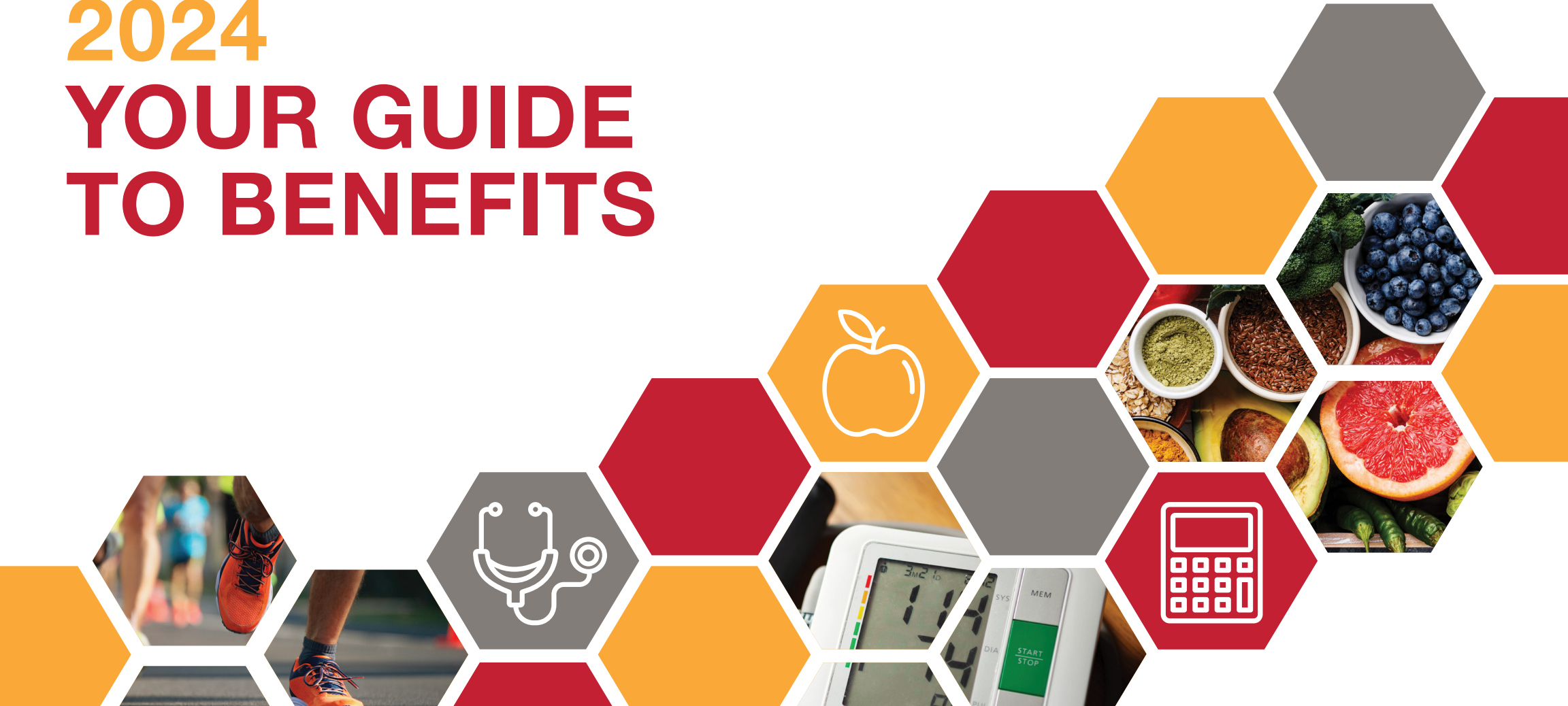


2024 YOUR GUIDE TO BENEFITS



Aldine ISD Benefits Program

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We understand the important role that benefits play in the lives of you and your family. As a new hire and then annually during open enrollment, you have an opportunity to make changes to your benefits package to ensure you and your family have the right coverage.

This benefits guide can help to familiarize you with Aldine ISD benefit options. It also provides useful tips, tools and resources to help you think through your options and make wise decisions.

As you prepare to enroll:

- Consider your benefit coverage needs for the upcoming year. For example, is your family financially protected if you can't work due to an accident or illness?
- Consider other available coverage.
- Gather information you'll need. If you are covering dependents, you will need their dates of birth and Social Security numbers. In addition, you may need to provide documentation verifying their eligibility – such as a marriage license or birth certificate.

Getting the most value from your benefits depends on how well you understand your plans and how you choose to use them. Be sure to read this entire guide for important information about your benefit options.



Eligibility

Who's eligible?

Employees

Employees who work 30 or more hours per week, have a full-time appointment, and are eligible for and actively contributing to the Teacher Retirement System of Texas (TRS), can access group health insurance coverage.

Dependents

In addition to yourself, eligible dependents include:

- Your legal spouse, and
- Your children under age 26, including stepchildren, adopted children, and children for whom you are the legal guardian or who are the subject of medical support order, and
- Your children who are certified as disabled over age 26.



When can you change your benefit elections?

Generally, you may only make or change your benefit elections as a new hire or during the annual open enrollment period. However, you may change your benefit elections during the year if you experience an event such as:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Loss or gain of other coverage by you or your dependent
- Eligibility for Medicare or Medicaid

You have 31 days from the qualified life event to make changes to your coverage.

- Depending on the type of event, you may need to provide proof of the event, such as a marriage license.

If you do not make the changes within 31 days of the qualified event, you will have to wait until the next open enrollment period to make changes (unless you experience another qualified life event).

Enrolling dependents? Items to have ready

When you add dependents to your coverage, you must provide the following information:

- Legal name
- Date of birth
- Social Security number
- Supporting documentation, such as marriage certificate, birth certificate, adoption papers

If you do not provide the required information, your dependents may be dropped from coverage. See Dependent Verification Process below.

Dependent Verification Process

Go to myaldinebenefits.com and log in using your username and password.

Visit your Message Center and respond to the "Submit Documentation to Verify Eligibility" message. Upload your Document(s) directly to the message (PDF or JPEG).

We take your privacy and security seriously. If you prefer, you, but don't send originals as they won't be returned and will be securely shredded within 30 days. You can also email your documents to dv@businesssolver.com with the subject line "ALDINE ISD – YOUR NAME"

For questions on this process, call **855.474.9494**.

Terms to Know



Here are some important terms to know as you review this guide:

Preventive Care

All Aldine ISD medical plans cover certain preventive care at 100% when you stay in network. This includes Annual Physicals, Well Woman Exams, vaccinations, and approved maintenance medications (blood pressure, cholesterol, etc.).

