



San Antonio

Independent School District

2019 Employee Benefits Guide

Human Resources & Benefits Contact Information

Company	Benefit	Phone	Website
Aetna	Concierge Line (Medical & Dental)	1-855-222-0613	www.aetna.com
	Critical Illness	1-888-772-9682	
	Hospital Indemnity	1-888-772-9682	
	Employee Assistance Program (EAP)	1-888-238-6232	www.resourcesforliving.com Username: SAISD Password: EAP
RediMD	Telemedicine	1-281-633-0148	www.redimd.com / Code to register: SAISD
QPIC	Same Day Appointments	1-210-572-8890	
PayFlex	HAS, FSA & Dependent Care	1-844-729-3539	www.payflexdirect.com
VSP	Vision	1-800-877-7195	www.vsp.cp,
Securian	Accident Insurance	1-888-658-0193	www.securion.com/benefits
	Voluntary Life (Term Life Insurance)	1-866-365-2374	
UNUM	Disability	1-800-421-0344	
	Whole Life Insurance	1-800-635-5597	
Teacher Retirement System (TRS)		1800-223-8778	www.trs.texas.gov
Human Resources Office of Employee Benefits, Risk Management & Safety			
Director	Lorena Rios	554-8669	
Administrative Officer	David Gracia	554-8540	
Administrative Secretary	Lydia De La Vega	554-8669 ldelavega@saisd.net	Benefit changes, Eligibility, Life, Budget, Billing Reconciliation
Occupational Health & Safety (OH&S) Specialists	Roy Laughlin	554-8544 rlaughlin1@saisd.net	
	Tywanda Walker	554-8545 twalker2@saisd.net	
	Evangelina Moran	554-8543 emoran1@saisd.net	
Front Desk Clerk	Belen Sanchez	554-8540 bsanchez4@saisd.net	Leave of Absence, Workers' Compensation, Safety & Retirement
Worker's Compensation/ Leave of Absence Specialist/Retirement	Maria Perez	554-8667 mperez24@saisd.net	Leave of Absence Administration, Modified Duty, Unemployment Benefits
Leave of Absence Specialist (A-K)	Lorraine Herrera	554-8668 lherrera6@saisd.net	Leave of Absence Processing (A-K)
Leave of Absence Specialist (L-Z)	Monica Arce	554-8671 marce3@saisd.net	Leave of Absence Processing (L-Z)
Benefits Department Clerk	Stephanie Pereida	554-8662 spereida2@saisd.net	New Hires & Benefit Enrollments, Qualifying Events
Benefits Administrative Clerk	Paula Cantu	554-8664 pcantu1@saisd.net	New Hires & Benefit Enrollments, Qualifying Events
Senior Benefit Specialist	Maria Cordova	554-8673 mcordova2@saisd.net	Health & Ancillary Benefits, Ancillary Benefit Billing Reconciliations, Qualifying Events
Senior Payroll Clerk HR	Hazel Givens	554-8665 hgivens@saisd.net	Eligibility, Benefits & Health Insurance Premium & Billing Reconciliation
Aetna Onsite Representative	Sonja Rogers	554-8660 rogerss6@aetna.com	
Retirement Fax: 1-210-228-3196	Benefits eFax: 1-210-228-3170	Leave of Absence eFax: 1-210-228-3145	OH&S eFax: 1-210-228-3107

Qualifying Event

Each year during annual open enrollment, you elect your benefit coverage for the coming year. Once you have enrolled, you may not change your benefit coverage unless you have a “qualifying event” as listed below:

Change in family status such as:

- ◆ Marriage, divorce or legal separation
- ◆ Death of a spouse or dependent child
- ◆ Birth or adoption of a child, or change in custody of a child
- ◆ Loss of employment by employee, spouse or dependent and ineligibility of a dependent child (i.e. a child reached the age limit under the plan or is no longer eligible as a dependent)
- ◆ Gained health insurance elsewhere

Change in your employment status causing a gain or loss of coverage for you and/or you dependents such as:

- ◆ Returning from an unpaid leave of absence (medical, dental and vision only)
- ◆ Reduction in work hours

Other changes resulting in a gain or loss of coverage for you and/or your dependents such as:

- ◆ Spouse and/or your dependent child enrolls in or makes changes to benefits during his/her open enrollment period
- ◆ Gain or loss of eligibility for Medicare/Medicaid for yourself, spouse or dependent child

Unless you experience one of these changes in family status, you may not drop your insurance for that benefit year.

You must provide the appropriate documentation and complete a benefit change form within 31 days of the qualifying event change in order to make changes.

The change to your enrollment will take effect the date of the event.

Modification of Benefits

SAISD reserves the right to eliminate or modify any of the benefits offered under its health plans. Such changes will also become effective for individuals enrolled under the continuation of coverage provision.

“COBRA” Continuation of Group Health Coverage

SAISD offers the option to continue health coverage to the following individuals whose coverage would otherwise cease due to the qualifying events described:

1. An employee (and eligible dependents) whose employment status is either changed or terminated, either voluntary or involuntary, as long as the reason was not for gross misconduct.
2. A reduced hour employee (and eligible dependents) when the hours worked no longer meet the requirements of the Plan.
3. A surviving spouse (and eligible dependents) of an employee who dies while covered under the Plan.
4. A spouse (and eligible dependents) of an employee who is eligible for Medicare.
5. A divorced or legally separated spouse (and eligible dependents) of a covered employee.
6. A dependent child who no longer meets the eligibility requirements of the Plan.

Dependent Coverage Option

Coverage for eligible dependent(s) may be continued if such coverage would otherwise cease due to the events described above. If dependent coverage is desired, please indicate this when enrolling.

