



# Killeen Independent School District Open Enrollment Guide Benefit Plan Year 2024



# Open Enrollment Highlights

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New benefit plan year starts January 1st, 2024.



Open Enrollment will be available October 1, 2023 – October 31, 2023. You will need to make your elections in the Employee Service Center during this timeframe.



Reminder!! Make sure your physical address is updated in the Employee Service Center by September 25<sup>th</sup>.



More information! Make sure you click on the underlined phrases or links for more information.



# Open Enrollment Benefits Package

<i>Killeen ISD provides the following Employer Paid Benefit to eligible employees:</i>	
<b>\$25,000 of Basic Term Life and AD&amp;D</b>	
<i>Killeen ISD offers the following benefit options to eligible employees:</i>	
<b>Before Tax Deduction*</b>	
Medical Insurance	Health Savings Account (if eligible)
Dental Insurance	Flexible Spending Account (if eligible)
Voluntary Vision Insurance	Dependent Care Spending Account
<b>Post Tax Deduction</b>	
Voluntary Term Life & AD&D Insurance	Voluntary Dependent Life & AD&D Insurance
Voluntary Accident Insurance	Voluntary Critical Illness Insurance
Voluntary Short-Term Disability Insurance	Voluntary Long-Term Disability Insurance

\*Before Tax deductions are elected for the entire policy year unless there is a Benefit Qualifying Event.

# Important Links

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[Annual Legal Notices](#)

[TRS-ActiveCare](#)

[United Concordia Dental Portal](#)

[VSP Vision Portal](#)

[Mutual of Omaha Portal](#)

[Optum Bank \(HSA\) Website](#)

[WEX \(FSA\) Website](#)

[Teacher Retirement System \(TRS\)](#)

# 2024 TRS ActiveCare Medical Plans

 <b>TRACTIVECARE</b> <small>TEACHER RETIREMENT SYSTEM OF TEXAS</small>		TRS-ACTIVECARE HD	TRS- ACTIVECARE PRIMARY	TRS- ACTIVECARE PRIMARY+
PLAN FEATURES				
Type of Coverage	In-Network and Out-of-Network Coverage	In-Network Coverage Only	In-Network Coverage Only	In-Network Coverage Only
Individual/Family Deductible	\$3,000/\$6,000	\$2,500/\$5,000	\$1,200/\$2,400	\$1,200/\$2,400
Coinsurance	You pay 30% after deductible	You pay 30% after deductible	You pay 20% after deductible	You pay 20% after deductible
Individual/Family Maximum Out-of-Pocket	\$7,500/\$15,000	\$7,500/\$15,000	\$6,900/\$13,800	\$6,900/\$13,800
Network	Nationwide	Statewide	Statewide	Statewide
Primary Care Provider (PCP) Required	No	Yes	Yes	Yes
DOCTOR VISITS				
Primary Care	You pay 30% after deductible	\$30 copay	\$15 copay	\$15 copay
Specialist	You pay 30% after deductible	\$70 copay	\$70 copay	\$70 copay
Mental Health	You pay 30% after deductible	\$30 copay	\$15 copay	\$15 copay
TRS Virtual Health Teladoc - Medical	\$42 copay	\$12 copay	\$12 copay	\$12 copay
TRS Virtual Health Teladoc - Mental Health	You pay 30% after deductible	Psychiatrist - \$0 Psychologist, Licensed Clinical Social Worker - \$0	Psychiatrist - \$0 Psychologist, Licensed Clinical Social Worker - \$0	Psychiatrist - \$0 Psychologist, Licensed Clinical Social Worker - \$0
TRS Virtual Health RediMD	\$30	\$0	\$0	\$0
IMMEDIATE CARE				
Urgent Care	You pay 30% after deductible	\$50 copay	\$50 copay	\$50 copay
Emergency Care	You pay 30% after deductible	You pay 30% after deductible	You pay 20% after deductible	You pay 20% after deductible
Freestanding Emergency Room	You pay a \$500 copay +30% after deductible	You pay a \$500 copay + 30% after deductible	You pay a \$500 copay + 20% after deductible	You pay a \$500 copay + 20% after deductible
OTHER SERVICES				
Diagnostic labs	You pay 30% after deductible	Office/Independent lab - \$0 Outpatient - You pay 30% after deductible	Office/Independent lab - \$0 Outpatient - You pay 20% after deductible	Office/Independent lab - \$0 Outpatient - You pay 20% after deductible
High-Tech Radiology	You pay 30% after deductible	You pay 30% after deductible	You pay 20% after deductible	You pay 20% after deductible
Outpatient costs (Professional and facility)	You pay 30% after deductible	You pay 30% after deductible	You pay 20% after deductible	You pay 20% after deductible
Inpatient costs (Professional and facility)	You pay 30% after deductible	You pay 30% after deductible	You pay 20% after deductible	You pay 20% after deductible
EMPLOYEE MONTHLY RATES				
Employee Only	\$0.00	\$0.00	\$202.00	\$202.00
Employee + Spouse	\$652.00	\$620.00	\$1,168.00	\$1,168.00
Employee + Child/ren	\$336.00	\$314.00	\$674.00	\$674.00
Employee + Family	\$856.00	\$818.00	\$1,494.00	\$1,494.00

