

LISD Benefit Plan Rate

PLAN YEAR Sept. 1, 2022- Aug. 31, 2023

lisd.net/benefits

For complete Plan Summaries

TRS Medical Insurance

Monthly pay rates					
Tier	ActiveCare Primary	ActiveCare HD	ActiveCare Primary +	ActiveCare 2*	Baylor Scott & White
Employee only	\$91.00	\$103.00	\$167.00	\$655.00	\$211.24
Employee + spouse	\$788.00	\$821.00	\$896.00	\$2,014.00	\$1,043.08
Employee + children	\$379.00	\$400.00	\$473.00	\$1135.00	\$543.65
Employee + family	\$1,012.00	\$1,052.00	\$1,221.00	\$2,448.00	\$1,254.24
Semi-monthly pay rates - Facility Services					
Employee only	\$45.50	\$51.50	\$ 83.50	\$327.50	\$105.62
Employee + spouse	\$394.00	\$410.50	\$448.00	\$1,007.00	\$521.54
Employee + children	\$189.50	\$200.00	\$236.50	\$567.50	\$271.83
Employee + family	\$506.00	\$526.00	\$610.50	\$1,224.00	\$627.12
19 pay rates - Child Nutrition, Extended School Day, Security					
Employee only	\$57.47	\$65.05	\$105.47	\$413.68	\$133.41
Employee + spouse	\$497.68	\$518.53	\$565.89	\$1,272.00	\$658.79
Employee + children	\$239.37	\$252.63	\$298.74	\$716.84	\$343.36
Employee + family	\$639.16	\$664.42	\$771.16	\$1,546.11	\$792.15

Before you decide . . .

The TRS Activecare Primary and Primary+ plans are State Network Only, so there are no out of network benefits. Both require you to provide a Primary Care Physician when you enroll. Look up TRS-ActiveCare Primary and Primary + Plan providers at bcbs.tx.com/trsactivecare under the Find a Doctor tab. Search our online Provider Finder directory to see which doctors and facilities are in-network. If you need help for the TRS medical plans, please call a Personal Health Guide at 1-886-355-5999

Also, there are no out-of-network benefits with Baylor Scott & White HMO. You must choose from a limited network of doctors located in the Dallas-Fort Worth area. Look up HMO providers at trs.swhp.org before choosing this health plan.

Pooled Rates per Month

*Active Care 2 is a closed plan: No New Enrollments

	ActiveCare Primary	ActiveCare HD	ActiveCare Primary +	ActiveCare 2	BS&W HMO
Employee + family	\$677.00	\$717.00	\$886.00	\$2,113.00	\$919.24

To be eligible for pooled rates, both employee and spouse must work for LISD.

Vision Plan

United Healthcare Vision	Monthly pay rates	Semi-monthly	19 pay rates
Employee only	\$8.38	\$4.19	\$5.29
Employee + spouse	\$15.33	\$7.66	\$9.68
Employee + children	\$16.06	\$8.03	\$10.14
Employee + family	\$24.78	\$12.39	\$15.65

MASA Emergent Transport

Employee + family	Monthly rates	Semi-Monthly	19 pay rates
	\$14.00	\$7.00	\$8.85

Hospital Indemnity

AFLAC Hospital Indemnity	Monthly pay rates	Semi-monthly	19 pay rates
Employee only	\$17.44	\$8.72	\$11.01
Employee + spouse	\$33.09	\$16.55	\$20.90
Employee + children	\$26.78	\$13.39	\$16.91
Employee + family	\$42.43	\$21.22	\$26.80

Flexible Spending Accounts

If you are enrolled in a Flexible Spending Account, you are limited to how much income you can set aside each year.

