

Austin ISD

Benefit Guide



INSIDE THE GUIDE

Enrollment information

New wellness resources: free for staff

Know where to go before you go to get care

Decision making support tools

Benefits Plan Year

01/01/2022 - 12/31/2022

www.austinisdbenefits.com



Download Your AISD Benefits App Today!



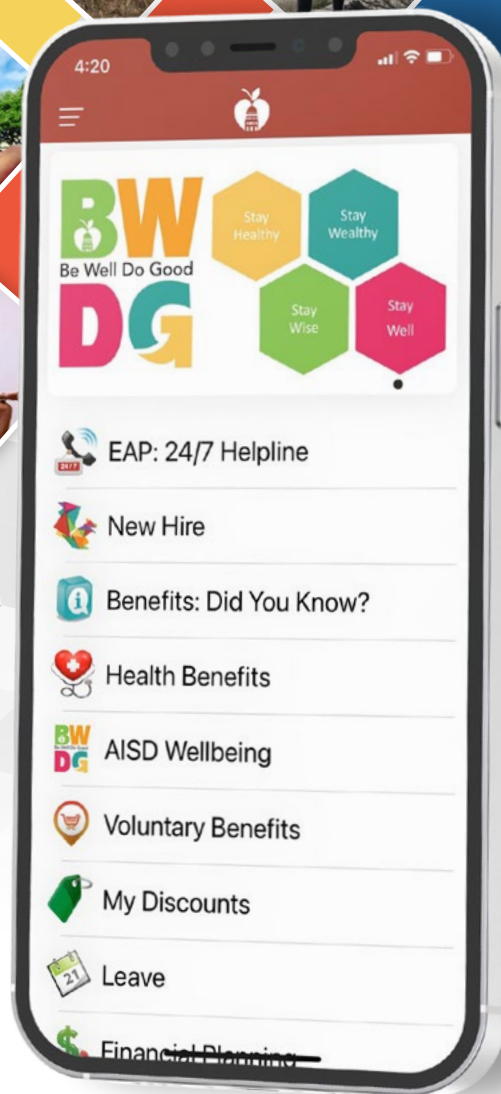
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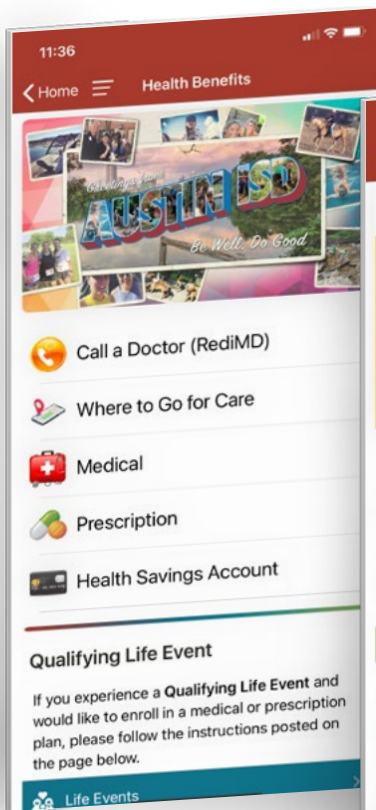
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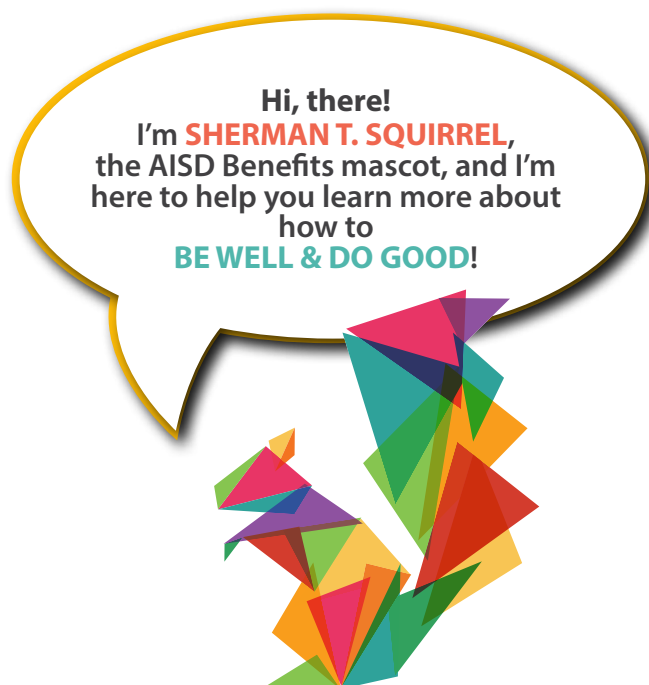
- ✓ Customized Benefits
- ✓ Call a Doctor (RediMD)
- ✓ Health Benefits
- ✓ Wellbeing Program
- ✓ EAP Helpline 24/7
- ✓ ...and more!





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HOW DO I ENROLL?

- » **Open enrollment is Oct. 1 to Oct 31;** If you are a new hire, you must enroll within 30 days of your date of hire.
- » If adding dependents, have your dependent documentation on hand and ready to upload.
- » Sign in to the Benefits Portal at www.austinisdbenefits.com from any computer or smart device and Login with your User Name and Password.
- » New users must Register and answer security questions. Our case-sensitive company key is **Austin ISD**.
- » Need to reset your password?
 - » Click Forgot your user name or password?
 - » Enter your Social Security number, birth date and our company key, **Austin ISD**.
 - » Answer your security phrase.
 - » Enter and confirm your new password, then click Continue and Login with your new credentials.
- » View plan details, carrier specifics and resources in the Reference Center.
- » Get Started: Click Start Here and follow the instructions to make your benefit choices by the deadline on the calendar. **If you miss the deadline you will have to wait until next annual enrollment period to enroll or make changes.**
- » Making Your Elections: Using Previous and Next to navigate, review our options as you move through the enrollment process. Select plan(s) and who you would like to cover. Track your choices and costs along the left side.
- » Review and Confirm: Make sure your personal information, elections, dependents and beneficiaries are accurate and Approve your enrollment. **FAILURE TO COMPLETE THIS STEP WILL RESULT IN NO BENEFITS COVERAGE.**
- » To finalize your enrollment, click Agree.
- » Finalize: When your enrollment is complete, you will receive a confirmation number and you can also Print Benefits Summary.
- » Your To Do list will notify you if you have any additional actions needed to complete your enrollment.
- » Review Your Benefits: You have year- round access to benefits summary that shows your personal selections. Click Benefit Summary on the homepage to review your current benefits at any time.

**Having trouble logging in?
Call the AISD Benefits Information Line
at 512-414-2297 from 7:45am - 4:45pm
Monday through Friday.**



MEET SOFIASM

YOUR PERSONAL BENEFITS ASSISTANT IS STANDING BY TO ANSWER YOUR BENEFITS QUESTIONS.

Sofia uses machine learning to assist you in your needs which means she learns from every interaction and grows her knowledge over time!

HOW CAN I USE SOFIA?

Simply click on the 'Live Chat' icon in the top banner and ask your question. You can type your question in the chat box or hit the microphone and ask your question out loud! In order to help her answer your question accurately please follow these simple guidelines:

- Ask one question at a time
- Keep the question to one sentence if possible
- Avoid abbreviations

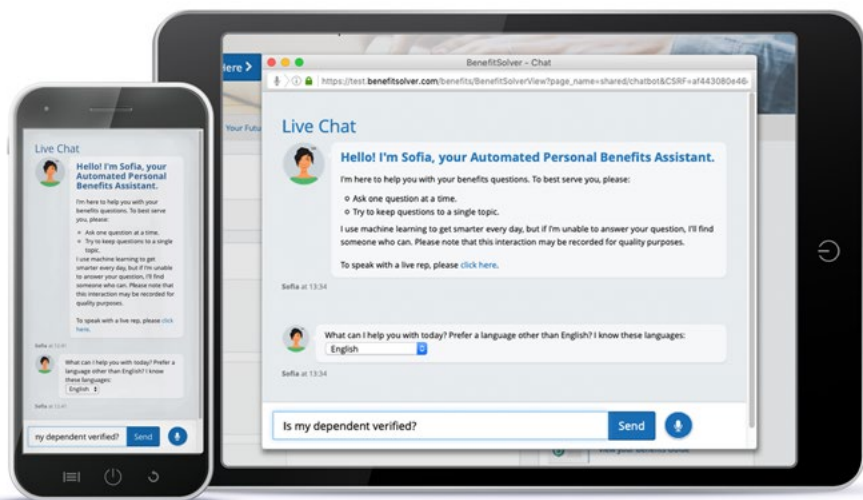
Sofia is available to you 24/7, every day of the week. She also speaks Spanish and French, just select that option right at the start.

