



# Midway ISD

## 2016 – 2017 Benefits

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**Midway ISD**  
**13885 Woodway Dr.**  
**Woodway, TX 76712**  
**(254) 761-5610**

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# Contact Information

US Employee Benefits  
Service Group: Blake Denby  
(972) 772-0900  
(877) 730-7780 toll free  
[www.usebsg.com](http://www.usebsg.com)

Loyal American  
Cancer and Critical Illness  
PO Box 26580  
Austin, TX 75755-0580  
(866) 459-4272  
[www.loyalamerican.com](http://www.loyalamerican.com)

Texas Life – Individual Life Insurance  
PO Box 830  
Waco, TX 76703-0830  
(800) 283-9233  
[www.texaslife.com](http://www.texaslife.com)

Met Life  
Accident  
PO Box 80826  
Lincoln, NE 68501-0826  
(800) 438-6388  
[www.metlife.com](http://www.metlife.com)

Block / Superior Vision  
PO Box 14035  
Milwaukee, WI 53214-0035  
(866) 265-0517  
[www.superiorvision.com](http://www.superiorvision.com)

Lincoln Financial Group  
Life Insurance  
Dental Insurance  
(800) 423-2765  
[www.lincolnfinancial.com](http://www.lincolnfinancial.com)

Companion Life / Benefit Connection  
Medical Gap  
2740 Dallas Pkwy Suite 100  
Plano, TX 75093  
(972) 788-0699  
[www.companionlife.com](http://www.companionlife.com)

The Standard Disability  
Claims & Administration Office  
PO Box 2800  
Portland, OR 97208  
(800) 368-1135/F (888) 878-3686  
[www.standard.com](http://www.standard.com)

TASC Flex System – Customer Service  
2302 International Lane  
Madison, WI 53704-3140  
(800) 422-4661 / Option 2  
[www.tasconline.com](http://www.tasconline.com)

Quality Care Dental Discount (QCD)  
12001 N. Central Expressway Suite 600  
Dallas, TX 75243  
(800) 229-0304  
[www.qcdofamerica.com](http://www.qcdofamerica.com)

## TRS- Active Care

**Aetna (800) 222-9205**

**Scott & White (800) 321-7947**

**First Care (800) 884-4901**

This booklet is designed to highlight your benefits. It is not a summary plan description (SPD). Official plan and insurance documents actually govern your rights and benefits under each plan. For more details about your benefits, including covered expenses, exclusions and limitations please refer to the individual SPDs.

If any discrepancy exists between this booklet and the official documents, the official documents (SPD) will prevail.

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## **Employee Benefits** **Services Group.**

U.S. Employee Benefits Services Group (USEBSG) is the nation's leading independent provider and administrator of employer- sponsored benefits and retirement plans in the school district marketplace. We serve over 400 ISDs in Texas and are endorsed by TACS.

Our focus is on developing comprehensive programs providing affordable solutions for Midway Independent School District benefits, online enrollment and retirement plan needs. We have 25 years of experience and over 1,000,000 clients across the nation.

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### **GENERAL INFORMATION**

Midway Independent School District offers a wide range of benefits to eligible employees and their family members. All new or newly eligible employees will either go online or come to the Benefits Office to enroll.

You will be required to provide the name, date of birth and social security number for any dependents (this includes spouse). New or newly eligible employees will have 31 days from their hire date to complete their enrollment. Failure to enroll within 31 days could result in exclusion from benefits.

The plan options and coverage levels you select for the 2016-2017 plan year will remain in effect from September 1, 2016 through August 31, 2017.

After the initial enrollment period, you can only add or change coverage during the year if you have a Qualified Family Status Change/Special Enrollment event such as: Marriage, Divorce, Birth or adoption, Death, Court Order (child(ren) coverage only), Spouse gains or loses employment.

You must submit all the required documentation and make your plan changes within 31 days of from the date of the event.

### **AUTOMATIC COVERAGE FOR CERTAIN BENEFITS**

As a TRS contributing member and a Midway ISD employee, you will receive a basic life insurance policy provided by the district at no cost to you. Please ensure you have a beneficiary on file with In-Roll for this policy.

To sign up for benefits log in to our enrollment system, In-Roll, at [www.in-roll.com](http://www.in-roll.com) or contact the Benefits Office at (254) 761-5610 ext. 1136

Certain benefits are Guarantee Issue to new employees, meaning you will not be denied and you will not have to answer medical questions. If you enroll later, you may be expected to answer medical questions and coverage could be denied.

### **FOR SELF-ENROLLMENT**

[www.in-roll.com](http://www.in-roll.com)

User Name – first initial plus full last name plus last four of SS#  
(Ex: Joe Jones xxx-xx-1234 = jjones1234)

Password – midwayisd

You will be prompted to change your password

InRoll

**Login**

User Name

Password

Login

 [Forgot User Name / Password](#)

Contact your local benefits office if you are having problems logging in.

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Please read the information and instructions, included on the Welcome Page, about your benefits and how to enroll.

Once you have completed your enrollment, you will see a "Confirmation Statement". This page shows you the benefit selections made, the cost of these benefits, and dependents entered into the system. Click the "Print and Save" button at the bottom of this page to create a printable version of this document. Once the printable version appears, click file/print to print a copy for your records. Note: If you have a valid email address in the system, you can also request to have a copy of your Confirmation Statement emailed to you.

