



ALVIN INDEPENDENT SCHOOL DISTRICT

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Director of Risk Management

Welcome back to Alvin ISD. Below is important information regarding open enrollment and your benefits for the 2018-2019 school year.

Open Enrollment

We are moving our health insurance from BlueCross BlueShield to United HealthCare effective 9-1-18 with some different plan options.

This year will be an “active” enrollment. We encourage every employee to log into the enrollment site and familiarize yourself with the new medical plan options while reviewing your current elections. If an employee chooses not to review their current elections or does not wish to make any changes to their 2017-2018 insurance and benefit elections they will automatically rollover into the 2018-2019 plan year. This is with the exception of your Medical Flexible Spending Account (FSA), your Dependent Flexible Spending Account (DFSA), and your Health Savings Account (HSA). Per the IRS, it is mandatory to re-enroll for these three benefits if you want to participate in them during the 2018-2019 plan year.

Open Enrollment is a great time to review and adjust your benefit elections, we strongly recommend that every employee log into the enrollment system, review their profile and their current benefit elections to make sure you fully understand your elections.

- Open Enrollment dates – July 17 through August 9
- Effective date for new elections – September 1, 2018
- We are using BenefitFocus enrollment site again this year

Open Enrollment Classes will be held in Manvel High School’s library. Please arrive 30 minutes early if you need help setting up your account and logging into the system. Please know the class time is reserved to discuss our insurance plan options. We will have 2 separate classes for our employees that have both spouses working in the district.

- July 24 10:00AM – 12:00PM
- July 25 2:00PM – 4:00PM
- July 31 10:00AM – 12:00PM and 2:00PM – 4:00PM (dual employees only)
- August 1 10:00AM-12:00PM
- August 7 10:00AM – 12:00PM (dual employees only) and 2:00PM – 4:00PM
- August 8 2:00Pm – 4:00PM

*dual employees means that both spouses work for AISD.

Insurance

Health Insurance

- We are moving our health insurance from BlueCross BlueShield to United HealthCare.
- The district is increasing the premium contribution provided to employees from \$401.00 \$421.00 per month.
- Due to the increase in the cost of insurance and overall medical expenses we will have premium increases this year. Please see the attached medical rates.
- We will no longer have the PPO1000 plan option. If an employee is currently enrolled in the PPO1000 and does not actively enroll in a new plan option, he or she will automatically roll into the PPO1750 Broad plan option.
- We will still have the PPO1500, PPO1750 – Broad, and the HSA2700.
- We are adding two new plans: 1750 – Kelsey Network and 1750 Memorial Hermann Network
- The \$2,600 deductible Health Savings Account (HSA) plan will change to the HSA2700. Each participant will receive the \$400 district match into their HSA account.
- Employee only premium for the PPO1500 and the HSA2700 will still be \$0.00 cost for employee only.
- We will continue to have our Teladoc program. This will allow employees unlimited 24/7 access, by phone or internet, for medical consultations that would not necessarily require a face-to-face office visit with a doctor. The fee is remaining at \$45.00.
- You will receive new insurance cards in the mail. If you need more than two cards you can request additional cards from UHC.

Dental

- We are staying with MetLife for our dental insurance.
- We are not making any changes to our dental plans benefits.
- We will have a premium increases with our dental plans. Please see the attached dental rates.
- The Core Plan will continue to be a District paid benefit for the Employee Only.
- You will use your current MetLife card. If you do not have a card you can print one from the insurance department's website under the careers tab and then benefits. Also we will send an email to the entire district that will contain the dental PDF ID card filler that you can print out.

Other Insurances and Benefits

- Vision Insurance will stay with VSP and we will not have a premium increase.
- Basic Term Life, Voluntary Term Life, and Voluntary AD&D will stay with The Hartford and will not have any changes.
- Disability Insurance will stay with Lincoln Financial Group and will have a couple of eligibility rule changes.
- Our Flex program will remain with TASC. Remember that if you want to participate in the flex program you must enroll or re-enroll in this benefit in order to have it for the 2018-2019 plan year. The card fee will have a small increase. It will go from \$1.75 per paycheck to \$1.89 per paycheck. Please remember that you are able to roll over up to \$500 of medical flex dollars to next year. The deadline to file a carry-over claim is November 29th.

- Critical Illness (includes a cancer benefit), Accident, and Hospital Indemnity coverage will stay with MetLife and will not have any plan changes.
- Universal Life will stay with TransAmerica this year and will not have any plan changes.