

2019 AUSTIN ISD EMPLOYEE BENEFIT GUIDE

Benefits Plan Year 01/01/2019 - 12/31/2019



CHOOSE WELL
WORK WELL
BE WELL

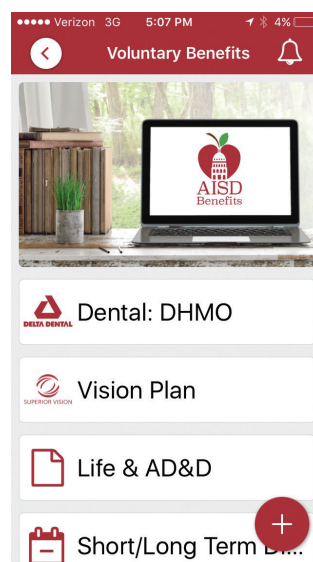
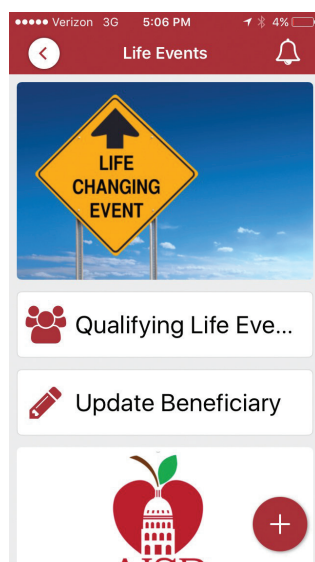
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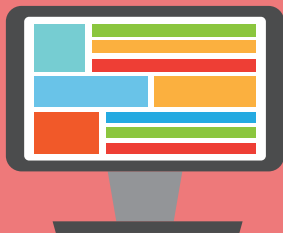


Your Benefits Begin Here

Everything You Need in One Place
Now Available On Your Smartphone



The AISD Benefits App is designed for our staff who are crucial to the success of our organization. Exclusive for AISD employees, your app delivers efficient access to your enrollment platform, health benefits, voluntary benefits, wellness and EAP 24/7 help-all in one place.



Step 1

Visit the **App Store** or **Google Play** on your smartphone.
Search "**AISDBenefits**" and download the app.



Step 2

Follow the Download Process:

1. LOGIN: Click "Create Account"
2. LOOKUP: Enter your Last Name, Date of Birth, and Employee ID (Omit the "E") and click "Next"
3. CREATE ACCOUNT: Create your own Username & Password. Verify Contact Info and select your MFA communication preference.



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Welcome to your Austin ISD Benefits!

Your well-being is of utmost importance to Austin ISD. You will see this theme throughout the guide and hopefully be able to see that all the benefits offered by AISD are to support you on your journey toward optimal wellbeing.

Legal Notices –links on benefits website

<https://www.austinisd.org/benefits/legal-notices>

- COBRA General Notice
- WHCRA Notice
- Medicaid & CHIP
- Marketplace Notice
- HIPAA Privacy Notice



When Do I Enroll?

Dates to Remember:

- New Hires must enroll within 30 days of hire date.
- Open Enrollment is October 1-31, 2018 for coverage effective January 1, 2019.
- Qualifying life events must be submitted within 31 days of event.

We have four easy ways for you to enroll:

- At your campus on the days we come onsite during open enrollment
- At the employee benefits and wellness fair, Oct 8, 2018
- Online anytime at www.austinisdbenefits.com
- Via our call center **512-414-2297**

Required ACTIONS:

Action #1: Open Enrollment is **REQUIRED**. NO coverages will roll into 2019!

Action #2: If enrolling in an HSA health plan, make sure your bank account is open with Mybenefitwallet

Action #3: **DOWNLOAD** the Benefits App on your smartphone. It will simplify your life at the doctor, pharmacy, or while you are out shopping. This app is your first step towards **TOTAL WELLBEING**.



PHYSICAL

A state of physical wellbeing is not just the absence of disease. It includes lifestyle behavior choices to ensure health, avoid preventable diseases and live in a balanced state of body, mind and spirit.



RediMD

RediMD gives you the option to have a regular doctor's visit online, via a computer, smartphone, or phone call.

RediMD is **FREE with NO CO-PAY** for AISD employees & your dependents on the Seton Only and Open Access health insurance plans. Employees on the HSA will be billed (\$50) and can pay with their Health Savings Account Card.

- RediMD provides primary medical care online via webcam, smartphone, or by phone call. You can see and speak with a physician or other medical professional who can diagnose, recommend treatment and prescribe medications if needed.
- RediMD service is available for you to use during the days, nights and weekends. This service is meant to make it convenient for you to see a doctor with a busy work schedule.

How to Use RediMD: **Go to www.redimd.com**

Register* (First Time) or Log-In

- Click "register"
- Select "register" or "First time user"
- Enter our code (see below) and click "next"
- Follow registration directions, enter your email and create a password, complete your profile.

To Schedule an Appointment

- Click "Make appointment"
- Select a provider from the list, date, and time
- When it is time for your appointment, log-in to your account 5 minutes before

Consult

- If you are able to, please take your temperature and blood pressure. If you do not have a way to take that information put a "1" in those sections
- After you click for permission for your webcam to be accessed, the Dr. will appear at your scheduled time.

Redimd telemedicine available from
8:00am-6:00pm Monday-Saturday

Phone consults available 24/7: 281-633-0148

Code for Seton Only & Open Access: **austinisd**

Code for HSA plan: **COPAY50**



Provider Networks

Austin ISD offers 3 health plans with 2 networks

The SETON ONLY plan and the SETON HSA PLAN offer providers who choose to participate in the **Aetna Whole Health Seton Health Alliance Network**. These providers are located in Bastrop, Bell, Caldwell, Hays, Travis, and Williamson Counties. While provider groups like Dell Children's, Austin Diagnostic Clinic (ADC), and Austin Radiological Clinic (ARC) all have providers that participate in the SETON Network, not all the providers at those facilities do, so make sure you check Aetna DocFIND or call Aetna Concierge Customer Service to double check before your visit.

You're smart to stay in-network

Simply put, you're not covered for out-of-network services. The only exception is a true emergency when an out-of-network hospital emergency room is the nearest facility. In this case, your stay is covered only until the doctor decides you are stable enough to go home or be moved to an in-network hospital.

Out-of-network emergency-room care for non-emergency medical attention can get expensive quickly and the district doesn't cover those costs. Only go to an ER when you have a true emergency. The costs don't only affect you, they affect everyone in the district.

Features of the open access network:

The OPEN ACCESS plan offers providers in the **Aetna Choice POS II (Open Access) Network**. These providers are both a part of the SETON network as well as offer provider choice nationwide. You will pay more for this plan with this network, but it offers more provider options. Providers can drop in and out of any network at any time and sometimes without notice. Don't get caught with an uncovered hospital bill. Always double check before obtaining service from a provider.



