



2026 BENEFITS OVERVIEW

ALDINE ISD offers a benefits package that provides health, wellness and financial security for you and your family. This is a brief summary of the plans available to you.

Eligibility

Eligible employees will have 31 days from their official date of hire to select their benefits package. With proper documentation, you may enroll eligible dependents, including your spouse and children up to age 26. The open enrollment period allows you to make changes annually each November 1–15.

Medical Plan

You have a choice of four medical plan options through Aetna. Each of our medical plans is associated with a different network of doctors and hospitals. When you are enrolled in one of the following medical plans, you have access to additional resources such as the CVS Health Hub, a 24/7 Nurseline, Minute Clinic, and RediMD. All four medical plans cover preventive services at 100%. This includes your annual physical, well woman exam, mammogram, colonoscopy and more! Take note of which expenses are covered before or after the deductible when evaluating your options. Please be aware that non-emergency ER care is not covered under these medical plans.

- **KelseyCare ACO:** We offer two different options – the “Base” plan, as well as the “Enhanced” plan. Both plans offer you set copays for common medical expenses in the Kelsey-Seybold network.
- **Texas Medical Neighborhood High Deductible Health Plan:** Offers a broad network of providers and combines a higher deductible with lower premium contributions.
- **Memorial Hermann ACO:** Offers set copays for common medical expenses in the Memorial Hermann network.
- All medical plans include the CVS/Aetna Pharmacy which provides no-cost maintenance medications for conditions such as High Blood Pressure and Cholesterol, along with a CVS Specialty Pharmacy Care Team.

Medical Plan Comparison - Employee Contributions (based on 24 pay periods)

	KelseyCare Base	TMN HDHP	KelseyCare Enhanced	Memorial Hermann
Employee Only	\$28.50	\$38.00	\$87.00	\$106.00
Employee + Spouse	\$345.00	\$375.00	\$540.00	\$573.00
Employee + Child	\$192.00	\$240.00	\$380.00	\$400.00
Employee + Children	\$280.00	\$312.00	\$500.00	\$531.00
Employee + Family	\$560.00	\$568.50	\$965.00	\$1,045.00

Dental Plan

Our dental plans through MetLife pay 100% of the cost for routine checkups and share the cost with you for most dental procedures. You have three dental plan options:

- **Low/High Plans:** Allow you to use any dentist, whether they contract with MetLife or not; however if you use an out-of-network dentist on the Low Plan, you will be subject to a Maximum Allowable Charge (PPO MAX). If you use an out-of-network dentist in the High Plan, your reimbursement will be based at 80% of Usual and Customary (UCR).
- **DMO Plan:** Doesn't have any deductibles or maximums. Instead, when you receive a dental service, you pay a fixed dollar amount for the treatment. Enrollees must select a Primary Care Dentist (PCD) prior to seeking services.

Vision Plan

Our vision plan through MetLife offers in-network and out-of-network benefits to help you pay for the cost of routine eye exams, glasses and contacts. It pays for one eye exam a year, and pays for a portion of the cost for eyeglasses and frames/or contact lenses once a year.

Benefits Overview



Health Savings Account (HSA)

A HSA is a savings account that belongs to you that is paired with the Texas Medical Neighborhood High Deductible Health Plan. It allows you to make tax-free contributions that you can use to pay for current and future medical expenses for you and your dependents. Aldine ISD contributes \$150 annually to your HSA. Your HSA administrator is Gulf Coast Educators Federal Credit Union.

Flexible Spending Accounts (FSAs)

Health Care and Dependent Care FSAs allow you to contribute funds on a pretax basis to help pay medical, dental, vision and/or daycare expenses. If you are enrolled in the Texas Medical Neighborhood High Deductible Health Plan, you may choose to elect a Limited Purpose FSA, which allows you to save money when paying for dental and vision expenses. This option should be elected when you have contributed the maximum amount to your HSA. Your FSAs are administered by HSA Bank.

Life and Accidental Death & Dismemberment (AD&D) Insurance

Aldine ISD provides basic life and AD&D insurance through Securian Financial at no cost to you equal to \$10,000.

Voluntary Life and Accidental Death & Dismemberment (AD&D) Insurance

You may purchase additional life and AD&D insurance through Securian Financial for yourself, your spouse, and your child(ren) at discounted group rates.

Universal Life

The district also offers a voluntary universal life insurance that includes a long-term care (LTC) rider available to purchase. This plan is underwritten by Trustmark Benefits.

Disability Insurance

Educator long-term disability insurance is offered through New York Life and pays you a portion of your earnings if you cannot work because of a disabling illness or injury.

Employee Assistance Program (EAP)

Your ComPsych EAP offers help with emotional wellbeing, work-life balance, Legal Services, Financial Services, substance abuse, elder care and more!

Additional Benefits

- **Accident insurance** provides benefits to help cover the costs associated with unexpected bills due to covered accidents, regardless of any other insurance you have.
- **Hospital indemnity insurance** provides a fixed lump-sum payment that can help cover hospital expenses not covered by insurance, or to pay for expenses while you, your spouse and/or dependents are in the hospital.
- **Critical illness insurance** provides a lump-sum cash benefit if you are diagnosed with a covered illness.
- **Cancer insurance** pays cash benefits directly to you if you're ever diagnosed with a covered cancer.
- **Pumpkin pet insurance** provides discounted rates to add health coverage to your pets.
- **Talkspace** is an online therapy platform that makes it easy for you to connect with a licensed behavioral therapist – from anywhere, at anytime.
- **Legal Plan** provides cost-effective, multi-channel access to legal help for you and your family.
- **Identity Theft** coverage provides protection for online activities such as monitoring credit reports, financial transactions, and what you share on social media.

Mandatory Retirement Plan

Teacher Retirement System of Texas

Texas Public School employees that are employed in a TRS eligible position must contribute into the TRS system. The current deductions is 8.9% of TRS eligible wages. The deduction consists of an 8.25% pre-tax and a .65% after tax for TRS care program. When retirement requirements have been met, TRS pays a lifetime annuity.

Voluntary Retirement Plans

Two payroll deducted retirement saving plans are available to supplement your TRS retirement annuity.

403(b) Retirement Plan

A 403(b) plan is a retirement savings plan for employees of public schools and certain tax-exempt non-profit organizations, such as hospitals or charities.

457(b) Retirement Plan

A 457(b) is a tax-advantaged retirement plan primarily for civil servants, municipal employees, law enforcement officers and public safety personnel.

401(a) Matching Plan for Retirement Savings

Aldine ISD offers a retirement savings-matching plan. Employees who contribute to a tax-sheltered annuity may receive up to 0.5% of their annual gross compensation.

More Information

To learn more about your benefits, please visit the Aldine Benefits Resource Library or contact the call center at 1-855-474-9494. To enroll, scan the QR code.



About This Summary: This benefit summary provides selected highlights of the Aldine ISD employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the company. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. Aldine ISD reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.