# 2024 TRS ActiveCare Pharmacy Information

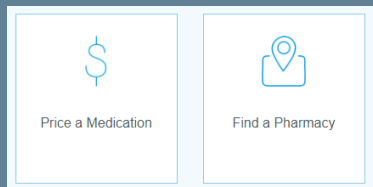
[Express Scripts Pharmacy Website](#)

[FREE TRS Preventive Medications](#)

[TRS Express Scripts Formulary](#)

[TRS Drug List Exclusions and  
Alternatives](#)


Click these tiles on the Express Scripts  
Website to check the cost of your  
medications and find a pharmacy!



	TRS-ACTIVECARE HD	TRS-ACTIVECARE PRIMARY	TRS-ACTIVECARE PRIMARY+
Drug Deductible (per person, per plan year)	Integrated with medical	Integrated with medical	\$200 per participant (brand drugs only)
Maximum Out of Pocket	Integrated with medical	Integrated with medical	Integrated with medical
<b>SHORT-TERM SUPPLY AT A RETAIL LOCATION (UP TO A 31-DAY SUPPLY)</b>			
Generic	20% coinsurance after deductible \$0 for certain generics before the deductible	\$15 copay, \$0 for certain generics	\$15 copay
Preferred Brand	25% coinsurance after deductible	30% coinsurance after deductible	25% coinsurance after deductible
Non-Preferred Brand	50% coinsurance after deductible	50% coinsurance after deductible	50% coinsurance after deductible
Insulin Out-of-Pocket Cost	25% coinsurance after deductible	\$25 copay	\$25 copay
<b>LONG-TERM SUPPLY THROUGH MAIL ORDER OR A SMART90 PHARMACY LOCATION (60- TO 90-DAY SUPPLY)</b>			
Generic	20% coinsurance after deductible, \$0 for certain generics before the deductible	\$45 copay, \$0 for certain generics	\$45 copay
Preferred Brand	25% coinsurance after deductible	30% coinsurance after deductible	25% coinsurance after deductible
Non-Preferred Brand	50% coinsurance after deductible	50% coinsurance after deductible	50% coinsurance after deductible
Formulary Insulin Out-of-Pocket Cost	25% coinsurance after deductible	\$75 copay	\$75 copay
<b>SPECIALTY MEDICATIONS THROUGH ACCREDO (UP TO A 31-DAY SUPPLY)</b>			
Specialty Medications (31-day max supply)	20% coinsurance after deductible	30% coinsurance after deductible	30% coinsurance after deductible
<b>SPECIALTY MEDICATIONS THROUGH SAVEONSP COPAY ASSISTANCE PROGRAM</b>			
Specialty Medications on the SaveOnSP Drug List	N/A	\$0 copay	\$0 copay


