



# Northside 2017 Benefits

# Important Benefit Information

## New Hire Eligibility

As a new employee of the District you must elect your benefits within 30 days from your date of hire. If you do not elect your benefits within 30 days from your date of hire you will be assigned \$50,000 Basic Life insurance (at no cost to you) with no other benefits.



## Changing Benefit Elections?

Once you make a benefit election, you cannot make a change until the next annual enrollment (October for a January 1st effective date) unless you have a qualifying life event such as birth, adoption, marriage, spouse or dependent gains or losses coverage. This change along with appropriate documentation is only allowed within 30 days from the effective date of the life event.



## How do I Enroll or Change my Benefits?



Go to:  
[www.unum\\_northside.bswift.com](http://www.unum_northside.bswift.com)

Username: NISD# then your six digit employee ID number (EX: NISD#012345)

Password: Your password is reset at Annual Enrollment each year to the last four digits of your Social Security Number.

## Questions about Benefits

Go to - [www.nisd.net](http://www.nisd.net) on the right side under **Employee Links** click on **Employee Connections - Benefits**

or Call the Office of Benefits and Risk Management at 210-397-8620

or Email us at: [Employee.Benefits@nisd.net](mailto:Employee.Benefits@nisd.net)



## Need to File for a Leave of Absence?

If you are unable to work for more than 3 consecutive days you will need to file for a leave of absence.



Go to: [www.nisd.net](http://www.nisd.net) on the right side under **Employee Links** click on **Leave of Absence Request**

## Important Information About Your Dental Plan

As a new employee, there is a 12 month waiting period on major services unless you had other dental coverage and can provide proof of 12 months continuous coverage. If you were covered on another plan for less than 12 months, your waiting period will be prorated. Please provide proof to: [Employee.Benefits@nisd.net](mailto:Employee.Benefits@nisd.net).



This booklet is intended as a tool and in no way should replace your review of the materials offered by the various insurance carriers and service providers. The District accepts no liability for the content of this booklet, or for the consequences of any actions taken on the basis of the information provided, unless that information is subsequently confirmed in writing. Any views or opinions presented in this booklet do not necessarily represent those of the insurance companies or service providers.

# New for 2017

- **Mandatory Premium Tax Sheltering** – All elections for medical, dental, vision, life and cancer insurance, as well as health and day care spending accounts (FSA) and the health savings account (HSA) will be deducted with pre-tax dollars beginning with the 2017 benefit deductions.
- **Lincoln Financial Critical Illness plan will no longer be offered** – Deductions will not be taken for Lincoln Financial after 2016. Lincoln Financial will offer enrolled employees an opportunity to continue their plan as an individual policy by paying them directly.
- **Unum Critical Illness** – Unum critical illness insurance will be the critical illness insurance offered through payroll deduction beginning in 2017. Employees currently enrolled in the Lincoln critical illness will be passively enrolled in the same level of coverage through Unum. Please note the Unum deduction may be more or less than the current Lincoln deduction. Log on to the enrollment system to increase coverage or add dependents. Employees who currently have the Lincoln policy and do not wish to accept passive enrollment in the Unum policy should call Unum at **1.800.635.5597**.
- **Real Appeal weight management program** – 2017 UHC medical plan enrollees will learn more about a new kind of weight loss program. More information and enrollment instructions will be distributed in early 2017.

## Enrollment Tips

This guide contains basic information about many of the benefits available to NISD employees. For complete details about each benefit go to the NISD Benefits intranet page at <https://nisd.net/employees/department/human-resources/documents/employee-benefits> and review plan brochures and plan documents.

Some plans described in this guide may pay benefits after your death. In most cases, you control who receives those benefits by designating one or more beneficiaries. Make sure your beneficiaries are up-to-date. It is a good idea to review your beneficiaries at every enrollment period and whenever you have an important life event change. Log on to the enrollment site at [https://www.unum\\_northside.bswift.com](https://www.unum_northside.bswift.com) to review or change your beneficiary.

### **Go Green! Tax Statement Delivery Method Change**

NISD is required by the Internal Revenue Service (IRS) to provide all employees with a Form W-2 (Wage & Tax Statement) and a Form 1095-C (Employer provided Health Insurance Offer & Coverage).

