

EMPLOYEE BENEFITS GUIDE

2024



Familia



SAN ANTONIO ISD

BENEFIT OPEN ENROLLMENT

2024



OPEN ENROLLMENT BEGINS

September 05, 2023

AND ENDS

September 22, 2023

PLEASE ENSURE YOU ARE ABLE TO LOGIN
TO THE FRONTLINE EMPLOYEE SERVICE
CENTER BY SCANNING THE FOLLOWING
QR CODE AND LOGGING IN

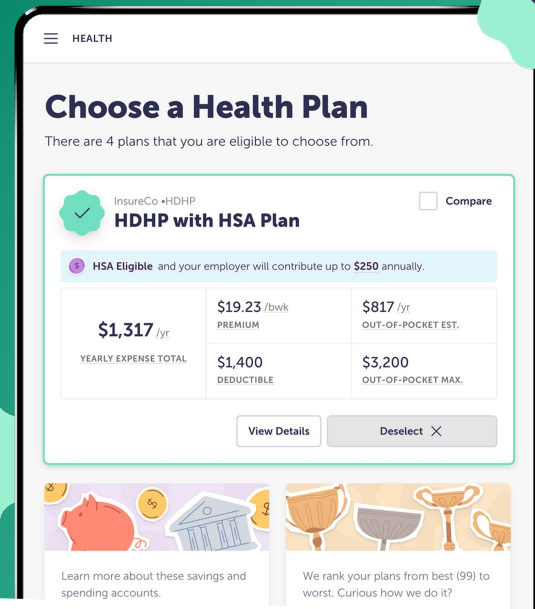


**If you experience issues logging in, please contact
the SAISD Help Desk at 210-244-2929**



TO UPDATE YOUR ADDRESS OR PHONE
NUMBER PLEASE SCAN THE QR CODE
AND FOLLOW THE PROMPTS

Benefits support the way you want to be supported.



You don't have time to spend hours meticulously lining up benefits PDFs side-by-side to try and spot the difference between plans. Instead, speed up your decision-making process with a recommendation from ALEX Go.

WITH ALEX GO, YOU CAN:

- Get personalized benefits advice at your own pace with a text-based experience in either English or Spanish
- Compare your plans with a family member's plans to figure out which option gives you the best coverage for the lowest cost
- Save money by comparing prescription costs, forecasting HSA savings, and more
- Review unbiased overviews of voluntary benefits like critical illness and accident coverage
- Access support on the go with an experience that works just as well on your computer or your phone

Ready to see what ALEX suggests for you?

Go to <https://start.myalex.com/saisd>



BENEFIT CONTACT INFORMATION

COMPANY	BENEFIT	PHONE	WEBSITE
	Concierge Line	1-855-222-0613	www.aetna.com
	Critical Illness	1-800-607-3366	www.myaetnasupplemental.com
	Accident		
	Employee Assistance Program (EAP)	1-888-238-6232	www.resourcesforliving.com
	Live Healthy SAISD		www.livehealthysaisd.com
	Pharmacy pcarx.myrxplan.com	1-855-283-7882	info@pcarx.com
	Telemedicine	1-281-633-0148	www.redimd.com
	Same Day "Sick" Appointments	210-572-8890	www.QPICSA.com
	Dental	1-800-GET-MET8 1-800-438-6388	www.metlife.com/mybenefits
	HSA, FSA & Dependent Care	1-833-571-0500	https://healthsavingsandspending.metlife.com
	Legal Insurance	1-800-821-6400	www.legalplans.com
	Vision	1-800-877-7195	www.vsp.com
	Basic Life & AD&D + Voluntary Life & AD&D (Term Life Insurance)	1-866-365-2374	www.securian.com/benefits
	Disability	1-855-757-4717	www.standard.com
	Teacher Retirement System of Texas	1-800-223-8778	www.trs.texas.gov