Dependents that were not covered on the day before the qualifying event described above are not eligible for continuation of coverage.

Enrollment Deadline

The option to continue coverage must be exercised within sixty (60) days from the date of the qualifying event. All qualifying individuals must complete and submit an application for continuation of health coverage within the sixty (60) day election period. Contact the Employee Benefits Department at (210) 554-8660 if you have any questions or have not received your COBRA election enrollment packet.

Cost of Continued Coverage

The cost of this continued coverage is paid entirely by the individual electing such coverage. Rates are established each year and are subject to change annually or when necessary due to a change in overall plan costs, benefit modification or legislative changes.

When Coverage Ends

Continued coverage will end on the earliest of the following:

- ◆ **Maximum Period**—Continued coverage for individuals described in 1 and 2 above may be elected for a maximum period of eighteen (18) months from the last day worked. The maximum period of continued coverage for continued coverage for those individuals described in 3, 4, 5 and 6 above is thirty-six (36) months from the date of the qualifying event.
- ◆ **Other Group Insurance or Medicare Eligibility**—Continued coverage for any person ends when that person becomes covered under any other group health plan or becomes eligible for Medicare benefits. However, if the new coverage contains any exclusion or limitation with respect of any pre-existing condition of the beneficiary, then this coverage does not end the continuation coverage period.
- ◆ **Failure to Make Required Payment**—Continued coverage ends if required payment is not made when due. Coverage cancelled because of failure to make payment when due will not be reinstated for any reason.
- ◆ **End of Plan**—While SAISD does not presently intend to do so, SAISD reserves the right to terminate its health plans at any time, which would result in the termination of any continued coverage.

Overview of Benefit Options

Benefit	Coverage Options and/or Further Information:	See Page:
Medical	<input type="checkbox"/> HDHP 3000 <input type="checkbox"/> EPO 2000 <input type="checkbox"/> PPO 750	6
Health Savings Account (HSA) Flexible Savings Account (FSA) Dependent Care	<input type="checkbox"/> IRS Max: \$3,500—\$7,000 <input type="checkbox"/> IRS Max: \$2,650 <input type="checkbox"/> IRS Max: \$5,000	7
Hospital Indemnity	<input type="checkbox"/> \$1,000 option <input type="checkbox"/> \$1,500 option	8
Dental	<input type="checkbox"/> PPO	9
Vision	<input type="checkbox"/> Basic <input type="checkbox"/> Enhanced	10
Term Life (Voluntary Life)	<input type="checkbox"/> Supplemental Employee <input type="checkbox"/> Dependent Spouse <input type="checkbox"/> Dependent Child	11
Whole Life	<input type="checkbox"/> Guaranteed Issue to stated amounts	12
Disability	<input type="checkbox"/> Max Benefit: 66 2/3% of salary	13
Accident	<input type="checkbox"/> Level 1-4	14
Critical Illness	<input type="checkbox"/> \$5,000—\$30,000	15
Sick Leave Bank	<input type="checkbox"/> Option to Enroll	16
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Aetna Medical

Employee Share	HDHP 3000	EPO 2000	PPO 750
Employee	\$18.00	\$48.00	\$165.65
Employee + Spouse	\$239.79	\$330.46	\$610.45
Employee + Children	\$123.33	\$217.31	\$437.18
Employee + Family	\$648.07	\$689.32	\$1,218.66

BENEFITS	HDHP 3000		EPO 2000		PPO 750		
	TIER 1 Baptist System (Aetna Whole Health)	TIER 2 In-Network (no coverage for Out-of- Network)	TIER 1 Baptist System (Aetna Whole Health)	TIER 2 In Network (no coverage for out of Net- work)	TIER 1 Baptist System (Aetna Whole Health)	TIER 2 In-Network	Out of network
Coinsurance	80%	70%	80%	70%	90%	70%	60%
Deductible	\$3,000/\$6,000	\$4,500/\$9,000	\$2,000/\$4000	\$3,000/\$6,000	\$750/\$1,500	\$1,250/\$2,500	\$2,500/5,000
Out of pocket Max	\$5,000/\$10,000	\$6,350/\$12,700	\$4,000/\$8,000	\$6,350/\$12,700	\$2,800/\$5,600	\$4,000/\$8,000	\$8,400/ \$16,800
Rx out of pocket max	\$5,000/\$10,000	\$5,000 /\$10,000	\$2,600/\$5,200	\$2,600/\$5,200	\$2,800/\$5,600	\$2,800/\$5,600	\$2,800/\$5,600
Out of pocket max includes Ded & Copays	YES	YES	YES	YES	YES	YES	YES
Lifetime Max	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Preventive care	100%	100%	100%	100%	100%	100%	60%
Physician copay	80% after ded	70% after ded	\$25 (19+) \$0 (thru 18)	\$25 (19+) \$0 (thru 18)	\$25 (19+) \$0 (thru 18)	\$25 (19+) \$0 (thru 18)	60% after ded
Specialist copay	80% after ded	70% after ded	\$45	\$45	\$45	\$45	60% after ded
Emergency health services	80% after ded	70% after ded	\$200	\$200 copay	\$200	\$200 copay	\$200 copay
Urgent Care	80% after ded	70% after ded	\$40 copay	\$40 copay	\$40 copay	\$40 copay	60% after ded
Hospital Services							
Inpatient	80% after ded	70% after ded	80% after ded	70% after ded	90% after ded	70% after ded	60% after ded
Outpatient	80% after ded	70% after ded	80% after ded	70% after ded	90% after ded	70% after ded	60% after ded
Skilled nursing Facility	80% after ded (60 days per year)	70% after ded (60 days per year)	80% after ded (60 days per year)	70% after ded (60 days per year)	90% after ded (60 days per year)	70% after ded (60 days per year)	60% after ded (60 days per year)
Home Healthcare	80% after ded (60 days per year)	70% after ded (60 days per year)	80% after ded (60 visits per year)	70% after ded (60 visits per year)	90% (60 visits per year)	70% after ded (60 visits per year)	60% after ded 60 visits per yr
Mental Illness / Substance Abuse							
Inpatient	80% after ded	70% after ded	80% after ded	70% after ded	90% after ded	70% after ded	60% after ded
Outpatient	80% after ded	70% after ded	\$25 copay	\$25 copay	\$25 copay	\$25 copay	60% after ded
Prescription Drug Coverage							
Retail 30/31 day	30 day supply	30 day supply	30 day supply	30 day supply	30 day supply	30 day supply	30 day supply
Generic	80% after ded	80% after ded	\$10	\$10	\$10	\$10	\$10
Brand Name	80% after ded	80% after ded	\$25	\$25	\$25	\$25	\$25
Non-Formulary	80% after ded	80% after ded	\$50	\$50	\$50	\$50	\$50
Mail Order 30/90	90 day supply	90 day supply	90 day supply	90 day supply	90 day supply	90 day supply	90 day supply
Generic	80% after ded	80% after ded	2x retail	2x retail	2x retail	2x retail	N/A
Brand Name	80% after ded	80% after ded	2x retail	2x retail	2x retail	2x retail	N/A
Non-preferred	80% after ded	80% after ded	2x retail	2x retail	2x retail	2x retail	N/A