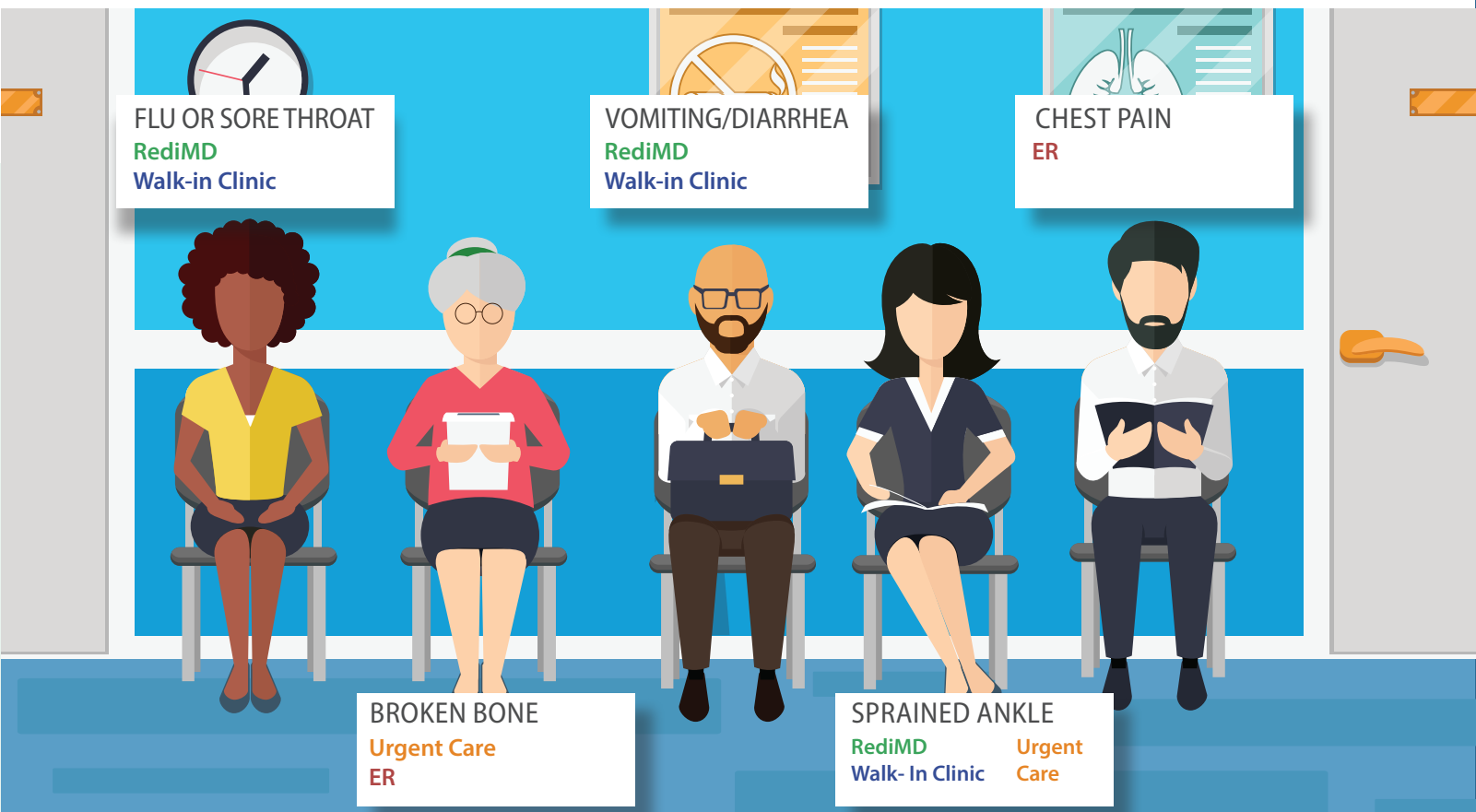
AISD wants you to KNOW before you GO!

Would you believe the district paid \$3.8 million for emergency room visits alone in 2017? These numbers are expected to be even higher in 2018. Most of these expenses were for unnecessary trips to the ER. It is important to use hospital ERs only in the case of a true emergency. Urgent care clinics and walk in retail clinics can be a better alternative for employees.

ER costs affect all of us. To compensate, ER copays for 2018 will be \$500. Please be familiar with your plan offerings to avoid unnecessary charges. Emergencies are typically life-threatening events, like heavy bleeding, large open wounds, chest pain, sudden weakness or difficulty breathing, spinal or head injuries, major burns or broken bones. Call 911 or head to an ER for any of those. An ER typically isn't your best choice for non-life-threatening things like sore throats, fevers, sinus infections or muscle sprains.

When **minor injuries** and **illnesses** strike, where should **you** go?

Austin ISD wants you to be able to find the right place to solve your healthcare needs – one that is both easy on your wallet and respectful of your time. Below are just a few examples to help you decide where to go to get the treatment you need.



Medical Plans.

What's the difference?

HSA SETON PLAN

Deductible must be met before coinsurance pays

District contribution of \$125/month to Health Savings Account for Employee Only participants

Access to Aetna urgent care facilities nationwide outside service area

Seton Only Plan

Lower copays and deductibles

Seton Whole Health Alliance network coverage only

Access to Aetna urgent care facilities nationwide outside service area

Open Access Plan

Higher copays and deductibles

Aetna Choice POS II or Seton Whole Health Alliance networks

No coverage for out of network providers

Things to consider when choosing:

- Preventative services are covered at 100% on all 3 plans.
- Which networks do your doctors participate in?
- Do you have college-age children outside of the Seton network area?

Express Scripts

Austin ISD utilizes Express Scripts as our pharmacy vendor. This means that your prescription drug access is not a part of Aetna.

For your standard 30 day prescription, you can fill your prescription at a pharmacy of your choosing. If you get a 90 day supply at retail, this can only be filled at Walgreens locations. If you do not wish to use Walgreens for retail, mail order or Home Delivery options are available at a discounted copay.

Specialty Medications: If you are prescribed a specialty medication, they are required to be filled through Express Scripts' specialty pharmacy called Accredo. Specialty medicines are used to treat complex conditions and may need to be administered by injection or through infusion. Some of these medicines require special handling or refrigeration, while others are oral or inhaled. Managing these complex therapies requires dedicated and trained professionals.

Maintenance medication home delivery: If you take a maintenance medication, such as those used to treat high blood pressure or high cholesterol, you'll need to make an important decision on where you fill that prescription.

At a retail pharmacy, you'll pay the entire cost for a maintenance medication after the second purchase if you do not have that prescription filled at Walgreens or through home delivery.

To avoid higher costs, take advantage of the home delivery pharmacy services from Express Scripts. For more information, contact Express Scripts at **1-888-792-7276** or **Express-Scripts.com**

- Plan members pay \$50 per person per year, this is separate deductible from your medical plan deductible
- You may also be asked to pay a copay after you meet your deductible

Be Careful

If you, or your physician, request a brand-name drug when a generic is available you pay the brand copay PLUS the difference in cost between the two drugs, along with any remaining prescription deductible.

Prior authorization for certain medications

The prescription drug plan doesn't cover certain medicines without prior authorization for medical necessity. If you don't get authorization from your doctor, you may have to pay the full cost of your medication. If you choose a generic or brand formulary alternative from the Express Scripts standard formulary list, you don't have to get prior authorization.

Annual prescription out-of-pocket maximum

Your out-of-pocket prescription drug expenses go toward your total annual medical plan out-of-pocket maximum. Once you've reached your total out-of-pocket maximum, you no longer have to pay any of the costs for medical or pharmacy for the rest of the plan year.



Medical Plans

AISD AETNA 2019 BENEFITS COMPARISONS

BENEFITS	HSA Seton	Seton Only	Open Access	
	In-Network Only	In-Network Only	Preferred Seton Network	In-Network
Calendar Year Deductible Per Member/Per Family	\$1,500/Ind; \$3,000/Family	\$1,000/Ind; \$3,000/Family	\$750/Ind; \$2,250 / Family	\$2,000/Ind; \$6,000 / Family
Annual Out-of-Pocket Maximum Per Member/Per Family	\$4,500/Ind; \$9,000/Family	\$4,000/Ind; \$12,000/Family	\$5,000/Ind; \$15,000 Family	
Preventive Care	100%; deductible waived	100%; deductible waived	100%; deductible waived	100%; deductible waived
Office Visits—PCP	20%; after deductible	\$35 copay; deductible waived	\$35 copay; deductible waived	\$40 copay; deductible waived
Office Visits—Specialist	20%; after deductible	\$50 copay; deductible waived	\$50 copay; deductible waived	\$60 copay; deductible waived
Inpatient Hospital Services and IP Maternity (including surgery)	20%; after deductible	20% after \$500 copay; after deductible	10% after \$500 copay; after deductible	30% after \$500 copay; after deductible
Outpatient Hospital Services (including surgery)	20%; after deductible	20%; after deductible	10%; after deductible	30%; after deductible
Urgent Care	20%; after deductible	\$50 copay; deductible waived	\$50 copay; deductible waived	\$60 copay; deductible waived
Emergency Room	20%; after deductible	\$500 copay; deductible waived	\$500 copay; deductible waived	\$500 copay; deductible waived
Ambulance	20%; after deductible	20%; after deductible	20%; after deductible	20%; after deductible
X-Ray / Lab	20%; after deductible	100% deductible waived	100% deductible waived	100% deductible waived
Complex Lab/X-Ray (MRI/CTScan/PET/etc)	20%; after deductible	20%; after deductible	10%; after deductible	30%; after deductible
Durable Medical Equipment	20%; after deductible	20%; after deductible	20%; after deductible	30%; after deductible
Mental Health/ Substance Abuse Inpatient	20%; after deductible	20% after \$500 copay; after deductible	10% after \$500 copay; after deductible	30% after \$500 co-pay; after deductible
Outpatient	20%; after deductible	\$50 copay; deductible waived	\$50 copay	\$60 copay;
			deductible waived	deductible waived





Medical Plans

AISD AETNA 2019 BENEFITS COMPARISONS

BENEFITS	HSA Seton	Seton Only	Open Access	
	In-Network	In-Network Only	Preferred Seton Network	In-Network
Chiropractic, Physical, Occupational Therapies (Short-Term Rehab)—limited to 35 visits per calendar year (office setting)	20%; after deductible	\$50 copay; deductible waived	\$50 copay; deductible waived	\$60 copay; deductible waived
Speech Therapy (office setting)	20%; after deductible	\$50 copay; deductible waived	\$50 COPAY;	\$60 copay;
			deductible waived	deductible waived
Prescription Drugs	20%; after deductible	\$50 combined Retail/MOD per calendar year RX deductible; \$150 family combined retail / MOD	\$50 COMBINED RETAIL/MOD PER CALENDAR YEAR RX DEDUCTIBLE; \$150 FAMILY COMBINED RETAIL/MOD PER CALENDAR YEAR RX.	
Retail (30-day supply)				
Generic	20%; after deductible	\$10	\$10	\$10
Brand Name Formulary	20%; after deductible	\$45	\$45	\$45
Brand Name Non-Formulary	20%; after deductible	\$60	\$60	\$60
Specialty	20%; after deductible	20% with a minimum of \$75 or maximum of \$150	20% with a minimum of \$75 or maximum of \$150	20% with a minimum of \$75 or maximum of \$150
Mail Order (90-day supply)				
Generic	20%; after deductible	\$10	\$25	\$25
Brand Name Formulary	20%; after deductible	\$45	\$112.50	\$112.50
Brand Name Non-Formulary	20%; after deductible	\$60	\$150.00	\$150.00
** Routine eye exams are covered under all Aetna plans		20% with a minimum of \$75 or maximum of \$150		





Health Savings Account

How does it work?

