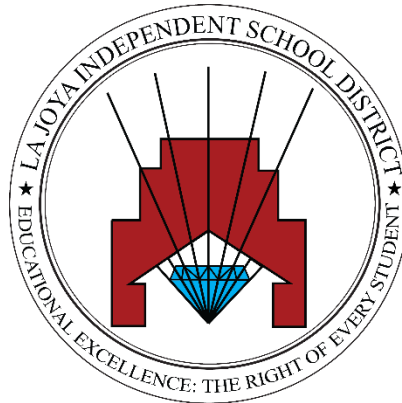


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# Employee Benefits Department

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# Employee Benefits Overview

- La Joya ISD employees are provided with a basic medical insurance plan free of charge. Employees are given the option to upgrade this plan as well as the opportunity to purchase voluntary products at an additional cost. In order to obtain these benefits employees must meet the following requirements:
    - The employee must be a member of TRS
    - The employee must complete an enrollment form within 30 days of employment.
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# Basic Facts-Medical Plan

- Self-Funded Medical Plan
    - The district owns the plan
  - Third Party Administrator
    - Blue Cross/Blue Shield of Texas
    - Phone Number: 1-877-521-2227
    - [www.bcbstx.com](http://www.bcbstx.com)
    - Group Number            152586
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# Option 1 – Basic Medical Plan

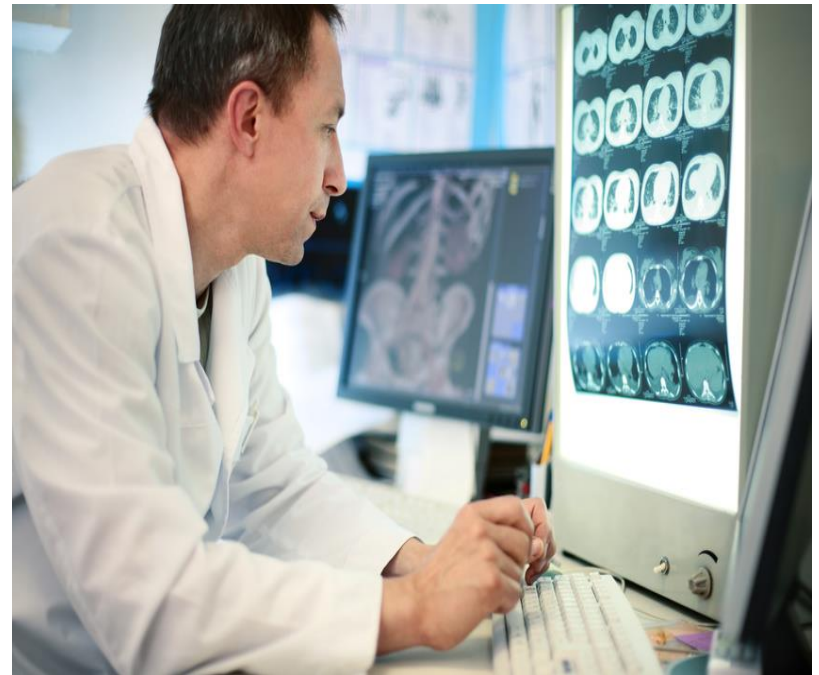
- Free for Employee Coverage only
- \$ 35 Office Visit Co-pay
- \$750 Deductible
- 70/30 Plan
- Prescription Card
- Maximum yearly out-of-pocket expenses are \$2750. Excludes co-pays.

Dependent coverage is available at an additional cost

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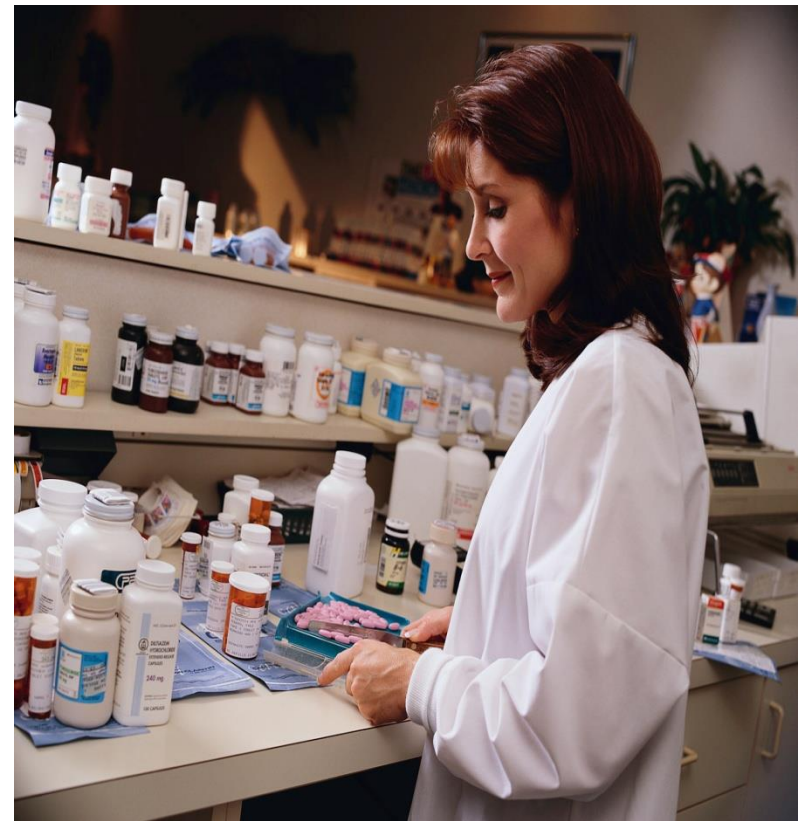
# LABCARD – QUEST DIAGNOSTICS

