Mansfield ISD
Benefits Overview

2022 Open Enrollment
GENERAL DISCLAIMER:
This presentation of benefits for employees is meant only as a brief description of some of the programs for which employees may be eligible. This presentation does not include specific plan details. You must refer to the specific plan documentation for specific plan details such as coverage expenses, limitations, exclusions, and other plan terms, which can be found at Mansfield ISD Benefits Website. This presentation does not replace or amend the underlying plan documentation. In the event of a discrepancy between this and the plan documentation the plan documentation governs. All plans and benefits described in this summary may be discontinued, increased, decreased, or altered at any time with or without notice.

RATE SHEET GENERAL DISCLAIMER:
The rate information provided in this guide is subject to change at any time by your employer and/or the plan provider. The rate information included herein, does not guarantee coverage or change or otherwise interpret the terms of the specific plan documentation, available at Mansfield ISD Benefits Website, which may include additional exclusions and limitations and may require an application for coverage to determine eligibility for the health benefit plan. To the extent the information provided in this presentation is inconsistent with the specific plan documentation, the provisions of the specific plan documentation will govern in all cases.
• Open Enrollment is from 7/18/22 – 8/16/22

• Benefits will become effective September 1st, 2022 and will remain in effect until August 31st, 2023.

• You must enroll or decline coverage on yourself AND your eligible dependents (even if you aren’t taking coverage).

• You can only change your benefits during open enrollment unless you have a qualifying event (marriage, divorce, birth, etc.). If you have a qualifying event, you only have 30 days to contact your Benefit Administrator.
Enrollment made simple through your smartphone or tablet

Text “FBS MISD” to 800-583-6908 and get access to everything you need to complete your benefits enrollment:

• Mobile App
• Online Support
• Interactive Tools
• And More
Your website for complete access to TRS Medical and all voluntary benefits

- Carrier Highlight Brochures
- Educational Videos
- Claim Forms
- Network Search
- Check your Flexible Spending Balance
- Contact Us Link
- Enroll for Benefits (click login)
Username and Password instructions will be found on this page. All lowercase.

Username: Your email in THE benefits HUB. (Typically, your work email)

Password: Four (4) digits of your birth year followed by the last four (4) digits of your Social Security Number

Your password will NOT be reset after this year, please set a password you will remember.

The update will happen 6/1.
Help is just a phone call away with the FBS Call Center!

- **Call**: 866-914-5202
- **Enrollment Window**: 7/18/22 – 8/16/22
- **Call Center Times**:
  - Monday through Friday 8:00 am to 6:00 pm

**English or Spanish Speaking Representatives are available to answer questions or to enroll via the phone.**
Things to Consider when deciding on which medical plan to enroll in

- **Total Medical Spend** – Take your monthly medical premium cost and multiply by 12 months and then add the maximum out-of-pocket amount and this will give you your total potential medical spend. You can then compare to all available medical plans.

- **Network** – Important to make sure your doctor is in-network.

- **Frequency** – How often do you or your family members go to the doctor?

- **Scheduled Procedures** – Do you or any covered family members have a scheduled in or out-patient procedure?

- **Prescriptions** – Do you or your family members take prescriptions on a regular basis?

- **Coverage Area** – If you have a son or daughter attending college in another state, make sure the plan you choose offers coverage outside of the state.
<table>
<thead>
<tr>
<th>Plan Type</th>
<th>TRS-ActiveCare Primary</th>
<th>TRS-ActiveCare HD</th>
<th>TRS-ActiveCare Primary + Central &amp; North Texas Scott &amp; White Plan (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Coverage</td>
<td>PPO</td>
<td>PPO</td>
<td>HMO</td>
</tr>
<tr>
<td>Network</td>
<td>Statewide Network</td>
<td>Nationwide Network</td>
<td>Statewide Network Health Maintenance Organization</td>
</tr>
<tr>
<td>Referral required for Specialist</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Primary Care Physician Required at enrollment</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Deductible Ind/Family</td>
<td>$2,500 / $5,000</td>
<td>$3,000 / $6,000 (In-Network) $5,500 / $11,000 (OON)</td>
<td>$1,200 / $3,600 $1,150 / $3,450</td>
</tr>
<tr>
<td>Out-of-Pocket Max Ind/Family</td>
<td>$8,150 / $16,300</td>
<td>$7,050 / $14,100 (In-Network) $20,250 / $40,500 (OON)</td>
<td>$6,900 / $13,800 $7,450 / $14,900</td>
</tr>
<tr>
<td>Health Savings Account Compatible</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Must live in select counties</td>
<td>No</td>
<td>No</td>
<td>Yes (See TRS Brochure for list of counties in which you must reside)</td>
</tr>
</tbody>
</table>
### TRS Medical Insurance / Options