HUMAN CAPITAL MANAGEMENT OFFICE OF EMPLOYEE BENEFITS, RISK MANAGEMENT & SAFETY

TITLE	NAME	PHONE	TOPICS
Director	Lorena Sanchez	210-554-8669	
Risk Manager	Juan Garcia	210-554-8540	
Administrative Secretary	Cris Mora	210-554-8669	Benefit changes, Eligibility, Life Ins claims
Safety Specialists	Roy Laughlin	210-554-8544	Workers' Compensation & Safety Assigned by campus/dept
	Evangelina Moran	210-554-8543	
	Tywanda Walker	210-554-8545	
Risk Management Clerk	Belen Sanchez	210-554-8540	Workers' Compensation & Safety
Worker's Compensation/ Leave of Absence Specialist/Retirement		210-554-8667	Leave of Absence Administration, Modified Duty, Unemployment Benefits
Leave of Absence Specialist	Lorraine Herrera	210-554-8668	Leave of Absence Processing
Leave of Absence Clerks			Leave of Absence Processing A-K
	Makayla Fischer	210-554-8671	Leave of Absence Processing L-Z
Benefits Department Clerk			Benefit Enrollment & Qualifying Events
Benefits Administrative Clerk	Stephanie Pereida	210-554-8662	Benefit Enrollment & Qualifying Events
Senior Benefit Specialist	Maria Cordova	210-554-8673	Health & Ancillary Benefits, Ancillary Benefit Billing Reconciliations, Qualifying Events
Senior Payroll Clerk HCM	Hazel Givens	210-554-8665	Eligibility, Benefits & Health Insurance Premium & Billing Reconciliation
Dedicated Aetna Representatives	Anthony Wilhelm	210-554-8407	Wellness Coordinator
	Carrie Aguilar	210-554-8406	Onsite Aetna Concierge
Retirement Fax: 210-228-3196	Benefits eFax: 210-228-3170	Leave of Absence eFax: 210-228-3145	OH&S eFax: 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



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 30 days of the qualifying event change in order to make changes.**

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 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 surviving spouse (and eligible dependents) of an employee who dies while covered under the Plan.
3. A spouse (and eligible dependents) of an employee who is eligible for Medicare.
4. A divorced or legally separated spouse (and eligible dependents) of a covered employee.
5. 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

- 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 of benefit coverage. The maximum period of continued coverage for those individuals described in 2, 3, 4, and 5 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.
- **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.

MEDICAL PLANS



San Antonio ISD — 2024 Benefits and Employee Contributions

Benefit Plan	HDHP ACO		EPO ACO		PPO ACO/OON		
	Baptist	All other Aetna	Baptist	All other Aetna	Baptist	All other Aetna	Out of Network
Medical							
Calendar Year Deductible Individual Family	\$3,200 \$5,700	\$5,000 \$10,000	\$2,000 \$4,000	\$4,200 \$8,400	\$1,000 \$2,000	\$2,500 \$5,000	\$3,000 \$6,000
Coinsurance Percentage	plan pays 85% You pay 15%	plan pays 60% You pay 40%	plan pays 80% You pay 20%	plan pays 60% You pay 40%	plan pays 90% You pay 10%	plan pays 70% You pay 30%	plan pays 60% You pay 40%
Out-of-Pocket Maximum Individual Family	\$5,500 \$11,000	\$6,850 \$13,700	\$4,500 \$9,000	\$7,900 \$15,800	\$2,500 \$5,000	\$6,500 \$13,000	\$8,900 \$17,800
Physician Office Visit Copay	15% after Deductible	40% after Deductible	\$10 \$0 (Thru age 18)	\$25 \$0 (Thru age 18)	\$10 \$0 (Thru age 18)	\$25 \$0 (Thru age 18)	40% after Deductible
Specialist Office Visit Copay	15% after Deductible	40% after Deductible	\$45	\$60	\$45	\$55	40% after Deductible
Wellness Visit Preventative Care	100%	100%	100%	100%	100%	100%	40% after Deductible
Urgent Care	15% after Deductible	40% after Deductible	\$40 Copay	\$40 Copay	\$40 Copay	\$40 Copay	40% after Deductible
Emergency Room Visit	15% after Deductible	15% after Deductible	\$250 Copay-Hospital Setting \$500 Copay-Free Standing ER		\$250 Copay-Hospital Setting \$500 Copay-Free Standing ER		
Hospital Inpatient	15% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible	10% after Deductible	30% after Deductible	40% after Deductible
Hospital Outpatient	15% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible	10% after Deductible	30% after Deductible	40% after Deductible