WHAT CAN SOFIA ANSWER?

- Plan details
- Verification status
- COBRA details
- Information about benefits
- HSA/FSA balances
- And much more!



*Sofia*SM
by  benefitssolver





QUALIFYING LIFE EVENT

GENERALLY, BENEFIT CHANGES ARE LIMITED TO OPEN ENROLLMENT.

There are few exceptions to this rule. Change in family status rules allow you to make some related benefit changes during the plan year due to a qualifying life event, such as marriage, birth, etc.

QUALIFYING EVENT	SUPPORTING DOCUMENTATION	DEPENDENT DOCUMENTATION
Marriage	Marriage Certificate	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	No additional documentation required
Birth	<ul style="list-style-type: none">• Birth Certificate, or• Verification of birth facts issued by hospital	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	No additional documentation required
Change of spouse employment	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



QUALIFYING LIFE EVENT

WHEN ADDING OR DROPPING DEPENDENTS:

- Mid-year benefit changes are only permitted in the event of a qualifying life event.
- Changes must be added 31 days from date of qualifying life event.
- 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 October.

Email supporting documentation to benefits@austinisd.org.

HOW TO CHANGE YOUR BENEFITS

Once approved, your benefit elections will remain in effect until the end of the plan year, unless you have a qualifying life event such as marriage, divorce, or having a baby. Find detailed information in the Reference Center.

- Click on Change My Benefits.
- Select Life Event and the event type.
- Review your options and follow the election steps outlined above to complete your changes.
- ***IMPORTANT: You must make changes within 31 days of the event, and provide required documentation.

Change your Beneficiaries: Beneficiary changes can be made at any time of the year.

- Click Change My Benefits
- Select Basic Info and Change of Beneficiary:
- Follow the prompts to complete your change.



MAKE THE MOST OF YOUR BENEFITS



EXPLORE YOUR OPTIONS

Austin ISD offers 3 different medical plans. Each has its own level of benefits and deductibles. Compare them to choose the best option for you.



USE YOUR RESOURCES

There are many places to find benefits information. Download the Benefits App, login to your Benefits Portal or review this Benefits Guide.



USE MEDICAL SAVINGS ACCOUNTS

We offer both an HSA option and FSA account. Both allow you to save pre-tax dollars to use for medical costs, but each has different rules. Compare them to choose the best option for you.



KNOW WHERE TO GO

Choosing the right care option can save you time and money. Our plan has network options for telehealth, walk-in clinics and urgent care.



TAKE ADVANTAGE OF WELLNESS INITIATIVES

Register for the Austin ISD Wellness Portal to earn rewards and find resources to be well and do good.



MAKE CHANGES WHEN LIFE CHANGES

If you have a life event, such as marriage, birth, divorce or changes to other coverage you have 31 days to change your Austin ISD benefits.



REVIEW YOUR INFORMATION

Check your paystub to make sure your deductions are correct. If you visit the doctor, look at your Explanation of Benefits (EOB) and any bills from your provider to be sure there are no mistakes.



STAY IN NETWORK

There is no out-of-network coverage on the plans. Find in-network providers by logging into your account at www.aetna.com



PARTICIPATE IN HEALTH MANAGEMENT PROGRAMS

Austin ISD has several programs to help with: Diabetes, Smoking Cessation, Pregnancy Resources and Healthy Lifestyle.



ASK QUESTIONS

The Benefits Office is HERE TO HELP. Give us a call at 512-414-2297 or email benefits@austinisd.org to meet with your campus or department Benefits Ambassador.



Follow these tips to help you stay healthy, wealthy, and wise.



KNOW WHERE TO 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.



Redi-MD	CVS Minute Clinic	Primary Care Provider	Urgent Care	Emergency Room
Allergies	Minor Illnesses/ Injuries	Minor Illnesses	Severe Allergic Reactions	Heart Attack Symptoms
Cold/ Flu	Preventive Screenings	Sprains, strains, and stitches	Sprains or Strains	Chest Pain
Sinus Infections	Skin Conditions	Preventative screenings	X- Rays	Onset Numbness
Sore Throat	Minor Rashes/ Skin Irritations	Vaccinations	Mild Shortness of Breath	Difficulty Speaking/ Mental Confusion
	Vaccinations/ Injections	Rashes/Skin Irritations	Dehydration	Shortness of Breath
	Travel Health	Condition Management	Small Lacerations Requiring Stitches	Stroke Symptoms
	Women's Services	Travel Health		Sudden Loss of Consciousness
				Deep/ Bleeding Lacerations

Can I get healthcare on the weekend? **You bet.**

Check out these options.



GROUP/FACILITY	LOCATION(S)	PHONE NUMBER(S)	EVENING/WEEKEND HOURS
RediMD Schedule a telemedicine appointment	Virtual connection with a doctor, even when traveling out of Austin or Texas	(281) 633-0148 First-time users must enroll online at www.redimd.com . (Code for Seton Only or Open Access plans is austinisd ; code for HSA Plan is COPAY50)	Monday – Saturday: 8am – 6pm
CVS Minute Clinic	11 locations in Greater Austin. For convenience when traveling, there are 1,100+ locations nationwide.	www.cvs.com/minuteclinic/clinic-locator/tx/austin	Monday – Friday: 8:30am – 1:30pm 2:30pm – 7:30pm Saturday – Sunday: 9am – 1pm 1:30pm – 5:30pm
Seton Express Care Clinic	Westlake Round Rock	(512) 324-6970 (512) 324-4780 seton.net/express-care	Saturday: 10am – 4pm Sunday: 1pm – 7pm
Austin Regional Clinic	ARC Now/Cedar Park Round Rock Far West Kyle/Plum Creek Southwest	(512) 259-3467/Press 1 (512) 244-9024/Press 1 (512) 346-6611/Press 1 (512) 295-1333/Press 1 (512) 282-8967/Press 1 austinregionalclinic.com	Monday - Friday: 5pm - 9pm Saturday: 8am – 5pm Sunday: 8am – 5pm
Premier Family Physicians	Southwest Med Village	(512) 892-7076 pfpdocs.com	Southwest Med Village: Saturday: 8am – Noon
Victory Medical	Austin Westlake	(512) 462-DOCS; option 6 victorymed.com	Austin: Saturday: 9am – 5pm Sunday: Noon – 5pm Westlake: Saturday: 9am – 5pm

If you are in doubt about the severity of your injury or illness, you should ALWAYS go to a hospital-based emergency room.

PLEASE NOTE: Due to the uncertainty of the ongoing pandemic, facilities' hours are subject to change. Call before you go.



DOCTORS ON DEMAND

WITH REDIMD

REDIMD IS CONVENIENT FOR YOU TO TALK TO A DOCTOR ANYTIME!

RediMD provides you and your eligible dependents access to an affordable, convenient option for treating a vast number of medical conditions. You can schedule a virtual doctor's visit online, via a computer, smart phone, or phone call.

This service is FREE with NO COPAY for Austin ISD employees and their dependents enrolled in the Seton Only and Open Access Health Insurance Plans. Employees enrolled in the HSA Plan will be billed (\$50) and can pay with their Health Savings Account Card.

This service is available for use during the day, night, and weekend hours.
Telemedicine available Monday-Saturday • 8:00 a.m. – 6:00 p.m. central

Phone Consults available by calling 281-633-0148

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

Registration Codes:

- Seton Only & Open Access: **austinisd**
- HSA Plan: **COPAY50**

Common Treatable Conditions:

- Cold
- Flu
- Cough
- Flu
- Sore Throat
- Allergies
- Skin Issues
- Blood Pressure
- Headaches
- Sinus Infection
- Stomach Problems



WHAT'S THE DIFFERENCE?