In an effort to save resources, time, and lots of trees, beginning January 2017 all NISD employees will have the option to receive their 2016 tax statements electronically via Employee Self Service. Beginning November 1, 2016, employees who wish to receive electronic documents can simply log in to their Employee Self Service and make a selection to have only an electronic copy provided to them. This election will save not only the paper that these forms are printed on, but the time, energy and resources required to pony over 30,000 forms to every campus and department in the District. Please consider this choice! Additional reminders will be sent to employees as the calendar year comes to a close.

# Northside ISD Cafeteria Plan

## Premium Tax-Sheltering

Benefit-eligible employees who enroll in a medical, dental, vision, supplemental life or spending account will automatically have their contributions deducted from their pay on a pre-tax basis.

## Health Savings & Flexible Spending Accounts

NISD offers 3 options to save for medical expenses and daycare for eligible dependents using pre-tax dollars: Health Savings Account (HSA), Flexible Health Spending Account and Flexible Dependent Care Account.

**Enrollment Tip** - Health Savings Account and Flexible Spending Account elections must be elected each year at annual enrollment. Any current Health Savings Account and Flexible Spending Account elections will not passively rollover to 2017.

### Highlights of the Health Savings Account (HSA):

- Available only with HDHP 4000 plans
- Maximum annual election for 2017
  - \$3,400 Employee Only
  - \$6,750 Family
  - \$1,000 Annual additional catch-up deduction for employees age 55 and over
- Money rolls over year to year and if you leave NISD you can keep the money in your account and continue to use it for your healthcare expenses

The HSA is administered by Optum and you will receive a debit card. Deposits to HSA are made after each payroll.

### Highlights of the Health Flexible Spending Account – (FSA):

- Maximum annual election for 2017 is \$2,550
- Use it or Lose it - Only elect what you will use in the course of a year - A carryover of \$500.00 is available to the next year
- The FSA can be used for qualified medical out-of-pocket costs for the employee, spouse and dependent children up to the age of 26 – visit [www.sbsadmin.com](http://www.sbsadmin.com) to learn more about the types of covered expenses

The FSA is administered by SBS and you will receive a debit card. The entire annual amount of election is available from the first day of the plan year.

### Highlights of the Dependent Care Flexible Spending Account

- Maximum annual election of \$5,000 for the family, \$2,500 if married but filing single
- Use it or Lose It – Only elect what you will use during the calendar year
- The Dependent Care FSA can be used for certain expenses to care for a dependent under age 13 or a dependent living with the employee who is physically or mental incapable of self-care – expenses must be incurred for the employee to be gainfully employed

The Dependent Care FSA is administered by SBS. You must file a paper claim for reimbursement. Deposits are made to the account after each payroll and are available for claims only after deposited.

# UnitedHealthcare Medical Plans

## Medical Plan Highlights

Choose from six medical plan options: Choice Plus 2000, Choice 2000, Navigate 2000, Choice Plus 4000, Choice 4000 or Navigate 4000.

- Do you want the freedom to see any doctor or go to any hospital? If ultimate choice is important to you, a Choice Plus option may be best for you. There is coverage in and out of the United Healthcare network and there is no need to get a referral to see a specialist. Keep in mind, these options do have the highest payroll deductions and using doctors or hospitals outside the UHC network mean you do not benefit from negotiated UHC discounts.
- Are all your doctors in the United Healthcare Choice Plus network? If yes, out-of-network coverage may not be important to you so you may want to consider a Choice or Navigate which has a lower payroll deduction.
- Do you have a trusted primary care physician in the United Healthcare network and rely on that doctor to refer you to specialists when needed? If yes and you are willing to receive all care from an in-network UHC provider, selecting a Navigate plan may be a good choice because the payroll deduction is lower than a Choice or Choice Plus option.

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## Medical Plan Extras

- All NISD medical plan options include the United Healthcare Rally Wellness program which gives enrolled employees and spouses the opportunity to earn up to \$200 each in gift cards for participating in wellness-related activities.

### UnitedHealthcare RALLY Wellness

- Sign up and log on to [myuhc.com](https://myuhc.com).
- Attend a biometric screening event and receive a \$75 reward. Then complete the online survey to receive an additional \$25 reward. You will also obtain your "Rally Age" and receive information on recommended coaching programs.
- Complete a telephone-based health coaching program and get a \$75 reward.
- Get a \$20 reward each month that you visit a participating fitness center at least 12 times per month.
- Complete at least 3 Missions through the Rally experience and get a \$50 reward.
- Estimate health care costs on [myuhc.com](https://myuhc.com) and get a \$25 reward.