Money goes **IN**

.....

You can make pre-tax contributions through payroll deductions.



AISD contributes \$1500 annually for employee only plans.



Pre-tax contributions from you and AISD, up to a combined total of total of:

\$3,400 for employee only coverage

\$6,750 for other coverage tiers

Add an extra **\$1,000** if you are age 55 or older

You can elect, stop or change the amount of pay you defer into your HSA at any time, not just during annual enrollment.

Money goes **OUT**

.....

You can use your HSA to pay the full cost of nonpreventive medical care (including prescription drugs) until you meet the deductible. Health savings account funds can also be used for out-of-pocket dental and vision expenses.

You pay less when you use in-network providers.

When you have an eligible expense, you decide whether to use money in your health savings account or pay with other money

Have money left? **IT ROLLS OVER**

.....

Unlike flexible spending accounts, the money in your health savings account rolls over from year for you to use. Plus, if you leave AISD you can take it with you.

What is Your Healthcare Really Costing You?

Scenario		HSA Seton		Seton Only		Open Access	
		Premiums	Expenses	Premiums	Expenses	Premiums	Expenses
You go to doctor for your annual physical. On all Plans, preventative visits are covered at %100	January	\$125		(\$50)		(\$180)	
	February	\$125		(\$50)		(\$180)	
You get the flu go to the doctor and get a prescription	March	\$125	(\$125)	(\$50)	(\$45)	(\$180)	(\$45)
	April	\$125		(\$50)		(\$180)	
	May	\$125		(\$50)		(\$180)	
You have surgery. The total bill is \$4000	June	\$125	(\$1,280)	(\$50)	(\$1,056)	(\$180)	(\$1,880)
	July	\$125		(\$50)		(\$180)	
	August	\$125		(\$50)		(\$180)	
	September	\$125		(\$50)		(\$180)	
	October	\$125		(\$50)		(\$180)	
You have an asthma attack and have to go to the ER. The total ER bill is \$5000.	November	\$125	(\$500)	(\$50)	(\$500)	(\$180)	(\$500)
	December	\$125		(\$50)		(\$180)	
		\$1,500	(\$1,905)	(\$600)	(\$1,601)	(\$2,160)	(\$2,425)
Employee total out of pocket for year (premium & expenses)		(\$405)		(\$2,201)		(\$4,585)	

Seton services receive greater discounts than Aetna nationwide services



Dental PPO

ELIGIBILITY	Primary enrollee, spouse and eligible dependent children to the end of the month dependent turns age 26			
Deductibles Deductibles waived for Diagnostic & Preventive (D & P)	Core Plan: \$50 per person / \$150 per family each calendar year Plus Plan: \$50 per person / \$100 per family each calendar year			
	Yes			
Maximums D & P counts toward maximum	\$1,500 per person each calendar year			
	No			
Waiting Period(s)	Basic Benefits None	Major Benefits None	Orthodontics None	Prosthodontics None

Benefits and Covered Services*	Core Plan		Plus Plan	
	Delta Dental PPO dentists**	Non-Delta Dental PPO dentists**	Delta Dental PPO dentists**	Non-Delta Dental PPO dentists**
Diagnostic & Preventive Services (D & P) Exams, cleanings and x-rays	100 %	100 %	100 %	100 %
Basic Services Fillings, simple tooth extractions and sealants	80 %	80 %	90 %	90 %
Endodontics (root canals) Covered under Basic Services	80 %	80 %	90 %	90 %
Periodontics (gum treatment) Covered under Basic Services	80 %	80 %	90 %	90 %
Oral Surgery Covered under Basic Services	80 %	80 %	90 %	90 %
Major Services Crowns, inlays, onlays and cast restorations	50 %	50 %	60 %	60 %
Prosthodontics Bridges and dentures	50 %	50 %	60 %	60 %
Orthodontic Benefits Adults and dependent children	0 %	0 %	50 %	50 %
Orthodontic Maximums	Not Applicable	Not Applicable	\$1,500 Lifetime	\$1,500 Lifetime

* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan.

Reimbursement is based on Delta Dental contract allowances and not necessarily each dentist's actual fees.





DHMO—How It Works

The DHMO plan doesn't have any deductibles or maximums. Instead, when you receive a dental service, you pay a fixed dollar amount for the treatment (a "copayment").

- Enrollees select a primary care dentist from whom they will receive all treatments (traditional HMO).
- If the enrollee does not designate a provider, Delta will assign one within the enrollee's home zip code.
- To change the primary care dentist, the enrollee must contact Delta at 800-422-4234. Changes take effect the following month.
- If specialized services are required, the primary care provider will issue a referral. Delta must review and approve all referrals.
- Pay a fixed dollar amount (copay) when you receive service at your assigned primary care dentist. To change your primary care dentist, call Delta at 800-422-4234.





Vision

Many consider vision to be their most valued sense. We learn primarily through vision; in fact, 80% of our brain is devoted to processing visual information – more than all the other senses combined.

We need to take care of our eyes like we take care of our bodies and teeth; care should be preventive, not reactive. Many simple vision problems go undiagnosed – problems that could be detected by an eye exam – so there is no need to live with vision challenges, such as seeing objects in the distance or up close, general eye strain, blurry vision, headaches, etc.

Did you know that your eyes are the windows to your health? It's true! By looking into your eyes during a comprehensive eye exam, your eye care provider can not only identify vision issues, including cataracts, glaucoma, and macular degeneration, but they can also identify systemic diseases such as diabetes, hypertension, and high cholesterol. Early detection can help lessen some of the long-term effects and help preserve vision.

BENEFIT	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER	FREQUENCY OF BENEFIT
Routine Exams	\$10 Exam, then 100% paid in full	up to \$52 retail value	Once every 12 months
Lenses Single vision Bifocal Trifocal Polycarbonate Lenticular	\$10 \$10 \$10 \$10 Kids \$10	Up to \$55 Retail Value Up to \$75 Retail Value Up to \$95 Retail Value N/A Up to \$125 Retail Value	Once every 12 months
Contact Lenses Elective Medically Required	\$60 copay, up to \$130 Retail Value, etc.	Up to \$210 Retail Value	Once every 12 months (in lieu of glasses)
Frames	Up to \$130 Retail Value	Up to \$57 Retail Value	Once every 12 months
Laser Vision Correction	15% discount regular price 5% discount promo price Contracted facilities only	15% discount regular price 5% discount promo price Contracted facilities only	In Lieu of eyewear benefit



Wellness Premium Credit

2019 AISD \$100 Wellness Premium Credit

Employees on an Austin ISD medical plan must earn a total of 100 points prior to October 28th, 2019 to earn the \$100 Wellness Credit Premium on their December 2019 paycheck. Points are earned by completing the required activities plus your choice of additional activities offered throughout the year.