Pharmacy Benefits - PCA RX

	HDHP \$3,200 / \$5,700 Deductible applies for Rx needs	EPO Co-pays apply for Rx	PPO Co-pays apply for Rx
30 Day Supply @ Retail	Deductible applies; 20% After Deductible or \$0 @ HEB	Generic: \$10 or \$0 at HEB Pref Brand: \$25 Non Pref Brand: \$50	Generic: \$10 or \$0 at HEB Pref Brand: \$25 Non Pref Brand: \$50
90 Day Supply @ Retail	20% After Deductible Up to Out of Pocket Max	Generic: \$20 Pref Brand: \$50 Non Pref Brand: \$100	Generic: \$20 Pref Brand: \$50 Non Pref Brand: \$100
90 Day Supply @ Mail @ Amazon Pharmacy	20% After Deductible Up to Out of Pocket Max	Generic: \$10 Pref Brand: \$40 Non Pref Brand: \$90	Generic: \$10 Pref Brand: \$40 Non Pref Brand: \$90
Specialty @ CVS Specialty	50% After Deductible Up to Out of Pocket Max	50% up to \$100	50% up to \$100

Monthly Employee Contributions

Employee Only	\$32.70	\$69.50	\$230.61
Employee & Spouse	\$259.37	\$358.17	\$685.20
Employee & Child(ren)	\$140.35	\$242.53	\$508.12
Employee & Family	\$687.88	\$740.26	\$1,347.67

METLIFE HEALTH SAVINGS ACCOUNT



2024 IRS Annual Maximum Contributions:

Individual Coverage \$4,150

Family Coverage \$8,300

- 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 above. 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.

METLIFE FLEXIBLE SAVINGS ACCOUNT



2024 IRS Annual Maximum Contribution: \$3,050

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.



METLIFE DEPENDENT CARE SAVINGS ACCOUNT



2024 Annual Maximum Contribution: \$5,000

- A Dependent Care Spending Account allows you to set aside dollars on a pre-tax basis to pay for eligible child 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 must be used by the end of the calendar year or you will lose your accumulated funds.

Coverage Type 	In-Network 	Out-of-Network 
Type A Preventive Services—Cleanings, X-rays and Oral Examinations	100%	100%
Type B 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
Type C 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	\$1,500	\$1,500
ORTHODONTIA LIFETIME BENEFIT		
Per Person	50% Lifetime Maximum: \$1500 *coverage for children to age 20	

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

VSP VISION (BASIC)



Benefit	Description	Copay	Frequency
Your Coverage with a VSP Provider			
Wellvision Exam	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness 	\$10	Every calendar year
Essential Medical Eye Care	<ul style="list-style-type: none"> Retinal screening for members with diabetes 	\$0 per screening	
	<ul style="list-style-type: none"> Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more Coordination with your medical coverage may apply. Ask your VSP doctor for details 	\$20 per exam	Available as needed
Prescription glasses		\$25	
Frame	<ul style="list-style-type: none"> \$150 featured frame brands allowance \$130 frame allowance 20% savings on the amount over your allowance \$130 Walmart/Sam's Club frame allowance \$70 Costco frame allowance 	Included in Prescription Glasses	Every other Calendar year
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children 	Included in Prescription Glasses	Every calendar year
Lens Enhancements	<ul style="list-style-type: none"> Standard progressive lenses Scratch-resistant coating Premium progressive lenses Custom progressive lenses Average savings of 20-25% on other lens enhancements 	\$0 \$0 \$95-\$105 \$150-\$175	Every calendar year
Contacts (Instead of Glasses)	<ul style="list-style-type: none"> \$130 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$25	Every calendar year
Extra savings	Glasses and sunglasses <ul style="list-style-type: none"> Extra \$20 to spend on featured frame brands, Go to vsp.com/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 		
	Routine Retinal Screening <ul style="list-style-type: none"> No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam 		
Your coverage goes further in-network			
With so many in-network choices, VSP makes it easy to get the most out of your benefits. You'll have access to preferred private practice, retail, and online in-network choices. Log in to vsp.com to find an in-network provider			