THINGS TO CONSIDER WHEN CHOOSING A PLAN:

- Preventative Services are covered at 100% on all 3 plans.
- Is my provider in-network?
- Which plan best suits my healthcare needs?

All three plans utilize the Seton Health Alliance Network located in the following counties: Bastrop, Bell, Caldwell, Hays, Travis, and Williamson. If you are outside of the coverage area you have access to Aetna network urgent care facilities nationwide.



HSA SETON PLAN

This plan has the lowest out of pocket maximum and lets you set aside money on a pre-tax basis in a health savings account to pay for medical expenses. The deductible must be met before the coinsurance pays. AISD contributes \$125 per month to the health savings account for Employee Only coverage. This plan only has coverage within the Seton Health Alliance network.



SETON ONLY PLAN

This plan allows you to pay an office visit co-pay before your deductible has been met. This plan also has a slightly higher out of pocket maximum than the HSA Seton plan.



OPEN ACCESS PLAN

Please note: This plan is not available for new enrollment. Only those currently enrolled in this plan are eligible to re-enroll for 2022.

This plan has the highest co-pays and employee premiums. This plan gives preference to the Seton Health Alliance Network, but has nationwide coverage for providers and facilities under the Aetna Choice POS II network.

	HSA SETON	SETON ONLY	OPEN ACCESS (current members only)
Plan Type	ACO	ACO	Hybrid ACO/Aetna PPO
Network	Aetna Whole Health Alliance	Aetna Whole Health Alliance	Whole Health Alliance/Open Access
Your Annual Employee Only Premium Contribution	\$0	(\$660)*	(\$2,940)*
Employee Only Annual Out of Pocket Expense	(\$4,500)	(\$6,000)	(\$7,500)
Subtotal Employee Cost (Premiums + Out of Pocket Expenses)	(\$4,500)	(\$6,660)	(\$10,440)
Your Annual District Cash Contribution for Employee Only	\$1,500	\$0	\$0
Maximum Amount YOU may pay annually	\$3,000	\$6,660	\$10,440

* Values based on Salary Band 2 Employee Only rates



WHAT IS YOUR HEALTHCARE REALLY COSTING YOU?

The chart below shows a year in the life of Sherman, our BWDG Mascot, and offers an example of how expenses within the three health plans work.

Expenses listed include insurance premiums for the plans.

SCENARIO		HSA SETON		SETON ONLY		OPEN ACCESS (current members only)	
		Premium + District Contribution	Expenses	Premiums	Expenses	Premiums	Expenses
Sherman goes to the doctor for his annual physical. On all Plans, preventative visits are covered at 100%.	January	\$125	\$0	(\$55)	\$0	(\$225)	\$0
	February	\$125		(\$55)		(\$225)	
Sherman gets the flu. He goes to the doctor.	March	\$125	(\$125)	(\$55)	(\$35)	(\$225)	(\$45)
	April	\$125		(\$55)		(\$225)	
	May	\$125		(\$55)		(\$225)	
Sherman breaks his arm. The total bill is \$4000.	June	\$125	(\$1,900)	(\$55)	(\$1,600)	(\$225)	(\$2,600)
	July	\$125		(\$55)		(\$225)	
	August	\$125		(\$55)			
	September	\$125		(\$55)		(\$225)	
	October	\$125		(\$55)		(\$225)	
Sherman has an asthma attack and has to go to the ER. The total ER bill is \$5000.	November	\$125	(\$1,000)	(\$55)	(\$500)	(\$225)	(\$500)
	December	\$125		(\$55)		(\$225)	
		\$1500	(\$3,025)	(\$660)	(\$2,135)	(\$2,700)	(\$3,145)
Sherman's total out of pocket for year (premiums & expenses)		(\$1,525)		(\$2,795)		(\$5,845)	



MEDICAL PLANS

AISD AETNA 2022 BENEFITS COMPARISONS

BENEFITS	HSA SETON	SETON ONLY	OPEN ACCESS (GRANDFATHER ENROLLMENT ONLY)	
	In-Network Only	In-Network Only	Preferred Seton Network	In-Network
Calendar Year Deductible Per Member/Per Family <i>*HSA Deductible is aggregate for family coverage</i>	\$1,500/Employee Only; \$3,000/Employee + Dependent	\$1,000/Employee Only; \$3,000/Employee + Dependent	\$750/Employee Only; \$2,250/Employee + Dependent	\$2,000/Employee Only; \$6,000/Employee + Dependent
Annual Out-of-Pocket Maximum Per Member/Per Family	\$4,500/Emp Only; \$9,000/Emp + Dep	\$6,000/Emp Only; \$12,000/Emp + Dep	\$7,500/Emp Only; \$15,000/Emp + Dep	
Preventive Care	100%; deductible waived	100%; deductible waived	100%; deductible waived	100%; deductible waived
Coinsurance	20%	20%	10%	50%
Office Visits—PCP	20%; after deductible	\$35 copay; deductible waived	\$35 copay; deductible waived	\$50 copay; deductible waived
Office Visits—Specialist	20%; after deductible	\$50 copay; deductible waived	\$50 copay; deductible waived	\$70 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	50% after \$500 copay; after deductible
Outpatient Hospital Services (including surgery)	20%; after deductible	20%; after deductible	10%; after deductible	50%; after deductible
Urgent Care	20%; after deductible	\$50 copay; deductible waived	\$50 copay; deductible waived	\$70 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	20%; after deductible	10%; after deductible	50%; after deductible
Complex Lab/X-Ray (MRI/CTScan/PET/etc)	20%; after deductible	20%; after deductible	10%; after deductible	50%; after deductible
Durable Medical Equipment	20%; after deductible	20%; after deductible	20%; after deductible	50%; after deductible
Mental Health/ Substance Abuse Inpatient	20%; after deductible	20% after \$500 copay; after deductible	10% after \$500 copay; after deductible	50% after \$500 co-pay; after deductible
Outpatient	20%; after deductible	\$50 copay; deductible waived	\$50 copay deductible waived	\$70 copay; deductible waived



MEDICAL PLANS

AISD AETNA 2022 BENEFITS COMPARISONS

BENEFITS	HSA SETON	SETON ONLY	OPEN ACCESS (GRANDFATHER ENROLLMENT ONLY)	
	In-Network Only	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	\$70 copay; deductible waived
Speech Therapy (office setting)	20%; after deductible	\$50 copay; deductible waived	\$50 copay; deductible waived	\$70 copay; 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	
Retail (30-day supply)				
Generic	20%; after deductible	\$10	\$10	\$10
Brand Name Formulary	20%; after deductible	\$55	\$55	\$55
Brand Name Non-Formulary	20%; after deductible	\$75	\$75	\$75
4th tier - Specialty	20% with a minimum of \$100 or maximum of \$200	20% with a minimum of \$100 or maximum of \$200	20% with a minimum of \$100 or maximum of \$200	20% with a minimum of \$100 or maximum of \$200
Mail Order (90-day supply)				
Generic	20%; after deductible	\$25	\$25	\$25
Brand Name Formulary	20%; after deductible	\$137.50	\$137.50	\$137.50
Brand Name Non-Formulary	20%; after deductible	\$187.50	\$187.50	\$187.50
** Routine eye exams are covered under all Aetna plans				



Photo credits: Cristina Garcia, Lindsay Shirack, and Amber Halbach



PHARMACY

CVS Health company continues as our pharmacy vendor for 2022. We are excited to continue to provide you the ability to manage your full healthcare benefit experience. Additional benefits include:

- Access to all your medications at one location.
- Receive additional discounts on CVS brand health-related items.
- Sync refills for multiple medications – less trips to the pharmacy!
- CVS Pharmacy on-demand delivery: 4-hour delivery offered within 10 miles of any CVS Pharmacy store, for a small fee.

WAYS TO GET YOUR MEDICATIONS:



One-Time & Standard Prescriptions

Use a participating retail pharmacy when filling short-term prescriptions for medications such as antibiotics. Our network includes more than 68,000.00 pharmacies nationwide, including chain pharmacies, 20,000 independent pharmacies and 9,800 CVS Pharmacy® stores. Please go to [Aetna.com](https://www.aetna.com) to find an in-network pharmacy near you.