REQUIRED:	TIMEFRAME	
Biometric Screening	January – August	35
Health Risk Assessment	January – September	25
YOU CHOOSE:		
AISD 4 Week Fit Challenge - hosted by Camp Gladiator	January	20
Choose Joy Challenge	February 25th – March 24th	15
Cap10K – Participation Participating as an individual or on a team – Register for the race with @austinisd.org email to receive credit	April 7th	15
Mindfulness Staff Retreat	April 13th	10
Water You Up To? Challenge	April 29th – May 26th	15
Deskercise Challenge	September 9th – October 6th	15
Mental Health Awareness in the Workplace – Wellbeing Class	Various Class Dates	10
Stress Management Wellbeing Class	Various Class Dates	10
Financial Wellbeing Class	Various Class Dates	10
Community Service/Volunteer Work (Cannot be court ordered)	January – September	15

Total Available Points: **195**

- Please note there are two REQUIRED activities. An employee must complete their Biometric Screening & Health Assessment in order to be eligible for the \$100 Wellness Credit Premium.
- Biometric Screening - Biometric Screenings give you the opportunity to know your health score as well as provide early detection for any possible risks for chronic or serious health conditions. Employees will have the option to complete their screening on various AISD campuses OR make an appointment at one of many Patient Service Centers throughout the Austin area. Screenings only takes 15 minutes to complete.
- Health Risk Assessment – This is completed online through the Aetna Navigator website.
- Wellbeing Classes – These are in-person classes held at rotating AISD campuses. These are non-fitness related & instead provide education & tips to help you BE WELL throughout the year. The four wellbeing classes listed above will each have 2 scheduled dates for employees to choose from for attendance.

View full details and eligibility rules on the Wellness Website: www.austinisd.org/wellness/premiumcredit

FINANCIAL

Financial worries can impact a person's mental and physical health. Using available resources and tools to achieve more financial security can help decrease stress.



Flexible Spending Account

Flexible spending accounts are administered by National Benefit Services, whose services include:

- Online account access and claim submissions: <https://myweathcareonline.com/nbsbenefits/>
- Automatic direct deposit into your checking or savings account
- Help center at 800-274-0503 from 8 a.m. to 5 p.m. MST
- Download claim forms from: <https://www.nbsbenefits.com/health-forms/>

PLEASE NOTE: You must enroll in your FSA each year. Enrollments do not roll over!

Health care FSA

- You can set aside up to \$2,650, pre-tax, to pay for eligible health care expenses, including dental and vision.
- You can use your FSA for all eligible health care costs for you and your dependents, even if your dependents are not covered under an Austin ISD medical plan.
- You may use your 2019 health care FSA for expenses incurred through March 15, 2019 as long as you submit documentation for those expenses by March 31, 2020.
- The full amount of your election is available to you on January 1, 2018, even though your contributions are spread over the calendar year.

Dependent Day Care FSA

- You and your spouse can set up a combined annual contribution up to \$5,000, pre-tax, to pay for day care expenses for qualified dependents while you work or look for work.
- Unlike the health care FSA, you can only be reimbursed funds that have already been withheld from your paycheck.
- Eligible expenses include day care, nursery school, after-school care and summer day camp.
- IRS “use it or lose it” rule applies, and you cannot be reimbursed for any expense that is also covered by a tax credit on your federal tax return.

For more information, visit the IRS website at [irs.gov/publications](https://www.irs.gov/publications) for a full list of eligible expenses.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)	
Minimum Contribution	\$250 per year (\$20.83 per month)
Maximum Contribution	\$2650 per year (\$216.67 per month)
DEPENDENT CARE SPENDING ACCOUNT	
Maximum Contribution	\$2,500 per year (\$208.33 per month)
Maximum Contribution if married filing jointly	\$5000 per year (\$416.66 per month)





Disability

Protect your paycheck – and make sure it's you who's making the recovery, not your savings!

- For every 17 working Americans, one is disabled, however:
- Only 22% of Americans have a six month emergency savings cushion
- 29% of Americans have NO emergency savings

Short Term Disability

The Short-Term Disability benefit replaces 66 2/3% of your predisability earnings, less the income that was actually paid to you during the same Disability from other sources (e.g., state disability benefits, no-fault auto laws, sick pay, vacation pay, workers' comp, etc.)

- **For Injury:** The date your paid leave benefits have been exhausted.
- **For Sickness:** The later of 15 days of Disability or the date your paid leave benefits have been exhausted.
- Benefits continue for as long as you are disabled up to a maximum duration of 260 Weeks for Injury, 104 Weeks for Sickness.
- Your plan's maximum benefit period and any specific limitations are described in the Certificate of Insurance/Summary Plan Description provided by your Employer upon request.
- 6/12 pre-existing condition provisions apply. New or increased disability coverage is subject to a 6/12 pre-existing condition exclusion. This means that if you have a condition that was treated or medically advised in the six months before your coverage effective date, you are not covered for that condition for the first 12 months.





Disability

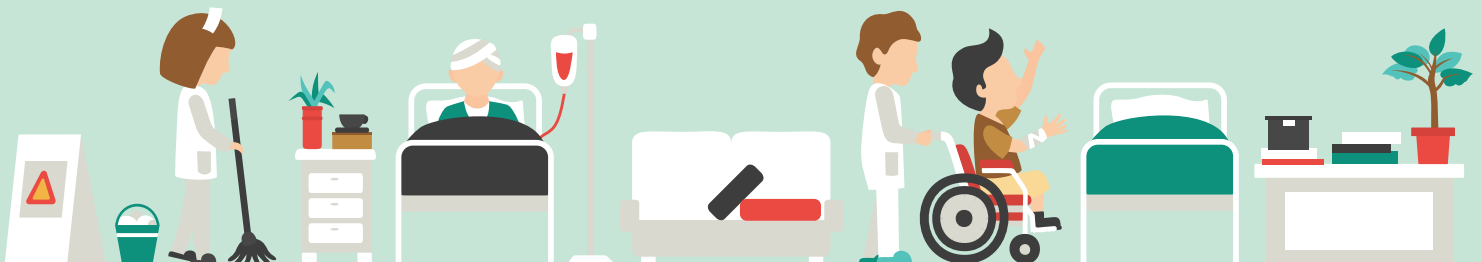
Long Term Disability Insurance

- Employees can choose their Monthly Benefit Amount in \$100 increments, from \$200 to \$8,000 (not to exceed 66 2/3% of monthly earnings).
- Employees can choose from among six accident/sickness Benefit Waiting Periods. A benefit waiting period is the period of time in which an employee must be continuously disabled before you are eligible for benefits.

Accident	Sickness
0 Days	3 Days
14 Days	14 Days
30 Days	30 Days
60 Days	60 Days
90 Days	90 Days
180 Days	180 Days



- 3/12 pre-existing condition provisions apply. New or increased disability coverage is subject to a 3/12 pre-existing condition exclusion. This means that if you have a condition that was treated or medically advised in the three months before your coverage effective date, you are not covered for that condition for the first 12 months.
- Benefits for Mental/Nervous/Substance Abuse/Self-Reported Illnesses are limited to 24 months lifetime combined.
- Any specific limitations are described in the Certificate of Insurance/Summary Plan Description provided by your Employer upon request.





Accident Insurance

Accidents happen — Fortunately, we can help with unexpected expenses

Guardian Accident Insurance helps offset the cost associated with both minor and major accidents:

- For every covered accident, Guardian can pay a benefit based on the injury you sustain and the various treatments and/or services received, regardless of what is covered by medical insurance.
- **Special Feature: Guardian Accident Insurance will increase covered benefits by 20% for a child who has an accident while playing organized sports.***

Gunshot Wounds

For Employees & Covered Family Members

Are a covered accident under this policy. They are treated as any other accident and all applicable benefits would apply: Ambulance, ER, Hospital, ICU, Injury Sustained, Surgery to repair, Diagnostic Tests, Follow Up visits, Physical Therapy, and any other applicable benefits

A benefit when you need it

Consider some of the unexpected costs that may result from an accident such as travel to treatment centers, child care while recovering, household expenses while you can't work, or even modifications to a home or automobile. Payments are made directly to the employee and can be used for any purpose — even everyday expenses like groceries, rent and mortgage.

Actively at work—If you are not actively at work when coverage is scheduled to become effective, your coverage does not take effect until you complete your first day at work.

