

# GET THE MOST OUT OF YOUR SUPPLEMENTAL BENEFITS

It's almost enrollment time, and we want to make sure every LISD employee is taking full advantage of each benefit. You will find examples of benefits offered through LISD that will help support you and potentially put cash back in your pocket.



**FBS ENROLLMENT CALL CENTER**  
**(866) 914-5202**  
*\*SE HABLA ESPANOL*



**DOWNLOAD APP**  
**TEXT FBS LISD TO (800) 583-6908**  
**APP GROUP #: FBSLISD**

## HOSPITAL CASH (NEW CARRIER - CHUBB)

Hospital Cash is a benefit that is offered on a voluntary basis that is designed to pay you a benefit if you are hospitalized as in-patient.

- No Pre-Existing Condition Limitations - If you are pregnant or have a scheduled in-patient surgery after September 1, 2023, you are eligible to enroll and still receive a benefit, even if you have a pre-existing condition.

## VOLUNTARY LIFE & AD&D (UNUM)

Voluntary Life Group Life Insurance is one of the most affordable ways to purchase life insurance on you and your family.

- **New Hires** - If you are a new hire at LISD, as long as you make your election in the first 30 days, you are eligible to get life insurance on a guarantee issue basis which means you do not have to answer health questions. New hires can get up to 7 times salary up to a max of \$250,000 on yourself, \$50,000 on your spouse and \$10,000 on each eligible child without answering any health questions.
- **Current Employees** - If you are already employed at LISD and currently have Group Life Insurance through Unum, you can increase your coverage up to 7 times your salary up to a maximum of \$250,000 without having to answer health questions. You can also increase life coverage on your spouse up to a max of \$50,000 without answering health questions as long as you already have your spouse covered.

## WELLNESS BENEFITS

Wellness benefits are designed to pay cash directly to you and your covered dependents for simply having a medical wellness exam. Each carrier below, will pay a wellness benefit to you and each covered dependent 1 time per year.

- Aflac Hospital Indemnity - \$50.00 Wellness Benefit (Through 8/31/23)

- Cigna Critical Illness—\$50.00 Wellness
- Chubb Hospital Cash (New 9/1/23) \$50.00 Wellness

## FLEXIBLE SPENDING ACCOUNT (USE-IT-OR-LOSE-IT)

If you are currently making pre-tax contributions to your flexible spending account, make sure you claim all of your money prior to 9/1/2023. LISD offers an additional 75-day grace period deadline to use FSA funds. The FSA is administered through National Benefit Services.

### Partial List of Eligible Expenses

- Medical, Dental, Vision Copays and Deductibles
- Prescription Drugs
- Physical Therapy
- Chiropractor
- First-Aid Supplies
- Lab Fees
- Eye Exams
- Laser Eye Surgery
- Eyeglasses, Contact Lenses, Lens Solution

## SCAN QR CODE



1. Open Camera on your Phone
2. Hold Phone so QR Code Appears on Screen
3. Tap the Notification to open the link

# IMPORTANT VALUE - ADDED BENEFITS

There are several carriers that provide useful resources that can help you and your family. Make sure you are familiar with these, as they may be able to provide you with savings as well as useful solutions to everyday life. Lewisville ISD pays for Unum Basic Life Insurance for all eligible employees.

\* Unum resources below are provided at no cost to all eligible LISD employees.

\* Cigna, Metlife & Superior Vision resources are only provided to those employees enrolled in these products. Additional cost may apply to these services.

## UNUM EMPLOYEE ASSISTANCE PROGRAM (EAP)

The EAP is offered free of charge to all eligible LISD employees. EAP provides you and your eligible dependents with confidential access to a licensed Counselor that can help with stress, depression, anxiety, relationship issues, grief, parenting problems and more.

## UNUM MEDICAL BILL SAVER ADVANTAGE

When a covered employee has a medical or dental bill totaling over \$400 in out-of-pocket cost, skilled negotiating team members will work with providers to get a discount. Successful negotiations can save employees hundreds and sometimes thousands of dollars.

## UNUM SURVIVOR SUPPORT

When a loved one is terminally ill, or passes away, you may need help with personal, financial, and legal decisions that need to be made. This service is provided at no cost for employees, spouses and beneficiaries who need help during a terminal illness or after the loss of a covered employee.

## UNUM HEALTH ADVOCATE

Visit your EAP+Worklife site for state-specific templates and step-by-step instructions on creating a will. You will also find state-specific templates for power of attorney, trusts, estate planning and more.

## NEW YORK LIFE EMPLOYEE ASSISTANCE PROGRAM (EAP)

Regardless of whether you are enrolled in the NY Life Disability or not, you and your family members have access to various counseling services including legal, financial, and work-life balance assistance. All counseling calls are answered by a Master's or PhD-level counselor who will collect some general information and will discuss your needs. The Employee Assistance Program provides a maximum of three in person or virtual sessions, per issue, per year. Visit [guidanceresources.com](http://guidanceresources.com) or call (800) 344-9752.

## CIGNA MY SECURE ADVANTAGE (MSA)

The MSA is a full services financial wellness program where employees and their dependents can work with a Money Coach for 30 days at a pre-paid cost. Members that wish to continue this service after 30 days will be responsible for paying \$39.95 per month. A Money Coach can help with every type of financial challenge, including but not limited to basic money management, getting out of debt, saving for college, or purchasing a home. Contact Cigna for cost and complete details.

Cigna Identity Theft Protection – This includes a free 30-minutes consultation with a Fraud Resolution Specialist and fraud resolution kit, for victims of identity theft. Contact Cigna for cost and complete details.

## CIGNA WILL PREPARATION TOOLS & RESOURCES

Create and execute state-specific wills, power of attorney and a variety of other important legal documents online and use the legal consultation benefits to obtain a qualified attorney's review. Contact Cigna for cost and complete details.

## CIGNA HEALTH ADVOCACY SERVICES

This service can help with finding a doctor, picking a medical or dental plan, understanding test results, locating a nursing home, managing doctors' bills and more. Personal health advocates work with employees who have non-covered medical bills over \$400 to help investigate charges, negotiate discounts, establish payment plans, and educate employees on how to maximize their benefits and savings. Contact Cigna for cost and complete details. Cigna Healthy Rewards – Easy access to discounts on a wide variety of health and wellness program and services such as, fitness club memberships, meal delivery, alternative medicine, vision care, Lasik surgery, hearing aids, yoga products and virtual workouts.

## METLIFE DENTAL TELEDENTISTRY

Enables you to connect with your dentist from home via smartphone, tablet, or computer for problem-focused exams and reevaluations. You also get discounts on Smile Direct Club's customized clear aligners, whether your plan includes orthodontia coverage or not. A digital dental virtual assistant that's available 24/7 to help you with common tasks like accessing coverage info, getting personalized estimates, or viewing claims. Please contact Metlife for costs and complete details.

## SUPERIOR VISION DISCOUNTS

- Discount on Laser Vision correction services administered by QualSight, LLC.
- Online in-network eyewear stores include Glasses.com, Contacts Direct, 1 800 Contacts and Befitting.com.
- Free hearing exam and 40% off the national average for hearing aids administered by Your Hearing Network. Visit [superiorvision.yourhearing.com](http://superiorvision.yourhearing.com) or contact us at: 888-494-1272. Hours are from 8 am – 8 pm EST Monday – Friday.
- Please contact Superior Vision by Metlife for cost and complete details.