PayFlex Health Savings Account

- If you are enrolled in a **Qualified High– Deductible Health Plan (HDHP)** , you may establish a tax-exempt Health Savings Account with your own funds.
- A Health Savings Account can be used to pay for eligible medical expenses, deductibles, co-insurance, prescriptions, vision, and dental care.
- Balances roll over from year to year and the amount is portable. You cannot contribute to Health Savings Account if you are enrolled in another non-qualified medical plan through your spouse/partner’s employer or Medicare through the Hospital Indemnity plan.
- Employee not to exceed the IRS Annual Maximum listed below. Only funds in your account are available for the reimbursement. If you are 55 or older, you can contribute an extra \$1,000 a year.
- Employee contribution only.
- Effective Date: 1-1-19

2019 IRS Annual Maximum Contributions:

Individual Coverage	\$3,500
Family Coverage	\$7,000

PayFlex Flexible Spending Account

- A Flexible Spending Account (FSA) allows you to set aside dollars on a pre-tax basis to pay for eligible medical, dental, vision, and some over-the-counter expenses.
- Such expenses may include: co-pays, coinsurance, deductibles, dental & vision expenses, and prescriptions.
- Plan runs by calendar year and all eligible claims must be “incurred” during plan/calendar year.
- Funds must be used by the end of the calendar year or you will lose your accumulated funds.

2019 IRS Annual Maximum Contribution:

\$2,650

PayFlex Dependent Care Spending Account

- A Dependent Care Spending Account allows you to set aside dollars on a pre-tax basis to pay for eligible child and adult care expenses.
- Such expenses may include: Day care, Before and After School Care, Preschool and Nursery School, and Summer Day Camp
- Funds are for your dependent(s) age 13 or younger. Funds may also be used for a spouse or dependent incapable of self-care.
- Funds must be used by the end of the calendar year or you will lose your accumulated funds.

2019 Annual Maximum Contribution:

\$5,000

Utilize the PayFlex Mobile app:

- ◆ Manage your account and view alerts
- ◆ Snap a photo of your receipts to submit claims
- ◆ View PayFlex debit card transactions
- ◆ View common eligible expense items, and more

Aetna Hospital Indemnity

This provides benefits if you or a covered dependent are *admitted* to the hospital as an inpatient.

Benefits are provided for Inpatient Hospital Stays (“Stays”) only. A Stay is a period during which you become an inpatient. Inpatient means that you are confined to a hospital room due to your sickness or injury for 24 or more consecutive hours. Confinement to include a hospital, non-hospital residential facility, hospice facility, skilled nursing facility or rehabilitation facility; and are charged for room, board, and general nursing services. A Stay does not include time in the hospital because of custodial or personal needs that do not require medical skills or training. A Stay specifically excludes time in the hospital for observation or in the emergency room unless this leads to a stay.

Lump - sum benefit

- \$1,000 or \$1,500 for the initial day of one covered inpatient hospital stay, when stay begins during the plan year; plus

Daily benefit

- \$100 per day for covered inpatient hospital stays
- Additional \$100 per day for Intensive Care Unit (ICU) for up to 30 days of an inpatient hospital stay

Eligibility Options	Plan \$1,000	Plan \$1,500
Employee Only	\$14.33	\$18.91
Employee & Child(ren)	\$22.93	\$30.25
Employee & Spouse	\$30.09	\$39.70
Employee & Family	\$35.82	\$47.62

This plan has a pre-existing condition exclusion. If you have a medical condition before enrolling, you must wait a certain period of time before the plan will provide coverage for that condition. Pregnancies are considered pre-existing if conceive date is prior to the start date of coverage.

Aetna Dental

Your oral health is important. SAISD offers an Aetna PPO that covers your preventative services at 100%.