Maintenance Prescriptions

Use CVS Pharmacy® stores or Aetna Mail Service Pharmacy to fill your long-term (maintenance) prescriptions for the same 90-day copay. Please go to [Aetna.com](https://www.aetna.com) to begin using mail service. Maintenance medications are prescription drugs that you need to take regularly. Medications that treat ongoing conditions or needs like asthma, diabetes, birth control, high cholesterol, high blood pressure, and arthritis are usually considered maintenance medications.



Speciality Medications

Used to treat chronic, complex or rare conditions and may require special handling or refrigeration. Employees have the choice to pick up their specialty medications at CVS Pharmacy® stores or have them delivered to their home, workplace or doctor's office.

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.





PHARMACY

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 CVS formulary list, you don't have to get prior authorization.

IMPROVED ASSISTANCE TO HELP YOU STAY ADHERENT TO YOUR MEDICATIONS:

Taking and filling multiple prescriptions each month?

You can pick up multiple, eligible 30-day or 90-day maintenance prescriptions and Specialty medications in a single visit to your preferred CVS Pharmacy.

- We'll work together to identify the eligible prescriptions* you'd like to pick up together — whether you're picking up for yourself or you're a caregiver picking up for someone else.
- You can request to coordinate your refills for pickup on one designated date each month, saving you trips to the pharmacy.
- Before each pickup date, you'll receive a reminder call or text message letting you know your prescriptions are ready.

Having a hard time remembering when to take which medicine at which time of day?

CVS will provide a color coded label on prescriptions with time of day that you should take a medication; in addition to, a prescription schedule that consolidates all of your CVS Pharmacy prescriptions into a simplified dosage schedule. The schedule also accounts for medications prescribed to be taken on an 'as needed' basis.

Save with Generics

In an ongoing effort to provide employees with tools for improved health, AISD is providing FREE generic meds* for preventative or chronic conditions. *Custom drug list only, Applies to SETON ONLY members

- | | |
|--------------------------------|-----------------------------|
| • Anticoagulant | • Eye disorders- glaucoma |
| • Asthma | • High cholesterol |
| • Auto-immune | • HIV- Truvada for PREP |
| • Benign prostatic hyperplasia | • Immunosuppressant therapy |
| • Cancer | • Osteoporosis |
| • Cardiovascular | • Parkinsons |
| • Contraception | • Psychiatric disorders |
| • Depression | • Thyroid disorders |

FILLING YOUR MEDICATIONS HAS NEVER BEEN EASIER!

- Visit your neighborhood CVS Pharmacy
- Subscribe for mail-order service and your prescriptions will arrive every 90 days.
- Request one to two day delivery. Free delivery by the US Postal Service.



PHARMACY SPELLED OUT

Maintenance medications:

Maintenance medications are prescription drugs that you need to take regularly. Medications that treat ongoing conditions or needs like asthma, diabetes, birth control, high cholesterol, high blood pressure and arthritis are usually considered maintenance medications. A maintenance medication can also be a medication that you take for three to six months and then discontinue. For example, an allergy medication that you take throughout the spring and summer could be considered a maintenance medication. To fill your maintenance medications, here are your steps:

CVS PHARMACY®

If you're filling your prescription at a local CVS Pharmacy®, your pharmacist can automatically change your prescription to 90-day refills.

NOT CVS PHARMACY®

If you're not filling your prescription at a CVS Pharmacy and would like to switch to mail order:

- Call the Customer Care number at 1-888-Rx-Aetna (1-888-792-3862) (TTY: 711).
- We'll contact your doctor for a new prescription and handle all the details.
- Order online. Visit the website that's listed on your member ID card, and then sign in to your account to submit your order.

PERKS OF MAIL ORDER:

CVS Caremark® Mail Service Pharmacy: Subscribe for mail-order service and your prescription will arrive every 90 days.

CVS Pharmacy on-demand delivery: 4-hour delivery offered within 10 miles of any CVS Pharmacy store, for a small fee.

CVS Pharmacy one- to two-day delivery: Free delivery by the United States Postal Service within one to two days.

Specialty medications:

Some prescription medications are called specialty medications as they are used to treat complex, chronic health conditions such as multiple sclerosis or rheumatoid arthritis. These medications usually have to be stored or handled in certain ways.

Generic medications:

A brand-name medication is protected by a 20-year patent that limits production to one manufacturer. When the patent expires, other companies may manufacture a "generic" version of the drug. The generic is just like the brand name drug and follows the same FDA safety rules. The generic is essentially a chemical copy of the brand name medication. The name, color or shape may be different, but the active ingredients are the same.

Step Therapy:

Managed medical care step therapy is an approach to prescription intended to control the costs and risks posed by prescription drugs. The practice begins medication for a medical condition with the most cost-effective drug therapy and progresses to other more costly or risky therapies only if necessary.

Prior Authorization:

A process in which you must get prior approval before certain medications are covered.



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 HSA Seton plan.



Money **ROLLS OVER**

Unlike an FSA, the money in your account will roll over from year to year.

Plus, if you leave AISD, you can take it with you.

Money goes **OUT**

Use your HSA funds to pay for qualified expenses:

- Medical Costs, including Rx
- Dental Costs
- Vision Costs



Decide How Your Money Grows

You keep your money in interest bearing accounts.

If your account balance is at least \$1000, you can invest any additional balance in stocks, bonds, or mutual funds.

Annual Contribution Limits

\$3650 for employee only

\$7300 for employee + dependent

You can add an extra \$1000 if you are age 55 or older.



GETTING STARTED WITH YOUR HSA

Your HSA Bank Visa® Health Benefits Debit Card will arrive in a separate mailing.

There are many ways to use your HSA account to pay for qualified medical expenses:

- Use your debit card with signature or PIN (fees may apply if PIN is used).
- Pay out of pocket and reimburse yourself via online transfer of funds.
- Order checks (fees may apply).
- Use your card with pin at ATMs for cash withdrawals.

Please note: It is your responsibility to keep any receipts for your tax records.

Access your account online to:

- ✓ View current balance information.
- ✓ Designate a beneficiary.
- ✓ View online statements and enroll in paperless delivery.
- ✓ Designate an additional authorized user and request additional cards.
- ✓ Manage your healthcare expenses and upload receipts for your records.

To register your online account, go to myaccounts.hsabank.com, click on “Create your new username and password,” and follow the prompts.

HSA Contribution Changes

If you need to change, start or stop your HSA contributions throughout the year log in to your benefits portal and:

- ✓ Click Change My Benefits
- ✓ Click Life Event
- ✓ Click Change HSA
 - Enter the date you wish the benefits to become effective, i.e. 4/1/2022
- ✓ Then follow the enrollment wizard

Contributions to your HSA will be deducted from your check pre-tax.

More Ways to Contribute to your HSA

1. Online Transfer
2. Personal Check or Money Order
3. Transfer from another HSA, MSA, or IRA3

For more information, contact HSA Bank at 1.833.223.5604.



Photo credit: Karen Ritch



SPECIAL RULES REGARDING MEDICARE AND YOUR HSA

There are special rules about Medicare coverage and HSA contributions. If you're age 65 or older, you'll want to consider the following:

Neither an employer nor the employee can make pre-tax contributions to an HSA if the employee has Medicare Part A or B.

If you receive Social Security benefits, you are automatically enrolled in Medicare Part A, so you are not eligible to make or receive pre-tax HSA contributions.

If you begin Social Security benefits during 2022, Social Security will automatically award you Medicare benefits retroactively. Your Medicare start date will be the month of your 65th birthday, or six months prior to when your Social Security benefits begin, whichever is latest.

If you do not draw Social Security benefits, you are not required to start Medicare Part A or B at age 65.

If you are not receiving Social Security and have declined Medicare, but your spouse is covered under Medicare, you can still use your HSA funds to pay for your spouse's expenses. As the account owner, your participation in Medicare is what determines eligibility, not your spouse's participation.

If you have Medicare, you can still elect HSA Seton Only Plan, but you are not eligible to make or receive pre-tax contributions to an HSA. You can, however, make pre-tax contributions to an FSA.