# Which Current Plan is Closest to TRS – ActiveCare HD?

## 2023 UHC Plan C

 TRS ACTIVECARE	TRS-ACTIVECARE HD	2023 UHC Plan C	
PLAN FEATURES			
Type of Coverage	In-Network and Out-of-Network Coverage	In-Network Coverage Only	
Individual/Family Deductible	\$3,000/\$6,000	\$3,000/\$6,000	
Coinsurance	You pay 30% after deductible	You pay 20% after deductible	You pay 40% after deductible
Individual/Family Maximum Out-of-Pocket	\$7,500/\$15,000	\$6,650/\$13,300	
Network	Nationwide	Nationwide	
Primary Care Provider (PCP) Required	No	Yes	
DOCTOR VISITS			
Primary Care	You pay 30% after deductible	You pay 20% after deductible	You pay 40% after deductible
Specialist	You pay 30% after deductible	You pay 20% after deductible	You pay 40% after deductible
Mental Health	You pay 30% after deductible	You pay 20% after deductible	You pay 40% after deductible
Virtual Health	\$30-\$42 copay	No charge after deductible	
IMMEDIATE CARE			
Urgent Care	You pay 30% after deductible	You pay 20% after deductible	
Emergency Care	You pay 30% after deductible	You pay 20% after deductible	
Freestanding Emergency Room	You pay a \$500 copay +30% after deductible	You pay 20% after deductible	
OTHER SERVICES			
Diagnostic labs	You pay 30% after deductible	You pay 20% after deductible	
High-Tech Radiology	You pay 30% after deductible	You pay 20% after deductible	
Outpatient costs (Professional and facility)	You pay 30% after deductible	You pay 20% after deductible	You pay 40% after deductible
Inpatient costs (Professional and facility)	You pay 30% after deductible	You pay 20% after deductible	You pay 40% after deductible
EMPLOYEE MONTHLY RATES			
Employee Only	\$0.00	\$0.00	
Employee + Spouse	\$652.00	\$652.00	
Employee + Child/ren	\$336.00	\$336.00	
Employee + Family	\$856.00	\$856.00	

# Which Current Plan is Closest to TRS – ActiveCare Primary?


## 2023 UHC Plan D

 <div>TRACTIVE TRANSFORM. IMPROVE. GROW. BE BETTER.</div> <div>ACTIVECARE</div>	TRS- ACTIVECARE PRIMARY	2023 UHC Plan D	
PLAN FEATURES			
Type of Coverage	In-Network Coverage Only	In-Network Coverage Only	
Individual/Family Deductible	\$2,500/\$5,000	\$5,000/\$10,000	
Coinsurance	You pay 30% after deductible	You pay 20% after deductible	You pay 40% after deductible
Individual/Family Maximum Out-of-Pocket	\$7,500/\$15,000	\$7,350/\$14,700	
Network	Statewide	Nationwide	
Primary Care Provider (PCP) Required	Yes	Yes	
DOCTOR VISITS			
Primary Care	\$30 copay	\$35 copay	\$55 copay
Specialist	\$70 copay	\$80 copay	\$100 copay
Mental Health	\$30 copay	\$35 copay	
Virtual Health	\$0-\$12 copay	\$0 copay	
IMMEDIATE CARE			
Urgent Care	\$50 copay	\$100 copay	
Emergency Care	You pay 30% after deductible	You pay a \$500 copay + 20% after deductible	
Freestanding Emergency Room	You pay a \$500 copay + 30% after deductible	You pay a \$500 copay + 20% after deductible	
OTHER SERVICES			
Diagnostic labs	Office/Independent lab - \$0 Outpatient - You pay 30% after deductible	No Charge	
High-Tech Radiology	You pay 30% after deductible	\$500 copay	
Outpatient costs (Professional and facility)	You pay 30% after deductible	You pay 20% after deductible	You pay 40% after deductible
Inpatient costs (Professional and facility)	You pay 30% after deductible	\$1,500/day copay (max 3 days)	
EMPLOYEE MONTHLY RATES			
Employee Only	\$0.00	\$0.00	
Employee + Spouse	\$620.00	\$620.00	
Employee + Child/ren	\$314.00	\$314.00	
Employee + Family	\$818.00	\$818.00	



Which Current Plan is Closest to TRS – ActiveCare Primary+?