*Note: Incentives are subject to federal tax withholdings and will be reflected on the Form W2 provided by NISD.*

- All NISD medical plan options include \$5,000 in Basic Life and Accidental Death and Dismemberment insurance through Unum. Employees who decline a NISD medical option will be provided a choice of \$50,000 or \$80,000 in Basic Life and Accidental Death and Dismemberment insurance through Unum.

*Note: Some portion of District-paid premiums for the \$80,000 plan may be considered imputed income employees electing this option.*



# UnitedHealthcare Medical Plans

	Choice Plus 2000	Choice 2000	Navigate 2000
Deductible	\$2,000 Individual \$4,000 Family	\$2,000 Individual \$4,000 Family	\$2,000 Individual \$4,000 Family
Out-of-Pocket Max	\$5,500 Individual \$11,000 Family	\$5,500 Individual \$11,000 Family	\$5,500 Individual \$11,000 Family
Virtual Visits	\$25 copay	\$25 copay	\$25 copay
Primary Care	\$30 copay / \$0 copay for children under age 19	\$30 copay / \$0 copay for children under age 19	\$30 copay / \$0 copay for children under age 19
Referral Required for Specialist	No	No	Yes
Specialist	\$45 copay Tier 1 Specialists - \$30	\$45 copay Tier 1 Specialists - \$30	\$45 copay
Preventive Care	\$0	\$0	\$0
Emergency Room	\$200 copay then 80%	\$200 copay then 80%	\$200 copay then 80%
Urgent Care	\$45 copay	\$45 copay	\$45 copay
Inpatient Hospital	\$250 copay then 80% after deductible	\$250 copay then 80% after deductible	\$250 copay then 80% after deductible
Outpatient Hospital	80% after deductible	80% after deductible	80% after deductible
Prescription Drugs	\$15/\$35/\$70	\$15/\$35/\$70	\$15/\$35/\$70
Mail-Order Prescriptions	2.5 x copay for 3 month supply	2.5 x copay for 3 month supply	2.5 x copay for 3 month supply
Out of Network Deductible	\$5,000 Individual \$15,000 Family	No Coverage	No Coverage
Out of Network Coinsurance	60%		
Out of Network Out of Pocket	\$11,000 Individual \$33,000 Family		
<b>Cost (Monthly)</b>			
Employee Only	\$115.46	\$83.40	\$49.94
Employee Spouse	\$509.17	\$435.20	\$358.01
Employee Child(ren)	\$366.20	\$310.62	\$252.63
Employee Family	\$595.01	\$512.12	\$425.61

# UnitedHealthcare Medical Plans

	Choice Plus 4000	Choice 4000	Navigate 4000
Deductible	\$4,000 Individual \$8,000 Family	\$4,000 Individual \$8,000 Family	\$4,000 Individual \$8,000 Family
Out-of-Pocket Max	\$6,000 Individual \$12,000 Family	\$6,000 Individual \$12,000 Family	\$6,000 Individual \$12,000 Family
Virtual Visits	80% after deductible	80% after deductible	80% after deductible
Primary Care	80% after deductible	80% after deductible	80% after deductible
Referral Required for Specialist	No	No	Yes
Specialist	80% after deductible	80% after deductible	80% after deductible
Preventive Care	\$0	\$0	\$0
Emergency Room	80% after deductible	80% after deductible	80% after deductible
Urgent Care	80% after deductible	80% after deductible	80% after deductible
Inpatient Hospital	80% after deductible	80% after deductible	80% after deductible
Outpatient Hospital	80% after deductible	80% after deductible	80% after deductible
Prescription Drugs	80% after deductible	80% after deductible	80% after deductible
Mail-Order Prescriptions	80% after deductible	80% after deductible	80% after deductible
Out of Network Deductible	\$8,000 Individual \$16,000 Family	No Coverage	No Coverage
Out of Network Coinsurance	50%		
Out of Network Out of Pocket	\$10,000 Individual \$20,000 Family		
<b>Cost (Monthly)</b>			
Employee Only	\$53.45	\$29.43	\$11.10
Employee Spouse	\$239.78	\$184.39	\$142.08
Employee Child(ren)	\$126.77	\$85.16	\$53.37
Employee Family	\$312.95	\$250.87	\$203.47