<table>
<thead>
<tr>
<th>Service</th>
<th>TRS-ActiveCare Primary</th>
<th>TRS-ActiveCare HD (In-Network)</th>
<th>TRS-ActiveCare Primary + Central &amp; North Texas Scott &amp; White Plan (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Coinsurance %</strong></td>
<td>70/30</td>
<td>70/30</td>
<td>80/20</td>
</tr>
<tr>
<td><strong>Primary Care</strong></td>
<td>$30 copay</td>
<td>30% after deductible</td>
<td>$30 copay</td>
</tr>
<tr>
<td><strong>Specialist</strong></td>
<td>$70 copay</td>
<td>30% after deductible</td>
<td>$70 copay</td>
</tr>
<tr>
<td><strong>Urgent Care</strong></td>
<td>$50 copay</td>
<td>30% after deductible</td>
<td>$50 copay</td>
</tr>
<tr>
<td><strong>Emergency Care</strong></td>
<td>30% after deductible</td>
<td>30% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td><strong>Prescriptions - Deductible</strong></td>
<td>Integrated with Medical</td>
<td>Integrated with Medical</td>
<td>$200 Brand Deductible</td>
</tr>
<tr>
<td><strong>Prescriptions - Generic</strong></td>
<td>$15/$45 copay; $0 for certain generics</td>
<td>20% after deductible; $0 for certain generics</td>
<td>$15/$45 copay; $0 for certain generics</td>
</tr>
<tr>
<td><strong>Prescriptions – Preferred Brand</strong></td>
<td>30% after deductible</td>
<td>25% after deductible</td>
<td>25% after deductible</td>
</tr>
<tr>
<td><strong>Prescriptions – Non-preferred Brand</strong></td>
<td>50% after deductible</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
</tr>
<tr>
<td><strong>Prescriptions - Specialty</strong></td>
<td>$0 if PrudentRx eligible; 30% after deductible</td>
<td>20% after deductible</td>
<td>$0 if PrudentRx eligible; 20% after deductible</td>
</tr>
</tbody>
</table>
# TRS Medical Insurance / Rates

<table>
<thead>
<tr>
<th>Rates</th>
<th>TRS-ActiveCare Primary</th>
<th>TRS-ActiveCare HD</th>
<th>TRS-ActiveCare Primary + Central &amp; North Texas Scott &amp; White Plan (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$167.00</td>
<td>$179.00</td>
<td>$275</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$319.24</td>
</tr>
<tr>
<td>Employee and Spouse</td>
<td>$926.00</td>
<td>$959.00</td>
<td>$1,034</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$1,181.08</td>
</tr>
<tr>
<td>Employee and Children</td>
<td>$501.00</td>
<td>$522.00</td>
<td>$595</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$665.65</td>
</tr>
<tr>
<td>Employee and Family</td>
<td>$1,155.00</td>
<td>$1,195.00</td>
<td>$1,364</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$1,397.24</td>
</tr>
</tbody>
</table>

*Above rates include $250 MISD employer contribution*
Ways To Lower Out-of-Pocket Costs

- HSA
- FSA
- Hospital Indemnity
- Telehealth
- Clinic
- Accident
- Critical Illness
- Cancer
Health Savings Account (HSA) use pre-tax dollars to help pay toward eligible medical, dental, vision or prescription drug expenses. To be eligible to contribute to an H.S.A, you must be enrolled in TRS-ActiveCare HD.

**What You Need To Know**
- Contributions are deducted from your paycheck on a pre-tax basis
- Personal savings account, stays with you even if you change jobs or retire
- Balance's rollover every year, no "use it or lose it"
- Unlike an FSA, funds are NOT front loaded - only the balance is available
- Use for IRS approved medical, dental, vision, prescription expenses for you and your family

**Maximum Pre-Tax Contribution Limits**
- Individual: $3,650/year
- Family: $7,300/year
Flexible Spending Accounts (FSA) use pre-tax dollars to help pay toward eligible medical, dental, vision or prescription drug expenses.