PRIMARY BENEFITS	Value Plan	Advantage Plan	Premier Plan
Portability	Included without evidence	Included without evidence	Included without evidence
Child(ren) Age Limits	Birth to 26 years (26 if full time student), subject to state limitations	Birth to 26 years (26 if full time student), subject to state limitations	Birth to 26 years (26 if full time student), subject to state limitations
Accident Coverage Type	On and Off Job	On and Off Job	On and Off Job
Accidental Death and Dismemberment			
Death Benefit	Employee: \$10,000 Spouse: \$5,000 Child: \$5,000	Employee: \$25,000 Spouse: \$12,500 Child: \$5,000	Employee: \$50,000 Spouse: \$25,000 Child: \$5,000
Catastrophic Loss	Quadriplegia: 100% of AD&D Loss of speech and hearing (both ears): 100% of AD&D Loss of cognitive function: 100% of AD&D Hemiplegia: 50% of AD&D Paraplegia: 50% of AD&D	Quadriplegia: 100% of AD&D Loss of speech and hearing (both ears): 100% of AD&D Loss of cognitive function: 100% of AD&D Hemiplegia: 50% of AD&D Paraplegia: 50% of AD&D	Quadriplegia: 100% of AD&D Loss of speech and hearing (both ears): 100% of AD&D Loss of cognitive function: 100% of AD&D Hemiplegia: 50% of AD&D Paraplegia: 50% of AD&D

FEATURES	Value Plan	Advantage Plan	Premier Plan
Accident Emergency Treatment	\$150	\$175	\$200
Accident Follow-Up Visit - Doctor	\$25 up to 6 treatments	\$50 up to 6 treatments	\$75 up to 6 treatments
Air Ambulance	\$500	\$1,000	\$1,500
Appliance	\$100	\$125	\$125
Burns (2nd Degree/3rd Degree)	9 sq inches to 18 sq inches: \$0/\$2,000 18 sq inches to 35 sq inches: \$1,000/\$4,000 Over 35 sq inches: \$3,000/\$12,000	9 sq inches to 18 sq inches: \$0/\$2,000 18 sq inches to 35 sq inches: \$1,000/\$4,000 Over 35 sq inches: \$3,000/\$12,000	9 sq inches to 18 sq inches: \$0/\$2,000 18 sq inches to 35 sq inches: \$1,000/\$4,000 Over 35 sq inches: \$3,000/\$12,000
Burn - Skin Graft	50% of burn benefit	50% of burn benefit	50% of burn benefit
Child Organized Sport	20% increase to child benefits	20% increase to child benefits	20% increase to child benefits
Chiropractic Visits	No benefit	\$25 per visit up to 6 visits	\$50 per visit up to 6 visits
FEATURES	Value Plan	Advantage Plan	Premier Plan
Dislocations	Schedule up to \$3,600	Schedule up to \$4,400	Schedule up to \$4,800
Diagnostic Exam (Major)	\$100	\$150	\$200
Emergency Dental Work	\$200/Crown \$50/Extraction	\$300/Crown \$75/Extraction	\$400/Crown \$100/Extraction
Epidural pain management	\$100, 2 times per accident	\$100, 2 times per accident	\$100, 2 times per accident
Eye Injury	\$200	\$300	\$300
Family Care	\$20/day up to 30 days	\$20/day up to 30 days	\$20/day up to 30 days
Fracture	Schedule up to \$4,500	Schedule up to \$5,500	Schedule up to \$6,000
Hospital Admission	\$750	\$1,000	\$1,250
Hospital Confinement	\$175/day - up to 1 year	\$225/day - up to 1 year	\$250/day - up to 1 year
Hospital ICU Admission	\$1,500	\$2,000	\$2,500
Hospital ICU Confinement	\$350/day - up to 15 days	\$450/day - up to 15 days	\$500/day - up to 15 days
Initial Physician's office/Urgent Care Facility Treatment	\$50	\$75	\$100
Knee Cartilage	\$500	\$500	\$750
Joint Replacement (hip/knee/shoulder)	\$1,500/\$750/\$750	\$2,500/\$1,250/\$1,250	\$3,500/\$1,750/\$1,750
Laceration	Schedule up to \$300	Schedule up to \$400	Schedule up to \$500
Lodging	\$100/day, up to 30 days for companion hotel stay	\$125/day, up to 30 days for companion hotel stay	\$150/day, up to 30 days for companion hotel stay
Occupational or Physical Therapy	\$25/day up to 10 days	\$25/day up to 10 days	\$35/day up to 10 days
Prosthetic Device/Artificial Limb	1: \$500 2 or more: \$1,000	1: \$500 2 or more: \$1,000	1: \$750 2 or more: \$1,500
Rehabilitation Unit Confinement	\$150/day up to 15 days	\$150/day up to 15 days	\$150/day up to 15 days
Ruptured Disc With Surgical Repair	\$500	\$500	\$750
Surgery (Cranial, Open Abdominal, Thoracic)	\$1,000 Hernia: \$125	\$1,250 Hernia: \$150	\$1,500 Hernia: \$200
Surgery - Exploratory or Arthroscopic	\$150	\$250	\$350
Tendon/Ligament/ Rotator Cuff	1: \$250 2 or more: \$500	1: \$500 2 or more: \$1,000	1: \$750 2 or more: \$1,500
Transportation	\$400, 3 times per accident	\$500, 3 times per accident	\$600, 3 times per accident
X - Ray	\$20	\$30	\$40



Cancer

Ease the financial burden while healing

Every year, more and more people are being diagnosed with cancer. Treatment of cancer can lead to unexpected expenses that create an additional financial burden. Cancer insurance helps fill in the gaps that medical insurance doesn't cover. Benefits are paid directly to the employee and may be used for any purpose—such as travel to treatment centers, medical co-pays, deductibles and experimental treatment, as well as everyday expenses like groceries, rent and ongoing household bills.

See next page for a schedule of paid benefits.

Enroll today

During this enrollment, you can elect coverage for you and your family:

- Convenient payroll deductions
- Portable
- Guarantee Issue: no health question asked at enrollment
- Pre-existing Condition Limitation – 3 month look back period, 12 month exclusion period
- Continuity of Coverage for those currently enrolled
- Waiver of Premium – if you become disabled due to cancer for 90 days, premiums will be waived thereafter so long as you continue to be disabled
- **Actively at work** – If you are not actively at work when coverage is scheduled to become effective, your coverage does not take effect until you complete your first day at work.



PRIMARY BENEFITS	Option 1	Option 2
Portability	Included without evidence	Included without evidence
Child(ren) Age Limits	Birth to 26 yrs (26 if full-time), subject to state limitations	Birth to 26 yrs (26 if full-time), subject to state limitations
Internal Cancer Initial Diagnosis Benefit Amount (1 per covered person per lifetime)	\$5,000 Employee & Spouse \$7,500 Child(ren)	\$10,000 Employee & Spouse \$15,000 Child(ren)
Heart Attack/Stroke Initial Diagnosis Benefit Amount (1 per covered person per lifetime)	\$5,000 Employee & Spouse \$7,500 Child(ren)	\$10,000 Employee & Spouse \$15,000 Child(ren)
Benefit Waiting period for Initial Diagnosis benefits	30 days, continuity of coverage	30 days, continuity of coverage
Radiation Therapy Chemotherapy	Schedule amounts up to a \$15,000 benefit year maximum	Schedule amounts up to a \$20,000 benefit year maximum
Hormone Therapy	\$50/Treatment up to 12 treatments per year	\$50/Treatment up to 12 treatments per year
Experimental Treatment	\$100/day up to \$1,000/month	
Pre-existing condition limitation	3 month look back period, 6 months treatment free, 12 month exclusion period	
Waiver of Premium	Included	

	Option 1	Option 2
Employee Only	\$13.66	\$23.00
Employee & Spouse	\$29.48	\$49.94
Employee & Child(ren)	\$15.70	\$26.50
Full Family	\$31.52	\$53.44





Critical Illness

Added Protection For More Peace Of Mind

With the rising cost of healthcare, getting seriously ill could have a big impact on your finances. With supplemental health insurance that has critical illness coverage, you are paid cash benefits that can help pay for bills and expenses that your existing health insurance plan doesn't cover.

Critical Illness Insurance Offers More Coverage

If you are diagnosed with a critical illness, critical illness insurance can help you pay for expenses that aren't covered by your existing health insurance plan. Critical illness coverage pays you a lump-sum cash benefit to help pay for treatment or bills, and you can add a wellness benefit option to help cover the cost of health screening tests. Some covered illnesses include:

Critical Illness Benefits	\$10,000	\$20,000	\$30,000
Heart Attack (100%)	\$10,000	\$20,000	\$30,000
Stroke (100%)	\$10,000	\$20,000	\$30,000
Arteriosclerosis	\$3,000	\$6,000	\$9,000
Major Organ Transplant (100%)	\$10,000	\$20,000	\$30,000
Kidney Failure	\$10,000	\$20,000	\$30,000
Waiver of Premium (100%)	\$10,000	\$20,000	\$30,000
Wellness Benefit (per year)	\$50	\$50	\$50

Spouse receives 50% of the employee benefit amount, if coverage is elected

Children receive 25% of the employee benefit amount, if coverage is elected

Second Occurrence Diagnosis is 50% of First Occurrence payout, but 0% on Arteriosclerosis





Life Insurance

Basic Life Insurance, Employee Only

Austin ISD pays for your basic life insurance with a benefit payout equal to \$10,000. While this coverage is automatic, you **MUST** designate a beneficiary for this benefit. Always check each year at open enrollment to make sure your beneficiary is still accurate.