Eligibility Option	Base
Employee Only	\$4.59
Employee & Spouse	\$8.27
Employee & Child(ren)	\$8.44
Employee & Family	\$12.78

VSP VISION (ENHANCED)



Benefit	Description	Copay	Frequency
Your Coverage with a VSP Provider			
Wellvision Exam	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness 	\$10	Every calendar year
Essential Medical Eye Care	<ul style="list-style-type: none"> Retinal screening for members with diabetes 	\$0 per screening	
	<ul style="list-style-type: none"> Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more Coordination with your medical coverage may apply. Ask your VSP doctor for details 	\$20 per exam	Available as needed
Prescription glasses		\$25	
Frame	<ul style="list-style-type: none"> \$170 featured frame brands allowance \$150 frame allowance 20% savings on the amount over your allowance \$150 Walmart/Sam's Club frame allowance \$80 Costco frame allowance 	Included in Prescription Glasses	Every Calendar year
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses 	Included in Prescription Glasses	Every calendar year
Lens Enhancements	<ul style="list-style-type: none"> Standard progressive lenses Impact-resistant lenses Scratch-resistant coating Premium progressive lenses Custom progressive lenses Average savings of 20-25% on other lens enhancements 	\$0 \$0 \$0 \$95-\$105 \$150-\$175	Every calendar year
Contacts (Instead of Glasses)	<ul style="list-style-type: none"> \$150 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$25	Every calendar year
Extra savings	Glasses and sunglasses <ul style="list-style-type: none"> Extra \$20 to spend on featured frame brands. Go to vsp.com/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 		
	Routine Retinal Screening <ul style="list-style-type: none"> No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam 		
Your coverage goes further in-network			
With so many in-network choices, VSP makes it easy to get the most out of your benefits. You'll have access to preferred private practice, retail, and online in-network choices. Log in to vsp.com to find an in-network provider			

Eligibility Option	Enhanced
Employee Only	\$8.63
Employee & Spouse	\$15.53
Employee & Child(ren)	\$15.87
Employee & Family	\$24.01

SECURIAN TERM LIFE



San Antonio Independent School District pays for a policy 1x your annual salary, with a \$25,000 minimum; up to \$100,000 max life insurance policy. 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	1x annual salary \$25,000 min.	Includes matching AD&D Benefit
--------------------------	-----------------------------------	--------------------------------

Optional Coverages

Supplemental term life & AD&D	\$1,000 increments	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	Includes matching AD&D Benefit
Dependent child term life and AD&D	\$2,500, \$5,000 or \$10,000	Cannot exceed 100% of the coverage for which an employee is currently enrolled Children are eligible from live birth to the end of the month in which the child reaches age 26

Additional life and AD&D - employee and dependent spouse

Age	Rate per \$1,000 Including AD&D
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 - 74	\$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

- Guaranteed issue for this policy year **only** due to a change in carrier
- Spouse's premium based on employee age bracket to \$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

THE STANDARD DISABILITY



- Disability Insurance can offer an affordable way for employees to protect their lifestyles and the people who depend upon them.
- Monthly disability benefits are available in \$100 increments from \$200 to \$8,000 or up to 66 2/3% of your annual earnings. The Plan provides coverage for disabilities occurring off the job only.
- The 0/3, 14/14, and 30/30 plans include a First day Hospital Benefit. Your monthly disability benefit will be payable on the first day if you are admitted to a hospital as an in-patient for which you pay room and board.