2023 UHC Plan A and Plan B

	TRS- ACTIVECARE PRIMARY+	2023 UHC Plan A		2023 UHC Plan B	
PLAN FEATURES					
Type of Coverage	In-Network Coverage Only	In-Network Coverage Only		In-Network Coverage Only	
Individual/Family Deductible	\$1,200/\$2,400	\$500/\$1,000		\$1,000/\$2,000	
Coinsurance	You pay 20% after deductible	You pay 20% after deductible	You pay 40% after deductible	You pay 20% after deductible	You pay 40% after deductible
Individual/Family Maximum Out-of-Pocket	\$6,900/\$13,800	\$7,350/\$14,700		\$7,350/\$14,700	
Network	Statewide	Nationwide		Nationwide	
Primary Care Provider (PCP) Required	Yes	Yes		Yes	
DOCTOR VISITS					
Primary Care	\$15 copay	\$35 copay	\$55 copay	\$35 copay	\$55 copay
Specialist	\$70 copay	\$50 copay	\$70 copay	\$80 copay	\$100 copay
Mental Health	\$15 copay	\$35 copay		\$35 copay	
Virtual Health	\$12 copay	\$0 copay		\$0 copay	
IMMEDIATE CARE					
Urgent Care	\$50 copay	\$75 copay		\$100 copay	
Emergency Care	You pay 20% after deductible	You pay a \$500 copay + 20% after deductible		You pay a \$500 copay + 20% after deductible	
Freestanding Emergency Room	You pay a \$500 copay + 20% after deductible	You pay a \$500 copay + 20% after deductible		You pay a \$500 copay + 20% after deductible	
OTHER SERVICES					
Diagnostic labs	Office/Independent lab - \$0 Outpatient - You pay 20% after deductible	No Charge		No Charge	
High-Tech Radiology	You pay 20% after deductible	You pay 20% after deductible		\$500 copay	
Outpatient costs (Professional and facility)	You pay 20% after deductible	You pay 20% after deductible	You pay 40% after deductible	You pay 20% after deductible	You pay 40% after deductible
Inpatient costs (Professional and facility)	You pay 20% after deductible	You pay 20% after deductible	You pay 40% after deductible	\$1,500/day copay (max 3 days)	
EMPLOYEE MONTHLY RATES					
Employee Only	\$202.00	\$202.00		\$272.00	
Employee + Spouse	\$1,168.00	\$1,168.00		\$1,346.00	
Employee + Child/ren	\$674.00	\$710.00		\$834.00	
Employee + Family	\$1,494.00	\$1,494.00		\$1,706.00	

# Additional Medical Information

[TRS – ACTIVECARE HD SBC](#)

[TRS – ACTIVECARE PRIMARY SBC](#)

[TRS - ACTIVECARE PRIMARY+ SBC](#)

[BLUE ACCESS FOR MEMBERS \(BAM\) PORTAL](#)

[DOWNLOAD THE BCBS APP](#)






[TAKE ADVANTAGE OF PREVENTIVE SERVICES](#)

[CHANGING YOUR PRIMARY CARE PROVIDER](#)

[NAVIGATING REFERRALS](#)

[WHERE TO GO FOR CARE](#)

TRS-ActiveCare  
**GO HERE, NOT THERE**

<p>ALLERGIES. AGAIN.</p>  <p><b>VIRTUAL HEALTH</b></p> <p>Go here for: Allergies, asthma Colds, fevers Rashes</p> <p>\$</p>	<p>FIRE ANT TAKEOVER</p>  <p><b>PRIMARY CARE PROVIDER (PCP)</b></p> <p>Go here for: Routine screenings Flu, COVID-19 Minor illnesses, injuries</p> <p>\$</p>	<p>BACK FULL OF CACTUS SPIKES</p>  <p><b>URGENT CARE CLINIC</b></p> <p>Go here for: Stitches Sprains, minor breaks Severe flu symptoms</p> <p>\$\$\$</p>	<p>GORED BY A BULL</p>  <p><b>EMERGENCY ROOM (ER)</b></p> <p>Go here for: Chest pain, heart attacks Strokes Broken bones</p> <p>\$\$\$\$</p>	<p>ONE WORD: DON'T</p>  <p><b>FREESTANDING ER</b></p> <p>Rarely in network = \$\$\$\$\$\$\$</p> <p>May not be set up for true emergencies = delayed care</p> <p>Delayed care = \$\$\$\$\$\$\$\$\$ ☠️</p>
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Still stumped?  
Call **1-866-355-5999** or scan



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We understand how hard it can be to maintain a healthy lifestyle. Sometimes, you may need a little motivation. That's why your TRS-ActiveCare plan includes the Blue Points program.<sup>1</sup> This program may help you get on track — and stay on track — to reach your wellness goals.