Deductible

Amount you must pay before the plan begins to cover a portion of your healthcare costs.

Coinurance

Once you have met your deductible, the plan begins to pay coinsurance (a percentage of covered expenses). Once you have met your deductible, the plan begins to pay coinsurance (a percentage of covered expenses), up to your out-of-pocket maximum.

Copay

Fixed cost that you pay at the time of an appointment or to fill a prescription.

In-Network/Out-of-Network

All four medical plans offer coverage for in-network providers only. You will not be covered if you receive services outside of the provider network available. In-network provider availability is dependent on the medical plan elected.

Out-of-Pocket Maximum

This is the maximum amount you will pay in a calendar year. Once you have reached the out-of-pocket maximum, the plan will pay 100% for all eligible expenses for the rest of the plan year.

Medical Coverage – Aetna

You have the choice to enroll in one of four medical plans offered by Aldine ISD, all administered by Aetna:

- KelseyCare Base Plan
- KelseyCare Enhanced Plan
- Texas Medical Neighborhood HDHP
- Memorial Hermann Plan

Don't Forget About Online Tools!

Register to access to both online and member tools with Aetna! You can use their apps to get instant access to your specific health plan benefits, as well as access your Digital Member ID card! Aetna: www.aetna.com

Medical Plan Details	KelseyCare Base	Texas Medical Neighborhood HDHP**	KelseyCare Enhanced	Memorial Hermann
	In-Network Only	In-Network Only	In-Network Only	In-Network Only
Aldine ISD Contribution to HSA (Individual/Family)	N/A	\$150/\$150	N/A	N/A
Annual Deductible (Individual/Family)	\$4,500/\$9,000	\$6,000/\$12,000	\$2,500/\$5,000	\$3,000/\$6,000
Out-of-Pocket Maximum (Includes Deductible)	\$7,100/\$14,200	\$7,500/\$15,000	\$6,500/\$13,100	\$9,100/\$18,200
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
Primary Care Provider Office Visit	\$50 copay	30%*	\$35 copay	\$50 copay
Specialist Office Visit	\$100 copay	30%*	\$70 copay	\$100 copay
Telemedicine by RediMD	Covered at 100%, deductible waived	Covered at 100%, deductible waived	Covered at 100%, deductible waived	Covered at 100%, deductible waived
Lab	Covered at 100% (at Kelsey), 30%* (outside Kelsey)	30%*	Covered at 100% (at Kelsey), 20%* (outside Kelsey)	30%*
X-Rays	30%*	30%*	20%*	30%*
Inpatient Hospital Services	\$150 per day for the first 5 days, then 30%*	30%*	\$150 per day for the first 5 days, then 20%*	30%*
Outpatient Hospital Services	30%*	30%*	20%*	30%*
Urgent Care	\$75 copay	30%*	\$75 copay	\$75 copay
Emergency Room	30%* + \$500 copay (copay waived if admitted to the hospital)	30%*	20%* + \$250 copay (copay waived if admitted to the hospital)	30%* + \$250 (copay waived if admitted to the hospital)
Non-Emergency Room Care in Emergency Room	40%*	50%*	40%*	40%*

*After deductible

**TMN HDHP does not have copays

Pharmacy Coverage – CVS

Pharmacy Plan Details	KelseyCare Base In-Network Only	Texas Medical Neighborhood HDHP** In-Network Only	KelseyCare Enhanced In-Network Only	Memorial Hermann In-Network Only
Pharmacy Provisions				
Prescription Drug Deductible (Individual/Family)	\$250/\$500	Included with medical deductible	\$75 per individual	\$150 per individual
Retail Pharmacy (up to a 30-day supply)				
Generic	\$15 copay	30%*	\$15 copay	\$15 copay
Brand Preferred	\$35 copay	30%*	\$35 copay	\$35 copay
Brand Non-Preferred	\$55 copay	30%*	\$55 copay	\$55 copay
Specialty	Contact Aetna/CVS for specific drug coverage information	30%*	Contact Aetna/CVS for specific drug coverage information	Contact Aetna/CVS for specific drug
Mail Order Pharmacy (90-day supply)				
Generic	\$37.50 copay	30%*	\$37.50 copay	\$37.50 copay
Brand Preferred	\$87.50 copay	30%*	\$87.50 copay	\$87.50 copay
Brand Non-Preferred	\$137.50 copay	30%*	\$137.50 copay	\$137.50 copay
Specialty	Contact Aetna/CVS for specific drug coverage information	30%*	Contact Aetna/CVS for specific drug coverage information	Contact Aetna/CVS for specific drug information

*After deductible

**TMN HDHP does not have copays

No-Cost Prescriptions

If you are enrolled in any Aldine ISD medical plan, generic drugs for high blood pressure and cholesterol remain available at no cost to you. Just order a 90-day supply through Aetna/CVS or at a retail Maintenance Choice pharmacy partner. Women's generic contraceptives (as well as those that have no generic equivalents) are also covered at 100%.

Please visit aldinebenefits.org, or call 855.474.9494 for more detailed information about these plans.

Medical & Pharmacy Employee Contribution Rates



2024 Employee Contribution Rates (Per Paycheck - 24 pay periods)

Coverage level	KelseyCare Base	Texas Medical Neighborhood HDHP	KelseyCare Enhanced	Memorial Hermann
Employee Only	\$24.54	\$32.99	\$79.06	\$96.74
Employee + Spouse	\$297.49	\$329.21	\$490.18	\$523.06
Employee + Child	\$165.90	\$211.38	\$345.64	\$363.12
Employee + Children	\$241.12	\$278.74	\$455.77	\$484.70
Employee + Family	\$509.43	\$518.89	\$880.71	\$953.85

Please visit aldinebenefits.org, or call 855.474.9494 for more detailed information about these plans.

Aetna & CVS Resources

Aldine ISD provides a variety of resources to enable employees and dependents who participate in the medical and pharmacy plans to take charge of their health and develop their own personal wellness program.

24/7 Nurseline

- Call **800.556.1555** to speak with a registered nurse 24/7.
- The nurses can help you decide whether you or a family member should go to the emergency room or urgent care center or make a doctor's appointment.

Telemedicine by RediMD

RediMD provides an easy and convenient way to get primary medical care online. Whether via webcam, smart-phone, or telephone, RediMD makes it simple. If you're covered under the Aldine ISD medical plans, you can access RediMD free of charge. If you're not covered under the Aldine ISD medical plans, you can still use RediMD for a \$35 charge per visit. Just remember to use code **ALDINEISD**. Get started with RediMD at redimd.com.