- Free to Employee
- Voluntary Benefit Program
- Covers Lab Testing
  - Outpatient Basis
  - Physician Ordered
  - Approved by Plan
  - Examples
    - Blood testing
    - Urine testing
    - Pathology
    - Cultures



# Prescription Benefit

- All Plans
  - Generic
    - Greater of \$10.00 or 20% of cost – 30 day supply
  - Brand Name
    - Greater of \$40.00 or 30% of cost – 30 day supply
  - Mail Order Program
    - \$20.00 for 90 day supply



# La Joya ISD

## Price Comparisons

	Walgreens	HEB	CVS
	Co-pay/Plan Cost	Co-pay/Plan Cost	Co-pay/Plan Cost
Clindamy/Ben Gel-(Benzaclin)	\$59.12/\$236.46	\$38.48/\$153.91	\$43.76/\$175.06
Celecoxib 200mg-(Celebrex)	\$10.00/\$34.88	\$10.00/\$2.78	\$10.00/\$9.65
Divalproex 250mg-(Depakote)	\$19.01/\$76.04	\$10.00/\$13.09	\$10.00/\$16.16
Budesonide Sus -(Pulmicort)	\$36.37/\$145.50	\$20.71/\$82.84	\$20.68/\$82.72
Clobetasol Cre -(Temovate)	\$35.25/\$140.98	\$15.96/\$63.85	\$15.51/\$62.02
Esomeprazole 40-(Nexium)	\$30.26/\$121.04	\$10.00/\$3.32	\$10.00/\$2.77
Omega 3 Acid-(Lovaza)	\$26.05/\$104.21	\$10.00/\$37.49	\$10.00/\$37.34
Tresiba Flex	\$164.68/\$384.25	\$163.67/\$381.89	\$163.65/\$381.84
Estilar Aer	\$293.51/\$684.86	\$291.69/\$680.61	\$291.65/\$680.50
Solodyn 55mg	\$362.39/\$845.58	\$360.18/\$840.41	\$360.13/\$840.31
Latuda 40mg	\$363.67/\$848.56	\$361.45/\$843.38	\$361.40/\$843.28
Lantus	\$80.12/\$186.93	\$79.63/\$185.80	\$79.62/\$185.78
Clindagel 1%	\$528.11/\$1,232.24	\$524.95/\$1,224.87	\$524.90/\$1,224.77

# Diabetic Supply Program

- Free to employee and dependents covered under the Medical Plan
- Includes:
  - Blood Glucose Monitor
  - Testing Strips
  - Lancets
  - Lancing Device
  - Control Solutions
  - Syringes

Separate Enrollment Form  
Required

Carrier: Miracle Medical Equipment

969-9596





# Magellan EAP

- Free to Employees
- Confidential
- Counseling Sessions
- Legal Assistance
- Financial Planning
- Toll-free Number
- Website



800-327-1393

[Magellanhealth.com](http://Magellanhealth.com)

# Basic Life Insurance Coverage

## ■ LIFE

- \$15,000/\$20,000 Death Benefit
  - \$15,000/\$20,000 Additional Accidental Benefit
  - No Cost to Employee
  - Completed Enrollment Form is Required
  - Insurance Carrier:
    - UNUM
- 1-800-445-0402



# On-Site Health Clinic

- Located across Irene Garcia Middle School
  - 926 Paula Street
- Voluntary Basis
- No Cost to Covered Employees and Dependents over the age of 2
- Examples:
  - Routine doctor visits
  - Lab work
  - Generic medications
- Phone Number: 956-323-2591



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# Mandatory Open Enrollment

- Changes are **ONLY** permitted during the annual open enrollment period **unless** there is a qualifying event.
  - Insurance representatives will be available at each campus to assist you during the enrollment process.
  - Please be sure to bring your dependent information to the enrollments, including dependent social security numbers.
  - Review life insurance beneficiaries.
  - Please review all elections closely as benefits selected are locked in for 12 months.
  - The medical/dental benefit elections you choose during the open enrollment period will become effective January 1<sup>st</sup>. All other benefits become effective December 1<sup>st</sup>.
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# Qualifying Events

- Examples of qualifying events include:
    - Marriage or divorce,
    - Death of covered spouse or eligible child,
    - Birth or adoption of a child,
    - Termination of spouse's employment,
    - Commencement of spouse's employment
  - Employee must provide proof of qualifying event to Employee Benefits Department.
  - Employees have one month from the date of qualifying event to make changes to their coverage.
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# Voluntary Insurance Products

## Effective December 1, 2018

<u>Insurance Product</u>	<u>Prior Carrier</u>	<u>New Carrier</u>
■ Cancer	Allstate	Colonial
■ Critical Illness	Allstate	Colonial
■ Heart & Stroke	Allstate	No Longer Available
■ Vision	Dearborn National	No Change
■ Disability	The Standard	No Change
■ Life	UNUM	No Change
■ Permanent Life	Allstate	Mass Mutual
■ S.H.O.P.	Colonial	No Change

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# QUESTIONS