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 \$2,750, 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 2022 health care FSA for expenses incurred through March 15, 2023 as long as you submit documentation for those expenses by March 31, 2023.
- The full amount of your election is available to you on January 1, 2022, even though your contributions are spread over the calendar year.
- If you are enrolled in the HSA Seton Plan you may **only** use your FSA funds for dental or vision expenses.

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 for a full list of eligible expenses.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)

Minimum Contribution	\$250 per year (\$20.83 per month)
Maximum Contribution	\$2750 per year (\$229.17 per month)

DEPENDENT CARE SPENDING ACCOUNT

Maximum Contribution	\$2500 per year (\$208.33 per month)
Maximum Contribution if married filing jointly	\$5000 per year (\$416.66 per month)



HSA vs FSA COMPARISON



Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) provide tax savings on money put aside for eligible health expenses.

The following chart provides a comparison of key features of an HSA and FSA.

	HSA	FSA
Overview	An account in the employee's name that is used to save and pay for eligible health expenses tax-free. The employee cannot be enrolled in Medicare or be claimed as a dependent on another person's tax return.	An account that allows benefits-eligible employees to pay for eligible health expenses tax-free. Works well for planned medical expenses.
Eligibility	Requires enrollment in AISD's HSA Seton Plan	No specific plan required. HSA Seton participants can only have a limited option FSA
Who may contribute?	1. Employee contributions via pre-tax payroll deductions. 2. AISD contributes \$1,500 annually for EMPLOYEE ONLY coverage on the HSA Seton plan. 3. Employees can make direct deposits.	Employee pre-tax contributions via payroll deduction.
Employer Contribution	Yes. For Employee Only coverage in HSA Seton plan.	No
Maximum annual contribution limit? *2022 plan year	\$3,650 employee only coverage \$7,300 for other coverage tiers	\$2,750
Is there a "catch up" contribution provision?	Yes, an additional \$1,000 for individuals 55 years of age or older.	No
Eligible expenses?	Medical, Dental, Vision & Prescription For a full list, see IRS 213 (d).	Medical, Dental, Vision & Prescription For a full list, see IRS 213 (d).
Is proof of eligible expenses required?	Yes, HSA account holders should retain records or receipts.	Yes, submit receipts to NBS.
Is re-enrollment required each year?	Yes	Yes
Can you make a mid-year contribution change?	Yes	No, unless there is a qualifying life event.
Rollover of unused funds to next year?	Yes	No
Portable after leaving AISD?	Yes	No
Fees associated with the account?	No	No
Who administers the account?	HSA Bank 833-223-5604 myaccounts.hsabank.com	NBS Benefits 800-274-0503 mywealthcareonline.com/nbsbenefits
Is there a debit card associated with the account?	Yes	Yes
Does COBRA apply?	No	Yes



DENTAL INSURANCE

	Core Plan	Plus Plan	DHMO
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)	\$50 per person/ \$150 per family each calendar year	\$50 per person/ \$150 per family each calendar year	None
Maximum Annual Benefit D & P counts toward maximum	\$1500	\$1500	None
Network	Delta Dental PPO Network		You must select a DeltaCare USA primary care dentist and visit this dentist to receive benefits. If you do not select a provider, one will be assigned based on your zip code.
Out of Network	You can visit any licensed dentist to receive coverage, but you'll save the most at an in-network dentist		You have a limited benefit to go out of network for emergency care.
Waiting Periods	None		

BENEFITS AND COVERED SERVICES*

	Delta Dental PPO dentists**	Non-Delta Dental PPO dentists**	Delta Dental PPO dentists**	Non-Delta Dental PPO dentists**	Your designated DeltaCare Dentist	Any Other Dentist
Diagnostic & Preventive Services (D & P) Exams, cleanings and x-rays	100%	100%	100%	100%	See Schedule of Benefits	You will pay 100%
Basic Services Fillings, simple tooth extractions and sealants	80%	80%	90%	90%	See Schedule of Benefits	You will pay 100%
Endodontics (Root Canals) Covered under Basic Services	80%	80%	90%	90%	See Schedule of Benefits	You will pay 100%
Periodontics (gum treatment) Covered under Basic Services	80%	80%	90%	90%	See Schedule of Benefits	You will pay 100%
Oral Surgery Covered under Basic Services	80%	80%	90%	90%	See Schedule of Benefits	You will pay 100%
Major Services Crowns, inlays, onlays and cast restorations	50%	50%	60%	60%	See Schedule of Benefits	You will pay 100%
Prosthodontics Bridges and dentures	50%	50%	60%	60%	See Schedule of Benefits	You will pay 100%
Orthodontic Benefits Adults and dependent children	Not Covered	Not Covered	50%	50%	Referral Required for Specialist - See Schedule of Benefits	You will pay 100%
Orthodontic Maximums	Not covered	Not covered	\$1500 Lifetime (separate from Annual max)	\$1500 Lifetime (separate from Annual max)	See Schedule of Benefits	You will pay 100%

* Delta Dental will pay out of network providers at the same rate as an in-network provider. Patient may be billed for any remaining balance by the out-of-network provider.

** Co-payment is per dental service by ADA code. You may have multiple service codes in one visit. Consult your schedule of benefits for specifics.



VISION INSURANCE

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.

From the moment we're born—and for every waking hour of our lives—our eyes are called upon to help us learn, understand, and remember. We use them for work and for play; so when something goes wrong with them, everything we do suffers.

We are pleased to offer vision coverage from Avēsis in 2022. Your new plan includes simple to use benefits for eye exams, lenses, frames, contacts, and more. Finding a provider is easier than ever, with a robust provider network that includes 24 of the top 25 retail chains!

BENEFIT	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER	FREQUENCY OF BENEFIT
Routine Exams	\$10 Exam, then 100% paid in full	Up to \$35 retail value	Once every 12 months
<u>Lenses</u>			
Single vision	\$10 copay	Up to \$25 Retail Value	Once every 12 months
Bifocal	\$10 copay	Up to \$40 Retail Value	
Trifocal	\$10 copay	Up to \$50 Retail Value	
Lenticular	\$10 copay	Up to \$80 Retail Value	
Polycarbonate	Covered in full up to age 19 Adults: \$40 single/\$44 multi-focal	N/A (Up to \$10 for ages up to 19)	
<u>Contact Lenses</u>			
Elective	Lens fitting copay \$50 standard/\$75 custom. Lenses up to \$130 Retail Value	Up to \$110 Retail Value	Once every 12 months (in lieu of glasses)
Medically Required†	Medically req'd -Covered in full	Up to \$250 Retail Value	
Frames*	Up to \$130 Retail Value	Up to \$45 Retail Value	Once every 12 months
Laser Vision Correction	Onetime/Lifetime \$150 Allowance Provider discount up to 25%	Onetime/Lifetime \$150 Allowance	In Lieu of eyewear benefit

Discounts are not insured benefits.

*At participating Walmart/Sam's locations, retail pricing for your plan is \$68. At participating Costco locations, retail pricing is \$74.99.

†Prior Authorization is required for medically necessary contacts.





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
Currently have some additional life insurance and wish to increase	Can increase coverage level by 5, \$10,000 increments, from where currently insured without Evidence of Insurability, not to exceed \$500,000, 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 Benefits: \$5,000 increments to a maximum of \$250,000, not to exceed 50% of employee's Optional Life Benefit. More than \$50,000 would require Evidence of Insurability

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

Emergency Travel Assistance: If you have a medical emergency while you are more than 100 miles away from home, you can be connected to Assist America's staff of medically trained, multilingual professionals who can advise you in a medical emergency, 24x7.

Identity Theft Protection: You have the support of a comprehensive Identity Theft Protection program through Assist America's SecurAssist Identity Protection program.



Note: active duty military are not eligible for Life Insurance through this program.



DISABILITY INSURANCE

SHORT TERM DISABILITY INSURANCE

Did you know that 1 in 4 workers will miss up to 3 months of work due to illness, injury, or pregnancy during their career?

