to the hospital can be costly and most people are surprised to learn that they are responsible for a good portion of the bill. Hospital indemnity insurance provides a direct benefit in the event of a hospitalization, regardless of treatment costs or other insurance coverage. It's an affordable way to protect yourself from rising health care costs.

	Employee Only	Employee + Spouse	Employee+Children	Employee + Family
BASIC PLAN	\$11.63	\$25.83	\$19.86	\$32.83

Voluntary Group Life Insurance – Offered through The Standard www.standard.com

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

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

Life insurance can be an ideal way to provide money for your family when they need it most. Purelife-Plus offers permanent insurance with a high death benefit and long guarantees that can provide financial peace of mind for you and your loved ones. Purelife-Plus is an ideal complement to any group term and optional term life insurance your employer might provide and has the following features: affordability, take it with you when you leave employment, chronic illness rider available for you and your spouse AND policies available for your children and grandchildren! Full rate chart located at <https://ffbenefits.ffga.com/chapelhillisd/texas-life/>

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

The Aetna Critical Illness Plan pays benefits when a doctor diagnoses you with a covered serious illness or condition like heart attack, stroke, cancer and more. The money is paid directly to you, to spend as you wish. This plan includes a \$100 wellness benefit for an annual health screening <https://ffbenefits.ffga.com/chapelhillisd/critical-illness/>

Accident – Offered through Aflac www.aflacgroupinsurance.com

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

Employee Only: \$4.04	Employee + Spouse: \$7.06	Employee + Child(ren): \$8.31	Employee + Family: \$11.33
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Health FSA – Offered through First Financial Administrators <https://ffa.wealthcareportal.com/Page/Home>

This is a reimbursement accounts for out-of-pocket medical expenses. Your employer has chosen the \$610 roll over. This option allows you the opportunity to roll over up to \$610 of unclaimed Health FSA funds into the following plan year. Keep in mind that balances more than \$610 will be forfeited under the use-it-or-lose it rule. Your maximum contribution amount for 2023 is \$3,050.

Health Savings Accounts – ****New Plan Offered through UMB- no longer HSA Bank**

An HSA, or Health Savings Account, is a unique tax-advantaged account that can be used to pay for current or future healthcare expenses. The amount you contribute is deducted from your paycheck on a pre-tax basis. When combined with a high-deductible health plan, it offers savings and tax advantages that a traditional health plan can't duplicate. <https://ffbenefits.ffga.com/chapelhillisd/health-savings-account/>

Who to contact with questions about benefits:

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CHAPEL HILL ISD
Shaping the Future, One Child at a Time

First Financial Group of America

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