Coverage Type	In-Network	Out-of-Network
Preventive Services — Cleanings, X-rays and Oral Examinations	100%	100%
Basic Services —Fillings, Routine Extractions, Oral Surgery, Periodontics, Endodontics (Root Canals)	80% after you meet the Annual Deductible	80% after you meet the Annual Deductible
Major Services —Bridges, Crowns, Implants, Inlays and Dentures	50% after you meet the Annual Deductible	50% after you meet the Annual Deductible
Deductible	In-Network	Out-of-Network
Individual	\$50	\$50
Family	\$150	\$150
Annual Maximum Benefit		
Per Person	\$1500	\$1500
Orthodontia Lifetime Benefit		
Per Person	50% after you meet the \$50 lifetime deductible Lifetime Maximum: \$1500 after deductible *Coverage for children to age 20	

Eligibility Options	Premium
Employee Only	\$5.00
Employee & Spouse	\$33.45
Employee & Child(ren)	\$42.97
Employee & Family	\$57.73

VSP Vision

Healthy eyes and clear vision are an important part of your overall health and quality of life. Your vision options with SAISD helps you care for your eyes while saving money.

<u>Benefits</u>	<u>Description</u> Your Coverage with a VSP Provider	<u>VSP Vision</u> <u>Basic</u>	<u>VSP Vision</u> <u>Enhanced</u>
Well Vision Exam	Focuses on your eyes and overall wellness	\$10 copay Every 12 months	\$10 copay Every 12 months
Spectacle Lenses		\$25 copay See Frame and lenses	\$25 copay See Frame and lenses
Frame	\$130 allowance for a wide selection of frames \$150 allowance for featured frame brands . 20% savings on the amount over your allowance \$70 Walmart frame allowance	Included in Prescription Glasses (Every 24 months)	Included in Prescription Glasses (Every 12 months)
Lenses	Single vision, lined bifocal, and lined trifocal lenses. Polycarbonate lenses for dependent children	Included in prescription Glasses (Every 12 months)	Included in prescription Glasses (Every 12 months)
Lens Enhancements	Standard progressive lenses Premium progressive lenses	\$50 copay (Every 12 months) \$90 copay (Every 12 months)	\$0 copay (Every 12 months) \$40 copay (Every 12 months)
Contacts (instead of glasses)	Allowance for contacts and contact lens exam (fitting and evaluation) 15% savings on a contact lens exam Exam, Fitting, Evaluation & Follow Up	\$130 allowance for contacts and contact lens exam (fitting and evaluation) (Every 12 months) \$25.00 copay	\$150 allowance for contacts and contact lens exam (fitting and evaluation) (Every 12 months) \$25.00 copay
Diabetic Eye care Plus Program	Services related to diabetic eye disease, glaucoma and age related macular degeneration (AMD) Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details	\$20 As needed	\$20 As needed
Extra Savings	<p><u>Glasses and Sunglasses</u> Extra \$20 to spend on featured frame brands . Go to VSP. Com/special offers for details. 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.</p> <p><u>Laser Vision Correction</u> Average 15% off the regular price or 5% off the promotional price, discounts only available from contracted facilities</p>		

Get the most out of your benefits and greater savings with the VSP network provider.

Call Member Services at **800-877-7195** for out-of-network plan details.

Eligibility Option	Basic	Enhanced
Employee Only	\$4.59	\$8.63
Employee & Spouse	\$8.27	\$15.53
Employee & Child(ren)	\$8.44	\$15.87
Employee & Family	\$12.78	\$24.01

Securian Term Life

San Antonio Independent School District pays for a \$25,000 life insurance for eligible employees. You may elect additional Supplemental Life and Accidental Death & Dismemberment (AD&D) coverage for yourself and your dependents.

Basic Coverage (automatically enrolled)

Basic term life and AD&D	\$25,000	<ul style="list-style-type: none"> Includes matching AD&D Benefit
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Optional Coverages

Supplemental term life & AD&D	\$5,000 increments	<ul style="list-style-type: none"> Maximum coverage: \$300,000 or 3X base salary, whichever is less
Dependent Spouse term life and AD&D	\$2,500, \$10,000, \$20,000, \$30,000, \$40,000 or \$50,000	<ul style="list-style-type: none"> Cannot exceed 100% of the coverage for which an employee is currently enrolled
Dependent child term life and AD&D	\$2,500, \$5,000 or \$10,000	<ul style="list-style-type: none"> Cannot exceed 100% of the coverage for which an employee is currently enrolled Children are eligible from live birth to the end of

Additional life and AD&D—employee and dependent spouse

Your age	Rate per \$1,000
Under 25	\$0.059
25 - 29	\$0.068
30 - 34	\$0.086
35 - 39	\$0.096
40 - 44	\$0.114
45 - 49	\$0.189
50 - 54	\$0.226
55 - 59	\$0.412
60 - 64	\$0.626
65 - 69	\$1.175
70 & over	\$1.928

Child Term Life (one premium provides coverage for all eligible children)

\$2,500	\$0.193 per month
\$5,000	\$0.385 per month
\$10,000	\$0.770 per month

- Evidence of Insurability is required for new coverage if over \$300,000 or the lesser of 3X salary or employee
- Spouse's premium based on employee age bracket and evidence of insurability over \$50,000
- No double coverage is allowed for (SAISD) employees
- Beginning at age 70, Basic Supplemental and Dependent Spouse Term Life and AD&D coverage reduces to a percentage of the amount in effect to 45% at age 70, to 35% at age 75 and to 25% at age 80.
- No Evidence of Insurability required for Child Term Life up to \$10,000

UNUM Whole Life

UNUM's Whole Life Insurance is designed to pay a death benefit to your beneficiaries, but can also build cash value you can use during your working years.

- This benefit offers an **affordable, guaranteed level of premium that won't increase with age.**
- Coverage is available for you, your spouse (ages 15 - 80) and dependent children (up to age 26).
- Employees can elect life amounts up to \$100,000 **without having to answer any medical questions.**
- You do not have to apply for coverage for yourself in order to purchase spouse or child coverage.
- **Coverage is portable** so you can take it with you even if you leave the district or retire.
- **Builds cash value.**
- **More affordable** when you're younger.
- Cost is conveniently deducted from paycheck.
- Whole life give you **valuable protection** in addition to any term life insurance you might have.

