

**TYLER ISD BENEFIT SCHEDULE
OCTOBER 1, 2009 - SEPTEMBER 30, 2010**

BENEFIT	PLAN A	PLAN B
<u>Calendar Year Deductible</u> In-Network Out-of-Network Out-of-Area	\$100 Individual/\$300 Family \$100 Individual/\$300 Family \$100 Individual/\$300 Family	\$500 Individual/\$1,500 Family \$1,000 Individual/\$3,000 Family \$500 Individual/\$1,500 Family
<u>Coinsurance</u> In-Network Out-of-Network Out-of-Area	\$875 Individual/\$2,625 Family \$875 Individual/\$2,625 Family \$875 Individual/\$2,625 Family	\$1,250 Individual/\$3,750 Family \$2,500 Individual/\$7,500 Family \$1,250 Individual/\$3,750 Family
<u>Inpatient Hospital Services</u> In-Network Out-of-Network Out-of-Area	85% after Calendar Year Deductible \$1,000/Confinement Ded, then 65% after Cal Yr Ded; Not to Exceed Max Allowable 80% after Calendar Year Deductible	75% after Calendar Year Deductible \$1,000/Confinement Ded, then 55% after Cal Yr Ded; Not to Exceed Max Allowable 70% after Calendar Year Deductible
<u>Out-Patient Hospital Services</u> In-Network Out-of-Network Out-of-Area	85% after Calendar Year Deductible 65% after Cal Yr Ded; Not to Exceed Max Allowable 80% after Calendar Year Deductible	75% after Calendar Year Deductible 55% after Cal Yr Ded; Not to Exceed Max Allowable 70% after Calendar Year Deductible
<u>Emergency Care</u> In-Network Out-of-Network Out-of-Area	85% after Calendar Year Deductible 65% after Cal Yr Ded; Not to Exceed Max Allowable 80% after Calendar Year Deductible	\$75 Co-Pay, Waived if Admitted 55% after Cal Yr Ded; Not to Exceed Max Allowable 70% after Calendar Year Deductible
<u>Physician Office Visit</u> In-Network Out-of-Network Out-of-Area	80% after Calendar Year Deductible 80% after Calendar Year Deductible Not to Exceed Max Allowable 80% after Calendar Year Deductible	\$30 Co-Payment 55% after Calendar Year Deductible Not to Exceed Max Allowable 70% after Calendar Year Deductible
<u>Prescriptions</u>	<u>Local Pharmacy</u> Generic - \$10 co-payment Brand w/No Generic available - 30% Brand w/generic available - 50% (30-Day Supply)	<u>Mail Order</u> Generic - \$0 Brand w/No Generic available - 25% Brand w/generic available - 35% (90-Day Supply)

**TISD HEALTH INSURANCE RATES
OCTOBER 1, 2009 - SEPTEMBER 30, 2010**

TYPE OF COVERAGE	PLAN A		PLAN B	
	Employee Pays/Month	TISD Pays	Employee Pays/Month	TISD Pays
Employee Only	\$210.00	\$225.00	\$120.00	\$225.00
Employee & Child(ren)	\$380.00	\$225.00	\$250.00	\$225.00
Employee & Spouse	\$455.00	\$225.00	\$305.00	\$225.00
2 Employees & Spouse*	\$230.00	\$450.00	\$80.00	\$450.00
Employee & Family	\$630.00	\$225.00	\$440.00	\$225.00
2 Employees & Family*	\$405.00	\$450.00	\$215.00	\$450.00

Major Medical Health Insurance - The Tyler Independent School District's major medical plan is a self-insured plan with both the employee and the District contributing toward the premium. The District pays \$225 per month toward the premium with the employee paying amounts outlined below. For additional detailed information, please read the [plan document](#). Premiums are paid by payroll deduction. A six-member Insurance Committee, made up of District employees appointed by professional organizations and the superintendent, oversees the plan and employee benefits. **You must make a decision about health coverage within thirty (30) days of your first day of employment or eligibility. There is a scheduled Open Enrollment period every September for the major medical health insurance.** Coverage will begin on the first of the month following the thirty-day waiting period. If employees do not elect major medical coverage for their self or their dependents at the time of employment, they can apply for coverage as a late enrollee subject to underwriting approval by the Third Party Administrator. Each employee participating in the health plan receives \$5,000 life insurance paid by the District.

In-Hospital Benefit - Employees who are not enrolled in the major medical coverage must enroll in the in-hospital benefit with the premium paid by the District. The in-hospital benefit (IHB) pays directly to the employee \$100 per day for each overnight stay in a hospital. Outpatient services are not included. Additionally, the in-hospital benefit (IHB) also provides a total of \$15,000 in paid life insurance. \$5,000 is the coverage all employees receive and \$10,000 is the additional amount for participating in IHB. The district contributes \$30 to the health plan in premium for this plan. **However, in order to receive the in-hospital benefit (IHB) an employee must enroll, it is not automatic.**

Employee Assistance Program - All employees are eligible to participate in the District's employee assistance program (EAP) which offers free, professional counseling services. The EAP program allows up to eight free visits for these services. The counseling sessions are confidential and are handled through a local company. The service provider can be reached at 1-800-477-8622 or (903) 581-6300.