You can choose from the following 6 benefit waiting periods and two options:

1. 0/3
 2. 14/14
 3. 30/30
 4. 60/60
 5. 90/90
 6. 180/180
- Option A: Benefits are payable for up to Age 65 for both Accident & sickness
 - Option B: Benefits are payable for up to Age 65 for Accident & 3 years for sickness

For the open enrollment period, preexisting condition means: Anything you have been treated for, taken medicine for or seen a physician for the 90-day period just before your insurance becomes effective. If you become disabled from a preexisting condition, you could be paid up to 90 days. Once you have been on the plan for 12 months you will have met the preexisting condition limitation and it **WOULD NOT** apply.

Annual enrollment changes: Increasing your LTD monthly benefit amount by up to \$300 (as long as you do not exceed 66 2/3% of your earnings). Decreasing your Benefit Waiting period by one level (i.e. you can go from 30/30 to 14/14 with no preexisting condition investigation).

The controlling provisions are in the group policy issued by Standard Insurance Company. Those who enroll with The Standard will also have access to The Standard Employee Assistance Program.

(855) 757-4717 for Claim Assistance

AETNA 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 (appliances or rehabilitative therapy)
- Support Care (may include adult companion lodging)
- Accidental Death & Dismemberment
- Benefits for non-work-related accident/injury



Enrollment Information:

- Employees may elect one of the 3 levels offered.
- Employee must elect coverage in order to elect spouse and/or children coverage.

Eligibility Options	Level 1	Level 2	Level 3
Employee Only	\$2.63	\$4.09	\$6.14
Employee & Spouse	\$4.55	\$7.08	\$10.48
Employee & child (ren)	\$6.09	\$9.37	\$14.38
Employee & Family	\$7.83	\$12.04	\$18.31

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.

Members can choose from \$5,000; \$10,000; \$20,000 or \$30,000 face amounts. Spouse or children are covered for 50% of the member’s amount.

Below are examples of covered conditions with percentage of face value paid.

Alzheimer’s Disease 25%	Lupus 25%
Benign Brain Tumor 100%	Major Organ Failure 100%
Cancer 100%	Multiple Sclerosis 25%
Coma 100%	Muscular Dystrophy 25%
Coronary Artery Condition Requiring Bypass 25%	Third Degree Burns 100%
End-Stage Renal Failure 100%	Parkinson’s Disease 25%
Heart Attack 100%	Stroke 100%
Loss of Sight and/or Hearing 100%	Persistent Vegetative State (PVS) 100%

Health Screening Benefit:

Receive a \$100 payment if you participate in one of the following Health Screenings. This benefit applies to all covered dependents - each person covered receives one health screening benefit per plan year.

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:

Eligible dependents include: Legal spouse, children under age 26 provided they meet the definition of dependent child as defined by the IRS.

\$100 benefit for health screening remains for 2024

Covered Benefits

Debt Matters

- Debt Collection Defense
- Identity Management Services
- Identity Theft Defense
- Personal Bankruptcy or Wage Earner Plan
- Tax audit representation
- Insurance Claims

Home and Real Estate

- Sale, purchase, or refinancing of a primary or vacation home
- Property tax assessment
- Foreclosure

Vehicle and Driving

- Defense of traffic tickets¹
- License suspension due to DUI
- Repossession

Estate Planning Documents

- Simple or complex wills
- Living wills
- Powers of Attorney

Civil Lawsuits

- Civil litigation defense (which may include pet liabilities)
- Small claims assistance

Family and Personal

- Adoption
- Reproductive Assistance
- Prenuptial agreement
- Personal property issues

Elder Care Issues²

- Medicare
- Nursing home agreements
- Powers of attorney

Additional Services

- Law Firm E-Panel[®]
- Access to self-help legal documents
- Four hour maximum for non-covered matters

Offers your employees a highly valuable solution for

\$10.75 / month
(covers EE + Dependents)

¹ Does not cover DUI.

² Consultation and document review for issues related to parents.

⁴ No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney client relationship exists prior to the participant becoming eligible for plan benefits.