What you Need to Know
• Contributions are deducted from your paycheck on a pre-tax basis
• Not tied to Medical plan elections
• Use it or lose it (MISD will allow $500 rollover each plan year to use flex dollars)
• Full Annual Contributions are available upfront on a debit card
• Covers your full family, per IRS guidelines

Maximum Contribution Limits
Individual: $2,800/year
## Health Savings Account vs Flex Spending Account

<table>
<thead>
<tr>
<th></th>
<th>Health Savings Account (HSA)</th>
<th>Flexible Spending Account (FSA)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-Tax Contribution</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Annual Contribution Max (Employee &amp; Family)</td>
<td>$3,650 Employee and $7,300 Family</td>
<td>$2,800 Max for Employee &amp; Family</td>
</tr>
<tr>
<td>Catch Up Provision (Age 55 or Older)</td>
<td>$1,000 per year</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Account Ownership</td>
<td>Employee</td>
<td>Employer</td>
</tr>
<tr>
<td>Annual Contribution upfronted at start of plan year</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Rollover of funds to new plan year</td>
<td>Yes</td>
<td>$500 rollover</td>
</tr>
<tr>
<td>Enrollment Requirements</td>
<td>Must be enrolled in a Qualified High Deductible Health Care Plan</td>
<td>You do not have to be enrolled in a Medical Plan to participate</td>
</tr>
<tr>
<td>Eligible Expenses</td>
<td>Medical, Dental, Vision &amp; Prescription Drugs</td>
<td>Medical, Dental, Vision &amp; Prescription Drugs</td>
</tr>
</tbody>
</table>

*If you are enrolled in TRS-ActiveCare HD, you must choose if you want to contribute to an H.S.A or FSA. You cannot contribute to both.*
Dependent Care FSA - NBS

Dependent Care Flexible Spending Accounts (FSA) use pre-tax dollars to help pay towards eligible work-related dependent daycare costs.

What you Need to Know

- Contributions are use-it-or-lose-it and must be used within the plan year
- Funds aren’t upfronted; can only claim up to balance in account
- If you enroll in this account, you cannot also claim the childcare tax credit when filing your federal taxes; you can only do one or the other

Maximum Contribution Limits

$5,000 if Married and filing a joint return or you are head of household
$2,500 if you are Married and filing a separate tax return
Hospital Indemnity - Cigna

A supplemental product that pays you cash when confined as in-patient in a hospital.

• You don't have to be enrolled in a medical plan
• Guarantee Issue (No Health Questions to Answer)
• No Pre-existing conditions clause
• No Waiting Period
• HSA Compatible
• No Rate Change

Benefits Include
• Hospital Admission Benefit: $1,500 or $3,000 Per Confinement per 365 days
• Hospital Confinement Benefit: $100 or $200 Per Day up to 30 days
• Hospital Intensive Care Benefit: $100 or $200 Per Day up to 30 days
### Employee’s Monthly Cost of Coverage:

<table>
<thead>
<tr>
<th>Tier</th>
<th>Plan 1</th>
<th>Plan 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$17.29</td>
<td>$34.15</td>
</tr>
<tr>
<td>Employee &amp; Spouse</td>
<td>$31.75</td>
<td>$62.81</td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td>$28.72</td>
<td>$56.87</td>
</tr>
<tr>
<td>Employee &amp; Family</td>
<td>$43.18</td>
<td>$85.53</td>
</tr>
</tbody>
</table>

*Costs are subject to change. Actual per pay period premiums may differ slightly due to rounding.*
Telehealth - MDLive

With MDLive, you can visit a doctor 24/7 from your home, office or on-the-go.

- Telephone consultations with a board-certified doctor 24/7/365
- Prescriptions can be sent to your nearest pharmacy, if medically necessary
- No Consultation Fees
- You don't have to be enrolled in a medical plan to enroll in the telehealth
- Saves money AND time
- Don't confuse MDLIVE with Telehealth through your group medical plan
- $10 per month for Employee or Family coverage
The Mansfield ISD Staff Clinic is a low-cost, convenient health clinic for district employees, spouses and dependents.