Aetna Maternity Management Program

Aetna provides a wide range of services and resources to help expecting moms and new parents at no cost to you. The Maternity Support Center is an essential part of your Aetna medical benefits, offering personalized nurse support, access to helpful information about the maternity journey, and support before, during, and after delivery. Visit aetna.com to access the Maternity Support Center and get the support you need.

Aetna One Choice Program

Ongoing nurse support and coaching when you need it most – supporting you on your path to better health. Your health — both physical and mental — is everything. Whether you're managing a chronic condition or dealing with other complex health challenges, Aetna nurses can help. A nurse can work with you to put together a plan, help you understand your benefits offerings and answer your health-related questions.

With Aetna® care management, you can get access to:

- One-on-one personalized nurse support for you and your family
- Group coaching support
- Help understanding your diagnosis and treatment options
- Answers to your health-related questions
- Collaboration with service teams to help you reach your health goal
- Access to our multidisciplinary teams to help guide you to local resources
- Cancer Support Center through your Aetna member website
- Access to support programs including Kidney, Healing Better (joint replacement), and Maternity Program

Please visit aldinebenefits.org, or call **855.474.9494** for more detailed information about the resources available to you and your family.

Aetna & CVS Resources (continued)

CVS MinuteClinic

MinuteClinic is here to help when you need them. 7 days a week, including evenings. MinuteClinic treats more than 125 minor illnesses, injuries and conditions.

Available to all individuals covered under Aldine ISD medical and pharmacy plans. Memorial Hermann members have access to MinuteClinic at \$0 cost. Members in the Texas Medical Neighborhood High Deductible Health Plans pay a discounted rate. After the deductible is met, there is no charge. Any individual covered under Kelsey-Seybold's Base plan can also access MinuteClinic at a \$50 copay and Kelsey-Seybold's Enhanced plan at a \$35 copay.

Visit [MinuteClinic.com](https://www.minuteclinic.com) or call at **866.389.ASAP (2727)** to find a clinic near you. Or download the CVS Pharmacy app for more information.

Specialty Medications

CVS Specialty does much more than just provide your medication—they help you manage your condition as well as your health.

You'll get the support of a dedicated CareTeam led by pharmacists and nurses who are specially trained in your condition. You'll also have the choice to have your medications delivered anywhere nationwide or pick them up at any CVS Pharmacy® location. The CareTeam will help you with insurance, handle your claims, and find ways to keep your out-of-pocket costs low, too.

CVS automatically substantiates GoodRx coupon prices versus your insurance costs and applies the lower of the two costs towards the deductible with no paper claims necessary at point of service.

For additional information, the CVS Specialty pharmacy can be reached at **800.237.2767**.

Please visit aldinebenefits.org, or call **855.474.9494** for more detailed information about the resources available to you and your family.

CVS® HealthHUB

CVS® HealthHUB is a neighborhood wellness destination that provides a professional care team, more health services and more wellness products, all under one roof. It's important to know there's a trusted place to get affordable care and support, when needed. Services include:

- **Professional Care Team** – Featuring nurse practitioners, physician assistants, and pharmacists to provide the best care for sudden illnesses or chronic conditions.
- **Care Concierge** – To guide you through and help you connect with CVS HealthHUB services and products.
- **Pharmacist Assistance** – To provide screenings, support tools, and services to help you get on the path to better health.
- **Expanded Health & Wellness Products** – Includes everything from self-care to durable medical equipment.

Register on the Aetna Member Site

Register to access to both online and member tools with Aetna! You can use their apps to get instant access to your specific health plan benefits, as well as access your Digital Member ID card!

Aetna: aetna.com

Wellness Program – Burnalong



Aldine ISD is proud to offer a complimentary fitness, health, and wellbeing program for you and your family.

Burnalong is there for your health journey

Take on-demand and live wellness classes from engaging instructors across 60+ categories of wellness. There is a class to meet you wherever you may be from beginners to advanced. Attend nutrition programs, cooking classes, learn breathing and relaxation techniques. Learn how to manage chronic medical conditions.

Complimentary family & friend sub-accounts

When you activate your Burnalong account you'll also get access to invite up to four (4) family members or friends to join you on Burnalong, included!

Please visit aldinebenefits.org, or call 855.474.9494 for more detailed information about the resources available to you and your family.

Savings and Spending Accounts

Health Savings Account (HSA)

Available to those enrolled in the TMN HDHP as long as you are not enrolled in any other health coverage or Medicare or claimed as a dependent on someone else's tax return.

Health Care FSA

Your options depend on your medical plan enrollment:

- If you are enrolled in any medical plan other than the TMN HDHP, you can use this account for medical, pharmacy, dental and vision expenses.
- **Limited Purpose FSA** – If you are enrolled in the TMN HDHP, you can use this account to pay for dental and vision expenses only.

Dependent Care FSA

Use for eligible childcare expenses for dependents under age 13 or elder care.

Aldine ISD offers several accounts that enable you to pay for eligible expenses tax-free. The IRS provides a list of eligible expenses for each type of account at [irs.gov](https://www.irs.gov).

Comparison of Accounts	HSA	FSA
Does Aldine ISD contribute? <i>Amount for 2024 calendar year</i>	✓ \$150 Annually	✗
Can I contribute my own savings?	✓	✓
Is there an IRS maximum annual contribution?	✓ Employee: \$4,150/Family: \$8,300 Those 55 and older can contribute an additional \$1,000 annually	✓ Health Care or Limited Purpose FSAs: \$3,200 Dependent Care FSA: \$5,000
Will my savings roll over each year?	✓ Unlimited	! 2 1/2 Month Grace Period: You may continue to incur claims and use up all amounts remaining in your FSA accounts until the end of the Grace Period following each plan year.
Will I earn interest on my savings?	✓	✗
Are the savings tax-free?	✓	✓
Do I keep the money if I leave the company?	✓	✗
Can I also have a Flexible Spending Account (FSA)?	! Limited Purpose and Dependent Care FSAs only	N/A

Please visit aldinebenefits.org, or call 855.474.9494 for more detailed information about the resources available to you and your family.

Health Savings Account – Gulf Coast Educators Federal Credit Union

An HSA is a personal savings account you can use to pay for qualified out-of-pocket medical expenses with pretax dollars — now or in the future. The HSA is administered by Gulf Coast Educators Federal Credit Union.