Supplemental Life & AD&D Insurance, Employee, Spouse, Dependents

Employee situation	Coverage option
New Hire-within 30 days of hire date	Can enroll in up to 5 x annual earnings, not to exceed \$500,000 guarantee issue, no Evidence of Insurability required
14 Days	Can increase coverage level by 5, \$10,000 increments, from where currently insured without Evidence of Insurability, more than 5, \$10,000 levels, would require EOI
Current employee with no additional life, wish to add coverage	Can add up to \$50,000 without Evidence of Insurability. More than \$50,000 would require EOI

Eligibility: All eligible full-time employee who are actively at work and working a minimum of 20 hours each week

Benefits: Eligible Employees: \$10,000 increments to a maximum of the lesser of 5.00 times pay or \$500,000

Spouse Benefit: \$10,000 increments to a maximum of \$250,000, not to exceed 50% of employee's Optional Life Benefit

Child Benefit: Child 15 days to 6 months old:	\$250
Child more than 6 months, but less than 1 year old:	\$10,000
Child more than 1 year old:	\$10,000
Child limiting age:	26

Portability: Option to continue term insurance under a different policy when coverage terminates. Minimums, maximums, and other conditions apply

Reduction Schedule: Reduces to: 65% at Age 65, 40% at Age 70, 25% at Age 75

Accelerated Benefit Option: 24 months or less to live, up to 80% of coverage

Actively at work – If you are not actively at work when coverage is scheduled to become effective, your coverage does not take effect until you complete your first day at work.





Retirement

Austin ISD employees contribute every paycheck to Texas Retirement Systems (TRS). The TRS administers a pension trust fund that has been serving the needs of Texas public education employees for over 75 years.

The plan is administered as a qualified governmental retirement plan. The TRS retirement plan is a defined benefit plan. This designation means that the amount of the benefit you are paid is determined under a formula established by law. Once you begin service retirement under the rules of the plan, you are eligible to receive a monthly benefit for life. Your monthly benefit is “defined” by the formula; it is not limited by the amount of your member contributions to your retirement account.

Employees are encouraged to explore individual retirement options outside of TRS, as the monthly benefit they are entitled to is not always enough. AISD offers 403B and 457b retirement options to help employees start saving. **Plans are administered by National Benefit Services.**

It is NEVER the wrong time to SAVE!

Here is a comparison between the two investment choices. There are several TRS approved 403B vendors. AISD’s exclusive 457b provider is VALIC.

403(b)	457(b)
Less stringent withdrawal restrictions while you are employed, but a 10% federal early withdrawal penalty might apply.	More stringent withdrawal restrictions while you are employed, but no 10% federal early withdrawal penalty after severance from employment [except in the case of rollovers from non-457(b) plans, including IRAs].
Generally withdrawals made prior to severance from employment or the year you attain age 59 ½ can only be made due to financial hardship.	Generally withdrawals made prior to severance from employment or the year in which you reach age 70 ½ can only be made for an unforeseeable emergency.
<p>A financial hardship withdrawal is considered less restrictive – while you are employed – than a 457(b) unforeseeable emergency. Examples of financial hardship include:</p> <ul style="list-style-type: none">➤ Unreimbursed medical expenses➤ Payments to purchase a principal residence➤ Higher education expenses➤ Payments to prevent eviction or foreclosure of a mortgage	<p>An unforeseeable emergency is more restrictive – while you are employed – than a 403(b) hardship. Some examples:</p> <ul style="list-style-type: none">➤ A sudden and unexpected illness or accident for you or a dependent➤ Loss of your property due to casualty➤ Other similar extraordinary circumstances arising as a result of events beyond your control. <p>Sending a child to college or purchasing a home, two common reasons for 403(b) hardship withdrawals, generally are not considered unforeseeable emergencies.</p>
Withdrawals can be subject to a 10% federal early withdrawal penalty prior to age 59 ½.	The 10% federal early withdrawal penalty, generally applicable to distributions prior to age 59 ½ from a 403(b) plan, does not apply to distributions from 457(b) plans except on amounts rolled into the plan from non-457(b) plans (including IRAs).



Discounts

For always putting students first... you deserve something extraordinary.

Local and national business recognize all of the great work that you do in and out of the classroom. Many of these businesses offer our employees discounts on goods and services.

You could be eligible for discounts on:

- Concert Tickets
- Apartments
- Car Purchases
- Amusement Parks
- Automotive Repair
- Gym Memberships
- Computers
- Cell Phone Services
- Vacations
- Sporting Events
- Food
- School Supplies
- Clothing
- Legal Advice
- Pet Care
- Transportation
- Education
- Kids Camps
- Wellness

www.austinisd.org/discount



PERSONAL

Life is full of challenges and sometimes balancing them is difficult. AISD is proud to provide programs and resources dedicated to supporting the emotional health and well-being of our employees.



Leave Information

	State Personal	AISD Sick	Total Leave
10-month employee	5 days	4 days	9 days
11-month employee	5 days	5 days	10 days
12-month employee	5 days	6 days	11 days

Sick Leave* (Local)

- For employee's own illness, family illness, funeral, adoption and/or natural catastrophes

Personal* (State)

- For absences to care for personal matters including religious observance
- Transferrable between public school districts in the State of Texas

**Accumulate and do not expire while employee is Active*

Vacation (12 Month Employees Only)

- Earned one day per month for a maximum of 10 days

Civic

- Absences due to compliance with a valid subpoena, jury duty or naturalization ceremony.

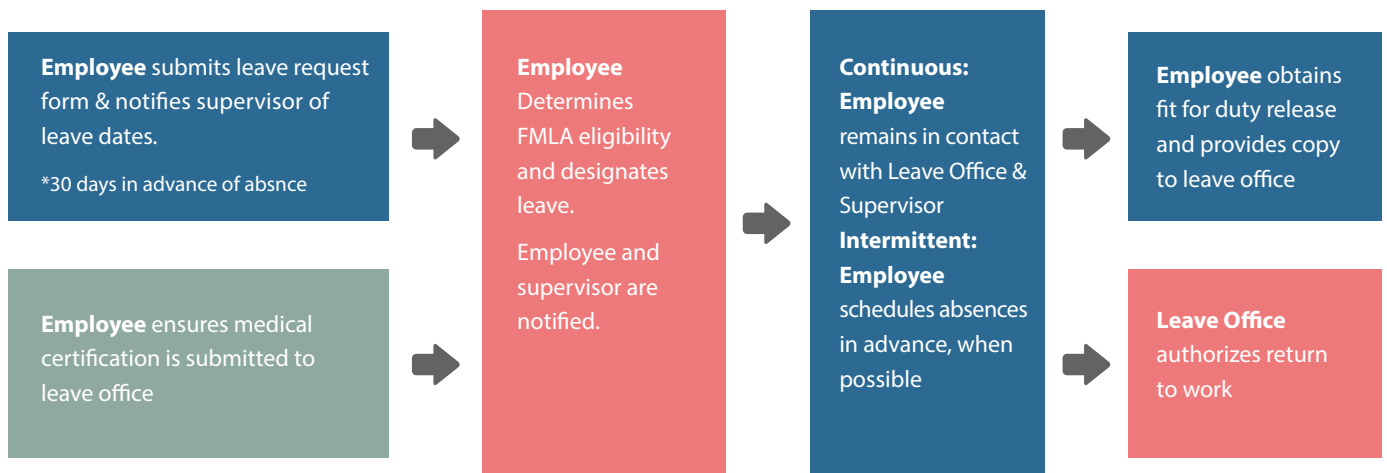


Leave Information

Family Medical Leave (must be approved/designated by the leave office)

- In order to have your absence considered for approval Employees **MUST** submit request and medical certification **30 DAYS PRIOR TO SCHEDULED LEAVE AND WITHIN 15 DAYS OF UNFORESEEN** events.

Absences exceeding 5 work days require the approval from the Leave Office. **The diagram below provides a summary of the leave process.**



JANUARY

2019

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19



Revive EAP

The demands of balancing work and personal life can be challenging and overwhelming. Getting help with issues you're facing can save you time and stress. The district provides Revive EAP to support our employees and your loved ones when you need little help.

Free Counseling

- Attend up to 4 sessions, per issue per year

Financial Services

- Free initial 30-minute consultation with a financial professional

Legal Services

- Free initial 30-minute consultation with a lawyer
- Discounted services for long-term need

Daily Life Assistance

Discount Center

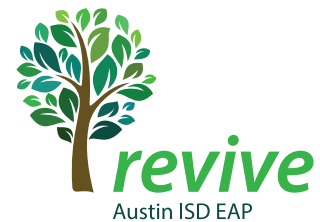
Confidential support is available 24 hours a day, 7 days a week.