With the Blue Points program, you can earn points for regularly participating in many different healthy activities.

You can redeem your points in an online shopping mall, which offers a variety of merchandise, such as electronics and home goods.

**Blue Points has many convenient and personalized features:**

#### EARN POINTS INSTANTLY

The program gives you points immediately, so you can start using them right away.<sup>2</sup>

#### GET EXTRA POINTS

Don't have enough points yet for that reward you really want? No problem! You can apply the points you have and use a credit card to pay the balance.

#### EASILY MANAGE YOUR POINTS

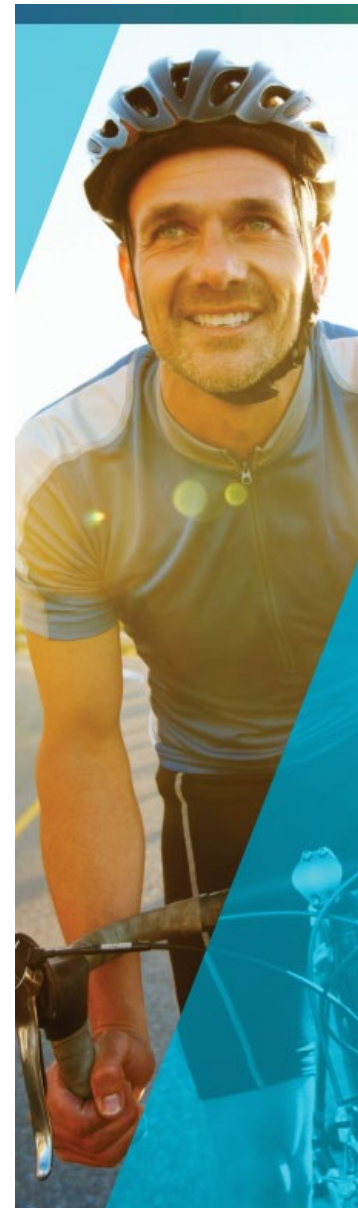
The Well onTarget portal at [www.wellontarget.com](http://www.wellontarget.com) lets you see all your points information in one place. It's easy to see how many points you can earn and how many you've earned year to date.

Well onTarget®



BlueCross BlueShield of Texas

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#### CHOOSE FROM A LARGE SELECTION OF REWARDS

Redeem your points in an online shopping mall. Reward categories include apparel, books, health and personal care, jewelry, electronics, music, and sporting goods.<sup>3</sup>

#### PARTICIPATE IN ACTIVITIES THAT MATCH YOUR GOALS

Look how quickly your Blue Points can add up! Here are some sample activities you can complete to earn Blue Points:

ACTIVITIES	POTENTIAL BLUE POINTS AMOUNTS
Complete a health assessment <sup>4</sup>	2,500 points every six months
Complete a self-management program	1,000 points per quarter
Use trackers to see your progress toward goals	10 points, up to a maximum of 70 points per week
Enroll in the fitness program <sup>5</sup>	2,500 points
Add weekly fitness program center visits to your routine	Up to 300 points each week
Complete progress check ins	Up to 250 points per month
Connect a compatible fitness device or app to the portal	2,675 points
Track activity using a synced fitness device or app	55 points per day

Log in to [www.wellontarget.com](http://www.wellontarget.com) today to find the interactive tools and resources you need to start earning Blue Points. Keep yourself motivated to earn more points by heading over to the online shopping mall and checking out all the rewards you can earn for adopting — and continuing — healthy habits.

<sup>1</sup> Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at [wellontarget.com](http://wellontarget.com) for further information. The Well onTarget member rewards redemption service is provided by an independent third party.

<sup>2</sup> This does not show the points you earn for completing Fitness Program activities.