# MetLife Dental Plans

	Low Plan	High Plan	Premium Plan	Platinum Plan	HMO Plan
<b>Preventive Services:</b> Oral exams (2 per yr), x-rays, cleanings (2 per yr), topical fluoride, sealants (through age 17)	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	100% after \$5.00 copay/visit
<b>Basic Services:</b> Space maintainers & appliances for children (through age 14), emergency care for pain relief, non surgical extractions, fillings (amalgams/ composite for anterior or teeth), prefabricated stainless steel crowns	80% after deductible	80% after deductible	80% after deductible	80% after deductible	\$0-\$150 copay *For more information please see schedule of benefits
<b>Major Services:</b> Crowns, inlays and outlays, bridgework, dentures, denture relines/ rebases, oral surgery, periodontics (gum therapy), endodontic (root canals), implants	50% after deductible	50% after deductible	50% after deductible	50% after deductible	\$0-\$150 copay *For more information please see schedule of benefits
<b>Orthodontia:</b>	Adult/ Child plan pays 50% up to \$1,000	Adult/ Child plan pays 50% up to \$1,500	Adult/ Child plan pays 50% up to \$1,500	Adult/ Child plan pays 50% up to \$1,500	\$0-\$1,900 copay *For more information please see schedule of benefits
Deductible Individual	\$50	\$50	\$75	\$75	NA
Deductible Family	\$150	\$150	\$225	\$225	NA
Annual Maximum Benefit Per Person	\$1,250	\$2,250	\$2,750	\$4,000	NA
<b>Cost (Monthly)</b>					
Employee Only	\$28.69	\$32.56	\$36.29	\$39.62	\$12.40
Employee Spouse	\$52.87	\$60.01	\$65.83	\$71.88	\$21.60
Employee Child(ren)	\$52.03	\$59.05	\$66.89	\$73.04	\$23.46
Employee Family	\$80.42	\$91.27	\$101.74	\$111.10	\$31.28



# Davis Vision

	<b>In- Network</b>
Eye Examination	Once per calendar year, covered in full after \$10 copay
Spectacle Lenses	Once per calendar year, <b>covered in full</b> For standard single-vision single-vision, lined bifocal, or trifocal lenses after \$10 copay
Frames	Once per calendar year, covered in full any fashion or designer frame from Davis Vision's Collection (value up to \$175)  or \$120 retail allowance toward any frame from provider, plus 20% off balance  or \$170 allowance, plus 20% off balance to toward any frame from a Visionworks family of store locations
Contact Lens Evaluation, Fitting, & Follow Up	Once per calendar year Collection Contacts: covered in full Non Collection Contacts: 15% discount
Contact Lenses (in lieu of eyeglasses)	Once per calendar year covered in full any contact lenses from Davis Vision's contact lens collection  or \$120 retail allowance toward provider supplied contact lenses, plus 15% off balance
Out of Network	Exams \$45 /Frame up to \$85 Spectacle Lenses (per pair) up to: Single Vision \$50, Bifocal/Progressive Lenses \$60, Trifocal \$80, Lenticular \$100, Elective Contacts up to \$80, Medically Necessary Contact up to \$250
<b>Additional Discounted Lens Options &amp; Coatings</b>	
Scratch-Resistant Coating	FREE
Polycarbonate Lenses	FREE
Standard Anti-Reflective	Negotiated Discount
Standard Progressives	Negotiated Discount
Plastic Photosensitive	Negotiated Discount
<b>Cost (Monthly)</b>	
Employee Only	\$5.69
Employee Spouse	\$11.38
Employee Child(ren)	\$14.22
Employee Family	\$15.67

# UNUM Supplemental Life Insurance

Employees may purchase additional supplemental life insurance for themselves, their spouse, and their children. Additionally, employees receive travel assistance benefits as a result of their enrollment in a UNUM Basic or Supplemental Life Insurance plan.

## UNUM Rates:

Supplemental Life & AD&D Rates per \$1,000 - \$0.185

Supplemental Spouse Rates per \$1,000 - \$0.325

Supplemental Child Rates for a coverage amount of \$5,000 - \$1.55

Supplemental Child Rates for a coverage amount of \$10,000 - \$3.10

## Enrollment Tip

Coverage may be subject to providing evidence of insurability for employees, spouses and dependents who do not enrolled when first offered coverage.