How a Health Savings Account (HSA) works



Eligibility

You must be enrolled in the Texas Medical Neighborhood HDHP.



Your Contributions

You contribute on a pretax basis and can change how much you contribute from each paycheck up to the IRS maximum of \$4,150 for an individual or \$8,300 for family coverage. You can make an additional \$1,000 catch-up contribution if you are age 55+.



Eligible Expenses

Medical, dental, vision and prescription drug expenses incurred by you and your eligible family members.



Using Your Account

Use the debit card linked to your HSA to cover eligible expenses or pay for expenses out of your own pocket and save your HSA money for future healthcare expenses.



Remaining Funds

Money left in your HSA at the end of the year will roll over to the next year — you'll never lose your HSA dollars. This means your HSA can be used as another retirement savings tool. If you leave Aldine ISD or retire, you can take your HSA with you and continue to pay and save for future eligible healthcare expenses.

Your HSA is always yours — No matter what!

One of the best features of an HSA is that any money left in your HSA account at the end of the year rolls over so you can use it next year or sometime in the future. And if you leave Aldine ISD or retire, your HSA goes with you.

The triple tax advantage

1

You can use your HSA funds to cover qualified medical expenses, plus dental and vision expenses too — or retire — tax free.

2

Unused funds grow and can earn interest over time — tax free.

3

You can save your HSA funds to use for your healthcare when you leave Aldine ISD or retire — tax free.

Flexible Spending Account (FSA) – Inspira Financial (formerly PayFlex)

Health Care FSA

You are eligible to contribute to a Health Care FSA if you are enrolled in either KelseyCare Plans, or the Memorial Hermann Plan. You can contribute pretax dollars from your paycheck, up to the IRS limit of \$3,200. Your full contribution is available at the start of the plan year to help pay for the following expenses:

- Medical and pharmacy expenses such as copays, coinsurance and deductibles
- Dental and Vision expenses

Dependent Care FSA

- You can contribute pretax dollars from your paycheck, up to \$5,000. Funds are for your dependent(s) age 12 or younger or a spouse or dependent incapable of self-care.
- This FSA pays for eligible child and adult care expenses, such as day care, preschool and nursery school, in-home aid, and more.
- IRS “use it or lose it” rule applies, and you cannot be reimbursed for any expense that is also covered by a tax credit on your federal tax return.
- You are eligible to contribute to a Dependent Care FSA if you are enrolled in either KelseyCare Plans, or the Memorial Hermann Plan.

Limited Purpose FSA

If you’re enrolled in the Texas Medical Neighborhood HDHP, you may choose to elect the Limited Purpose FSA. This allows you to use pretax dollars to help pay for dental and vision expenses:

- Consider electing this savings plan if you have elected to participate in an HSA but wish to utilize other funds for dental and vision expenses.
- You can contribute pretax dollars from your paycheck, up to the IRS limit of \$3,200.
- Your full contribution is available at the start of the plan year.
- Works with the HSA as you may use the HSA for medical and pharmacy expenses, while using the Limited Purpose FSA for dental and vision expenses.

How can I access my FSA funds?

- Online account access and claim submissions: inspirafinancial.com
- Automatic direct deposit into your checking or savings account
- Help center at **1.844.729.3539 (TTY:711)** Monday – Friday 7 a.m. – 7 p.m. CST, and Saturday 9 a.m. – 2 p.m. CST.
- Inspira Financial mobile app available to help manage your account, view alerts, and snap a photo of your receipts for claim submission

For more information, visit Inspira Financial at inspirafinancial.com for a full list of eligible expenses.

Please visit aldinebenefits.org, or call **855.474.9494** for more detailed information about the FSA resources available to you and your family.

Dental PPO Plans – Aetna

Your dental health is an important part of your overall wellness. Dental insurance gives you a reason to smile – it's affordable and covers preventive care (including regular checkups) as well as fillings, bridges, crowns and other dental services.

Prior to enrolling in either DPPO plan with Aetna, it is important to verify if your preferred dentist is within the in-network benefits. If you enroll in either DPPO plan, administered by Aetna, you may visit any dentist you choose, but in-network providers offer large discounts and can file your claims for you. If you prefer to see an out-of-network provider, keep in mind, since they are not under contract, they may charge you for any amount billed in excess of the negotiated discounted rate.

Dental PPO Plan Details	Low Plan	High Plan
	In-Network	In-Network
Annual Deductible (Individual/Family)	\$75/\$225	\$50/\$150
Calendar Year Maximum	\$1,500 per person	\$2,000 per person
Diagnostic and Preventive Services (e.g., x-rays, cleanings, exams)	Covered at 100%	Covered at 100%
Basic and Restorative Services (e.g., fillings)	80%*	80%*
Major Services (e.g., dentures, crowns, bridges)	50%*	50%*
Orthodontia (Adults and Children)	50%*, up to a lifetime maximum of \$1,500 per individual	50%*, up to a lifetime maximum of \$2,000 per individual

*After deductible

2024 Employee Contribution Rates (Per Paycheck - 24 pay periods)

Coverage Level	Per Paycheck Dental Rates	
	Low Plan	High Plan
Employee Only	\$19.06	\$26.13
Employee + Spouse	\$36.08	\$49.46
Employee + Child(ren)	\$37.69	\$51.67
Family	\$58.94	\$80.80

Please visit aldinebenefits.org, or call 855.474.9494 for more detailed information about the Dental PPO plans available to you and your family.

Dental Maintenance Organization Plan (DMO) – Aetna

We also offer a DMO plan through Aetna. Please note that the DMO Plan does not have any deductibles or maximums. Instead, when you receive a dental service, you pay a fixed dollar amount for the treatment (copay).

- Enrollees must select a Primary Care Dentist (PCD) prior to seeking services.
- Family members can choose their own primary care dentist.
- You can change your PCD once a month on your member website or by calling **877.238.6200**. Switch by the 15th day of the month for the change to take effect the first day of the following month.
- Pay a fixed dollar amount (copay) when you receive service at your assigned PCD.
- See your PCD for regular exams and to get referrals if you need specialty care.
- When you visit an orthodontist, who participates in the DMO network, you won't need a referral.
- Reference the DMO Plan summary at aldinebenefits.org, for more detailed Plan Descriptions, Limitations and Exclusions.

What to consider for this plan

Dental pre-authorizations are required before receiving services from a participating specialist (oral surgeon, endodontist, or periodontist). The member must first obtain a referral from their Primary Care Dentist before making an appointment with a specialist. This applies to all specialties except for Orthodontics, members will have direct access for participating orthodontists.