<sup>3</sup> Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

<sup>4</sup> Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program.

<sup>5</sup> The Fitness Program is provided by "Tidy the trail", an independent contractor that administers the Prime Network of fitness centers. The Prime Network is made up of independently owned and operated fitness centers.

Blue Cross and Blue Shield of Texas makes no endorsement, representations or warranties regarding third-party websites and the products and services offered by them.

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# Additional Programs through TRS/BCBS

VIRTUAL VISITS

BLUE365 DISCOUNT PROGRAM

TRS MEMBER REWARDS

OVIA – MATERNITY SUPPORT

WELLNESS COACH

FITNESS PROGRAMS



#### Virtual Health

Getting care when and where you need it is more important than ever. That's why your coverage includes TRS Virtual Health for your entire household, including non-covered dependents.



#### Fitness Program

Join the Fitness Program for a low monthly fee. Go to any gym facility in the nationwide network. You also have access to the virtual fitness program from home. Plus, save on wellbeing services like acupuncture, massage and personal training.



#### Well onTarget®

The Well onTarget website will help you reach your wellness goals and manage your health conditions.



#### Member Rewards

Save money with Member Rewards by choosing a cost-effective, trusted provider for services like MRIs, CT scans, colonoscopies and mammograms. Rewards may apply toward the cost of future services. Find out how Member Rewards works with your health plan.



#### Points Program

Earn points for regularly participating in healthy activities. Redeem your points in an online shopping mall offering a variety of merchandise.



#### Family Planning Apps

If you plan to add to your family, you have help getting ready. Get step-by-step guidance through fertility, pregnancy and parenting.



Digital mental health programs from **Learn to Live** can help you feel better and enjoy life more. **Learn to Live** programs are based on cognitive behavioral therapy techniques with a track record of helping people feel better. It's confidential, accessible anywhere, and available at no added cost to you. Access the programs whenever it fits your schedule, and connect with a coach by phone, text or email.



[www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare)

#### More Resources



#### Blue Access for Members™ (BAM™)

Log in to Blue Access for Members today to access all these great resources..



Registered nurses with the **24/7 Nurseline** can help if you have a question or concern in the middle of the night or over the weekend. Call anytime at **1-833-968-1770**.

Contact a Personal Health Guide for questions regarding your benefits, 24 hours a day, seven days a week. Call **1-866-355-5999** or chat through the BCBSTX App.



Learn to Live provides educational behavioral health programs; members considering further medical treatment should consult with a physician.

Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage through Blue Cross and Blue Shield of Texas. BCBSTX makes no endorsement, representations or warranties regarding third party vendors and the products and services offered by them.



# Optum – Health Savings Account (HSA)

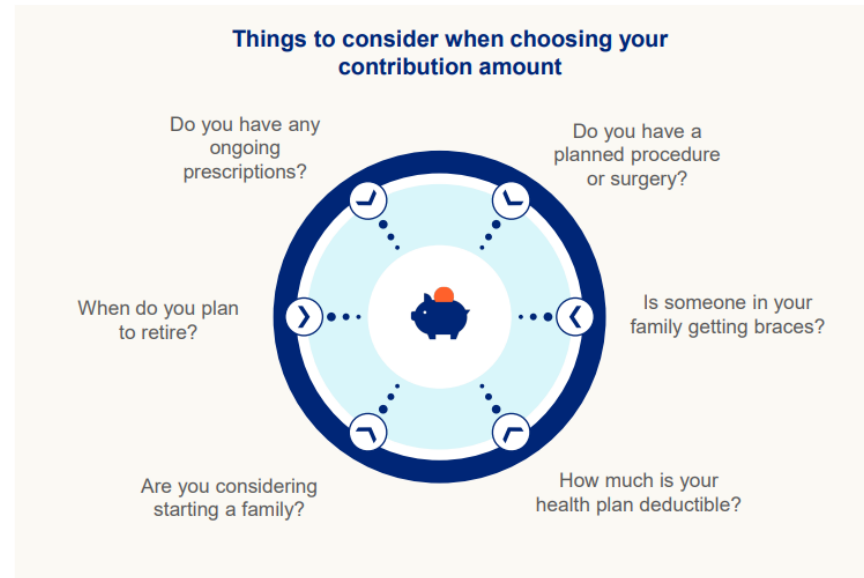
Is a High Deductible Health Plan with  
an HSA the right plan for you?