You control who receives your life insurance benefits. Make sure your life insurance beneficiaries are up-to-date. It is a good idea to review your beneficiaries at every enrollment period and whenever you have an important life event change. Log on to the enrollment site to review or change your beneficiary.

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## Unum Critical Illness Insurance

When a serious illness strikes UNUM's Critical Illness plan can help. With Critical Illness Insurance, if you are diagnosed with a covered illness, you get a lump sum cash benefit to use however you wish - even if you receive benefits from other insurance. This can help pay your bills while you are off work, medical expenses, or however you choose to spend it.

Employees may choose to purchase \$5,000 to \$60,000 of coverage. Covered conditions include:

- Heart attack
- Major organ failure
- End-stage renal (kidney) failure
- Coronary artery bypass surgery
- Stroke
- Permanent paralysis

*There are some limitations and policy exclusions.*

## Critical Illness Plan Extras

### Wellness Benefit:

Unum offers a \$50 wellness benefit per calendar year for covered health screenings. These may include certain blood tests, stress tests, colonoscopies, chest x-rays and mammograms.

### Enrollment Tip

Unum's critical illness plan includes coverage for dependent children, newborn until their 26th birthday at 25% of the employee benefit amount (no additional cost).

The plan does not pay benefits for a claim that is caused by, contributed to or occurs as a result of pre-existing condition for which the date of diagnosis is in the first 12 months following the insured's coverage effective date.

# Aetna Disability Insurance

Disability insurance allows employees to choose a monthly benefit amount in \$100 increments, from \$200 to \$10,000 (not to exceed 66 2/3% of their income) if they are unable to work due to a personal illness, injury or pregnancy.

Employees choose the waiting period, the period which an employee must be continuously disabled before they are eligible for benefits. Available waiting periods can begin as early as the first day of disability for an accident to the 180<sup>th</sup> day of disability for sickness. See the enrollment system for all the options and rates.

## Maximum Benefit Period:

- If your period of disability starts prior to the date you reach age 60, it will end the last day of the calendar month in which you reach age 65
- If your period of disability starts on or after the date you reach age 60, after the elimination period coverage will end after 60 months of disability

## Enrollment Tip

Consider the number of days of sick leave you have available when considering which waiting period to select. The longer the waiting period, the lower your monthly disability insurance cost.

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# Allstate Cancer Insurance

Receiving a diagnosis of cancer can be difficult on anyone, both emotionally and financially. Cancer insurance provides you and your family with financial assistance.

- Benefits paid directly to you unless otherwise assigned
- Coverage for you or your entire family
- Waiver of premium after 90 days of disability due to cancer for as long as your disability lasts (primary insured only)
- No evidence of insurability (qualifying questions) required at initial enrollment or this year's annual enrollment

## Cancer Plan Extras

### Wellness Benefit:

Allstate offers a \$100 wellness benefit per calendar year to all employees enrolled in the cancer plan for any one of the following: Bone Marrow Testing; Blood tests for CA15-3 (breast cancer), CA125 (ovarian cancer), PSA (prostate cancer) and CEA (colon cancer); Chest X-ray; Colonoscopy; Flexible sigmoidoscopy; Hemocult stool analysis; Mammography; Pap Smear; and Serum Protein Electrophoresis (myeloma).

## Enrollment Tip

The plan does not pay benefits for a pre-existing condition during the 12-month period beginning on the date coverage starts. A pre-existing condition is a disease or physical condition for which medical advice or treatment was received during the 12-month period prior to the effective date of coverage.

# LegalGUARD Plan

LegalGUARD is an insurance plan by LegalEASE and underwritten by The Virginia Surety Company that provides support and protection from unexpected legal issues. Be fully prepared and confident with LegalGUARD.

What you get with a LegalGUARD Plan:

- An attorney with expertise specific to your personal legal matter
- National network of attorneys with exceptional experience, matched to meet your needs
- Concierge help navigating common individual needs
- Up to 10 hours of financial counseling per year
- Identity monitoring and additional benefits through LifeLock®

Being a LegalGUARD member saves you costly legal fees – examples include\*:

- Purchase/Sale/Refinancing of primary residence
- Consumer disputes, small claims court representation
- Simple will, Living will, Health Care Power of Attorney
- Serious traffic matters
- Separation, divorce, adoption

\*Limitations and exclusions apply. Please contact LegalEASE for complete details.