**AISD PAYS
A PORTION
OF THIS PREMIUM**



**THE COST TO YOU
IS REDUCED TO
\$5.85 PER MONTH!**

HOW IT WORKS

- **YOU** Decide if you want to elect this benefit.
- If you become disabled due to Illness (including pregnancy) or Injury, you may be eligible to receive **66 2/3%** of your total weekly earnings (up to \$2,000.00 per week).
- Benefits can last up to 26 weeks as long as you are still unable to work due to injury or illness.
- Benefits are paid weekly.
- **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.

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

Gunshot wounds 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 INSURANCE

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 expenses like groceries, rent and ongoing household bills.

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, 6 months treatment-free
- 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	



CRITICAL ILLNESS INSURANCE

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.

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



Which Preventative Services Are Covered On Your Plan?



Newborn - 2 years old

Routine Screenings & Checkups:

- Annual Well Baby Exam
- All Recommended Newborn Blood Screenings

Immunizations such as:

- Diphtheria, Tetanus, Pertussis (Dtap)
- Haemophilus Influenza B (Hib)
- Hepatitis B (HepB)
- Inactivated Poliovirus (IPEV)
- Rotavirus (Rota)
- Measels, Mumps, Rubella (MMR)
- Varicella (Chicken Pox)
- Pneumococcal (Pneumonia)
- Influenza

Children 3-18 years old

Routine Screenings & Checkups:

- Annual Well Child Exam
- Glucose Screening - At risk child
- Lipid Panel - At risk child
- HIV - At risk child

Immunizations such as:

- Hepatitis A (Hep A)
- IPEV Booster
- Varicella Booster
- MMR Booster
- DTaP Booster
- Tetanus, Diphtheria, Pertussis (Tdap)
- Influenza
- Human Papillomavirus (HPV)
- Meningococcal (Meningitis)
- Pneumonia - high risk child

Adults 18+

Routine Screenings & Checkups:

- Annual Well Adult Exam
- Annual Well Woman Exam
- All Routine Prenatal Visits/Screenings
- Preventative Mammogram - annual at age 40
- Preventative Colonoscopy - every 10 years at age 50
- Annual Prostate Cancer Screening
- HIV Screening - at risk adults

Immunizations such as:

- Tetanus booster - every 10 years
- Influenza
- Pneumonia - high risk & 65+
- Varicella/Shingles - high risk, 60+



Austin ISD Benefits | Ph. 512-414-2297 | benefits@austinisd.org

To verify if a specific
preventative service is covered,
contact Aetna at 1-888-592-3862 or
Aetna.com





EMPLOYEE WELLNESS PROGRAM



DOWNLOAD AND REGISTER FOR THE AISD WELLNESS PORTAL AND BENEFITS APP TODAY!

WITH THE MOBILE APP, YOU CAN:

- ✓ Get on-the-go access to all Benefits and Wellness resources
- ✓ Push notifications with updates and important communications
- ✓ Track incentives, challenge progress, activity minutes, and leaderboards
- ✓ Annual Wellness Program overview, social wall, on-demand workouts and recipes



AISD STRIVES TO STAY HEALTHY, WEALTHY, WISE & WELL

• Wellness Program Highlights

- In-person and virtual events, monthly webinars, and the Wellness Champion Network
- Individual and group challenges on the Wellness Portal with chances to win various prizes
- Education and resources to develop, maintain, and improve healthy lifestyle skills

• Exclusive Partnerships with Multitude of Wellness Vendors

- Camp Gladiator, TCG & FinPath, Revive EAP, and more!

• EAP Program

- Direct access to an employee-dedicated Licensed Clinical Social Worker
- Online resources and personalized assistance with various topics

• Condition Management Programs

• Preventive Care & Immunization Offerings



Stay Connected with Austin
ISD Benefits and Wellness



Have questions or need assistance with the Austin ISD Wellness Portal?

Contact, your Austin ISD Wellness Coordinator at 512.414.2282 or eap.wellness@austinisd.org

SHERMAN'S ROADMAP

Quarterly themes and monthly highlights designed to help you be well and do good.
Learn more on our Benefits and Wellness App!

STAY HEALTHY

NOV 2021 - Dental and Vision
DEC 2021 - Qualifying Life Events
JAN 2022 - Benefits App

2

STAY WEALTHY

AUG 2021 - HSA v FSA
SEPT 2021 - Open Enrollment
OCT 2021 - Voluntary Benefits

1

STAY WELL

FEB 2022 - Pharmacy Benefits
MAR 2022 - Leave/PTO
APR 2022 - Retirement

3

STAY WISE

MAY 2022 - Mental Health
JUN 2022 - Workplace Safety
JULY 2022 - An Ounce of Prevention

4



DIABETES ENGAGEMENT PROGRAM

LIVING WITH DIABETES IS NOT EASY, BUT WITH THE PROPER EDUCATION, RESOURCES AND SUPPORT, IT CAN BE MANAGED!

**YOUR AISD BENEFITS TEAM IS OFFERING YOU
AN EXCLUSIVE PROGRAM TO RECEIVE YOUR DIABETES
MANAGEMENT MEDICATIONS AT A \$0 COPAY!**

WHO IS ELIGIBLE?

All AISD Medical Plan members with a Type 1 or Type 2 diabetes diagnosis.

PROGRAM REQUIREMENTS

Attendance of initial 1:1 appointment

Regular compliance with HbA1C checkups

HOW DO I REGISTER?

Contact your Aetna Onsite Wellness Coordinator
Leigh Ennis | 512-230-9071 | EnnisL@Aetna.com

**NO MATTER WHERE YOU ARE IN YOUR DIABETES JOURNEY, THIS
PROGRAM WILL PROVIDE THE RESOURCES AND EDUCATION TO HELP
YOU EFFECTIVELY MANAGE YOUR DIABETES.**





TOBACCO CESSATION PROGRAM

DECIDING TO QUIT SMOKING IS A BIG STEP. FOLLOWING THROUGH IS JUST AS IMPORTANT.

Quitting tobacco and nicotine addiction isn't easy, but others have done it and you can, too.

Austin ISD is here to help by offering **\$0 copays** on the following smoking cessation medications for those covered on an AISD medical plan.

- Nicotine TD patch
- Nicotine polacrilex gum
- Nicotine polacrilex lozenge
- Bupropion HCl (smoking deterrent) tab SR ****Only when prescribed for smoking cessation**

Contact your physician today to see which medication could be right for you!



PREGNANCY RESOURCE TOOLKIT

HAVING A BABY IS ONE OF THE MOST MEMORABLE TIMES OF YOUR LIFE. AUSTIN ISD IS HERE TO SUPPORT YOU AND YOUR FAMILY EVERY STEP OF THE WAY.

The AISD pregnancy toolkit contains education and information regarding all Austin ISD benefits available to you as you navigate the road to parenthood. Toolkit materials include:

- Prenatal Care Guidance:
 - Preparing for Pregnancy
 - Your Healthcare during Pregnancy
 - Pregnancy Fitness & Nutrition
- How to obtain your Breast Pump
- Child Immunization & Screening Recommendations
- How to add a Dependent to your Medical Plan
- Dependent Day Care FSA & Child Care Options
- Where to Go for Post Partum Support
- Signing up for Virtual Maternity Webinars

HOW DO I REGISTER FOR THESE PROGRAMS?

Contact your Aetna Onsite
Wellness Coordinator

Leigh Ennis

512-230-9071 | EnnisL@Aetna.com



WONDR HEALTH

FORMERLY KNOWN AS NATURALLY SLIM, WONDR HEALTH IS A COUNSELING PROGRAM THAT TEACHES PRACTICAL, SCIENTIFICALLY- PROVEN SKILLS TO HELP PARTICIPANTS FEEL BETTER AND LIVE STRONGER.

Participants in the program have experienced a wide range of benefits including reductions in stress and anxiety, improvements in energy levels, sleep quality, digestive health and musculoskeletal function. Employees also have lost on average 15 pounds by engaging in this FREE program.

Truly connect your “why,” while being in awe of what you can accomplish with Wondr. AISD is offering this program completely FREE to employees and their dependents over the age of 18 that are on the AISD health plan.

THE IMPACT OF STRESS ON THE MIND AND BODY

Ever notice how you might get a headache when you’re feeling stressed? Our mind and body are so closely connected that when our head isn’t in the right place, our body feels it, and vice versa. Below are some ways stress and anxiety can affect overall health.