HSA Frequently Asked Questions

Optum Mobile App

HSA Qualified Expenses Search Tool

How much should I contribute? How much can I contribute?



## 2023 Limits

Individual: \$3,850  
Family: \$7,750













## 2024 Limits

Individual: \$4,150  
Family: \$8,300

When you are 55 or older, and not enrolled in Medicare, you can fund an additional **\$1,000 each year**, called a catch-up contribution.

## What's covered under an HSA?

Save on out-of-pocket costs head to toe

	Acupuncture		Physical exam
	Chiropractic Care		Physical therapy
	Eye exams, glasses, & contacts		Prescription drugs & refills
	Flu shots		Psychiatric care
	Nursing services		Sunscreen, SPF 15+
	Orthodontia (non cosmetic)		Wheelchair, walkers, crutches, & canes

Use the **Qualified Medical Expense Tool** on **optumfinancial.com** to see if your specific expense qualifies for reimbursement

# Medical FSA and Dependent Care FSA

## Contribution limits & IRS regulations

The IRS sets the maximum dollar amount you can elect and contribute to a medical flexible spending account (medical FSA) and dependent care FSA. The FSA annual contribution limit is:

**Medical FSA - \$3,050**

**Dependent Care FSA - \$5,000 per family or \$2,500 if filing separately**



### Medical FSA

Once you elect, all of your medical FSA dollars are available for you to use the very first day of the plan year. For example, if you elect to contribute \$1,200 to your medical FSA, your contributions will be deducted evenly across all of your paychecks for the year, but you have access to all \$1,200 on Day 1! You can use your funds for expenses incurred by you, your spouse or eligible dependents.



### Dependent care FSA

The dependent care FSA allows you to use the funds in your account as you contribute to the dependent care FSA from your paycheck. After each payroll contribution has been made, those funds are applied to your account and available for reimbursement. This is different from a medical FSA because you cannot use all of the funds Day 1.



### Use-or-lose

Don't forget to spend your FSA dollars. If you have not used all of your FSA dollars before the end of the plan year, you will forfeit any money left in your account. (Check with your employer to confirm how many days you have to submit claims for reimbursement after the plan year ends.)

## Changing your FSA election

During open enrollment, you can elect an FSA and determine how much you want to contribute. In order to make changes after open enrollment, you need to experience a qualifying life event.

### Qualifying life events for any FSA:

- Change in marital status
- Change in the number of dependents
- Increase due to birth, adoption or marriage
- Decrease due to death, divorce or loss of eligibility
- Gain or loss of eligibility due to a change in participant, spouse or dependent employment status

### Additional dependent care FSA qualifying life events include:

- Change in daycare providers
- Child turning age 13
  - Increase or decrease in the cost of qualifying day care expenses
  - Judgement, decree or order requiring a change in coverage

If you experience a qualifying life event, contact your employer to make changes to your election.



DC FSA  
(Video)



What is FSA  
(Video)



# Medical FSA

## Why should I choose a medical flexible spending account?

A medical FSA is a benefit that allows you to choose how much of your paycheck you'd like to set aside, before taxes are taken out, for healthcare expenses. This saves you money by reducing your taxable income.



### Funds on Day 1

Schedule that surgery, buy those eyeglasses or finally get those braces. All of your FSA funds are available to spend right away. Use your benefits debit card at the point of purchase.



### Discount

Think of it like a discount on healthcare expenses at stores such as Amazon, Target, CVS, Walmart, Walgreens and more. Dollars you contribute are taken out of your paycheck before tax which means a \$100 purchase would actually cost you over \$130 without a medical FSA.\*



### Plan ahead

Think about the money you spent on healthcare expenses last year. Plan ahead and set those funds aside in a medical FSA and save 30%.\*

\*Based on a 30% tax bracket.

