

# LISD Benefit Plan Rate

PLAN YEAR Sept. 1, 2024- Aug. 31, 2025

[lisd.net/benefits](http://lisd.net/benefits)

For complete Plan Summaries

## TRS Medical Insurance

Monthly pay rates				
Tier	ActiveCare Primary	ActiveCare HD	ActiveCare Primary +	ActiveCare 2*
Employee only	\$179.00	\$193.00	\$234.00	\$655.00
Employee + spouse	\$976.00	\$1,014.00	\$1,152.00	\$2,014.00
Employee + children	\$487.00	\$511.00	\$635.00	\$1,135.00
Employee + family	\$1,324.00	\$1,372.00	\$1,561.00	\$2,448.00
Semi-monthly pay rates - Facility Services				
Employee only	\$89.50	\$96.50	\$117.00	\$327.50
Employee + spouse	\$488.00	\$507.00	\$576.00	\$1,007.00
Employee + children	\$243.50	\$255.50	\$317.50	\$567.50
Employee + family	\$662.00	\$686.00	\$780.50	\$1,224.00
19 pay rates - Child Nutrition, Extended School Day, Security				
Employee only	\$113.05	\$121.89	\$147.79	\$413.68
Employee + spouse	\$616.42	\$640.42	\$727.58	\$1,272.00
Employee + children	\$307.58	\$322.74	\$401.05	\$716.84
Employee + family	\$836.21	\$866.53	\$985.89	\$1,546.11

### 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 [bcbsb.com/trsactivecare](http://bcbsb.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

## Pooled Rates per Month

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

	ActiveCare Primary	ActiveCare HD	ActiveCare Primary +	ActiveCare 2
Employee + family	\$989.00	\$1,037.00	\$1,226.00	\$2,113.00

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

## Vision Plan

Superior Vision by MetLife	Monthly pay rates	Semi-monthly	19 pay rates
Employee only	\$7.54	\$3.77	\$4.76
Employee + spouse	\$13.80	\$6.90	\$8.72
Employee + children	\$14.45	\$7.23	\$9.13
Employee + family	\$22.30	\$11.15	\$14.08

## MASA Emergent Transport

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

## Hospital Cash

CHUBB Hospital Cash	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	\$3,200
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	\$4,150
Age 55 and older	\$5,150
Family	\$8,300
Age 55 and older	\$9,300

### 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
<b>MetLife Basic Dental</b> 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



### MDLive

\* New - One Rate \$16.00

### Benefits

### Phone & Website

### UNUM Voluntary Life

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
Under 30	\$ .36
30-34	\$ .45
35-39	\$ .63
40-44	\$ .99
45-49	\$ 1.71
50-54	\$ 2.97
55-59	\$ 4.23
60-64	\$ 5.04
65-69	\$ 9.00
70-74	\$ 15.39
75+	\$ 30.87

### NY Life Long Term Disability

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

### 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

### Legalease Legal Plan

Monthly	\$15.18
Semi-monthly	\$7.59
19-pay	\$9.59

### 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 2023-24 year 1 local day

Medical	866-355-5999 <a href="http://www.bcbstx.com/trsactivecare">www.bcbstx.com/trsactivecare</a>
Dental	800-438-6388 <a href="http://www.metlife.com">www.metlife.com</a>
Vision	833-393-5433 <a href="http://www.metlife.com/vision">www.metlife.com/vision</a>
MDLive	888-365-1663 <a href="http://www.mdlive.com/fbsbh">www.mdlive.com/fbsbh</a>
Disability	888-842-4462 <a href="http://www.newyorklife.com">www.newyorklife.com</a>
Medical Transport	800-423-3226 <a href="http://www.masamts.com">www.masamts.com</a>
Critical Illness	800-244-6224 <a href="http://www.cigna.com">www.cigna.com</a>
Hospital Cash	800-252-4670 <a href="http://www.chubb.com">www.chubb.com</a>
Individual Permanent Life	800-283-9233 <a href="http://www.texaslife.com">www.texaslife.com</a>
Group Life	800-445-0402 <a href="http://www.unum.com">www.unum.com</a>
Legal Plan	888-416-4313 <a href="http://www.legaleaseplan.com">www.legaleaseplan.com</a>
457 and 403(b) Retirement Plans	800-943-9179 <a href="http://www.tcgservices.com">www.tcgservices.com</a>
Flexible Spending Accounts (FSA)	855-399-3035 <a href="http://www.nbsbenefits.com">www.nbsbenefits.com</a>
Health Saving Accounts (HSA)	817-882-0800 <a href="http://www.eecu.org">www.eecu.org</a>