How to find a DMO provider

Register for member access at aetna.com to find additional information on your benefits and search for in-network providers.

- When searching please use “DMO/DNO” option.

Coverage Level	2024 Employee Contributions
	Employee Contributions
Employee Only	\$5.81
Employee + Spouse	\$10.86
Employee + Child(ren)	\$9.86
Family	\$14.17

Please visit aldinebenefits.org, or call **855.474.9494** for more detailed information about the Dental DMO plan available to you and your family.

Vision Plan – Aetna



You may elect vision care coverage, which provides affordable, quality vision care for you and your family. Although vision care services and supplies are covered in- and out-of-network, your benefits are generally greater when you utilize in-network providers. Your costs are based on the family members you choose to cover. The vision plan is administered by Aetna.

Vision Plan Details	Vision Plan	
	In-Network	Out-of-Network
Exam	\$10 copay	\$40 Reimbursement
Frames	\$0 copay; \$150 allowance then 20% off balance over allowance	\$75 Reimbursement
Lenses • Single vision • Bifocal • Trifocal • Lenticular	\$15 copay	\$40 Reimbursement \$60 Reimbursement \$80 Reimbursement \$80 Reimbursement
Contact Lenses (Medically necessary)	Covered in full	\$210 Reimbursement
Elective Contact Lenses (in lieu of glasses)	\$0 copay; \$125 allowance then 15% off balance over allowance	\$125 Reimbursement
Frequency - Exam, Lenses, Frames, Contact lenses	Once every 12 months	

2024 Employee Contribution Rates (Per Paycheck - 24 pay periods)

Coverage Level	Per Paycheck Vision Rates
	Vision Plan
Employee Only	\$2.90
Employee + Spouse	\$5.74
Employee + Child(ren)	\$6.03
Family	\$9.23

How to Find a Vision Provider

Register for member access at aetna.com to find additional information on your benefits and search for in-network providers:

- When searching, please use the “Aetna Vision Preferred” option.

Please visit aldinebenefits.org, or call 855.474.9494 for more detailed information about the Vision Plan available to you and your family.

Life & Accidental Death & Dismemberment (AD&D) – UNUM

Life and AD&D insurance

Aldine ISD provides basic life and AD&D insurance for employees and offers supplemental insurance options for employees and their dependents through Unum.

Basic life and AD&D insurance

- Life insurance is an important part of your financial wellbeing, especially if others depend on you for support.
- The company provides basic life and accidental death and dismemberment insurance through Unum to all eligible employees at no cost equal to \$10,000.
- Coverage is automatic; you do not need to enroll.
- You will need to add a beneficiary.

Supplemental life and AD&D insurance

- You may choose to purchase additional life and AD&D coverage for yourself and your dependents at affordable group rates.
- Rates are based on age and the coverage level chosen. Visit myaldinebenefits.com to view your supplemental life & AD&D rates.

Voluntary Life and AD&D Insurance For You

Employee

- Purchase coverage up to 1x to 7x your annual earnings to a maximum of \$700,000.
- Medical underwriting is not required for amounts up to the lesser of \$350,000 or 5x your annual earnings, when first eligible.
- If you choose to enroll after you are first eligible or are increasing the amount after you are first eligible, you will be required to complete Evidence of Insurability (EOI) documentation for any amount elected.

Voluntary Life and AD&D Insurance For Your Dependents

Spouse

- You can elect life insurance in increments of \$10,000 to a maximum of \$300,000 for your spouse.
- You must purchase coverage for yourself in order to purchase coverage for your spouse.
- Coverage for your spouse must not exceed 100% of the coverage amount you purchase for yourself.
- Medical underwriting is not required for amounts up to \$50,000 for your spouse, when first eligible.
- If you choose to enroll your spouse after you are first eligible or are increasing the amount after you are first eligible, you will be required to complete Evidence of Insurability (EOI) documentation for any amount elected.

Child(ren)

- You can elect life insurance in increments of \$5,000, \$10,000, \$15,000 or \$20,000 for your eligible children.
- Coverage for your children must not exceed 100% of the coverage amount you purchase for yourself.
- The maximum benefit for children from live birth to 6 months is \$5,000.
- One policy covers all of your dependent children until their 26th birthday.

Please visit aldinebenefits.org, or call 855.474.9494 for more detailed information about the Life and AD&D insurance options available to you and your family.

Permanent Life – TransAmerica Life Insurance Company

Benefits for Your Unique Needs

TransElite is universal life insurance, underwritten by Transamerica Life Insurance Company, that can help provide financial protection at a competitive cost. A universal life insurance policy builds cash value¹ so you can borrow against it in the future and protect your savings if an unexpected expense arises.

Enjoy hassle-free application and claims process

Apply by answering a few simple questions, no physicals or bloodwork required.²

How It Works

- No physicals or blood work
- Accumulates cash value
- Guaranteed 3% interest rate
- Loan and withdrawal options
- Convenient payroll deductions

Visit: transamerica.com

Use your benefits when you need them the most

Universal life insurance offers help that goes beyond traditional life insurance to meet challenging situations. If you need to borrow against the cash value, you can pay it back when times get better. If you're diagnosed with a terminal illness, you can use a portion of the policy's death benefit to make a difficult time easier.³ If you're laid off, monthly deductions are waived for up to six months so you maintain your policy.⁴

Take the portable, flexible policy with you

You have the option to keep your insurance when changing jobs and can adjust premiums, death benefit, and cash value amounts to meet changing personal financial situations like getting married, having a child, buying a house, or seeing your child through graduation.

Eligibility

You can insure your eligible spouse, children, and grandchildren with their own policies or purchase protection for your children through a child level term life insurance rider. The chart below gives the ages at which you and family members may apply, but all universal life policies can be maintained up to age 100.

	Age Limits	Benefit
Employee	Ages 16 through 80	\$20,000 - \$150,000 benefit, not to exceed 5x base salary
Spouse	Ages 16 through 65	\$25,000 benefit
Child Term Rider	Ages 15 days through 25 years	\$20,000 benefit

¹Upon written request, employees may borrow up to the available loan value of their certificate. The interest rate on cash value securing loans is 8.0% (7.4% in advance) with a minimum loan amount of \$250. The loan value of the certificate is the cash value less the amounts of any existing loans, loan interest payable in advance to the next certificate anniversary, and three monthly deductions.

²Acceptance based on answers to questions on the application for insurance.