Short-term Impact

Chronic headaches, upset stomach, fatigue, low energy, lack of focus, stress eating, and more

Long-term Impact

Increased risk for many serious health problems like heart disease, high blood pressure, stroke, addiction, gastroesophageal reflux disease (GERD) and more

AFTER USING WONDR

- ✓ 62% feel more self-confident
- ✓ 61% feel more energetic
- ✓ 85% feel more in control of their weight
- ✓ 57% feel their mood has improved
- ✓ 33% sleep better
- ✓ 68% are more physically active

HOW DO I REGISTER? Contact your Aetna Onsite Wellness Coordinator

Leigh Ennis | 512-230-9071 | EnnisL@Aetna.com



Artist: Carmen Rangel, Commissioned by the City of Austin Art in Places Program



EMPLOYEE ASSISTANCE PROGRAM

REVIVE EAP

AUSTIN ISD PROVIDES ALL EMPLOYEES AND THEIR HOUSEHOLD MEMBERS ACCESS TO THIS NO COST PROGRAM THROUGH REVIVE EMPLOYEE ASSISTANCE (EAP).

This confidential program and services are paid by Austin ISD and includes counseling sessions, on-line resources, phone consultations for legal and financial topics.

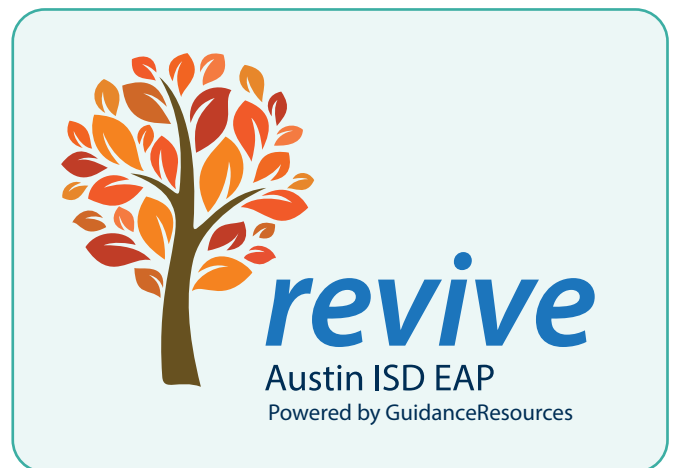
AVAILABLE 24 HOURS A DAY, 365 DAYS A YEAR

- **No-Cost Counseling Sessions**

- 4 Sessions /Issue/Year
- Counseling Sessions are available face to face, by phone, or tele-video.

- **Additional Services**

- Legal Guidance
- Work-Life Solutions
- Financial Resources
- Estate Guidance



FOR MORE INFORMATION ABOUT REVIVE EAP, CONTACT US:

Email: eap.wellness@austinsid.org • Phone: **512.414.2282**



TO ACCESS SERVICES:

Phone: 1-833-515-0762 • Website: www.reviveeap.com

Username: AustinISD • Password: EAP



EAP ON-SITE

MENTAL HEALTH IS A PRIORITY!

Mental health includes our emotional, psychological, and social well-being. It affects how we think, feel, and act. It also helps determine how we handle stress, relate to others, and make healthy choices.

WE ARE EXCITED TO ANNOUNCE A NEW RESOURCE. AN ON-SITE MENTAL HEALTH COUNSELOR TO ASSIST STAFF AND CAMPUSES ON DEMAND.

Joy Campbell



Joy's Background:

Joy has over twelve years of experience counseling children, adolescents, adults, couples and families addressing a variety of mental health issues such as, but not limited to, depression, anxiety, stress, communication, family and interpersonal issues, and addiction. Joy focuses on helping the individual to make positive changes in their lives and their relationships with others. She individualizes her approach to the individual as each person has their own set of unique life circumstances and coping skills.

Joy is a valuable addition to our Employee Assistance program and will be available during normal business hours, 7:45 am – 4:45 pm.

Contact Information:

Phone: 1-312-498-1676

Email: joycampbell@compsych.com

Please note: Our traditional EAP services are also available 24/7.





FINPATH: APPROACH YOUR FINANCES WITH CONFIDENCE

WHAT IS FINPATH?

7 in 10 Americans report high levels of financial stress, but you shouldn't be part of that statistic. FinPath is a financial literacy program paid by your employer to help you take control of your money and help decrease your stress.

If you've ever felt like you're living paycheck to paycheck or like your dollar can go farther, we have just the tools to make a difference. FinPath can help you with topics like:

- Creating an emergency savings fund
- Managing and lowering your debt
- Improving your credit score
- Saving for big purchases like a home or a car
- Planning for retirement with savings plans
- Protecting your paycheck from insurance overcharges
- Exploring student loan forgiveness
- ...and more

WHAT YOU GET



FinPath University Courses

Participate in financial courses taught by professional investment advisors.



Wellness Score Tracker

Your personalized score helps you plan and track your improvement progress.



Budgeting Tools & Calculators

Ditch your old spreadsheet! Use FinPath to create budgets and track spending.



Unbiased & Confidential Personal Advice

Get access to a coach who will answer questions about managing your money.

**READY TO FIGHT
FINANCIAL STRESS?**

**GET STARTED FOR FREE AT
[FINPATHWELLNESS.COM](https://finpathwellness.com)**

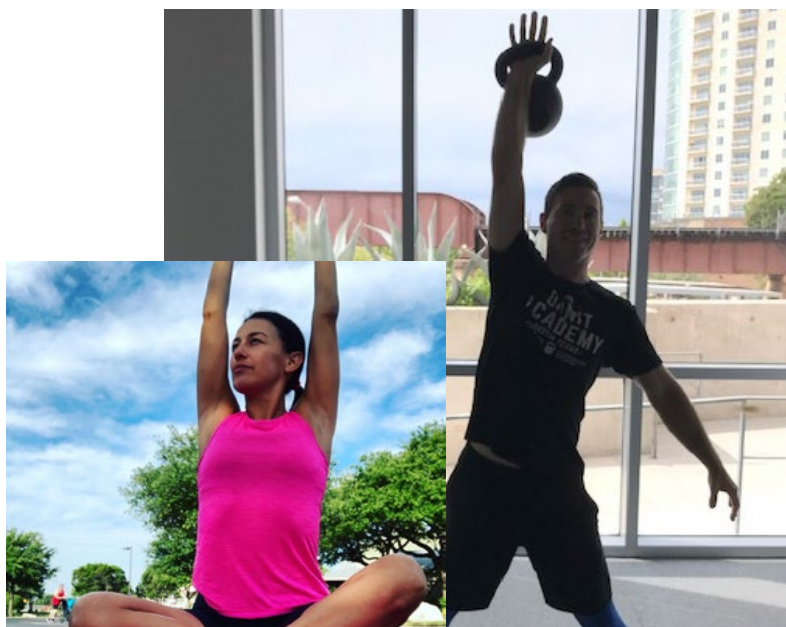


Photo credits: Susana Smith, Aaron Knight



RETIREMENT

AUSTIN ISD EMPLOYEES CONTRIBUTE EVERY PAYCHECK TO TEACHER 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 TCG 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 TCG Services.

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).



LEAVE INFORMATION

LIFE HAPPENS...

To assist employees, AISD offers a comprehensive leave program that provides both paid and unpaid leave.

The State of Texas provides five (5) days of personal leave each school year. In addition, AISD provides sick leave according to the following schedule:

WORK CALENDAR	PERSONAL	SICK	TOTAL
<u>Accrual Maximum</u>	<u>(Days)</u>	<u>(Days)</u>	<u>(Days)</u>
10 Month Employee:	5	4	9
11 Month Employee:	5	5	10
12 Month Employee	5	6	11

Personal and Sick leave can be requested off for different reasons, such as:

Personal (State)

- To care for personal matters
- Religious observance
- Cannot be used any day scheduled for a district-wide test or before/after a holiday
- Request must be submitted 2 days in advance (except in extenuating circumstances)
- Restricted to no more than 3 consecutive work days
- Transferrable between public school districts in TX, via service record

Sick Leave (Local)

- Employee's own illness
- Family illness
- Funeral
- Natural catastrophe

Both accumulate and do not expire while employee is active.

