

## ELIGIBILITY FOR BENEFITS

ActiveCare Health Plan: You must be an active TRS paying member or employed 10 or more regularly scheduled hours each week. Eligible employees that are not paying members of TRS will pay the full health premium including both employee and employer.

Other insurance products: You must be an active, contributing member of TRS.

## DEPENDENT LIFE INSURANCE

Life Insurance for employees is paid by the district. The Death Benefit is \$25,000 for employees under age 65. Basic Dependent Life Insurance may also be purchased for an additional charge of \$1.46 per month which covers spouses for \$10,000 and eligible children \$5,000. Additional voluntary life insurance can be purchased for up to 5x the employee's salary, not to exceed \$550,000.00.

## LONG TERM DISABILITY INSURANCE

### LONG TERM DISABILITY INSURANCE

Employees eligible for health insurance are covered under the District-paid Long Term Disability Insurance plan. Covered employees who become disabled may receive an income replacement of up to 60% of their Basic Monthly Earnings starting on the 91<sup>st</sup> day of disability.

### SHORT TERM DISABILITY INSURANCE

Employees may enroll in the voluntary Short Term Disability plan which pays benefits for up to the first 90 days of disability.

### **Other benefits offered to CCISD employees include:**

- |                                  |                              |
|----------------------------------|------------------------------|
| Employee Assistance Program      | ▶ 403b and 457b Investments  |
| Vision Insurance                 | ▶ Long Term Care Insurance   |
| Flexible Spending Accounts       | ▶ Cancer Insurance           |
| Health Savings Accounts          | ▶ Critical Illness Insurance |
| Prepaid Legal and Identity Theft | ▶ Sick Leave Buy Back Plan   |

For more information on these benefits, please contact our office at (281) 284-0230 or email us at [benefits@ccisd.net](mailto:benefits@ccisd.net).

# **Clear Creek Independent School District 2017/2018 Employee Benefits Overview**



## **CCISD Business Services**

**2425 East Main Street**

**League City, Texas 77573**

**(281)284-0230**

M E D I C A L

D E N T A L

V I S I O N

L I F E I N S U R A N C E

D I S A B I L I T Y I N S U R A N C E

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## HEALTH INSURANCE

2017/2018 all Clear Creek ISD health insurance plans are offered through TRS eCare, with medical administered by Aetna and pharmacy administered by CVS mark. TRS ActiveCare offers two PPO plans (Active Care 1-HD and ActiveCare 2) and one EPO plan (ActiveCare Select).

### ELIGIBLE EMPLOYEES

The effective date of health coverage for new hires and their eligible dependents is the first day of the month following the employee's date of hire or their first day at work. First day of health coverage requires payment for the entire month's premium.

### EXISTING CONDITION LIMITATIONS

Preexisting condition exclusions do not apply to new hires who enroll within 31 days of their actively-at-work date. Exception: If the employee was covered under TRS ActiveCare at any point in time since its inception in 2002 and has been hired by a different participating entity (or rehired by the same participating entity), preexisting limitation exclusions may not apply. A 12 month preexisting condition waiting period may apply. See your TRS eCare Enrollment Guide for more information.

### MONTHLY RATES

Plan	ActiveCare 1-HD	ActiveCare 2	ActiveCare Select
Employee Only	\$61	\$424	\$224
Employee + Child(ren)	\$346	\$737	\$509
Employee + Spouse	\$641	\$1,344	\$914
Employee, Spouse & Child(ren)	\$941	\$1,629	\$1,214

### Pharmacy Co-pays

For pharmacy co-pays for prescription drugs, go to [www2.caremark.com/trsactivecare](http://www2.caremark.com/trsactivecare).

### Participating Medical Providers

To find participating medical providers, go to [www.trsactivecareetna.com](http://www.trsactivecareetna.com). Click on "Find a Doctor or Facility".

## 2017/2018 Medical Plan Comparison

	ActiveCare 1-HD	ActiveCare 2	ActiveCare Select
Individual/Employee Only Deductible	\$2,500 employee only	\$1,000 per individual	\$1,200 per individual
Employee/Spouse, Employee/Child(ren), Family Deductible	\$5,000 employee/spouse, employee/child(ren), family	\$3,000 family	\$3,600 family
In-Network Out of Pocket Maximum – Individual/Employee Only	\$6,550 employee only	\$7,150 per individual	\$7,150 per individual
In-Network Out of Pocket Maximum – Employee/Spouse, Employee/Child(ren), Family	\$13,100 employee/spouse, employee/child(ren), family	\$14,300 family	\$14,300 per individual
PHYSICIAN SERVICES			
Primary Care Office Visit	Paid at 80% after deductible	\$30	\$30
Specialist Office Visit	Paid at 80% after deductible	\$50	\$60
Preventive Care Services	Plan pays 100%	Plan pays 100%	Plan pays 100%
HOSPITAL/IMAGING FACILITY CHARGES			
Hospital, Inpatient	Paid at 80% after deductible	\$150 co-pay per day; paid at 80% after deductible	\$150 co-pay per day; paid at 80% after deductible
Emergency Room	Paid at 80% after deductible	\$200 co-pay per visit; paid at 80% after deductible	\$200 co-pay per visit; paid at 80% after deductible
Outpatient Surgery	Paid at 80% after deductible	\$150 co-pay per visit; paid at 80% after deductible	\$150 co-pay per visit; paid at 80% after deductible
PRESCRIPTIONS			
Drug Deductible	Subject to plan year deductible	\$0 for generics; \$200 for brand name	\$0 for generics; \$200 for brand name
Retail Short Term	80% after deductible	\$20; \$40; \$65	\$20; \$40; 50% co-ins.
Retail Maintenance	80% after deductible	\$35; \$60; \$90	\$35; \$60; 50% co-ins.
Mail Order	80% after deductible	\$45; \$105; \$180	\$45; \$105; 50% co-ins.
Specialty Drugs	80% after deductible	\$200 for 31 day supply; \$450 for 32-90 day supply	\$20% co-insurance per fill

## DENTAL INSURANCE

CCISD offers two dental plans to choose from:

AETNA Indemnity Dental Plan (PDN)

AETNA DHMO Dental Plan (DMO)

### MONTHLY RATES

Plan	DHMO	Indemnity
Employee Only	\$0.00	\$15.00
Employee & Children	\$17.34	\$55.00
Employee & Spouse	\$16.04	\$45.00
Family	\$36.60	\$80.00

Participating providers for each of the AETNA dental plans can be found at

[www.aetna.com](http://www.aetna.com).