



**2023 Open Enrollment**

# **Mansfield ISD Benefits Overview**





# Presentation Disclaimers

## **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.



# Things To Remember

- Open Enrollment is from 7/17/23 – 8/15/23
- Benefits will become effective **September 1<sup>st</sup>, 2023**, and will remain in effect until **August 31<sup>st</sup>, 2024**.
- You must log in to *enroll or decline* coverage on yourself AND your eligible dependents (even if you aren't taking coverage).
- Please review your beneficiaries!
- 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.



# Mobile Enrollment – Your Mobile App

## All Your Benefits, One App

Introducing the new **FBS Benefits** app, now available on Apple and Android devices.

### New Features

- Direct Access to Benefits Information
- Online Benefits Enrollment Portal
- Streamlined Benefits Education Material
- App Store and Google Play Store Access

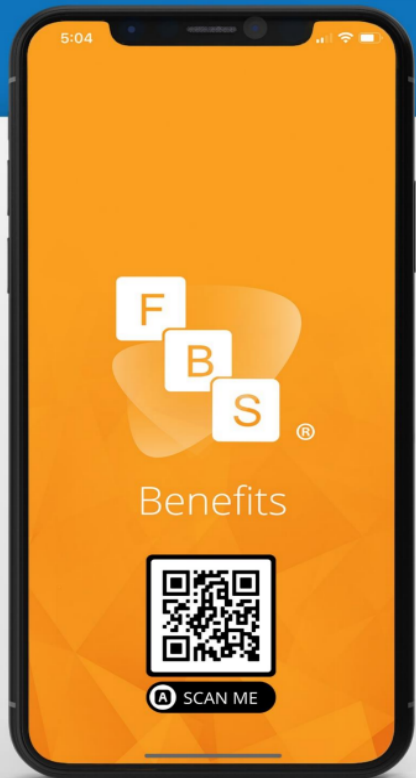
### New Look

The FBS Benefits App has a new look that makes navigating online enrollment and employee benefits simple and convenient. New colors, icons, and layouts are just a few things to get excited about. See it for yourself; download the FBS Benefits App today!

### Easy to Download

The FBS Benefits App is available to download on the App Store and Google Play Store. Simply scan the QR code on this document using your cell phone's camera, or view your employer's Benefit Guide for more information on how to download the app.

*To login, remember to enter the following Group # to gain access to your employee benefits.*



Don't Wait Download Today!

- Direct Access to Benefits Information
- Online Benefits Enrollment Portal
- Benefit Education Material
- Store all your ID Cards in one spot

Instructions for Downloading App

- Use your smart phone camera to scan the QR Code.
- Select Download on Apple App Store or Google Play
- Enter Code – **FBS MISD**

Text

**"FBS MISD"**

to

**(800) 583-6908**

OR SCAN





# FBS Call Center

Help is just a phone call away with the FBS Call Center!

- **Call:** 866-914-5202
- **Enrollment Window:** 7/17/23 – 8/15/23
- **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.