Whole Life Insurance Benefit

Election Amount <ul style="list-style-type: none"> • Employee • Spouse • Child (ren) 	Benefit Amount Options <ul style="list-style-type: none"> • \$10,000 to \$100,000 in \$10,000 increments • \$5,000 to \$25,000 in \$5,000 increments • \$5,000 to \$25,000 in \$5,000 increments
Issue Ages <ul style="list-style-type: none"> • Employee & Spouse • Child (ren) 	<ul style="list-style-type: none"> • 15-80 • 0 days—25 years
Evidence of Insurability (Health Questions) <ul style="list-style-type: none"> • Employee • Spouse • Child (ren) 	<u>If enrolling when first eligible:</u> <ul style="list-style-type: none"> • Not required for any amount • Simplified issue • Not required for any amount

UNUM Disability

Disability insurance provides income replacement benefits for you in the event you are unable to work due to a non-work related accident or sickness.

Eligibility: All active full time employees working 20 hours per week or more.

- Disability Insurance can offer an affordable way for employees to *protect their lifestyles and the people who depend upon them*.
- Employees can choose from a Benefit Amount and Waiting Period that they feel best matches their financial needs.
 - 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* (injury/sickness of 0/3, 14/14, 30/30, 60/60, 90/90 or 180/180). A benefit waiting period is the period of time in which an employee must be continuously disabled before you are eligible for benefits .
- Calculated by Calendar Days

Plan A: Your duration of benefits is based on the following table:

Age at Disability	Maximum Duration of Benefits
Less than Age 62	To Social Security Normal Retirement Age
Age 62	60 Months
Age 63	48 Months
Age 64	42 Months
Age 65	36 Months
Age 66	30 Months
Age 67	24 Months
Age 68	18 Months
Age 69 or older	12 Months

Plan B Injury: Your duration of benefits is based on the following table:

Age at Disability	Maximum Duration of Benefits
Less than age 60	To age 65, but not less than 5 years
Age 60-64	5 years
Age 65-69	To age 70, but less than 1 year
Age 70 and over	1 year

Plan B Sickness (3 Year): Your duration of benefits is based on the following table:

Age at Disability	Maximum Duration of Benefits
Less than age 67	3 years
Age 67 through 68	To age 70, but not less than 1 year
Age 69 and over	1 year

This plan has a pre-existing condition exclusion. If you have a medical condition before enrolling, you must wait a certain period of time before the plan will provide coverage for that condition. Pregnancies are considered pre-existing if conceive date is prior to the start date of coverage.

Securian Accident Insurance (Group Voluntary)

Accident Insurance (Group Voluntary) provides a cash payment directly to you to help pay out-of-pocket and uncovered expenses in the event of a non work related accident.

Covered Benefit Categories:

- **Injuries** (may include burns, dislocations, lacerations, fractures)
- **Emergency Care** (may include ambulance service, emergency room treatment, emergency dental)
- **Hospital Care** (may include hospital stay, diagnostic testing)
- **Surgery** (may include knee cartilage, ruptured disc, tendon, ligament or rotator cuff)
- **Follow-up Care** (may include adaptive home or vehicle, appliances, rehabilitative therapy)
- **Support Care** (may include adult companion lodging)
- **Accidental Death & Dismemberment**
- **Benefits for non work related accident/injury**

Enrollment Information:

- Available to employees who work 20+ hours per week.
- Employees may elect one of the 4 levels offered.
- Employee must elect coverage in order to elect spouse and/or children coverage.
- Spouse and child coverage elections match the Employee coverage election.
- Spouse and child benefit amounts match the amounts available to the Employee with the exception of AD&D
- All coverage guaranteed

Eligibility Options	Level 1	Level 2	Level 3	Level 4
Employee Only	\$2.24	\$3.87	\$6.33	\$8.39
Employee & Spouse	\$4.81	\$8.30	\$13.59	\$18.08
Employee & Child(ren)	\$6.37	\$10.89	\$17.97	\$23.96
Employee & Family	\$9.89	\$16.95	\$27.95	\$37.27

Aetna Critical Illness

Aetna's critical illness plan provides cash benefits to help cover out-of-pocket costs that come with a covered critical illness such as cancer, heart attack, stroke or major organ failure.

Critical Illness Benefits:

- Alzheimer's Disease
- Benign Brain Tumor
- Cancer
- Coma
- Coronary Artery Condition
- End-Stage Renal Failure
- Heart Attack
- Loss of Sight and/or Hearing
- Loss of Speech
- Lupus
- Major Organ Failure
- Multiple Sclerosis
- Muscular Dystrophy
- Paralysis
- Parkinson's Disease
- Stroke
- Third-Degree Burns

Wellness Benefit:

Receive a \$100 payment if you participate in one of the following Health Screenings.

This benefit applies to all covered dependents.

Lipoprotein Profile	Bone marrow screening	Cancer antigen (ovarian)
Fasting blood glucose test	Child & Adult immunizations	Pap smears
Digital rectal exams	HPV vaccine	Cytologic screening
Carotid doppler ultrasound	Hemoccult stool analysis	Thin Prep pap test
EKG, ECG, ECHO, CXR, DEXA	Colonoscopy	Skin cancer screening
Virtual Colonoscopy	Cancer antigen test (breast)	Serum Protein Test
Prostate specific test	Mammography	Thermography
Flexible sigmoidoscopy	Breast ultrasound	Carcinoembryonic antigen

Eligibility:

- The employee is actively working at least 20 hours a week.
- Eligible dependents include: Legal spouse, domestic partner, children under age 26 provided they meet the definition of dependent child as defined by the IRS.
- Retirees are not considered actively at work and therefore not eligible for this plan.