Contact Revive EAP **1-800-962-9480**

www.reviveeap.com

Username: AISD

Password: EAP



Employee Disaster Relief

Financial assistance of up to \$500 is available to employees who suffer a severe hardship due to an unforeseen catastrophe. (i.e. flooding or fire to residence or medical emergency or accident not covered by insurance.) Applications do not constitute automatic awarding and will be reviewed by a district committee.

FAMILY

Our families give us purpose. AISD knows that spending time with and taking care of your family is an important part of being well.



Beginning Right Maternity Program

Grow healthy together.

Aetna Beginning Right Maternity Program

Helps give your baby a healthy start in life by offering educational materials and support services for moms-and-dads-to-be, in English and Spanish.

In the Beginning Right Program you can:

- Take a Pregnancy Risk Survey to assess your risks for certain complications
- Receive obstetrical case management services if you are identified with certain risk factors
- Receive educational materials about prenatal care, labor and delivery, newborn care and more

Continuing in 2019

Austin ISD expecting mothers who complete the Beginning Right Program will receive a \$50 amazon gift card.





Pets



Take advantage of a “PAW-FECT” New Perk: Prescription Drug Savings for Your Pets

Pet parents know nothing can replace the love of their furry family members. Keeping your pets healthy is a priority, because you want them to be as happy as possible, and live a nice, long life. However, health care costs for pets are expensive. On top of vet bills, if you are also dealing with additional expenses for prescriptions treating chronic conditions such as diabetes, anxiety, arthritis, or heart disease, it can be a real burden to your budget.

That’s why, as a new perk for you, Austin ISD has partnered with Inside RxSM Pets, a prescription savings program to provide pet parents discounts on brand and generic human medications prescribed for pets at 40,000 participating retail pharmacies.

Take full advantage of Inside Rx Pets, which provides you with:

- 77% average savings on the cost of generic medications*
- 15% average savings on the cost of brand medications*
- Easy access via presenting your card at one of 40,000 participating retail pharmacies

We are providing this perk to our “pet parent” employees as a value-add support, with no cost or obligation for you.

If you are interested, you can benefit from Inside Rx Pets savings right way. Simply present the card along with the prescription from your veterinarian at a participating pharmacy to save!

Visit [Inside Rx](#) to get started today!

*Savings based on cash price for eligible users of Inside Rx Pets card. Over 50% of purchasers receive stated discounts. Actual savings will vary. See [Insiderx.com](#) for eligibility information, terms and restrictions. Currently, the Inside Rx Pets card can be used with human medications for pets. It cannot be used to purchase medications that are prescribed exclusively for animals, such as certain types of parasiticides or vaccines.





Qualifying Life Events

A **qualifying life event (QLE)** is an increase or decrease in dependents or a change in immediate family's insurance eligibility status. **QLEs must be submitted within 31 calendar days of the qualifying event date.**

Qualifying event	Supporting Documentation	Dependent Documentation
Marriage	Marriage License	Birth Certificates are required if adding spouse's children as dependents.
Death	Death Certificate	No additional documentation required.
Divorce	Certified copy of Divorce Decree	Birth Certificates are required if adding children not currently enrolled in benefits.
Adoption	<ul style="list-style-type: none"> Placement for adoption paperwork, or Legal documentation of the adoption 	<ul style="list-style-type: none"> No additional documentation required
Birth	<ul style="list-style-type: none"> Birth Certificate, or Verification of birth facts issued by hospital 	<ul style="list-style-type: none"> No additional documentation required
Flexible spending account <ul style="list-style-type: none"> Medical fsa Dependent care fsa 	<ul style="list-style-type: none"> Medical FSA – proof of gain or loss of dependent Dependent Care – proof of enrollment or termination of child care services 	<ul style="list-style-type: none"> No additional documentation required
Change of spouse Employment	<ul style="list-style-type: none"> Proof of enrollment or termination of benefit coverage from spouse's employer. Proof must contain effective or termination dates of coverage, type of coverage (medical, dental, vision), and the names of the dependents affected. 	<ul style="list-style-type: none"> Adding Spouse – Marriage License and a bill under spouse's name or 1st page of current year's tax return Adding Children – Birth Certificate or 1st page of current year's tax return
Loss or gain of coverage Other than employment change <i>Voluntary cancellation of Cobra is not an event.</i>	Proof of enrollment or termination of benefit coverage, e.g., Medicare or Medicaid. Proof must contain effective or termination dates of coverage, type of coverage (medical, dental, vision), and the names of the dependents affected.	<ul style="list-style-type: none"> Adding Spouse – Marriage License and a bill under spouse's name or 1st page of current year's tax return Adding Children – Birth Certificate or 1st page of current year's tax return
Leave of absence or Return from inactiveStatus	<ul style="list-style-type: none"> HR Status updates – internal documentation 	

When Adding or Dropping Dependents:

- Mid-year benefit changes are only permitted in the event of a QLE.
- Benefit election changes must be consistent with the event.
- Switching plans during the calendar year is not permitted.
- You can only make changes to the specific plans where dependents will be affected.
- Benefits and new rates become effective the date of the event for birth, adoption, marriage, divorce, and death; or the day after benefits end, when the event is loss of coverage.

- The event date must be consistent with the information in the Supporting Documentation.

If you need assistance with your enrollment, contact the benefits office or make an appointment for enrollment with one of our benefit technicians. We schedule appointments on Tuesdays and Thursdays.

IMPORTANT: If you miss your qualifying life event enrollment deadline, you or your dependents may not have insurance for the current calendar year. The next opportunity to enroll will be during the annual open enrollment held in fall.

2019 Rate Chart - 12 month

AISD CONTRIBUTES \$545.00 TO ALL HEALTH PLANS



MEDICAL				
H.S.A Seton	Salary band 1 (Under \$40K)	Salary band 2 (\$40k - \$54999k)	Salary band 3 (\$55k - \$74999k)	Salary band 4 (\$75k+)
Employee Only	\$0.00	\$0.00	\$0.00	\$0.00
Employee + Spouse	\$303.03	\$303.03	\$303.03	\$303.03
Employee + Child(ren)	\$101.89	\$101.89	\$101.89	\$101.89
Employee + Family	\$445.53	\$445.53	\$445.53	\$445.53
Seton Only				
Employee Only	\$35.00	\$50.00	\$70.00	\$100.00
Employee + Spouse	\$675.05	\$675.05	\$675.05	\$675.05
Employee + Child(ren)	\$414.20	\$414.20	\$414.20	\$414.20
Employee + Family	\$850.70	\$850.70	\$850.70	\$850.70
Open Access				
Employee Only	\$160.00	\$180.00	\$210.00	\$225.00
Employee + Spouse	\$1,179.77	\$1,179.77	\$1,179.77	\$1,179.77
Employee + Child(ren)	\$759.74	\$759.74	\$759.74	\$759.74
Employee + Family	\$1402.66	\$1402.66	\$1402.66	\$1402.66

AISD CONTRIBUTES \$7.65 TO ALL DENTAL PLANS



DENTAL	Employee Only	Employee + child(ren)	Employee + Spouse	Family
Delta DHMO	\$8.86	\$20.69	\$21.97	\$33.83
Delta Core Option	\$25.82	\$73.57	\$71.48	\$122.04
Delta Plus Option	\$31.81	\$88.09	\$85.62	\$145.21



VISION	Employee only	Employee + child(ren)	Employee + Spouse	Family
VSP Network	\$4.87	\$10.10	\$9.73	\$16.66



CANCER	Employee only	Employee + child(ren)	Employee + Spouse	Family
Option 1	\$13.66	\$15.70	\$29.48	\$31.52
Option 2	\$23.00	\$26.50	\$49.94	\$53.44



ACCIDENT	Employee only	Employee + child(ren)	Employee + Spouse	Family
Value Plan	\$11.18	\$18.79	\$18.33	\$25.94
Advantage Plan	\$15.31	\$25.22	\$25.03	\$34.94
Premier Plan	\$19.53	\$31.49	\$31.84	\$43.80



CRITICAL ILLNESS	Benefit Amount	Employee only	Employee + child(ren)	Employee + Spouse	Family
	\$10,000	\$7.65	\$7.65	\$12.16	\$12.16
	\$20,000	\$13.92	\$13.92	\$21.57	\$21.57
	\$30,000	\$20.19	\$20.19	\$30.98	\$30.98



LONG TERM DISABILITY		SHORT TERM DISABILITY		
Elimination Period	Premium per \$100	66.67%		\$13.26
0/3 DAYS	\$4.38			
14/14 DAYS	\$3.21			
30/30 DAYS	\$2.78			
60/60 DAYS	\$1.83			
90/90 DAYS	\$1.30			
180/180 DAYS	\$0.95			