⁵ Group legal plans provided by MetLife Legal Plans, Inc., a MetLife Company, Cleveland, Ohio. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI.

TCG 403B & 457 PLANS

Retirement plans for public entities. These plans are separate from TRS.



Features	457(b) Governmental Plans Pre-tax, Post-tax, and ROTH	403(b) Plans Pre-tax, Post-tax
Contribution Limits & Coordination of Contribution limits	*\$19,500 maximum contribution plus catch-up options *457 limits no longer reduced by 403(b) contributions	*\$19,500 maximum contribution plus catch-up options *403(b) limits no longer reduced by 457 contributions
Early Withdrawal Penalty Tax	No - (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 rule 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 years 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 (no payroll deduction available)	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 1-800-943-9179

Dominick Zucconi 210-900-9322 dzucconi@tcgservices.com

REPORTING ON INJURIES



WORK RELATED INJURY PROCEDURES

- 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 at 228-3107
- The “Report of Accident” form can be requested from the office of Employee Benefits, Risk Management & Safety in HCM 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 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 HCM (in that order) so the incident may be timely reported to the worker’s compensation Third Party Administrator to ensure 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 HCM. (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 HCM will coordinate leave of absence procedures with the employee and immediate supervisor. We will also coordinate, with the respective campus/department and Human Capital Management, 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 administers 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 HCM 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 and 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 duty assignment until after 6 months following the last modified duty assignment.

Aetna Employee Assistance Program

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. Call us at 1-888-238-6232.



Counseling & Relationship Support

- Up to 6 counseling sessions per year with licensed network professionals at no cost to you
- Sessions available face to face, by phone or tele video
- Support, consultation and resources for a range of issues such as work/life balance, relationship issues, alcohol/ substance abuse, stress and more.
- Chat Therapy (Talkspace): In addition to in-person and Televideo counseling sessions, members can also chat\text with a licensed therapist through Talkspace. Talkspace provides flexibility in addressing life's many challenges, by allowing members to choose their preferred way to interact with a counselor. Choose to text/chat/message, schedule video appointments, or a combination of both. Services are available to 13 years and older. Register for Talkspace through the Resources For Living website www.resourcesforliving.com



Legal Services

- 1/2 hour free consultation with a participating attorney for each new legal topic
- A discount of 25% off the fees for services beyond the initial consultation.
- Services must be related to the employee/ eligible household members; employment law is excluded.



Work Life 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



Web-based Resources

- A customized website which offers tools & resources on behavioral health and work life 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.



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 tie employee and eligible household members



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

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).





Check out the Live Healthy SAISD program

24/7 wellbeing tools and resources.



Log in, live well, and earn rewards

Visit livehealthysaisd.com to learn more about the Live Healthy SAISD program! The online platform is filled to the brim with tools and resources you can use to achieve your wellbeing goals—and that doesn't just mean exercise. (Although we've got you covered there, too.)



Earn

Use the incentive tracking table on the platform to participate in the program and earn rewards for improving your health. Review your program overview to learn more.



Learn

Watch videos and read articles covering a wide range of topics related to mental, emotional, physical, and financial wellbeing.



Engage

Join group challenges, create your own "snap challenges" and invite teammates to join, or post messages with the social wall and photo gallery. Who says healthy living can't be a good time?

Sync apps and devices, browse healthy recipes, complete personal challenges—no matter your wellbeing goals, the platform has resources for you.

Create an account

1. Visit livehealthysaisd.com
2. Select **JOIN NOW** and follow the onscreen prompts.
Your unique ID is your employee ID.

Returning user

Simply enter your username and password.

*Don't forget to download the **Navigate Wellbeing** app for a convenient and easy way to track your activities. The app is available as a free download in the Apple App Store and Google Play App Store! Scan the QR code to download.*



Questions? Contact:
info@navigatewell.com
(888) 282-0822

Welcome to PCA Rx!

Your Prescription ID Card is independent of your Medical ID Card.