Sick Leave Bank

SICK LEAVE BANK (SLB) OPEN ANNUAL ENROLLMENT Abbreviated Rules and Procedures (October 2000)

Eligibility and Grant Requests:

1. SAISD employees with 8 days of accumulated sick leave as of the end of their prior year's employment period, including at least one local sick leave day, qualify to enroll in the program. In order to join the SLB, an SAISD employee must contribute one earned local sick leave day and \$1.00. Only earned local sick leave may be contributed to the SLB.
2. Eligible employees who do not elect to join the SLB at the first opportunity afforded them will not be eligible to join the SLB until the subsequent annual open enrollment period.
3. **NEW EMPLOYEES** – New employees are eligible to enroll within 30-days from their first day of employment with the District. New employees are not eligible to apply for a leave from the SLB until he/she has earned one day of local sick leave.
4. Application for membership on the form provided must be returned during the designated enrollment period from September 17, 2018 through October 14, 2018. Employee Benefits & Risk Management will notify the employee by letter whether or not he/she met the eligibility for membership criteria. It is the responsibility of the employee to check with the Employee Benefits & Risk Management Department if notification is not received. Membership will continue from year to year until the member submits a written cancellation to the Employee Benefits & Risk Management Department.
5. Sick leave property authorized (a day and \$1.00) for contribution to the SLB is not refundable at any time.
6. A five-member Committee elected by members of the respective bank, i.e., Professional Bank, Paraprofessional Bank, Classified Bank, will administer the SLB.
7. An employee who joins the SLB with a pre-existing diagnosed condition/illness, for which they have received treatment within the last 90 days, will not be eligible for paid leave from the SLB for illness resulting from or related to that pre-existing condition. In order to be considered, the member must have remained 90 days treatment-free or one full year (365 days) in the Bank.
8. The maximum number of sick leave days that can be granted for a medical condition cannot exceed 30 days during a fiscal year. Grants from the SLB shall be made in units of no more than two 15-day allocations. All Bank grants end as of the last duty day of the contract year. The Committee will not accept a request for consideration if it is a carry over from a previous grant(s) awarded.
9. Members must use all available state and local leave and have been on a leave of absence before applying for a SLB grant.
10. Leave contributed to the SLB shall be extended to the employee's immediate family. An employee who is a member of the SLB and who has exhausted all available paid leave, and who suffers from a catastrophic illness or injury or is absent due to the catastrophic illness or injury of a member of the employee's immediate family, may request leave from the SLB.
11. The SAISD SLB defines *catastrophic* as that of a serious nature, not a mere passing disorder or temporary ailment, which requires extensive treatment by a physician, a prolonged period for recovery and unusual alteration of an individual's lifestyle. Although some degree of permanency may be involved, the disease need not necessarily be incurable or permanent. In order to qualify for the benefits of the program, a catastrophic illness or injury must result in the employee's temporary or permanent incapacity to perform his/her job functions for an extended period.
12. Pregnancy and delivery will not be considered a catastrophic illness covered under the SLB except when unusual complications occur.
13. Leave from the SLB may not be used for permanent disabilities or disabilities which qualify the member for Worker's Compensation benefits unless the member has exhausted all Worker's Compensation benefits as well as all available sick and personal leave.
14. Receiving a grant from the SLB is not job protection and does not prevent the Human Resources Department from staffing your position.
15. All medical information submitted for a grant request from the SLB is held confidential by assigning a case number to each request. The members of the SLB Committee will only have access to medical and leave information pertinent to the request. Information such as name, place of employment, or any other information that may identify the member will not be available to Committee members.

For additional information, please contact the Human Resources office of Employee Benefits, Risk Management & Safety at 210-554-8660.

TCG 403b & 457 Plans

Features	457(b) Governmental Plans	403(b) Plans
Contribution Limits & Coordination of Contribution limits	* \$18,000 maximum contribution plus catch-up options * 457 limits no longer reduced by 403(b) contributions	* \$18,000 maximum contribution plus catch-up options * 403(b) limits no longer reduced by 457 contributions
Early Withdrawal Penalty Tax	Non—(normal income tax only)	10% early withdrawal federal penalty tax may apply under age 59 1/2, plus normal income tax
Employer Control	Employer responsible for administration	Employer responsible for administration
Eligibility Rules	No discrimination rules apply—employer defines and limits eligibility	Discrimination rules apply—deferral available to all eligible employees (contributing > \$2000/year)
Age 50 Catch-Up Option	Total of \$6,000 for all 457 plans of same employer (not available if special catch-up option used)	Total of \$6,000 for all retirement plans of same employer (other than 457), even if special catch-up option used
Special Catch-Up Option (If Permitted By Plan)	Three years prior to normal retirement age allows that lesser of: * Two times current year's normal contribution limit; or * Underutilized limits from past years	Fifteen year of service option increase limit by the lesser of: * \$3,000 * \$15,000 less additional limit used in past years; or * Excess of \$5,000 times years of service less past elective deferrals.
Purchase Transfer to SRS Service	Available	Available
Distribution Restrictions	Funds cannot be distributed until: * Age 70 1/2; * Severance from Employment; * Disability; * Death; or * Unforeseeable emergency	Funds cannot be distributed until: * Age 59 1/2; * Severance from employment * Disability; * Death; or * Financial Hardship
Portability of Plan Funds After Qualifying Event (Plan Restrictions May Apply)	Funds may be rolled over to: * Another 457(b) Governmental * 493(b) TSA * IRA (Traditional, SEP) * 401(a) Plan (Pension, Profit Sharing, 401(k), STRS)	Funds may be rolled over to: * Another 403(b) * 457(b) Governmental * IRA (Traditional, SEP) * 401(a) Plan (Pension, Profit Sharing, 401(k), STRS)
Financial Need Distribution (Hardship/ Unforeseeable Emergency Withdrawals)	Contribution and earnings may be distributed to the extent required for an unforeseeable emergency beyond control of participant, such as: * Medical Care; * Casualty loss; or * Payments needed to prevent eviction from foreclosure on home.	Contributions (but not earnings) may be distributed to extent required for a financial hardship even if foreseeable and voluntary, such as: * Medical care; * Payments needed to prevent eviction from or foreclosure on home; * Payment of tuition; or * Purchase of a home
Loans	Permitted, with loans from all qualified plans limited to the lesser of: * \$50,000; or * One half of vested benefits (or \$10,000, if greater)	Permitted with loans from all qualified plans limited to the lesser of: * \$50,000; or * One half of vested benefits (or \$10,000, if greater)
Required Minimum Distributions	RMD rules apply at age 70 1/2 or later, severance from service, and also after death.	RMD rules apply at age 70 1/2 or later, severance from service and also after death.