## SECTION 125 / CAFETERIA PLAN

Cafeteria plans, also known as Section 125 plans (the IRS code that covers them), and flexible spending plans allow you to deduct certain amounts for benefits from your gross earnings before federal withholding taxes are figured.

Similar to a cafeteria where individuals select their food of choice, employees may choose benefits of their choice. These plans become more useful as diversity within our workforce continues to grow. For example, the benefit needs of young families may differ greatly from those of a single person.

### RULES REGARDING THE MIDWAY ISD CAFETERIA PLAN:

Benefits elections will remain in effect for the plan year and cannot be revoked or changed unless you experience one of the following changes in family status:

- Marriage
- Divorce
- Birth
- Adoption
- Death
- Termination or change in spouse's employment
- Change in eligibility status of a dependent

## 2016 – 2017 Monthly Rates

### Gap Insurance – Companion Life / Benefit Connection \$1500 Hospital Inpatient / Outpatient Benefit

<u>Age Band</u>	<u>Monthly Rate</u>
Under 40	\$26.89
40-49	\$35.41
50+	\$74.37

### Dental Insurance – Lincoln PPO

Low Option: 80/80/50 \$1500 Max

High Option: 100/80/50/50 \$2000 Max

<u>Low Option</u>	<u>Monthly Rate</u>
Employee Only	\$23.06
Employee and Spouse	\$49.21
Employee and Children	\$45.76
Family	\$71.88
<u>High Option</u>	<u>Monthly Rate</u>
Employee Only	\$35.54
Employee and Spouse	\$75.92
Employee and Children	\$77.93
Family	\$119.80

**Dental Discount Plan – Quality Care Dental (QCD)  
Discount Plan Only**

<b><u>Tier Option</u></b>	<b><u>Monthly Rate</u></b>
Employee Only	\$3.00
Employee and One Dependent	\$6.00
Family	\$9.00

**Vision Insurance – Block Superior Vision  
\$10 Exam / \$10 Materials Co-Pay / \$125 Frame Allowance / \$155 Contact Allowance**

<b><u>Tier Option</u></b>	<b><u>Monthly Rate</u></b>
Employee Only	\$10.40
Employee and One Dependent	\$18.24
Family	\$26.90

**Group Base Voluntary Term Life Insurance – Lincoln Financial  
\$10, 000 policy is provided by Midway ISD to eligible employees, at no cost**

Employee can buy up with Voluntary Term Life Insurance at an additional cost.  
For rates or to enroll please see an agent or enroll online at [www.in-roll.com](http://www.in-roll.com)

**Individual Life Insurance – Texas Life  
Portable and Permanent Life Insurance**

For rates or to enroll please see an agent or enroll online at [www.in-roll.com](http://www.in-roll.com)

**Disability Insurance – The Standard  
Insurance for your paycheck in the event of an accident or illness**

<b><u>Elimination Period</u></b>	<b><u>\$1,000 Monthly Benefit Rates</u></b>
7 – 7 Day Elimination	\$36.22
14 Day Elimination	\$33.20
30 Day Elimination	\$27.62
60 Day Elimination	\$19.25
90 Day Elimination	\$16.65
180 Day Elimination	\$12.46

**Cancer Insurance – Loyal American****Pays over and above major medical insurance directly to the participant****Base Plan A**

Employee Only  
Employee and Child Dependent(s)  
Family

**Monthly Rate**

\$25.69  
\$31.20  
\$43.13

**Base Plan B**

Employee Only  
Employee and Child Dependent(s)  
Family

**Monthly Rate**

\$36.01  
\$43.10  
\$59.87

**Critical Illness Insurance – Loyal American****Pays over and above major medical for strokes, heart attacks, renal failure and many more expenses****Age Band**

25  
35  
45  
55  
65

**\$10,000 Lump Sum Benefit – Rates**

\$3.71  
\$5.94  
\$11.68  
\$19.90  
\$31.23

**Accident Insurance – Met Life****Pays over and above major medical insurance directly to the participant****Low Option**

Employee Only  
Employee and Spouse  
Employee and Children  
Family

**Monthly Rate**

\$7.75  
\$11.70  
\$14.99  
\$19.28

**High Option**

Employee Only  
Employee and Spouse  
Employee and Children  
Family

**Monthly Rate**

\$14.74  
\$22.22  
\$28.43  
\$35.92

## FLEXIBLE SPENDING INFORMATION – TASC

Flexible spending accounts are pre- tax, payroll deductions for Healthcare Reimbursement and/or Dependent Care reimbursement plans.

### Serious Considerations for Flex Accounts

- You are locked into the payroll deduction for the length of the Plan Document Year (usually 12 months).
- If any funds have not been used (reimbursed) by you at the end of the Plan Document Year, those unused funds cannot be returned to you.
- The person providing child care will be expected to pay taxes on the cost of that care. To be sure that this is the case, you must provide the social security number of the provider when you turn in the voucher.
- Expenses reimbursed under this plan may not be used when calculating your medical expense deduction or the dependent care tax credit. Because it is sometimes more advantageous to take the dependent care tax credit on your tax return than to participate in the dependent care expense account, you should discuss which alternative is the best with your tax consultant.

