



Waller

Independent School District

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NEW HIRE BENEFITS SUMMARY

Welcome to Waller! The following information provides a brief summary of the benefits available to new employees but does not include the fine details of all plans offered. Enrollment must be submitted within 30 days of employment.

Manual Enrollment

TAX DEFERRED SAVINGS – Tax Deferred Savings plans allow you to set aside additional money pre-tax for retirement and are available to all employees. Employees have the following account options:

- 403(b) Pre-Tax and/or Roth 403(b) After Tax – Employee must select a company approved by the Teacher Retirement System of Texas (TRS).
- 457 Plan – Group retirement plan through LSW and administered by Crider Insurance Service, Inc.
- Please see your Employee Benefits Administrator for information and forms.

CREDIT UNION – Employees are eligible for membership with two credit unions because of their employment with Waller ISD. Please contact an institution below to create a new account.

- Brazos Valley Schools Credit Union – ph. 979-830-1018
- First Community Credit Union – ph. 281-856-5300

On-line Enrollment

The following benefits must be elected on-line through **ThebenefitsHUB**. For plan descriptions, associated costs, and enrollment please visit www.mybenefitshub.com/wallerisd.

Plan year September 1 – August 31:

MEDICAL PLAN - All full-time employees working at least 10 hours per week are eligible for medical benefits through TRS ActiveCare. You may choose ActiveCare 1-HD, ActiveCare 2, ActiveCare Select, or the Scott & White HMO. You are required to either elect or decline the healthcare coverage on-line through ThebenefitsHUB.

REIMBURSEMENT PLANS – Employees have the ability to set money aside pre-tax for healthcare and dependent care expenses through a Flexible Spending Account. These plans allow you to reduce your taxable income and consequently increase your spendable income. Employees are cautioned to plan conservatively, so any money over \$500 is not forfeited at the end of the plan year.

TERM LIFE INSURANCE – Waller ISD pays for \$15,000 in Group Term Life insurance and AD&D through AIG. You are required to either elect or decline the free coverage on-line. You may also purchase optional term life for self, spouse and children through this same company. Rates are based on your age and the amount of coverage you choose.

- Spouses employed by the same school district may not cover each other under Spousal Group Term Life.

HOSPITAL INDEMNITY PLAN – The Hospital Indemnity Plan is offered through American Public Life, and premiums are deducted on a pre-tax basis. This plan reimburses a participant a contracted amount for inpatient hospitalization, surgery, and anesthesia. All pre-existing conditions are waived.

Hospital Indemnity Monthly Rates			
	Ages 18-54	Ages 55-59	Ages 60+
Employee Only	46.25	62.75	76.35
Employee & Spouse	87.55	119.65	145.55
Employee & Child	66.95	78.00	88.15
Family	108.25	134.75	157.20

DENTAL INSURANCE - Dental coverage is offered through Ameritas, and premiums are deducted on a pre-tax basis. Ameritas offers 4 levels of coverage with two cleanings and x-rays each year covered at 100%. To find a participating provider, please go to www.ameritas.com and select 'Find a Provider' towards the top of the page.

Ameritas Dental Monthly Rates	
Employee Only	33.05
Employee + One Dependent	67.80
Employee + Two or More Dependents	116.36

VISION INSURANCE - Vision coverage is offered through Superior Vision, and premiums are deducted on a pre-tax basis. Superior Vision is a PPO plan. To find a participating provider, please go to www.superiorvision.com and select 'Provider' at the top of the page.

Superior Vision Monthly Rates	
Employee Only	9.52
Employee + One Dependent	16.22
Employee + Two or More Dependents	23.82

CANCER PLAN – The Group Cancer Plan is offered through American Public Life, and premiums for cancer treatments. Employees have the choice between either the Low Option Base or the High Option Base plan. Each option has a 30-day waiting period and there are pre-existing conditions not covered for the first year.

Group Cancer Plan Monthly Rates		
	Low Option	High Option
Employee Only	24.50	32.40
Single Parent Family	34.00	49.30
Family	43.20	63.40

ACCIDENT PLAN – The Supplemental Accident Insurance plan is offered through American Public Life, and premiums are deducted on a pre-tax basis. This plan provides some reimbursement for expenses incurred related to accidents or injuries. Employees can choose between 1 Unit and 4 Units of coverage.

Supplemental Accident Monthly Rates				
	Unit 1	Unit 2	Unit 3	Unit 4
Employee Only	10.80	17.10	21.50	24.50
Employee & Spouse	19.40	29.80	38.90	44.90
Employee & Children	21.20	34.90	45.20	52.00
Family	29.80	47.60	62.60	72.40

CRITICAL ILLNESS – The Critical Illness plan is offered through AIG and has three levels of coverage to choose from: \$5,000, \$10,000, and \$15,000. Rates are based on age and level of coverage. Spousal coverage is offered for an additional fee. There's no charge for dependent children up to age 26.

Critical Illness Monthly Rates Employee Only				Additional Monthly Rates Added Spouse			
Age	\$5,000	\$10,000	\$15,000	Age	\$2,500	\$5,000	\$7,500
18-29	5.81	8.06	10.36	18-29	4.68	5.81	6.93
30-39	8.45	12.87	17.33	30-39	6.20	8.45	10.66
40-49	13.91	22.71	31.55	40-49	9.49	13.91	18.33
50-59	20.80	35.01	49.27	50-59	13.65	20.80	27.91
60-69	33.58	56.51	79.47	60-69	22.10	33.58	45.02

SAFETY NETS PLUS –SafetyNets Plus offers a variety of plans and coverages for one small monthly fee. Coverages include:

Teladoc - physician consults by phone 24/7/365 for free

InfoArmor - identity theft protection

Legal Access - access to legal assistance for free or reduced rates, including a free will

Roadside Assistance - available 24/7/365 for towing, flat tires, battery assistance, and more for free or reduced rates

SafetyNets Plus Monthly Rate	
Family	16.95

MASA- MASA Medical Transport Solutions offers employees and their families peace of mind from all emergency medical transport bills even after your own health insurance has paid. So whether transported by life flight or ambulance in all 50 states, MASA will pick up the extra cost that you would normally be responsible for.

MASA Monthly Rate	
Family	9.00

DISABILITY – Disability is offered through Unum, and premiums are deducted after tax. This plan pays monthly benefits to participants beginning at \$200 up to 66 2/3% of the employee’s monthly earnings depending on the plan and elimination period chosen. Pre-existing conditions are excluded.

INDIVIDUAL LIFE – Texas Life offers a universal life policy to employees. Rates are determined by age and the amount of coverage chosen. This life insurance policy builds some cash value over the years, but the primary focus is on the portability and permanency of the policy for the employee and family members. Texas Life provides a guaranteed death benefit to age 100 with level premiums. Individual coverage extends to spouse, children and even grandchildren. A paper application is required and can be found in *ThebenefitsHUB*.