SAN ANTONIO INDEPENDENT SCHOOL DISTRICT

RX & PHARMACY FEATURES:

Full Concierge Pharmacy Advocacy Team:

ALWAYS PREPARED TO ANSWER YOUR QUESTIONS

1

- ✓ Rx Home Delivery
- ✓ Pharmacy Needs
- ✓ Benefits
- ✓ Plan Design
- ✓ Formulary
- ✓ Coverage
- ✓ Services
- ✓ Network

855-283-7882 for the Call Center or 855-882-7499 Ext. 2 for other inquiries

VISIT OUR PATIENT PORTAL FOR MEDICATION NEEDS

<https://pcarx.myrxplan.com/login>

info@pcarx.com
www.pcarx.com

FREE GENERIC MEDICATIONS!

2

\$0 COPAY for 30-day supply Generics at any HEB Pharmacy!



Pharmacy Locator on Patient Portal

Create better solutions. Create healthier outcomes.



pcarx.com



855-283-7882



info@pcarx.com

Thank you for trusting us with your pharmacy benefits!

Amazon Mail



- Home Delivery service – Amazon Pharmacy
- Easy pricing, refills, and delivered to your door
- Save \$10 on a 90-day supply
- www.amazon.com/homedelivery-meds or 1.855.745.5725 to learn more

CVS Specialty



- CVS Care team to help manage your health
- Prescription transition support
- Pick up in-store or home delivery
- www.cvsspecialty.com or 1-800-237-2767 to learn more

Patient Portal



- Fast & safe tools to help manage Rx benefits online/mobile device
- Check the formulary, price, benefit summary & history
- More info at www.pcarx.myrxplan.com

Pharmacy Network



- Access to 68,000 pharmacies nationwide
- Most major chains included
- Many local providers as well

Questions? Please contact us and we will assist with questions about your benefit plan.



BETTER SOLUTIONS, HEALTHIER OUTCOMES

Easy access to information and answers you need to help manage your pharmacy benefits. Let's get started.



<p>Find a drug cost based on dosage and your benefit plan.</p>	<p>Review prescription claims and financial history.</p>	<p>Find out about potential drug interactions.</p>	<p>View your benefit details and access your benefit card anytime.</p>	<p>Search for pharmacies near you.</p>
<p> Price a medication</p>	<p> View claims history</p>	<p> Check for drug interactions</p>	<p> View coverage & benefits & print your ID card</p>	<p> Locate a pharmacy</p>

Apple Store (iOS)



GET STARTED – GET THE APP

1. Scan the appropriate bar code depending on your smart device to be directed to the app store.
2. Download/open the app.
3. Register your account or log in using your email address if you already registered online.

Google Play Store (Android)



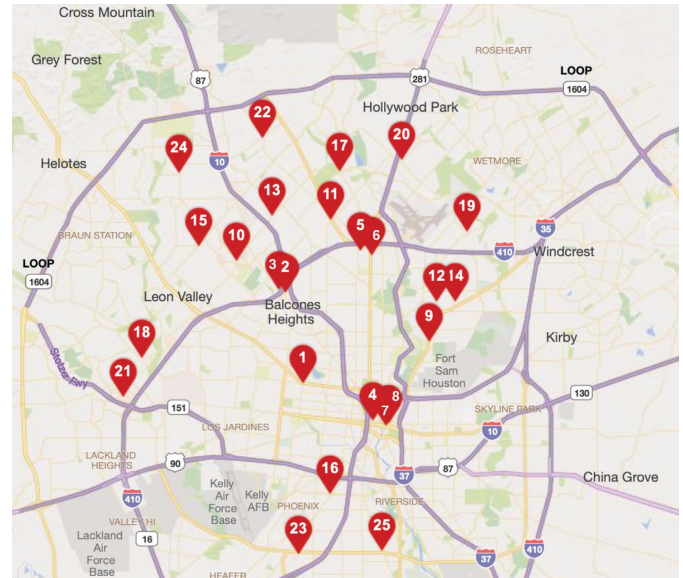
1-855-283-7882

info@pcarx.com

<https://pcarx.myrxplan.com/login>

Conveniently located throughout San Antonio for your flu shots and pharmacy needs.