- **Calls are recorded.**



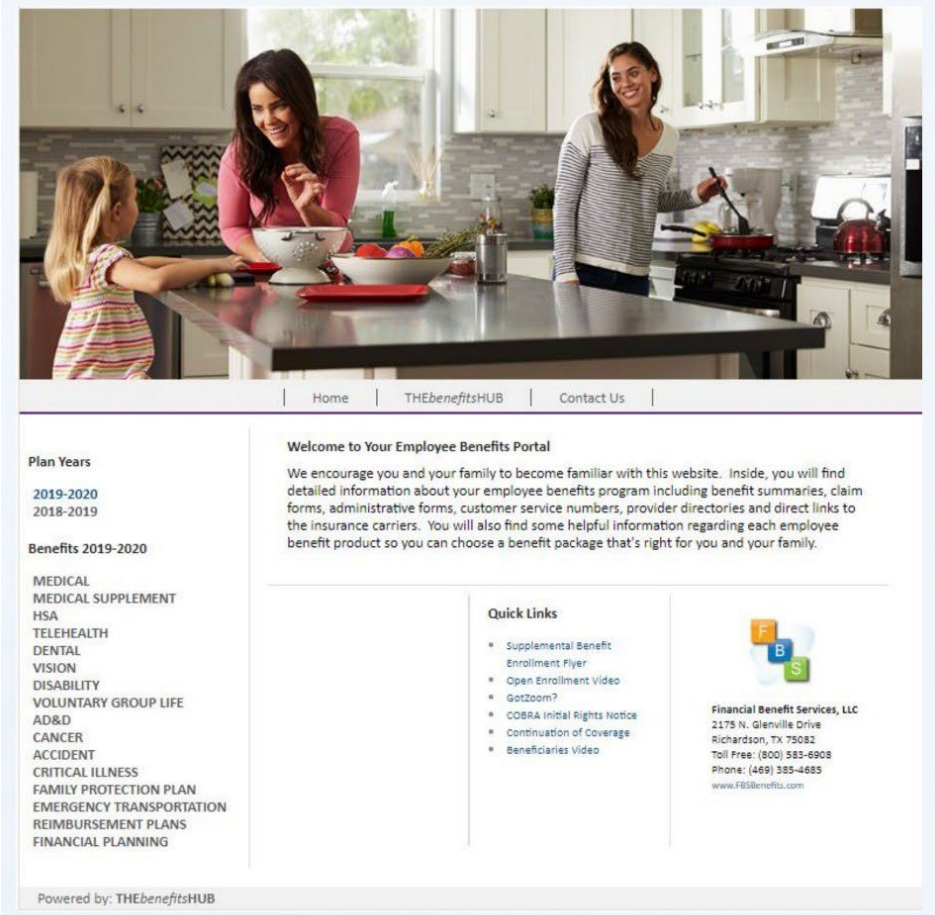


# Benefit Website

[www.mybenefitshub.com/MansfieldISD](http://www.mybenefitshub.com/MansfieldISD)

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)*





# New Log in Instructions

Username and Password instructions will be found on this page. All lowercase.

**Username:** Your email in **THEbenefitsHUB**. (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.**

Today is **June 9, 2021**  
Server is **CFApp 3**  
You are **not logged in**

**Mansfield ISD**

LOGIN

Login Help Video  
[\[Español\]](#)

**Your Username Is:**  
The first six (6) characters of your last name, followed by the first letter of your first name, followed by the last four (4) digits of your Social Security Number.

**Your Password Is:**  
Last Name (Excluding punctuation) followed by the last four (4) digits of your Social Security Number.

If you have previously logged in this year, you will use the password that you created, NOT the password format listed above.

[Enrollment Instructions](#)

Username   
Password

[Forgot Username or Password?](#)  
[System Requirements](#)

THEbenefitsHUB® Copyrighted 2010-2021  
All Rights Reserved. [View Terms of Use](#). [View Privacy Policy](#).

AICPA SOC SERVICE ORGANIZATION



# Medical Insurance Terminology

- **Deductibles:** You pay medical and non-preventive services out of your own pocket until you meet the deductible
- **Coinsurance:** Once the deductible is met, the plan pays a percentage of your covered expenses, and you pay a percentage
- **Out-Of-Pocket Maximums:** If your share of out-of-pocket expenses (deductibles and coinsurance) reaches the out-of-pocket maximum, the plan pays 100% of covered expenses for the rest of the plan year







# 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



# TRS Medical Insurance / Options



	TRS-ActiveCare Primary	TRS-ActiveCare Primary+	TRS-ActiveCare HD	Central & North Texas Scott & White Plan (HMO)
Plan Type	PPO	PPO	PPO	HMO
Type of Coverage	In-Network Only	In-Network Only	In & Out-of-Network	In-Network Only
Network	Statewide Network	Statewide Network	Nationwide Network	Health Maintenance Organization
Referral required for Specialist	Yes	Yes	No	Yes
Primary Care Physician Required at enrollment	Yes	Yes	No	No
Deductible Ind/Family	\$2,500 / \$5,000	\$1,200 / \$2,400	\$3,000 / \$6,000 (In-Network) \$5,500 / \$11,000 (OON)	\$2,400 / \$4,800
Out-of-Pocket Max Ind/Family	\$7,500 / \$15,000	\$6,900 / \$13,800	\$7,500 / \$15,000 (In-Network) \$20,250 / \$40,500 (OON)	\$8,150/16,300
Health Savings Account Compatible	No	No	Yes	No
Must live in select counties	Must Complete Attestation Form For Coverage Outside of Texas		N/A	Yes (See TRS Brochure for list of counties in which you must reside)



# TRS Medical Insurance / Options



	TRS-ActiveCare Primary	TRS-ActiveCare Primary +	TRS-ActiveCare HD (In-Network)	Central & North Texas Scott & White Plan (HMO)
Coinsurance %	70/30	80/20	70/30	75/25
Primary Care	\$30 copay	\$15 copay	30% after deductible	\$20 copay
Specialist	\$70 copay	\$70 copay	30% after deductible	\$70 copay
Urgent Care	\$50 copay	\$50 copay	30% after deductible	\$40 copay
Emergency Care	30% after deductible	20% after deductible	30% after deductible	\$500 copay after deductible
Prescriptions - Deductible	Integrated with Medical	\$200 Brand Deductible Per Participant (brand drugs only)	Integrated with Medical	\$200 (excl. generics)
Prescriptions - Generic	\$15/\$45 copay; \$0 for certain generics	\$15/\$45 copay	20% after deductible; \$0 for certain generics	\$14/\$35 copay
Prescriptions – Preferred Brand	30% after deductible	25% after deductible	25% after deductible	35% after deductible
Prescriptions – Non-preferred Brand	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Prescriptions - Specialty	\$0 if SaveOnSP eligible; 30% after deductible	\$0 if SaveOnSP eligible; 30% after deductible	20% after deductible	35% after deductible