Health care reimbursement limit	\$2,850
Dependent care reimbursement limit	\$5,000

Cigna Critical Illness

Age	Sample rates shown are for \$10,000 Please see enrollment system for other age bands	Monthly pay rates	Semi-monthly	19 pay rates
<29	Employee only	\$2.05	\$1.03	\$1.29
	Employee + spouse	\$4.19	\$2.10	\$2.65
	Employee + children	\$4.74	\$2.37	\$2.99
	Employee + family	\$6.88	\$3.44	\$4.35
30-39	Employee only	\$4.04	\$2.02	\$2.78
	Employee + spouse	\$7.82	\$3.91	\$4.91
	Employee + children	\$6.72	\$3.36	\$4.24
	Employee + family	\$10.50	\$5.25	\$6.63
40-49	Employee only	\$6.75	\$3.38	\$4.26
	Employee + spouse	\$13.35	\$6.68	\$8.43
	Employee + children	\$9.04	\$4.52	\$5.71
	Employee + family	\$15.63	\$7.82	\$9.87

Health Savings Accounts

You must be enrolled in TRS-Active Care 1-HD. You are limited to how much income you can set aside each year.

Employee only	\$3,650
Age 55 and older	\$4,650
Family	\$7,300
Age 55 and older	\$8,300

Dental Plans			
MetLife Standard Dental maximum of \$1,500 per insured person			
	Monthly pay rates	Semi-monthly	19 pay rates
Employee only	\$42.68	\$21.34	\$26.96
Employee + spouse	\$85.38	\$42.69	\$53.92
Employee + children	\$87.10	\$43.55	\$55.01
Employee + family	\$129.80	\$64.90	\$81.98
MetLife Basic Dental maximum of \$1,000 per insured person			
Employee only	\$22.46	\$11.23	\$14.19
Employee + spouse	\$44.90	\$22.45	\$28.36
Employee + children	\$45.82	\$22.91	\$28.94
Employee + family	\$68.28	\$34.14	\$43.12
UNUM Voluntary Life		NY Life Long Term Disability	
New Hires within 31 days of Hire - Employee guarantee issue: \$250,000 or 7x salary Spouse guarantee issue: \$50,000 Child guarantee issue: \$10,000 Age Rates per month per \$10,000		Guarantee issue open enrollment every year Waiver of elimination period upon hospitalization with 30 day elimination period or less Pregnancy covered same as any illness - 12 month pre-existing limitation Can elect up to 70% of salary to a max of \$8,000 Premium Plan - pays sickness & injury to age 65 Elimination (waiting) period Rate per month per \$100 of coverage 14 day \$2.74 30 day \$2.32 60 day \$1.50 90 day \$1.30 Select Plan - pays sickness for 5 years & injury to age 65 Elimination (waiting) period Rate per month per \$100 of coverage 14 day \$2.42 30 day \$2.08 60 day \$1.35 90 day \$1.16 Legalease Legal Plan Monthly \$15.18 Semi-monthly \$7.59 19-pay \$9.59	
UNUM Child Life			
Coverage amount	Child rates per month		
\$2,000	\$.20		
\$4,000	\$.40		
\$6,000	\$.60		
\$8,000	\$.80		
\$10,000	\$ 1.00		
UNUM Voluntary AD&D			
Rate per month per \$10,000	\$.30		
Texas Life - Permanent Portable Life			
Employees Express Issue coverage up to \$150,000 coverage; varies based on employee age Spousal Express issue Coverage up to \$50,000; varies based on spouse age			
Sick Leave Bank			
All new members, or if you used any SLB days during the 2021-22 year		1 local day	
			
MDLive - New			
Employee only		\$8.00	
Family		\$12.00	
Benefits		Phone & Website	
Medical		866-355-5999 www.bcbstx.com/trsactivecare	
Dental		800-638-5433 www.metlife.com	
Vision		800-638-3120 www.myuhcvision.com	
MDLive		888-365-1663 www.mdlive.com/fbsbh	
Disability		800-225-5695 www.newyorklife.com	
Medical Transport		800-423-3226 www.masamts.com	
Critical Illness		800-244-6224 www.cigna.com	
Hospital Indemnity		800-992-3522 www.aflac.com	
Individual Permanent Life		800-283-9233 www.texaslife.com	
Group Life		800-445-0402 www.unum.com	
Legal Plan		888-416-4313 www.legaleaseplan.com	
457 and 403(b) Retirement Plans		800-943-9179 www.tcgservices.com	
Flexible Spending Accounts (FSA)		855-399-3035 www.nbsbenefits.com	
Health Saving Accounts (HSA)		817-882-0800 www.eecu.org	