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MEDICAL

For information regarding how NISD medical plans compare to Medicare Part D prescription plans, [click here](#).



NEW NISD Employees

New employees with Northside can [click here](#) for instructions for completing the new hire enrollment process.

Overview

Northside ISD offers employees a Smart Suite of health benefit plans fully insured by Humana. The CoverageFirst 1000, PPO 300 and PPO 500 plans utilize the Humana Preferred Network (HPN). Employees who have other health insurance and do not wish to participate in an NISD-sponsored Humana health plan, will be provided an \$80,000 life insurance policy. You may also [click here](#) to view the Humana Preferred PPO Service Areas (United States)

Spectrum Athletic Clubs

Each Humana plan includes an employee membership to the Spectrum Athletic Club of their choice. (**Note:** This free benefit does not include membership in the Roger's Ranch Club.) For enrollment and additional information, you can [Click Here](#) or call 210-489-6248. You can also click here to [send an email](#).

NOTE: Current NISD employees should access the [HR Intranet](#) for EMPLOYEE access to Spectrum and Virgin Miles websites.

Plan Year 2008--Humana Preferred Network (HPN)				
Plans	Employee	Employee & Spouse	Employee & Children	Family
CF1000	10.00	249.60	152.56	250.36
High PPO (PPO 500)	32.28	302.88	192.24	310.30
Low PPO (PPO 300)	61.84	373.54	244.86	389.82

Plan Year 2008--Humana Choice Care Network

Plans	Employee	Employee & Spouse	Employee & Children	Family
CF1000	60.88	371.22	243.14	387.24
High PPO (PPO 500)	87.40	434.62	290.36	458.56
Low PPO (PPO 300)	122.58	518.70	352.96	553.20

Plan Year 2008--Humana HMO				
Plans	Employee	Employee & Spouse	Employee & Children	Family
HMO	251.02	825.62	581.58	898.68

NOTE: Employees who do not wish to enroll in a NISD Humana health plan must enroll in the \$80,000 Basic Life Insurance--no Medical Option. There is no cost to the employee. Participation in this plan does not provide the Spectrum Athletic Club benefit. *(NISD pays the premium for this coverage. Employer-paid premiums for coverage above \$50,000 are considered imputed income and will be taxed.)*

Care for Out of Area Dependents

Dependents of active employees are eligible for enhanced out of area benefits if they are enrolled in school outside of the HPN service area (school information must be provided) or they reside outside the HPN service area (address must be provided). The subscriber (parent) must be enrolled in the CoverageFirst benefit plan. Dependents are expected to use HPN providers when in the San Antonio area. Short term events, such as vacations, are not eligible. [Click here for more information and the enrollment form.](#)

DENTAL

Dental health is an important part of total health and wellness. Northside employees may choose between **five** dental plan options. [CLICK HERE](#) for additional information on Safeguard dental Programs.

Plan Year 2008--Dental Insurance				
Plans	Employee	Employee & Spouse	Employee & Children	Family
Safeguard HMO	12.40	21.60	23.48	31.28
Safeguard High PPO	32.48	59.86	58.90	91.04
Safeguard Low PPO	28.62	52.74	51.90	80.22
Safeguard Premium PPO	36.20	65.66	66.72	101.48
Safeguard PlatinumPPO	39.52	71.70	72.86	110.82

VISION

Safeguard Vision plan is an option available to all regular NISD benefit-eligible employees. Benefits include coverage for eye exams, frames, lenses, and contacts. [CLICK HERE](#) for additional information on Safeguard Vision.

Plan Year 2007--Safeguard Vision				
Plan	Employee	Employee & Spouse	Employee & Children	Family

Safeguard Vision	6.08	12.16	15.20	16.74
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CANCER

The Northside medical insurance options all provide coverage for medical expenses incurred as a result of cancer. However, the diagnosis and treatment of cancer can present additional financial hardship for employees and their families. For this reason, Northside makes available supplemental Cancer coverage. Allstate provides the coverage. Specific coverage limitations may be obtained from the NISD [Benefits Office](#).

Plan Year 2008-- <i>Cancer Insurance</i>				
Plan	Employee	Employee & Spouse	Employee & Children	Family
Cancer High Option	23.56	.	.	40.94
Cancer Low Option	15.34	.	.	26.62

Tax Free Health Benefits

Northside ISD offers all employees the opportunity to pay for health premiums and certain medical expenses with tax-free income through our Section 125 Cafeteria Plan. Employees may elect to pay their NISD health premiums with pre-tax money. They may also elect to put pre-tax income into a Medical Spending Account to reimburse out-of-pocket eligible expenses (e.g., co-payments, prescribed weight loss programs, etc.) [Click here for list of eligible expenses](#).

More information on insurance is available in Employee Handbooks.

To view Employee Handbooks,

CLICK

NOTE: Viewing the Handbook may require installing:



Health Care and Wellness	Benefits Events	Retirement & Wealth Accumulation
Family Friendly Benefits	HR Home Page	Leaves & Income Replacement
Mission & Staff	NISD Home Page	Benefits Links

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