³Accelerated Death Benefit for Terminal Condition Rider. This rider is not available in Louisiana, Massachusetts, Ohio, or Washington.

⁴This benefit is provided by the Waiver of Monthly Deductions for Layoff or Strike Rider. This rider is not available in Connecticut, Massachusetts, Puerto Rico, Tennessee, Vermont, or Washington.

Please visit aldinebenefits.org, or call 855.474.9494 for more detailed information about the Permanent Life options available to you and your family.

Disability Insurance - The Standard

Educator Long Term Disability Insurance is offered through The Standard and provides income replacement should you become disabled and unable to work. Employees can choose their Monthly Benefit Amount in \$100 increments from \$200 to \$8,000 (not to exceed 66.66% of the Employee's monthly earnings). Employees can choose from among six accident/sickness benefit waiting periods (period of time in which you must be continuously disabled before you are eligible for benefits).

Benefit Waiting Period		
Option	Accident	Sickness
1	0 days	7 days
2	14 days	14 days
3	30 days	30 days
4	60 days	60 days
5	90 days	90 days
6	180 days	180 days

*This is based on a percentage of a predetermined amount of your predisability earnings, reduced by deductible income.

Educator Disability Coverage Per Paycheck Rates per \$100 of Coverage	
Benefit Waiting Period	2024 Rate (per paycheck)
0/7	\$1.84
14/14	\$1.62
30/30	\$1.38
60/60	\$0.89
90/90	\$0.77
180/180	\$0.57

Rate Calculation Example

Monthly Benefit:

Monthly Benefit/\$100 x Rate = Monthly Rate (i.e. \$3,300/\$100 x \$2.75 = \$90.75)

Per Paycheck Rate:

Monthly Rate x 12/24 paychecks = Per Paycheck Rate (i.e. \$90.75 x 12/24 = \$43.38)

Please visit the Aldine Benefits Outlook at aldinebenefits.org, or call **855.474.9494** for more detailed information about the Disability insurance options available to you and your family.

Accident Insurance – AFLAC

Accident Insurance

Accident Insurance is administered by AFLAC. Just as it sounds, Accident insurance can help you pay for costs you may incur after an accidental injury. This type of injury includes things such as a car accident, a fall while skiing or even a fall down the stairs at home. This benefit is paid regardless of any other insurance coverage you might have (including your medical coverage).



Emergency Room Visits



Medical Exams – including major diagnostic exams



Hospital Stays



Physical Therapy



Fractures and Dislocations



Transportation and Lodging – if you are away from home when the accident happens

Example: John's Accident Insurance Benefits Paid a Total of \$5,850

Ground Ambulance	\$300	MRI	\$150	Dislocated Hip	\$3,000
Emergency Room	\$150	Hospital Stay - Admission	\$1,000	Appliances	\$100
X-Ray	\$50	Hospital Stay - Daily (5 days)	\$1,000	Physical Therapy (4 sessions)	\$100

For specific rate information regarding the Accident Insurance, please visit myaldinebenefits.com.

How the plan works

Again, these benefits are in addition to any health insurance benefits you may receive. The benefit amount is paid directly to you. You can use this money in any way you like, including deductibles, child care, housecleaning, groceries, utilities, or any purpose that can help you meet your personal, financial or household needs.



On his way to work, John was in a car accident.



He was transported by ground ambulance to the emergency room and admitted to the hospital



He had a dislocated hip and spent five days in the hospital.
He had several physical therapy sessions before returning to work.



John submitted his accident claim and received \$5,850 from his accident insurance coverage.
He used it towardshis deductible, copay and supplemental income for his missed work days.

Please visit aldinebenefits.org, or call 855.474.9494 for more detailed information about the Accident Insurance options available to you and your family.

Critical Illness Insurance – AFLAC

Critical Illness Insurance

Critical illnesses can have a huge impact on your life. A critical illness can keep you from working and can make it difficult to do simple, everyday things. Critical Illness insurance, administered by AFLAC, can help reduce your stress — financially and mentally — while you recover from your illness. **These illnesses can include, but are not limited to, the following:**

 Heart Attack	 Alzheimer's Disease
 Mutiple Sclerosis	 Parkinson's Disease
 Stroke	 Major Organ Failure

Critical Illness Plan Details		
	\$10,000 Low Option	\$25,000 High Option
Heart Attack, Stroke, Cancer (Internal or Invasive), Organ Transplant, Kidney Failure, Benign Brain Tumor, Coma, Severe Burns, Paralysis, Loss of Sight/Hearing/Speech	100% of benefit paid	100% of benefit paid
Coronary Artery Bypass Surgery	25% of benefit paid	25% of benefit paid
Wellness Benefit (annually)	\$50	\$50

For specific rate information regarding the Critical Illness Insurance, please visit myaldinebenefits.com.

How the plan works

Critical Illness insurance pays a fixed one-time benefit amount if you are diagnosed with a covered disease or illness after your coverage effective date. You can use this money for any purpose you like. It can help pay for expenses not covered by your health care plan (such as your deductible or copays), lost income, child care, travel to and from treatment, home health care costs or any of your regular household expenses.



Please visit aldinebenefits.org, or call 855.474.9494 for more detailed information about the Critical Illness Insurance options available to you and your family.

Hospital Indemnity Insurance – AFLAC

Hospital Indemnity Insurance

Hospital Indemnity insurance pays cash benefits directly to you if you are admitted to the hospital for a covered inpatient stay – no matter the reason. Hospital Indemnity Insurance is administered by AFLAC.



Hospital Admission



Surgical Care



Hospital Confinement



Medical Diagnostic and Imaging



Hospital Intensive Care



Hospital Intensive Care Transportation and Lodging

Hospital Indemnity Plan Details

	High	Low
Hospital Admission (per full admission) Once per covered sickness or accidents	\$500	\$300
Hospital Confinement (per day) Maximum confinement period: 365 days per covered sickness or covered accident	\$150	\$75
Hospital Intensive Care (per day) Maximum confinement period: 365 days per covered sickness or covered accident	\$300	\$150

For specific rate information regarding the Critical Illness Insurance, please visit myaldinebenefits.com.

You can use the money to pay for everyday expenses or for health care expenses that aren't covered by your medical plan (for example, your deductible, copays and/or coinsurance). You can also use this payment to help with other expenses like transportation and meals for family members, help with child care, and other expenses you may have.



In April, Sarah unexpectedly needed back surgery.



Sarah was admitted to the hospital for surgery.