- | | |
|--|--|
| <ol style="list-style-type: none"> 1. 2018 Culebra Rd.
San Antonio, TX 78228 2. 4522 Fredericksburg Rd. Balcones Heights, TX 78201 INSIDE TARGET STORE 3. 4730 Fredericksburg Rd.
San Antonio, TX 78229 4. 4. 343 W. Houston St., Suite 106
San Antonio, TX 78205 5. 746 NW Loop 410
San Antonio, TX 78216
INSIDE TARGET STORE 6. 7202 San Pedro Ave.
San Antonio, TX 78216 7. 300 E. Commerce St.
San Antonio, TX 78205 8. 211 Losoya St.
San Antonio, TX 78205 9. 4600 Broadway St.
Alamo Heights, TX 78209 10. 4805 Medical Dr.
San Antonio, TX 78229 11. 6915 West Avenue Castle Hills, TX 78213
MinuteClinic® 12. 6470 N. New Braunfels Ave.
San Antonio, TX 78209 13. 10225 Wurzbach Rd.
San Antonio, TX 78230 | <ol style="list-style-type: none"> 14. 1223 Austin Hwy.
San Antonio, TX 78209 INSIDE TARGET STORE 15. 8602 Huebner Rd.
San Antonio, TX 78240 16. 2801 Nogalitos Rd.
San Antonio, TX 78225 17. 919 Wurzbach Pkwy.
San Antonio, TX 78231 18. 7603 Culebra
San Antonio, TX 78251
MinuteClinic® 19. 3027 Nacogdoches Rd.
San Antonio, TX 78217 20. 13700 San Pedro Ave.
San Antonio, TX 78232 INSIDE TARGET STORE 21. 8223 State Hwy 151
San Antonio, TX 78245 INSIDE TARGET STORE 22. 4100 De Zavala Rd.
San Antonio, TX 78249 23. 2810 S.W. Military Dr.
San Antonio, TX 78224 INSIDE TARGET STORE 24. 6538 De Zavala Rd.
San Antonio, TX 78249 25. 103 S.W. Military Dr.
San Antonio, TX 78225 |
|--|--|



MinuteClinic®

You now get low-cost (HDHP plan) and **No-Cost (all other SAISD plans)** care at MinuteClinic®. Your Aetna® benefit gives you access to convenient, local care at MinuteClinic at a lower price. It's available when you need it, including nights and weekends.



RediMD gives you the option to have a regular doctor's visit online or by phone. No copay or payment required.

Visit Us: www.redimd.com
Code to Register: **saisd**

Make RediMD your choice for telemedicine

RediMD makes it possible for you and your family to see a licensed medical professional for most of your primary care needs without leaving your work place or home.

- ✓ **ONLINE VISITS**
RediMD provides quality primary care medical service with live, face-to-face diagnosis and treatment via the internet by computer or smartphone. You can see and speak interactively with a medical professional through an office computer, home computer or a smart phone.
- ✓ **QUALIFIED DOCTORS**
All of our primary care, specialty care and occupational medicine doctors are board certified local doctors
- ✓ **ONLINE APPOINTMENT**
Choose a convenient date and time or simply select the next available medical provider. Sign on for your appointment and experience a live audio/video visit with your provider.

Any time you need to see or speak with a doctor - we are Always Open!

URGENT CARE CENTERS



A healthcare partnership between
HEALTH TEXAS **BAPTIST HEALTH SYSTEM**
 A COMMUNITY BUILT CARE



Urgent Care Centers are quicker and more affordable than an ER, and more than likely down the street from you. Many offer online check-in and short wait times!
For a full list of locations, please visit QPICSA.com
 Need an In Network Doctor Call: 210.920.9301 or 210.268.1698





Familia



SAN ANTONIO INDEPENDENT SCHOOL DISTRICT
514 W. Quincy St. | San Antonio, TX 78212
210.554.8660 | www.saisd.net/benefits