- Low-cost, convenient health care option
- No Cost for Employee or Family coverage!
- Employees, Spouses and dependents can utilize the clinic
- Call ahead scheduling available
- Walk-ins are also welcome
- Monday - Friday | Noon - 7:30 pm (closed daily from 3 pm - 4 pm)
Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident. The benefit amount depends on the type of injury and care received.

- Low-cost coverage for accidental injuries
- Pays actual charges up to specified benefit amount for:
  - physician's treatment, surgery, x-rays, reductions of fractures and dislocations, and/or other emergency treatment expenses, ambulance benefit, and hospital confinement
- Guarantee Issue
- Portable
# Accident Insurance - Voya

## Option 1:

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Monthly Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$11.53</td>
</tr>
<tr>
<td>Employee and Spouse</td>
<td>$19.29</td>
</tr>
<tr>
<td>Employee and Children</td>
<td>$21.83</td>
</tr>
<tr>
<td>Family</td>
<td>$29.59</td>
</tr>
</tbody>
</table>

## Option 2:

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Monthly Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$19.05</td>
</tr>
<tr>
<td>Employee and Spouse</td>
<td>$31.33</td>
</tr>
<tr>
<td>Employee and Children</td>
<td>$35.46</td>
</tr>
<tr>
<td>Family</td>
<td>$47.74</td>
</tr>
</tbody>
</table>
Critical Illness - Cigna

Supplemental Insurance providing financial protection if you are diagnosed with a covered critical illness.

- Lump sum benefit between $5,000 - $30,000
- Covered conditions include Heart Attack, Stroke and Cancer
- Spouse and dependent coverage available at 100% of employee coverage
- Guarantee Issue (No Health Questions asked); Pre-existing exclusions apply
- Portable (you can take it with you when you leave or retire)
- $75 Annual Health Screening Benefit
- Rates are based on age and coverage elected.
Cancer insurance offers extra insurance protection if you or a family member are diagnosed with cancer. This benefit is meant to help with costs your medical insurance may not cover.

- $50 Annual Wellness Benefit
- First Occurrence Benefit
- Daily Radiation, Chemo, Immunotherapy And Experimental Treatment Benefit
- Rider Surgical Expense Breast reconstruction
- ICU Benefit
- Guarantee Issue (no health questions asked); Pre-existing exclusions apply
- Portable (you can take it with you when you leave or retire)
- Benefit pays directly to you
- Rates are based on age and coverage elected.
**Total Monthly Premiums by Plan**

<table>
<thead>
<tr>
<th>Issue Ages</th>
<th>Individual</th>
<th>Individual &amp; Spouse</th>
<th>1 Parent Family</th>
<th>2 Parent Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Plan 1</td>
<td>Plan 2</td>
<td>Plan 1</td>
<td>Plan 2</td>
</tr>
<tr>
<td>18+</td>
<td>$20.00</td>
<td>$36.10</td>
<td>$42.76</td>
<td>$77.08</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Plan 1</td>
<td>Plan 2</td>
<td>Plan 1</td>
<td>Plan 2</td>
</tr>
<tr>
<td></td>
<td>$25.40</td>
<td>$44.52</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Plan 1</td>
<td>Plan 2</td>
<td>Plan 1</td>
<td>Plan 2</td>
</tr>
<tr>
<td></td>
<td>$48.14</td>
<td>$85.56</td>
<td>$48.14</td>
<td>$85.56</td>
</tr>
</tbody>
</table>

**Total premium includes the Plan selected and any applicable rider premium. Premiums are subject to increase with notice. The premium and amount of benefits vary dependent upon the Plan selected at time of application.**
Disability Insurance pays a benefit to you should you become sick or injured and unable to work.

**Ask yourself**

- **How long can I go without a paycheck?**
- **What are my chances of suffering a disability during my working years?**
  
  (1 in 4)
  
  Social Security Administration, Disability and Death Probability Tables for Insured Workers born in 1997, Table A

- **What contributes to almost ½ of home foreclosures in the United States?**
  
  (Disabilities)

  According to the Federal Home Loan Bank
Disability is your paycheck protection! The coverage pays you a portion of your earnings if you cannot work because of a disabling illness or injury. The plan gives you the flexibility to choose a level of coverage to suit your need.