TCG Administrators
900 S. Capital of Texas Highways, Suite 350
Austin, Texas 78746
800-943-9179

Jesus Alvarado
512-600-5244
jalvarado@tcgservices.com

Reporting Worker's Compensation Injuries and Incidents

- ◆ **All work-related injuries/incidents should be reported to the campus secretary or department supervisor on the date of the incident by the end of the business day. The employee must complete and submit to the campus secretary or department supervisor a "Report of Accident" form.** If the "Report of Accident" form cannot be completed on the date of the incident, it should be completed within 24 hours. The completed form must be timely faxed to the office of Employee Benefits, Risk Management & Safety in Human Resources (HR) at 228-3107
- ◆ The "Report of Accident" form can be requested from the office of Employee Benefits, Risk Management & Safety in HR by calling 554-8540, or from the District's website under Administrative Procedures, section "Forms". The "Report of Accident" (Form D14-A) can be duplicated.
- ◆ Contact the office of Employee Benefits, Risk Management & Safety in HR immediately if an employee requires, or is requesting medical attention so that we can coordinate medical treatment (non-emergency). In the event of a life-threatening emergency or a serious injury **call 911, the SAISD Police Department, and then the office of Employee Benefits, Risk Management & Safety in HR (in that order)** so that the incident can be timely reported to the worker's compensation Third Party Administrator to ensure that benefits are not delayed.

Leave of Absence Procedures

- ◆ When an employee is absent from work **more than five (5) consecutive workdays** because of a personal illness or illness in the immediate family, the employee must timely report the absent to his/her immediate supervisor and submit medical certification to the office of Employee Benefits, Risk Management & Safety in HR. **(Please refer to Board Policy DEC (Legal), DEC (Local), and Administrative Procedure D-7).**
- ◆ Failure to report absences or time away from work, in a timely manner, could adversely affect employee benefits, opportunities for benefit continuation, employment status with the district and is in violation of the leave policy.
- ◆ The office of Employee Benefits, Risk Management & Safety in HR will coordinate leave of absence procedures with the employee and immediate supervisor. We will also coordinate, with the respective campus/department and Human Resources, a return to work placement (full or modified duty) when the employee is released to return to work.

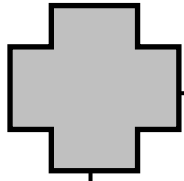
Modified Duty (MD) Program

The office of Employee Benefits, Risk Management & Safety in HR administrators the Modified Duty Program and is responsible for ensuring employees are compliant with the following program requirements:

1. All employees must obtain clearance from the office of Employee Benefits, Risk Management & Safety in HR before returning to work (full duty or modified duty).
2. Medical certification will be carefully reviewed to determine if the employee is eligible for a modified duty assignment.
3. The campus/department will be timely notified of the employee's need for a modified duty assignment to determine if the limitations can be temporarily accommodated before clearing the employee back to work.
4. A Bona-Fide offer of Employment will be provided to the employee, for signature, confirming the accepting the terms and conditions of the modified duty assignment.
5. The modified duty assignment cannot exceed 30 working days and the employee will not be eligible for another modified city assignment until after 6 months following the last modified duty assignment.

Safety Matters

There is no substitute for YOU!



Life Threatening Emergencies

If an employee is involved in a life threatening emergency, campus staff/secretaries have been instructed to:

- ◆ Call 911 then call SAISD Police Department
- ◆ Notify Employee Benefits, Risk Management and Safety
- ◆ If possible, get the name of the Hospital where the employee will be taken.

Slips, Trips & Falls

- ◆ No standing on chairs
- ◆ Recognize hazards... wet floors, papers, electrical and computer wiring, uneven surfaces, clutter
- ◆ Good Housekeeping
- ◆ Proper Footwear
- ◆ Stay focused—no texting down the stairs



Reports of Accident—ROA

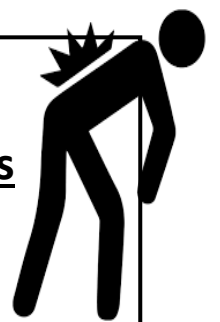
(Non-Life Threatening)

- ◆ Report Accident to Administration or Supervisor within 24 hour.
- ◆ Contact School Secretary for ROA (D-14) and complete ALL information (Review for accuracy and completion before submitting).
- ◆ The Secretary will fax the ROA to Employee Benefits, Risk Management & Safety Department immediately.
- ◆ A Safety Specialist will contact you immediately upon receiving the Report.
- ◆ Inform the Safety Specialist at the time of contact if you are seeking medical care.