After surgery, she began physical therapy to increase her strength and flexibility.



Sarah submitted her claim and received a lump-sum payment of \$1,000.

This example is for illustrative purposes and does not reflect events experienced by an actual participant.

Please visit aldinebenefits.org, or call 855.474.9494 for more detailed information about the Hospital Indemnity Insurance options available to you and your family.

Cancer Insurance - AFLAC

Cancer Insurance

Aflac Group Cancer pays cash benefits directly to you, unless assigned, when you need them most. If you're ever diagnosed with a covered cancer, these benefits are more important than ever. Why? Because cancer is one of the most expensive chronic illnesses to treat.

Every year, more and more people are being diagnosed with cancer. Treatment of cancer can lead to unexpected expenses that create an additional financial burden. Cancer insurance helps fill in the gaps that medical insurance doesn't cover. Benefits are paid directly to the employee and may be used for any purpose—such as travel to treatment centers, medical copays, deductibles and experimental treatment, as well as everyday expenses like groceries, rent and ongoing household bills.

Cancer Screening/Wellness Benefit

Your Aflac wellness claim pays you money for staying on top of your health by getting yearly checkups and medical screenings.

No Lifetime Limit Low Plan: \$50

High Plan:\$100

Cancer Plan Details		
	High	Low
First Occurrence Benefit	\$5,000	\$1,500
Hospital Confinement	\$300 - \$600 per day	\$200 - \$400 per day
Second Surgical Opinion	\$250	\$200
Radiation and Chemotherapy	\$300 per day	\$200 per day
Experimental Treatment	\$300	\$200
Surgical Benefit	\$100 - \$5,000	\$95 - \$3,000
Skin Cancer Surgery	\$100 - \$600	
Bone Marrow Transplant	Up to \$10,000 in Hospital/Up to \$5,000 Outpatient	
Ambulance Benefit	Incurred Charges	
Family Member Lodging	\$60 per day	\$50 per day
Transportation Benefit	Up to \$1,500	Up to \$1,200
Home Health Care	Up to \$50 a day to 30 visits	
Hospice	Up to \$12,000	Up to \$12,000
National Cancer Consultation	\$500	\$500
Cancer Screening Wellness Benefit	\$100	\$50
Optional ICU Rider	\$600 a day up to 30 days	

For specific rate information regarding the Cancer Insurance, please visit myaldinebenefits.com.

Please visit aldinebenefits.org, or call 855.474.9494 for more detailed information about the Cancer Insurance options available to you and your family.

2024 AFLAC Rates

Accident Plan Rates	Per Paycheck Rates	
	Low Option	High Option
Employee Only	\$3.30	\$5.71
Employee + Spouse	\$5.30	\$9.05
Employee + Child(ren)	\$6.41	\$10.81
Employee + Family	\$8.41	\$14.15

Hospital Indemnity Plan Rates	Per Paycheck Rates	
	Low Option	High Option
Employee Only	\$2.53	\$4.80
Employee + Spouse	\$4.73	\$8.99
Employee + Child(ren)	\$4.46	\$8.34
Employee + Family	\$6.67	\$12.53

Cancer Plan Rates	Per Paycheck Rates	
	Low Option	High Option
Employee Only	\$5.55	\$10.08
Employee + Spouse	\$9.25	\$18.30
Employee + Child(ren)	\$7.10	\$13.36
Employee + Family	\$9.25	\$18.30
Cancer Plan Rates	Low Option + ICU Rider	High Option + ICU Rider
Employee Only	\$8.76	\$13.29
Employee + Spouse	\$15.85	\$24.91
Employee + Child(ren)	\$13.72	\$19.97
Employee + Family	\$15.85	\$24.91

2024 AFLAC Rates (continued)

Critical Illness Plan Rates	Per Paycheck Rates	
Age Bands	Low Option \$10,000 Attained Age Rates	High Option \$25,000 Attained Age Rates
Ages 18-24		
Employee Only	\$1.30	\$2.33
Employee + Spouse	\$2.25	\$3.79
Employee + Child(ren)	\$1.30	\$2.33
Employee + Family	\$2.25	\$3.79
Ages 25-29		
Employee Only	\$1.68	\$3.29
Employee + Spouse	\$2.83	\$5.24
Employee + Child(ren)	\$1.68	\$3.29
Employee + Family	\$2.83	\$5.24
Ages 30-34		
Employee Only	\$1.85	\$3.71
Employee + Spouse	\$3.08	\$5.87
Employee + Child(ren)	\$1.85	\$3.71
Employee + Family	\$3.08	\$5.87
Ages 35-39		
Employee Only	\$2.71	\$5.85
Employee + Spouse	\$4.37	\$9.08
Employee + Child(ren)	\$2.71	\$5.85
Employee + Family	\$4.37	\$9.08

Critical Illness Plan Rates	Per Paycheck Rates	
Age Bands	Low Option \$10,000 Attained Age Rates	High Option \$25,000 Attained Age Rates
Ages 40-44		
Employee Only	\$3.65	\$8.21
Employee + Spouse	\$5.78	\$12.62
Employee + Child(ren)	\$3.65	\$8.21
Employee + Family	\$5.78	\$12.62
Ages 45-49		
Employee Only	\$5.28	\$12.28
Employee + Spouse	\$8.22	\$18.72
Employee + Child(ren)	\$5.28	\$12.28
Employee + Family	\$8.22	\$18.72
Ages 50-54		
Employee Only	\$5.79	\$13.56
Employee + Spouse	\$8.99	\$20.65
Employee + Child(ren)	\$5.79	\$13.56
Employee + Family	\$8.99	\$20.65
Ages 55-59		
Employee Only	\$10.93	\$26.40
Employee + Spouse	\$16.70	\$39.90
Employee + Child(ren)	\$10.93	\$26.40
Employee + Family	\$16.70	\$39.90
Ages 60+		
Employee Only	\$21.41	\$52.61
Employee + Spouse	\$32.42	\$79.22
Employee + Child(ren)	\$21.41	\$52.61
Employee + Family	\$32.42	\$79.22

Additional Voluntary Benefits

Identity Theft Protection - Allstate

Protecting your personal information has become a major concern. Identity theft coverage through carrier is designed to protect your identity and assets through identity, credit and social media monitoring. Allstate also extends coverage to any dependent who lives in the same household as you or who is financially dependent on you, with no age limit.