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## Aetna Employee Assistance Program (EAP)

We all experience times when coping with all that life throws at us can be a little difficult. The EAP can help. Confidential no cost help is just a phone call away.

Call **1.855.283.1915**

Talk to a counselor or get a referral for up to 3 face-to-face sessions for each issue you and your family members may encounter. EAP services can help with:

Mental health and well-being  
Personal and professional relationships  
Substance abuse  
Family life  
Daily stress



Visit [www.mylifevalues.com](http://www.mylifevalues.com)  
**username: resources**  
**password: resources**

Access online worklife resources 24 hours a day / 7 days a week to find:

Online Childcare/ Eldercare  
Free Webinars  
Educational Information  
Discount Programs

# Fit Family 4 Life



## What's going on at NISD?

NISD is committed to providing its employees with wellness programs which promote healthy physical, behavioral, and financial lifestyles. Through partnerships with local vendors, distributing information through various media, and sponsoring wellness related activities, we strive to improve the lives of our employees and their families.

This year our wellness program is broken down into 4 areas: **Financially Strong, Physically Strong, Nutritionally Strong, and Mentally Strong.** Each of these areas has some really great events. Follow us on Facebook (FitFamily4LifeNISD) for all the great events coming to your area:

Employee's may log into **Employee Connections - Benefits - Fit Family 4 Life to find:**

- Thursday's Wellness Tips
- Mammography Screening Schedule
- Calendar of Events for the Month
- Fitness Activities Schedule and much more!

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## Notes

# Notes



# Benefit Contacts

## Medical

### UnitedHealthcare

Group# 906022  
Customer Service  
1-844-554-9709  
[www.myuhc.com](http://www.myuhc.com)

## Dental

### MetLife

Group PPO# 153560  
Group HMO# MET 3786 TX  
Customer Service  
PPO 1-888-310-1679  
HMO 1-800-880-1800  
[www.metlife.com/dental](http://www.metlife.com/dental)

## Vision

### Davis

Group# 3152  
Customer Service  
1-877-923-2847  
[www.davisvision.com](http://www.davisvision.com)

## Disability

### Aetna

Group# 473701  
Claims  
1-888-266-2917  
[www.aetna.com](http://www.aetna.com)

## Employee Assistance Program

### Aetna Resources for Living

Customer Service 1-855-283-1915 [www.mylifevalues.com](http://www.mylifevalues.com)  
username: resources  
password: resources

## Critical Illness

### UNUM

Customer Service  
1-800-635-5597

## Life Insurance

### UNUM

Group# 570616  
Customer Service  
1-800-421-0344  
[www.unum.com](http://www.unum.com)

## Cancer Insurance

### Allstate

Group# 96441  
Customer Service  
1-800-521-3535

## Legal Plan

### LegalEase LegalGuard

Customer Service 1-800-248-9000  
[legaleaseplan.com/northside-isd](http://legaleaseplan.com/northside-isd)

## Flexible Spending Accounts & Dependent Spending Accounts & COBRA

### SBS

Customer Service  
1-888-659-8151

## Health Savings Accounts

**Optum Bank** Customer Service 1-877-470-1771  
[www.mycdh.optum.com](http://www.mycdh.optum.com)

## Retirement

### Teacher Retirement System (TRS)

Customer Service  
1-800-223-8778  
[www.trs.state.tx.us](http://www.trs.state.tx.us)

## 403(b) Plans

### Third Party Administrator

### TCG

Customer Service  
1-800-943-9179  
[www.region10rams.org](http://www.region10rams.org)

## NISD Benefits & Risk Management

## Benefits

Customer Service  
210-397-8620  
Fax Leaves of Absence  
210-398-8803  
Fax Benefits  
210-398-8802  
[employee.benefits@nisd.net](mailto:employee.benefits@nisd.net)

## Enrollment Website

[www.unum\\_northside.bswift.com](http://www.unum_northside.bswift.com)

## Risk Management

Customer Service  
210-397-8720  
Fax: 210-398-8801

## Human Resources

Customer Service  
210-397-8600  
Fax: 210-257-1155