Prevent Back Injuries

Use proper lift procedures

- ◆ Take a balanced stance, feet shoulder-width apart.
- ◆ Bend at the knees and keep back as straight as possible—get as close as you can to the object.
- ◆ Take a firm hold of the object.
- ◆ Lift gradually using your legs, keep load close to you, keep back and neck straight.
- ◆ Once standing, change directions by pointing your feet and turn your whole body.
- ◆ Avoid twisting at your waist
- ◆ To put load down, use these guidelines in reverse.



Other

- ◆ Secure purses, wallets, cell phones, money, medication and other personal belongings.
- ◆ Keep keys & ID badge on your person at all times
- ◆ Lock your computer screen when not using
- ◆ Protect student information when other students are around.
- ◆ Keep your room locked when not in use.
- ◆ Know your role in an emergency.

Office of Employee Benefits, Risk Management & Safety

210-554-8540

***A Safety Specialist is on-call 24/7 for after hour incidents.**



Aetna Employee Assistance Program (EAP)

Aetna Resources for Living is sponsored by SAISD and is available at no cost to you and all members of your household. That includes dependent children up to age 26, whether or not they live at home.

Services are confidential and available 24 hours a day, 7 days a week.

Counseling & Relationship Support

- ◆ Up to 3 counseling sessions per year with licensed network professionals at no cost to you
- ◆ Sessions available face to face, by phone or televideo
- ◆ Support, consultation and resources for a range of issues such as work/life balance, relationship issues, depression, alcohol/substance abuse, stress and more.



Web-based Resources

- ◆ A customized website which offers tools & resources on behavioral health and worklife balance topics.
- ◆ Discount Center with discounts on brand-name products and services, including computers, electronics, theme parks, movie tickets, local attractions, travel, gifts, apparel, jewelry, fitness centers and more

Legal Services

- ◆ 1/2 hour free consultation with a participating attorney for each new legal topic (each plan year) related to:
 - ◆ General, family, criminal law
 - ◆ Elder law and estate planning
 - ◆ Divorce
 - ◆ Wills and other document preparation
 - ◆ Real estate transactions
 - ◆ Mediation services
- ◆ A discount of 25% off of the fees for services beyond the initial consultation.
- ◆ Services must be related to the employee/eligible household members; employment law is excluded.



Financial Services

- ◆ 1/2 hour free telephone consultation for each new financial topic (each plan year) related to:
 - ◆ Budgeting
 - ◆ Retirement or other financial planning
 - ◆ Mortgages and refinancing
 - ◆ Credit and Debt issues
 - ◆ College funding
 - ◆ Tax & IRS questions and preparation
- ◆ A discount of 25% off tax preparation services
- ◆ Services must be for financial matters related to the employee and eligible household members



Worklife Balance Services

- ◆ Consultation, information, and assistance with locating resources such as: childcare, adoption, caregiver support, special needs, school & financial aid research, household services, etc
- ◆ Care kits related to prenatal, child care or adult care



Other Services

- ◆ Identity theft Services—one hour fraud resolution phone consultation or coaching about ID theft prevention and credit restoration.
- ◆ Services include a free emergency kit for victims



Helpful Hints

Know Before You Go...

- ◆ You may choose any in-network provider/hospital system for your healthcare needs but selecting the Aetna Whole Health System (The Baptist System) will result in the least amount out of pocket for YOU.
 - ◆ Choosing a primary care doctor is NOT required but is recommended.
 - ◆ SAISD provides Telemedicine at NO CHARGE to employees.
 - ◆ EPO / PPO Plans: Your Urgent Care copay is \$40; Emergency Room copay is \$200.
- ◆ Utilize the Emergency Room for life threatening emergencies only in order to save on your out of pocket costs.
- ◆ Freestanding Clinics with the word 'Emergency' in their name are Emergency Rooms and will charge accordingly.
- ◆ These are YOUR benefits so remember that it is in your best interest to be familiar with your options and responsibilities.

SAISD Telemedicine www.RediMD.com 281-633-0148

Know Where To Go

CONCUSSION, SEIZURES (Emergency Room)

STREP THROAT, PINK EYE (Doctor's Office/ Primary Care, Retail Walk-in Clinic)

FLU SHOT (Doctor's Office/ Primary Care, Retail Walk-in Clinic)

WELLNESS EXAM (Doctor's Office/ Primary Care)

BROKEN LEG (Emergency Room, Urgent Care Center)

CHEST PAIN (Emergency Room)

BEE STING, RASH, MINOR BURNS OR CUTS (Doctor's Office/ Primary Care, Retail Walk-in Clinic, Urgent Care Center)

Legend:

- Emergency Room
- Urgent Care Center
- Doctor's Office/ Primary Care
- Retail Walk-in Clinic

QPIC
Same Day Appointments!
Direct Line: 210-572-8890

Medicare Notices

Important Notice from San Antonio Independent School District About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Aetna and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decision about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join Medicare Advantage Plan (like as HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. San Antonio Independent School District has determined that the prescription drug coverage offered by our plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pay and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current San Antonio Independent School District coverage will not be affected. If you do decide to join a Medicare drug plan and drop your current San Antonio Independent School District coverage, be aware that you and your dependents will not be able to get this coverage back unless you re-enroll in the next open enrollment period.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your coverage with San Antonio Independent School District and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed at the end of this notice for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through San Antonio Independent School District changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage: 1. Visit **www.Medicare.gov** 2. Call you State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help. 3. Call 1-800-MEDICARE (800-633-4227). TTY users should call 877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call the at 800-772-1213 (TTY 800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

San Antonio Independent School District Employee Benefits Staff:

Contact: Lorena Rios

210-554-8660

lrios5@saisd.net

141 Lavaca Street, San Antonio, TX 78210

Notes



SAISD