- You can purchase between $200 to $7,500 (not to exceed 66 2/3% of your monthly earnings)
- Elimination (Waiting) Period Options: 0/7, 14/14, 30/30, 60/60, 90/90, 180/180
- For those employees electing an elimination period of 30 days or less, if you are confined to a hospital for 24 hours or more due to a disability, the elimination period will be waived, and benefits will be payable from the first day of hospitalization.
- Pre-Existing Condition: 3/12.
  - If your disability is a result of a pre-existing condition, we will pay benefits for a maximum of 4 weeks.
There are three types of life insurance offered by Mansfield ISD. Basic Life, Voluntary Group Life and Individual Life.

- **Basic Life & AD&D**
  $10,000 Base Life & AD&D Policy paid for by Mansfield ISD

- **Group Life & AD&D**
  Additional coverage during your working years

- **Individual Life**
  Coverage during *and after* your working years
• All eligible employees will receive $10,000 Basic Life & AD&D Insurance
• Mansfield ISD covers the cost for this benefit
• If you happen to die of an accidental death, the amount paid to your beneficiary doubles to $20,000
• If you happen to experience a dismemberment, a scheduled amount of the $10,000 benefit will be paid directly to you
• This benefit is paid to your beneficiary should you pass away while employed with Mansfield ISD
• Benefit Amount reduces to 65% at age 70 and 50% at age 75
Voluntary Group Life & AD&D - OneAmerica

- One of the most affordable life policies available
- Rates are age-banded, this means costs increase as you age
- New hires are able to apply for voluntary group life on a guarantee issue basis (no health questions asked)
  - Employee Guarantee Issue up to $200,000
  - Spouse Guarantee Issue up to $50,000
  - Child Guarantee Issue up to $10,000
- Employees also have access to Voluntary AD&D which is life insurance that pays a benefit in the event of an accidental death or dismemberment
- Benefit Amount reduces to 65% at age 70 and 50% at age 75

*New Hires must be actively at work and enrolled within the first 30 days of hire date*
Individual Life Insurance – 5Star

Individual life insurance is a great compliment to the Voluntary Group Life Insurance. You can keep this insurance even if you leave Mansfield ISD.

• Coverage between $10,000 - $150,000 (New Hire GI: $150,000 EE, $30,000 SP, $10,000 CH)
• Guaranteed death benefit to age 121
• Rates are based on your current age, will not change due to a change in your age.
• You may apply for coverage for yourself, your spouse, children and grandchildren.
• Quality of Life Rider - accelerates a portion of the death benefit on a monthly basis, up to 75% of your benefit, and is payable directly to you on a tax favored basis for the following:
  • Permanent inability to perform at least two of the six Activities of Daily Living (ADLs) without substantial assistance; or
  • Permanent severe cognitive impairment, such as dementia, Alzheimer’s disease and other forms of senility, requiring substantial supervision
Vision – Davis Vision

If you wear glasses or contact lens, the Davis Vision plan is an affordable way for you to cover much of the cost associated with comprehensive eye exams, glasses and contact lens.

• $10 Copay for Exam/$25 Copay for Materials
• Exam covered every 12 months
• Lenses covered every 12 month
• Frames covered every 12 months / $150 ($200 Visionworks) Frame Allowance
• Contacts covered every 12 months in lieu of glasses/$150 Allowance for contacts
• This plan offers in & out-of-network coverage but your savings will be much better if you go in-network

*Benefits claimed under the vision plan must be separated by 12 months
<table>
<thead>
<tr>
<th>Employee rates</th>
<th>26 pay</th>
<th>18 pay</th>
<th>12 pay</th>
<th>Annually</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$3.32</td>
<td>$4.80</td>
<td>$7.20</td>
<td>$86.40</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$5.66</td>
<td>$8.17</td>
<td>$12.26</td>
<td>$147.12</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$6.00</td>
<td>$8.67</td>
<td>$13.00</td>
<td>$156.00</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$8.99</td>
<td>$12.99</td>
<td>$19.48</td>
<td>$233.76</td>
</tr>
</tbody>
</table>
Dental Plans – CIGNA

Dental insurance provides you with coverage that can save you money and ensure a healthy mouth. Mansfield ISD offers three dental plan options to choose from. Two are PPO dental plans which gives you the freedom to choose your dentist and a DHMO that requires an in-network dentist selection during enrollment.