Both are available at the beginning of each school year.

Neither are eligible for compensation upon resignation/retirement.

Both are pro-rated upon separation of employment based on actual days worked.

REMINDER: Our Time and Attendance system does not communicate with the sub request program, AESOP. If your position requires a sub request, you must also request your time off in Kronos.



LEAVE INFORMATION

WHAT LEAVE IS AVAILABLE TO ME?

In addition to personal and sick leave, AISD offers leave in accordance with Family and Medical Leave Act (FMLA), Extended Leave, Parenting Leave, Extended Parenting Leave, Temporary Disability Leave and Professional Leave.

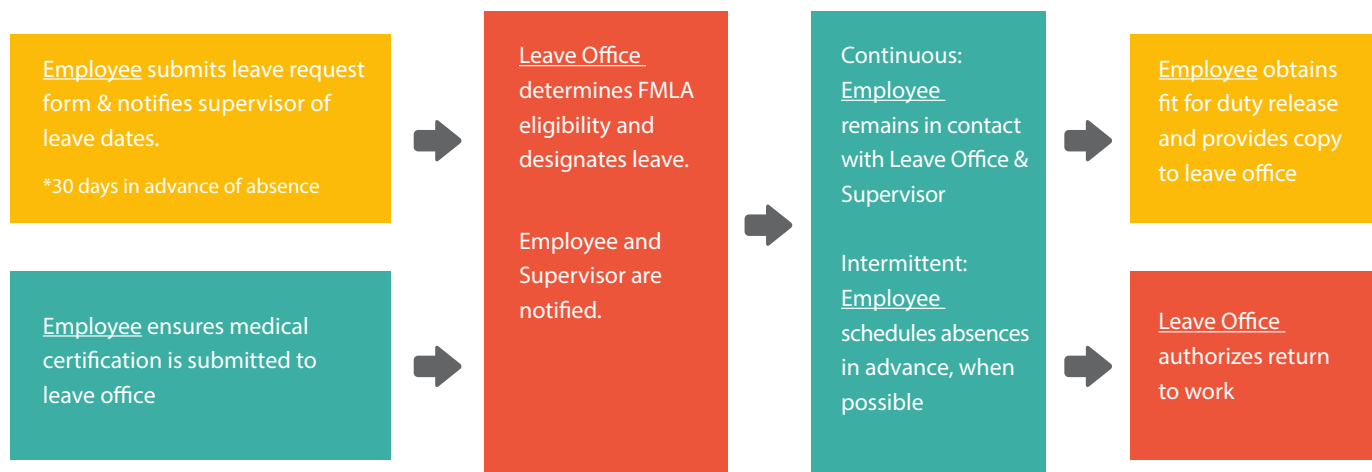
FAMILY AND MEDICAL LEAVE

(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 3 work days require the approval from the Leave Office.

The diagram below provides a summary of the leave process.



LEAVE FAQs

Am I eligible for Vacation?

Only Year-round employees earn vacation.

How do I know what leave I am eligible for?

A leave request form and supporting documentation are required to be submitted to the leave office. Leave Office will designate any leave available to you.

Do I get paid while I am on leave?

Your accumulated leave will be used during your approved leave of absence. Additionally, employees enrolled in Short Term Disability are eligible for up to 66 2/3% of their pay, if medically eligible for up to 26 weeks.



2022 RATE CHART: 12 MONTH

AISD CONTRIBUTES \$500.00 TO ALL HEALTH PLANS



MEDICAL

HSA 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	\$403.03	\$403.03	\$403.03	\$403.03
Employee + Child(ren)	\$121.89	\$121.89	\$121.89	\$121.89
Employee + Family	\$559.35	\$559.35	\$559.35	\$559.35
Seton Only				
Employee Only	\$35.00	\$55.00	\$80.00	\$115.00
Employee + Spouse	\$726.05	\$726.05	\$726.05	\$726.05
Employee + Child(ren)	\$444.20	\$444.20	\$444.20	\$444.20
Employee + Family	\$952.62	\$952.62	\$952.62	\$952.62
Open Access (Grandfathered Plan)				
Employee Only	\$225.00	\$245.00	\$275.00	\$290.00
Employee + Spouse	\$1,229.77	\$1,229.77	\$1,229.77	\$1,229.77
Employee + Child(ren)	\$809.74	\$809.74	\$809.74	\$809.74
Employee + Family	\$1,502.66	\$1,502.66	\$1,502.66	\$1,502.66



DENTAL

	Employee Only	Employee + child(ren)	Employee + Spouse	Family
Delta DHMO	\$16.51	\$28.34	\$29.62	\$41.48
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
Avesis	\$4.80	\$10.00	\$9.10	\$16.50



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

Elimination Period	Premium per \$100
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



SHORT TERM DISABILITY

66.67%	\$5.85
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2022 RATE CHART: 9 MONTH

AISD CONTRIBUTES \$500.00 TO ALL HEALTH PLANS



MEDICAL

HSA 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	\$537.37	\$537.37	\$537.37	\$537.37
Employee + Child(ren)	\$162.52	\$162.52	\$162.52	\$162.52
Employee + Family	\$745.80	\$745.80	\$745.80	\$745.80
Seton Only				
Employee Only	\$46.67	\$73.33	\$106.67	\$153.33
Employee + Spouse	\$968.07	\$968.07	\$968.07	\$968.07
Employee + Child(ren)	\$592.27	\$592.27	\$592.27	\$592.27
Employee + Family	\$1,270.16	\$1,270.16	\$1,270.16	\$1,270.16
Open Access (Grandfathered Plan)				
Employee Only	\$300.00	\$326.67	\$366.67	\$386.67
Employee + Spouse	\$1,639.69	\$1,639.69	\$1,639.69	\$1,639.69
Employee + Child(ren)	\$1,079.65	\$1,079.65	\$1,079.65	\$1,079.65
Employee + Family	\$2,003.55	\$2,003.55	\$2,003.55	\$2,003.55



DENTAL

	Employee Only	Employee + child(ren)	Employee + Spouse	Family
Delta DHMO	\$22.01	\$37.79	\$39.49	\$55.31
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
Avesis	\$6.40	\$13.33	\$12.13	\$22.00



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

Elimination Period	Premium per \$100
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



SHORT TERM DISABILITY

66.67%	\$7.80
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CONTACT US: WE'RE HERE TO HELP

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 | leaveoffice@austinisd.org

BENEFIT	VENDOR	PHONE NUMBER	WEBSITE
Medical #737540		888-592-3862	www.aetna.com
Prescription drugs #737540		888-592-3862	www.aetna.com
Dental DHMO #00951-001 Core #03595-001 Plus #03595-001		800-422-4234	www.deltadentalins.com
Vision #10771-1601		866-678-7121	www.avesis.com
Life & AD&D #151369		800-247-6875	www.sunlife.com/us
Short Term Disability #911763		800-247-6875	www.sunlife.com/us
Long Term Disability #911763		Claims: 877-932-7287	www.sunlife.com/us
Flexible Spending Accounts		800-274-0503	https://mywealthcareonline.com/nbsbenefits/
Health Savings Accounts		833-223-5604	myaccounts.hsabank.com
403B		800-943-9179	www.tcgservices.com/enroll
457 Plans		800-943-9179	www.tcgservices.com/enroll
Cancer #530206		800-541-7846	www.glic.com
Accident Plans #530206			
Critical Illness #530206			
Employee Assistance Program (EAP)		833-515-0762	www.reviveeap.com
Teacher Retirement System		800-223-8778	www.trs.texas.gov
FinPath Financial Wellness		833-777-6545	www.financialpathway.com
Austin ISD Wellness Portal		888-282-0822	austinisdwellbeing.com

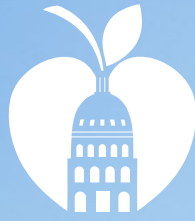
Legal Notices – links on Benefits website <https://www.austinisd.org/benefits/legal-notices>



NOTES



Photo credit: Carey Conner



This is a summary of benefits drafted in plain language to assist an employee's understanding of what benefits are offered, and does not constitute a policy. Detailed provisions are contained in each provider's plan document. If there is a discrepancy between what is presented here and the official plan documents, the plan documents will govern.