The plan includes:

- Annual credit report and monthly credit score tracking
- Digital wallet storage and monitoring
- Full-service identity restoration
- Identity and credit monitoring
- Social media reputation monitoring

This plan is available at a low monthly group rate, which you can pay through automatic payroll deductions:

- **Individual Plan:** \$4.00 (per paycheck)
- **Family Plan:** \$10.00 (per paycheck)

For specific questions pertaining to this coverage, please call Allstate Identity Theft Protection at **800.789.2720**.

Legal Plan - LegalShield

Our Legal Plan provided by LegalShield provides legal representation for you, your spouse, and your dependents at a price that won't break your budget. You can receive legal advice and fully covered legal services for a wide range of personal legal matters from a network-participating plan attorney.

Services provided through the plan include:

- Document review and preparation
- Debt collection defense
- Will preparation
- Family law
- Real estate matters
- Auto

Employee: \$3.25 (per paycheck)

Family: \$6.25 (per paycheck)

When you use a plan attorney for covered services, there is no waiting period, limits on usage, deductibles or copays.

Pumpkin Pet Insurance

You can purchase pet insurance, administered by Pumpkin Pet Insurance, for your dog or cat. Like a regular health insurance plan, a pet insurance policy can help you plan for your pet's healthcare – and offset costs for routine care and unexpected illness or injury. There is a 90% reimbursement rate and you may choose any vet of your choice.

- To enroll and receive a quote for your pet, please visit pumpkin.care/teams and use the code: **aldine-isd**
- For any questions, please email help@pumpkin.care or call **866.ARF.MEOW (866.273.6369)**

Please visit aldinebenefits.org, or call **855.474.9494** for more detailed information about the additional voluntary benefit options available to you and your family.

Employee Assistance Program (EAP) – Aetna Resources For Living



Employee Assistance Program

Life is filled with change and uncertainty. The responsibilities and demands on our time can be overwhelming. It happens to all of us. Whenever you or your immediate family members need help dealing with life's challenges, our Employee Assistance Program (EAP), administered by Aetna Resources for Living, is here to help.

The EAP provides 24/7 confidential support, resources and information for you and your dependents.

Services include:

- **Childcare and eldercare assistance:** Needs assessment along with referrals to childcare and eldercare providers.
- **Daily living services:** Referrals to help with event planning, transportation services, pet services and more.
- **Financial services:** Budgeting, credit and financial guidance, retirement planning and assistance with tax issues.
- **Identity theft recovery services:** Information on identity theft prevention, an identity theft emergency response kit and help if you are victimized.
- **Legal services:** Consultations for issues relating to civil, consumer, personal and family law, financial matters, business law, real estate, estate planning and more.
- **LGBTQ+ resources:** LGBTQ+ friendly therapists, support groups and educational materials for people of all ages.

Please visit aldinebenefits.org, or call 855.474.9494 for more detailed information about the EAP benefit available to you and your family.

Support on your schedule with TalkSpace

Sometime reaching out for emotional support can feel like one more thing to add to your to-do list. Work with a counselor anytime and just about anywhere. It's as easy as 1-2-3 to get started. Simply:

1. Complete a short online questionnaire
2. You'll be matched with a therapist within 48 hours.
3. Connect with a counselor virtually with chat therapy and/or live sessions.

Work on the same kinds of issues you'd see a counselor face-to-face to talk about. Chat therapy and lives sessions can support you with stress management, work/life balance, anxiety, family issues, depression, grief/loss, substance misuse and more.

Confidential assistance is available at any time. Call **844.317.2473** or visit resourcesforliving.com.

Retirement



Whether retirement is way down the road or just around the corner, it's important to have savings goals and specific investment objectives. To help you meet your goals and objectives, we offer a variety of retirement options to support your needs.

401(a) Matching Plan for Retirement Savings

When you contribute to a tax-sheltered annuity, you may receive a matching contribution of up to 0.5% of your annual gross compensation.

Further incentives are available based on attendance:

- Employees with excellent attendance (0.5 to 2 days of absence) can earn an additional 0.5% of their annual gross compensation.
- Those with perfect attendance (zero absences) are eligible for an additional 1% contribution.

403(b) Retirement Plan – Tax-Advantaged Savings

Our 403(b) plan, also known as a tax-sheltered annuity plan, is available to specific employee groups, including those in public schools, certain tax-exempt organizations, and designated ministers.

This plan allows for salary contributions and provides significant tax advantages, including pre-tax contributions and tax-deferred earnings until distribution.

457(b) Retirement Plan – Tailored for Public Servants

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

529 Savings Plan for Education Expenses

Our 529 Savings Plan is a valuable tool for saving for education expenses, covering a wide range of educational needs, from college tuition to K-12 education, apprenticeship programs, and student loan repayments.

It's important to note that using a 529 plan to save for college typically has a minimal impact on your eligibility for financial aid.

Contacts

If you have any question, start with the Benefits Department. Additionally, feel free to contact any of our providers directly.

Benefit	Vendor	Group Number	Phone Number	Website
Medical	Aetna	620264	877.224.6857	aetna.com
Prescription Drugs	CVS	BIN #: 610502	877.224.6857	aetnapharmacy.com
Dental	Aetna	169663	877.238.6200	aetna.com
Vision	Aetna	620264	877.973.3238	aetnavision.com
Life & AD&D	Unum	882114	800.421.0344	unum.com
Permanent Life	TransAmerica	G000047205	855.474.9494	aldinebenefits.org
Disability	Standard	759096	800.378.2395	standard.com
Identity Theft	Allstate Identity Protection	Client ID 5103	800.789.2720	myaip.com
Legal Plans	Legal Shield	302036	888.807.0407	benefits.legalshield.com/aldineisd
FSA	Inspira Financial (formerly PayFlex)	131632	844.729.3539	inspirafinancial.com
HSA	Gulf Coast Educators Federal Credit Union	N/A	281.487.9333	texaseducatorshsa.com
EAP	Aetna Resources for Living	620264	844.317.2473	resourcesforliving.com
Pet Insurance	Pumpkin	N/A	866.273.6369	help@pumpkin.care
Wellness Program	Burnalong	N/A	N/A	join.burnalong.com/aldine
Accident, Critical Illness, Hospital Indemnity, Cancer	AFLAC	06198	800.433.3036	aflacgroupinsurance.com
Retirement (403b)	Trusted Capital Group TCG	N/A	800.943.9179	tcgservices.com
Retirement (401a Matching Plan, 529 Savings Plan, 457b)	PARS, Public Agency Retirement Services	N/A	800.540.6369	pars.org



About this Guide: This benefit summary provides selected highlights of the Aldine ISD 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.