Key Advantages of the CIGNA PPO
• You can go in or out-of-network
• If you go out-of-network, you could be balance billed for the difference in what your dentist charges and the negotiated discount the carrier pays
• No waiting periods for major or orthodontic coverage
• Annual Maximum Benefit up to $1,250
<table>
<thead>
<tr>
<th>Service</th>
<th>CIGNA High Option</th>
<th>CIGNA Low Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar Year Maximum</td>
<td>$1,250 (Per Covered Insured)</td>
<td>$1,000 (Per Covered Insured)</td>
</tr>
<tr>
<td>Preventative &amp; Diagnostic</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Basic Restorative Care</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Major Restorative Care</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Orthodontic Care</td>
<td>50% to $1,250 Lifetime max (Adults &amp; Children up to age 26)</td>
<td>50% to $1,000 Lifetime max (Adults &amp; Children up to age 26)</td>
</tr>
<tr>
<td>Employee Only Deductible</td>
<td>$50.00 (Basic &amp; Major Only)</td>
<td>$50.00 (Basic &amp; Major Only)</td>
</tr>
<tr>
<td>Family Deductible</td>
<td>$150.00 (Basic &amp; Major Only)</td>
<td>$150.00 (Basic &amp; Major Only)</td>
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</tbody>
</table>
### Dental: High Plan & Low Plan - CIGNA

#### High Option

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>EE Only</td>
<td>$40.22</td>
</tr>
<tr>
<td>EE + Spouse</td>
<td>$79.85</td>
</tr>
<tr>
<td>EE + Children</td>
<td>$81.26</td>
</tr>
<tr>
<td>EE + Family</td>
<td>$121.22</td>
</tr>
</tbody>
</table>

#### Low Option

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>EE Only</td>
<td>$25.67</td>
</tr>
<tr>
<td>EE + Spouse</td>
<td>$50.97</td>
</tr>
<tr>
<td>EE + Children</td>
<td>$51.87</td>
</tr>
<tr>
<td>EE + Family</td>
<td>$77.38</td>
</tr>
</tbody>
</table>
Dental Plans – CIGNA

Dental insurance provides you with coverage that can save you money and ensure a healthy mouth. Mansfield ISD offers three dental plan options to choose from. Two are PPO dental plans which gives you the freedom to choose your dentist and a DHMO that requires an in-network dentist selection during enrollment.

Key Advantages of the CIGNA DHMO

- Lowest dental premiums
- Coverage only when going to your assigned provider
- Contracted Fee Per Service
- Orthodontia available for covered adults and children to age 19
- You must pick a primary care dentist when you enroll
## Dental Plans – CIGNA

### DHMO Rates

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>EE Only</td>
<td>$10.62</td>
</tr>
<tr>
<td>EE + Spouse</td>
<td>$18.56</td>
</tr>
<tr>
<td>EE + Children</td>
<td>$22.96</td>
</tr>
<tr>
<td>EE + Family</td>
<td>$33.00</td>
</tr>
</tbody>
</table>
Employee Assistance Program (EAP)

Your EAP program provides support, resources and information for personal and work-life issues.

- Employer sponsored plan - no cost to you!
- Confidential Counseling - 3 face to face sessions, per issue per year per family member
- Financial Information and Resources
- Legal Support and Resources
- Free Online Will Preparation
The purpose of the Sick Leave Bank (SLB) is to provide additional paid sick leave days for members of the Bank who have exhausted all available paid leave in the event of the catastrophic illness or injury of the employee or the employee’s immediate family member.

- Application for membership must be made during the open enrollment period prior to September 1 or within 30 days of employment.
- Employee must be able to donate two (2) local leave days to become a member.
- Application for membership in the Bank will become active when the two (2) days are earned.
- If a member uses any days during the Bank year, he/she will be required to remain a member the next Bank year and two (2) local days will be subtracted from their leave balance.
- If the number of days in the bank falls below the number of SLB members, each member will be required to contribute one (1) extra day at the beginning of the next SLB year.
Questions?

Use the Contact Us link to send us your questions

www.mybenefitshub.com/MansfieldISD
Questions?

FBS Call Center: 866-914-5202
July 18, 2022 – August 16, 2022
8 am – 6 pm

TRS ActiveCare questions? BCBS Member Services: 866-355-5999
Scott & White HMO questions? 800-321-7947

Enrolling prior to 8/6/2022 will guarantee you have an ID card prior to 9/1