Dental Insurance - The District offers group dental insurance through MetLife Insurance Company. Monthly premiums are paid by payroll deduction. In order to receive the best benefit from the dental plan, employees should use a PDP in-network provider. A list of network providers can be found in the Dental Plan or on the website. The District does not pay any of the premiums for dental insurance. If you have further questions contact the local MetLife Insurance Company agent, Greg White at 903.596.8211.

Monthly deductions are:

Employee only	\$26.01	Employee & one dependent	\$54.12	Employee & family	\$78.84
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Vision Insurance - The District offers group vision insurance through SafeGuard Insurance Company until **12/31/09**. Monthly premiums are paid by payroll deduction. In order to receive the best benefit from the vision plan, employees should use a network provider. A list of network providers can be found in the Vision Plan or on the website. The District does not pay any of the premiums for vision insurance. If you have further questions contact the local SafeGuard Insurance Company agent, Greg White at 903.596.8211.

Monthly deductions are:

Employee only	\$ 8.51	Employee & one dependent	\$14.89	Employee & family	\$23.41
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Effective 01/01/2010, the District will offer group vision insurance through Block Vision.

Employee only	\$ 8.96	Employee & one dependent	\$15.25	Employee & family	\$22.40
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If you have further questions contact the local Block Vision Insurance Company agent, Greg White at 903.596.8211.

Term Life Insurance - Coverage can be purchased by payroll deduction from Reliance Standard Life Insurance. The additional term life insurance level available is based on an employee's salary. One, two, or three times the annual salary is available at \$.21 per thousand dollars of coverage. For employees who elect coverage on themselves, an additional \$3.80 per month will purchase \$10,000 of life insurance on a spouse and \$5,000 on each dependent child. If you have further questions contact the local Reliance Standard Life Insurance agent, Greg White at 903.596.8211. **Group Income Protection** - District employees may enroll in a group income protection (disability) plan offered through UNUM. Premiums are paid by payroll deduction. If you have further questions contact the local UNUM agent, Greg White at 903.596.8211.

Personal Accident Expense Plan - The district offers accident insurance through AFLAC. If you have further questions contact the AFLAC agent, Debbie Stanley at 903.534.8066.

Cancer Insurance - The district offers cancer insurance through AFLAC. If you have further questions contact the AFLAC agent, Debbie Stanley at 903.534.8066.

Supplemental Life Insurance - The district offers additional life insurance through AFLAC. If you have further questions contact the AFLAC agent, Debbie Stanley at 903.534.8066.

Personal Recovery Plus - The district offers a policy that provides benefits for certain specified illnesses such as heart attack, stroke and others through AFLAC. If you have further questions contact the AFLAC agent, Debbie Stanley at 903.534.8066.

Cafeteria Plan - A Section 125 Cafeteria Plan agreement is a plan that allows employees to tax shelter certain items that are being payroll deducted. Employees benefit by reducing their amount of taxable wages, which saves on the amount of income tax you have to pay. **Employees must understand that if you choose to tax shelter any of the premiums listed below, you can not cancel the insurance during the plan year January 1 through December 31).** Even if there is a premium increase on one of the premiums that you are tax sheltering, you can not make the change until the end of the plan year. The only criteria that will allow you to change your election are if you have a family status change. Examples of a family status change are marriage, divorce, birth of a child, death of a family member, or change of employer of a spouse. The following premiums can be tax sheltered under a Section 125 Cafeteria Plan:

Health	Dental	Vision	Cancer	Accident	Personal Recovery Plus
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Employees can also tax shelter money to pay for medical items not reimbursed by insurance and childcare through a flexible spending account (FLEX ONE). Money is deducted from your payroll check on a tax-sheltered basis. **Caution:** If you do not use all of the money set aside for these expenses, you will lose the money. This benefit is administered by AFLAC. If you have further questions contact the AFLAC agent, Debbie Stanley at 903.534.8066.

Annuity Plans – The District works with numerous companies offering opportunities for employees to participate in tax sheltered annuity programs through payroll deduction. If you have an existing annuity that you would like to payroll deduct, please contact Vicky Hudspeth at 903.262.1080 to determine if the company you are using is established at Tyler ISD. Ms. Hudspeth can assist you with information that is necessary to begin the deduction.

Olympic Fitness Center - Employees of the district can use the ETMC Olympic Fitness Center at a discounted rate. An enrollee pays an assessment fee of \$35 (employee only) or \$50 (employee & spouse). The monthly cost is \$30(employee only) and \$50 (employee & spouse). This amount is payroll deducted. Visit the Olympic Center to enroll. The Olympic Center will forward the payroll deduction information to TISD payroll office.