# TRS Medical Insurance / Rates

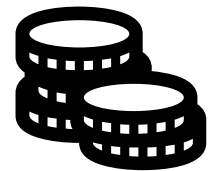
Rates	TRS-ActiveCare Primary	TRS-ActiveCare HD	TRS-ActiveCare Primary +	Central & North Texas Scott & White Plan (HMO)
Employee	\$211.00	\$225.00	\$291.00	\$346.96
Employee and Spouse	\$995.00	\$1,033.00	\$1,157.00	\$1,251.90
Employee and Children	\$534.00	\$558.00	\$670.00	\$710.68
Employee and Family	\$1,318.00	\$1,365.00	\$1,536.00	\$1,478.86

\*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 Accounts (HSA) - EECU

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.

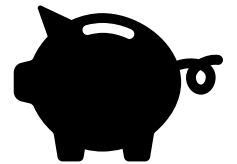
## What You Need To Know

- 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: \$3,850/year

Family: \$7,750/year





# Flexible Spending Accounts (FSA) - NBS

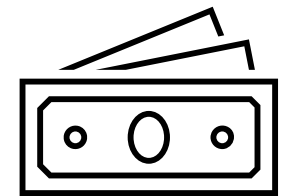
Flexible Spending Accounts (FSA) use pre-tax dollars to help pay toward eligible medical, dental, vision or prescription drug expenses.

## 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: \$3,050/year





# Health Savings Account vs Flex Spending Account

	Health Savings Account (HSA)	Flexible Spending Account (FSA)
Pre-Tax Contribution	Yes	Yes
Annual Contribution Max (Employee & Family)	\$3,850 Employee and \$7,750 Family	\$3,050 Max for Employee & Family
Catch Up Provision (Age 55 or Older)	\$1,000 per year	Not applicable
Account Ownership	Employee	Employer
Annual Contribution upfronted at start of plan year	No	Yes
Rollover of funds to new plan year	Yes	\$500 rollover
Enrollment Requirements	Must be enrolled in a Qualified High Deductible Health Care Plan	You do not have to be enrolled in a Medical Plan to participate
Eligible Expenses	Medical, Dental, Vision & Prescription Drugs	Medical, Dental, Vision & Prescription Drugs

*\*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

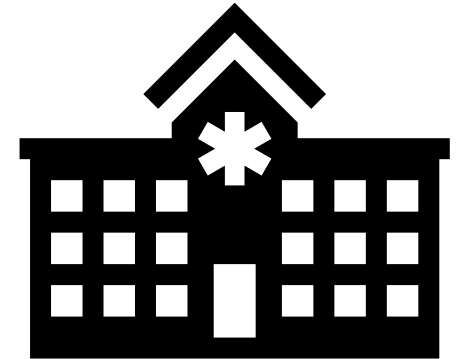




# Hospital Indemnity - Cigna

A supplemental product that pays you cash when confined as in-patient in a hospital. Group offers 2 plans:

- 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



# Telehealth Plan & Behavioral Health - MDLIVE

Telehealth provides 24/7/365 access to a board-certified doctors and counselors/psychiatrists via telephone, secure video consultations that can be diagnose, recommend treatment and prescribe medication.

## Telehealth treat Non-Emergency Conditions:

- Cold/Flu
- Nausea/Vomiting
- Cough
- Fever
- Sore Throats
- Sinus Infections
- Pink Eye
- Allergies
- Asthma
- Bronchitis
- Ear Infections
- Joint Aches/Pains
- Rash
- UTI
- Acne
- Insect bites

## Behavioral Health can help address:

- Addiction
- Bipolar Disorder
- Child/Adolescent Issues
- Depression
- Eating Disorders
- Grief and Loss
- Life Changes
- Panic Disorder
- Parenting issues
- Postpartum Depression
- Relationship Issues
- Stress
- PTSD
- And more

- No consultation fee or limits on how many times you can utilize this service.
- Download Mobile App at [mdlive.com/getapp](https://mdlive.com/getapp)
- Call 888-365-1663 or visit website at [consultmdlive.com](https://consultmdlive.com)
- You must register and activate your account before your first consultation

- **\$12 per month for Employee or Family coverage**



# MISD Staff Clinic

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 health insurance required
- 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 - Voya

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

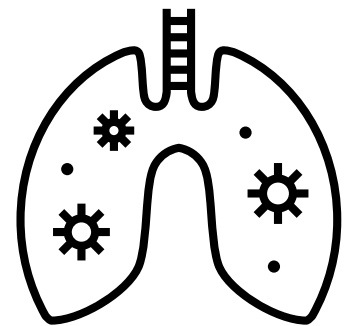
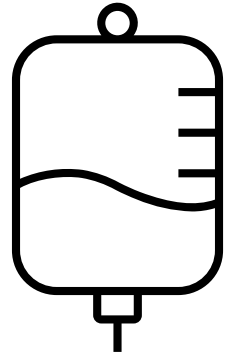




# Critical Illness - Cigna

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 – American Public Life (APL)

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.