2019 Rate Chart - 9 month

AI SD CONTRIBUTES \$545.00 TO ALL HEALTH PLANS



MEDICAL				
H.S.A Seton	Salary band 1 (Under \$40K)	Salary band 2 (\$40k - \$54999k)	Salary band 3 (\$55k - \$74999k)	Salary band 4 (\$75k+)
Employee Only	\$0.00	\$0.00	\$0.00	\$0.00
Employee + Spouse	\$404.04	\$404.04	\$404.04	\$404.04
Employee + Child(ren)	\$135.85	\$135.85	\$135.85	\$135.85
Employee + Family	\$594.04	\$594.04	\$594.04	\$594.04
Seton Only				
Employee Only	\$46.67	\$66.67	\$93.33	\$133.33
Employee + Spouse	\$900.07	\$900.07	\$900.07	\$900.07
Employee + Child(ren)	\$552.27	\$552.27	\$552.27	\$552.27
Employee + Family	\$1,134.27	\$1,134.27	\$1,134.27	\$1,134.27
Open Access				
Employee Only	\$213.33	\$240.00	\$280.00	\$300.00
Employee + Spouse	\$1,573.03	\$1,573.03	\$1,573.03	\$1,573.03
Employee + Child(ren)	\$1,012.99	\$1,012.99	\$1,012.99	\$1,012.99
Employee + Family	\$1,870.21	\$1,870.21	\$1,870.21	\$1,870.21

AI SD CONTRIBUTES \$7.65 TO ALL DENTAL PLANS



DENTAL	Employee Only	Employee + child(ren)	Employee + Spouse	Family
Delta DHMO	\$11.81	\$27.59	\$29.29	\$45.11
Delta Core Option	\$34.43	\$98.09	\$95.31	\$162.72
Delta Plus Option	\$42.41	\$117.45	\$114.16	\$193.61



VISION	Employee only	Employee + child(ren)	Employee + Spouse	Family
VSP Network	\$6.49	\$13.47	\$12.97	\$22.21



CANCER	Employee only	Employee + child(ren)	Employee + Spouse	Family
Option 1	\$18.21	\$20.93	\$39.31	\$42.03
Option 2	\$30.67	\$35.33	\$66.59	\$71.25



ACCIDENT	Employee only	Employee + child(ren)	Employee + Spouse	Family
Value Plan	\$14.91	\$25.05	\$24.44	\$34.59
Advantage Plan	\$20.41	\$33.63	\$33.37	\$46.59
Premier Plan	\$26.04	\$41.99	\$42.45	\$58.40



CRITICAL ILLNESS	Benefit Amount	Employee only	Employee + child(ren)	Employee + Spouse	Family
	\$10,000	\$10.20	\$10.20	\$16.21	\$16.21
	\$20,000	\$18.56	\$18.56	\$28.76	\$28.76
	\$30,000	\$26.92	\$26.92	\$41.31	\$41.31



LONG TERM DISABILITY		SHORT TERM DISABILITY		
Elimination Period	Premium per \$100	66.67%		\$17.68
0/3 DAYS	\$5.84			
14/14 DAYS	\$4.28			
30/30 DAYS	\$3.71			
60/60 DAYS	\$2.44			
90/90 DAYS	\$1.73			
180/180 DAYS	\$1.27			





Contact

If you have any questions, start with the Benefits Department. We are happy to assist. Additionally, feel free to contact any of our providers directly.

AISD Benefits Department 512-414-2297 | benefits@austinisd.org

AISD Leave Department 512-414-0075 | leaveoffice@austinisd.org

BENEFIT	VENDOR	PHONE NUMBER	WEBSITE
Medical #737540		888-592-3862	www.aetna.com
Prescription drugs #7375400		855-315-3590	www.express-scripts.com
Dental DHMO #00951-001 Core #03595-001 Plus #03595-001		800-422-4234	www.deltadentalca.com
Vision #911764		(800) 877-7195	www.vsp.com
Life & AD&D #151369		800-638-2242	www.metlife.com
Short Term Disability #911763		800-247-6875 Claims: (877) 932-7287	www.sunlife.com/us
Long Term Disability #911763		800-929-1492 Claims: (800) 858-6506	www.metlife.com
Flexible Savings Accounts		800-274-0503	https://mywealthcareonline.com/nbsbenefits/
Health Savings Accounts		877-472-4200	www.mybenefitwallet.com
403B		800-274-0503	www.nbsbenefits.com
457 Plans		512-231-0225	www.valic.com
Cancer #530206 Accident Plans #530206 Critical Illness #530206		800-541-7846	www.glic.com
Employee Assistance Program (EAP)		800-962-9480	www.reviveeap.com

Enrollment

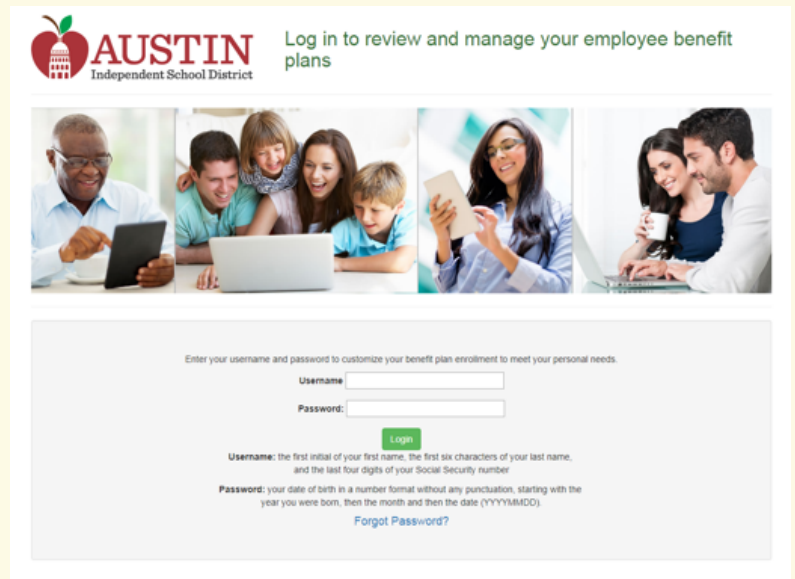
Now, Let's Enroll! Remember, Enrollment is **MANDATORY!**

Enrollment dates: October 1-31, 2018

Austin ISD Benefits Portal

To review your current elections and enroll in your 2019 benefits.

www.austinisdbenefits.com



The screenshot shows the Austin ISD Benefits Portal login page. At the top left is the Austin ISD logo, which includes a red apple icon with a green leaf and the text "AUSTIN Independent School District". To the right of the logo, it says "Log in to review and manage your employee benefit plans". Below this is a banner image showing a group of diverse people (a man, a woman, and children) looking at a laptop. Underneath the banner is a login form with the instruction "Enter your username and password to customize your benefit plan enrollment to meet your personal needs." The form has fields for "Username" and "Password", a "Login" button, and a "Forgot Password?" link. Below the form, there are instructions for the username and password: "Username: the first initial of your first name, the first six characters of your last name, and the last four digits of your Social Security number" and "Password: your date of birth in a number format without any punctuation, starting with the year you were born, then the month and then the date (YYYYMMDD)".

Live Healthy AISD

At the Live Healthy Portal you can track your point totals for the Wellness Premium Credit, participate in challenges, find recipes, and view thousands of free workout videos, and so much more!

www.livehealthyaisd.com



The screenshot shows the Live Healthy AISD portal homepage. At the top is a navigation bar with links for "Overview", "Employee Resources", "Contact", "JOIN NOW", "SIGN IN", and "LANGUAGE". Below the navigation bar is a large banner image showing a group of people walking outdoors. To the left of the banner is a smaller image of a healthy meal with salmon, avocado, and eggs. Below the banner is a "New to Live Healthy AISD?" section with a "JOIN NOW" button. To the right of the banner is a "SIGN IN" section with fields for "Username" and "Password", a "SIGN IN" button, and a "Forgot your password?" link. Below the "SIGN IN" section, there is a welcome message: "Welcome to the NEW Austin ISD eWellness portal! This portal brings together all district resources that are FREE for employees & designed to improve your personal wellbeing. Here you can track and participate in district-wide challenges, view schedules for on-site wellness events, connect to the Reserve Employee Assistance Program (SEAP) and so much more! Select 'Join Now' to create your free account and explore all the portal has to offer." Below this is the theme for 2018: "Choose Well, Work Well, Be Well." and a note in Spanish: "Para ver el sitio web en español, haga clic en 'Idioma' ubicado en la esquina superior derecha de esta página, haga clic en 'Iniciar Sesión' y haga clic en Español."