# Disability – The Hartford

**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.**







# Types of Life Insurance

There are three types of life insurance offered by Mansfield ISD. Basic Life, Voluntary Group Life and Individual Life.

- **Basic Life & AD&D**

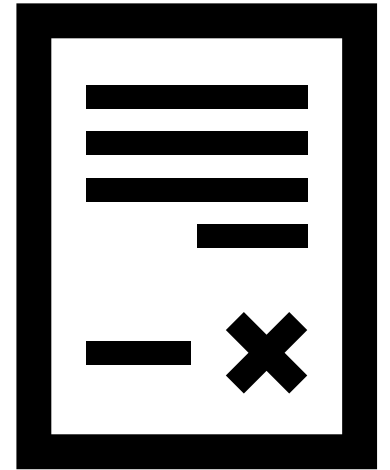
\$10,000 Base Life & AD&D Policy paid for by Mansfield ISD

- **Voluntary Life & AD&D**

Additional coverage during your working years

- **Individual Life**

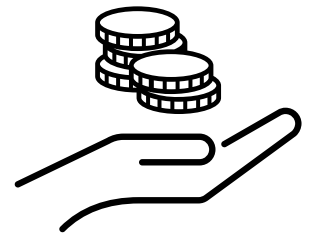
Coverage during *and after* your working years





# Basic Life & AD&D - OneAmerica

- 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 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 Vision Works) 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



# 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





# Dental: High Plan & Low Plan - CIGNA

	CIGNA High Option	CIGNA Low Option
Calendar Year Maximum	\$1,250 (Per Covered Insured)	\$1,000 (Per Covered Insured)
Preventative & Diagnostic	100%	100%
Basic Restorative Care	80%	80%
Major Restorative Care	50%	50%
Orthodontic Care	50% to \$1,250 Lifetime max (Adults & Children up to age 26)	50% to \$1,000 Lifetime max (Adults & Children up to age 26)
Employee Only Deductible	\$50.00 (Basic & Major Only)	\$50.00 (Basic & Major Only)
Family Deductible	\$150.00 (Basic & Major Only)	\$150.00 (Basic & Major Only)



# 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







# 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

## Your ComPsych® GuidanceResources® Program

CALL ANYTIME

Call: **855.387.9727**

TDD: 800.697.0353

Online: **guidanceresources.com**

Your company Web ID: **ONEAMERICA3**

Copyright © 2015 ComPsych Corporation. All rights reserved.



# Sick Leave Bank

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](http://www.mybenefitshub.com/MansfieldISD)

#### Plan Years

- [2017-2018](#)
- [2016-2017](#)

#### Benefits

- MEDICAL
- HSA
- TELEHEALTH
- MEDICAL SUPPLEMENT
- DENTAL
- VISION
- DISABILITY
- CANCER
- BASIC LIFE
- VOLUNTARY GROUP LIFE
- AD&D
- INDIVIDUAL LIFE
- CRITICAL ILLNESS
- ACCIDENT
- IDENTITY THEFT
- EMERGENCY TRANSPORTATION
- REIMBURSEMENT PLANS
- FINANCIAL PLANNING
- EAP

#### Contact Us

Question is related to:

Enrollment Login Que ▾

Name:

Daytime Phone:

Evening Phone:

Email:

Best Time to Contact You:

Preferred Contact Method:

Daytime Phone ▾

Description of Issue:

Send Email



# Questions?

**FBS Call Center: 866-914-5202**

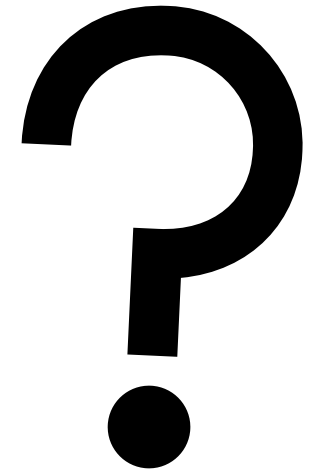
July 17, 2022 – August 15, 2022

Monday – Friday: 8 am – 6 pm

**TRS ActiveCare questions? BCBS Member Services: 866-355-5999**

**Scott & White HMO questions? 844- 633-5325**

*If you make a change to your medical plan, you will receive your ID cards in the 2<sup>nd</sup> or 3<sup>rd</sup> week of September.*



*Thank You*