## What does it cover?

There are thousands of eligible items, including:

- Copays and coinsurance
- Doctor visits and surgeries
- Over-the-counter medications (first aid, allergy, asthma, cold/flu, heartburn, etc.)
- Prescription drugs
- Birthing and lamaze classes
- Dental and orthodontia
- Frames, contacts, prescription sunglasses, etc.

View our interactive eligible expense list at [www.wexinc.com/insights/benefits-toolkit/eligible-expenses/](http://www.wexinc.com/insights/benefits-toolkit/eligible-expenses/)

## Can I enroll?

Yes, as long as you or your spouse aren't actively enrolled and contributing to a health savings account (HSA).



## Fast fact

Don't know how much to elect? Determine how much you spent on healthcare expenses last year and estimate the amount you'll spend this year using our eligible expense list. Any funds you contribute to the medical FSA must be spent by the end of the plan year.

Simplifying benefits for everyone.



# Benefits Technology & Resources



## Benefits debit card

The benefits debit card is the fastest and most convenient way to pay for eligible expenses. Just one debit card is all you need for your benefits regardless of how many plans you have with us.



## Benefits eligible expenses

There are thousands of eligible procedures, items and expenses based on your plan. View our interactive list of eligible expenses a [www.wexinc.com/insights/benefits-toolkit/eligible-expenses/](http://www.wexinc.com/insights/benefits-toolkit/eligible-expenses/)



## Knowledgebase

Once you're enrolled, check out the knowledgebase to quickly search for answers to your questions. The knowledgebase boasts millions of views of our microvideos, articles and step-by-step how-tos empowering you to get the most out of your benefits. Have a question? Visit any time of day or night by logging in to your online account on [www.wexinc.com](http://www.wexinc.com).



## Benefits mobile app & participant portal

Access your benefits 24/7 with the WEX mobile app. Our app is free, convenient and offers real-time access to all your benefits accounts. **With our benefits mobile app you can:**

- Get instant updates on the status of your claims.
- File a claim and upload documentation in seconds using your phone's camera.
- Scan an item's bar code to determine if it's an IRS Code Section 213(d) eligible expense.
- Report a card as lost or stolen, which cancels the card and ships you a new one.
- Log in through face recognition or fingerprint (depending on your phone).
- Check your balance and view account activity.
- Reset login credentials.

**Don't have a smartphone?** Go to [www.wexinc.com](http://www.wexinc.com), hover over Solutions and select Participants/ Employees. This page provides login buttons for accessing your online account, along with helpful resources like a benefits knowledge base, a link to current eligible expenses, and chat.

### Have questions?

Contact our Participant Services department. Our Participant Services team is available Monday - Friday 6:00 a.m. to 9:00 p.m. Central time.

**Questions when enrolled:** 1-866-451-3399

**Questions before you enroll:** 1-844-561-1337

**Email a question:** [customerservice@discoverybenefits.com](mailto:customerservice@discoverybenefits.com)

**Submit a form:** [forms@discoverybenefits.com](mailto:forms@discoverybenefits.com)

**Live chat:** go to [www.wexinc.com](http://www.wexinc.com), hover over Solutions and select Participants/Employees.

Simplifying benefits for everyone.



W003

# Benefits Mobile App

**Access your benefits anytime, anywhere**

Access your benefits on the go 24/7 with the WEX benefits mobile app. Our free app gives you convenient, real-time access to all your benefits accounts in one spot. This makes it easy to use your hard-earned dollars and view recent account activity without ever needing to call in.

The benefits mobile app keeps your benefits always within reach. Want to know the status of a recent claim or easily check the balance of your accounts? Log in to our secure app to get answers to those questions and so many more — wherever and whenever you want.

With our benefits mobile app, you can:



Get instant updates on the status of your claims.



File a claim and upload documentation in seconds using your phone's camera.



Report a card as lost or stolen, which cancels the card and ships you a new one.



Log in through face recognition or fingerprint (depending on your phone).



Check your balance and view account activity.



Use your benefits debit card directly from your mobile phone with Apple Pay or Samsung Pay.



Scan an item's bar code to determine if it's an IRS code section 213(d) eligible expense.



Reset login credentials.



### Security on the go

Our mobile apps use encryption and won't store photos, keeping your documentation safe and secure.

Download the app for free on Apple and Android smartphones and tablets

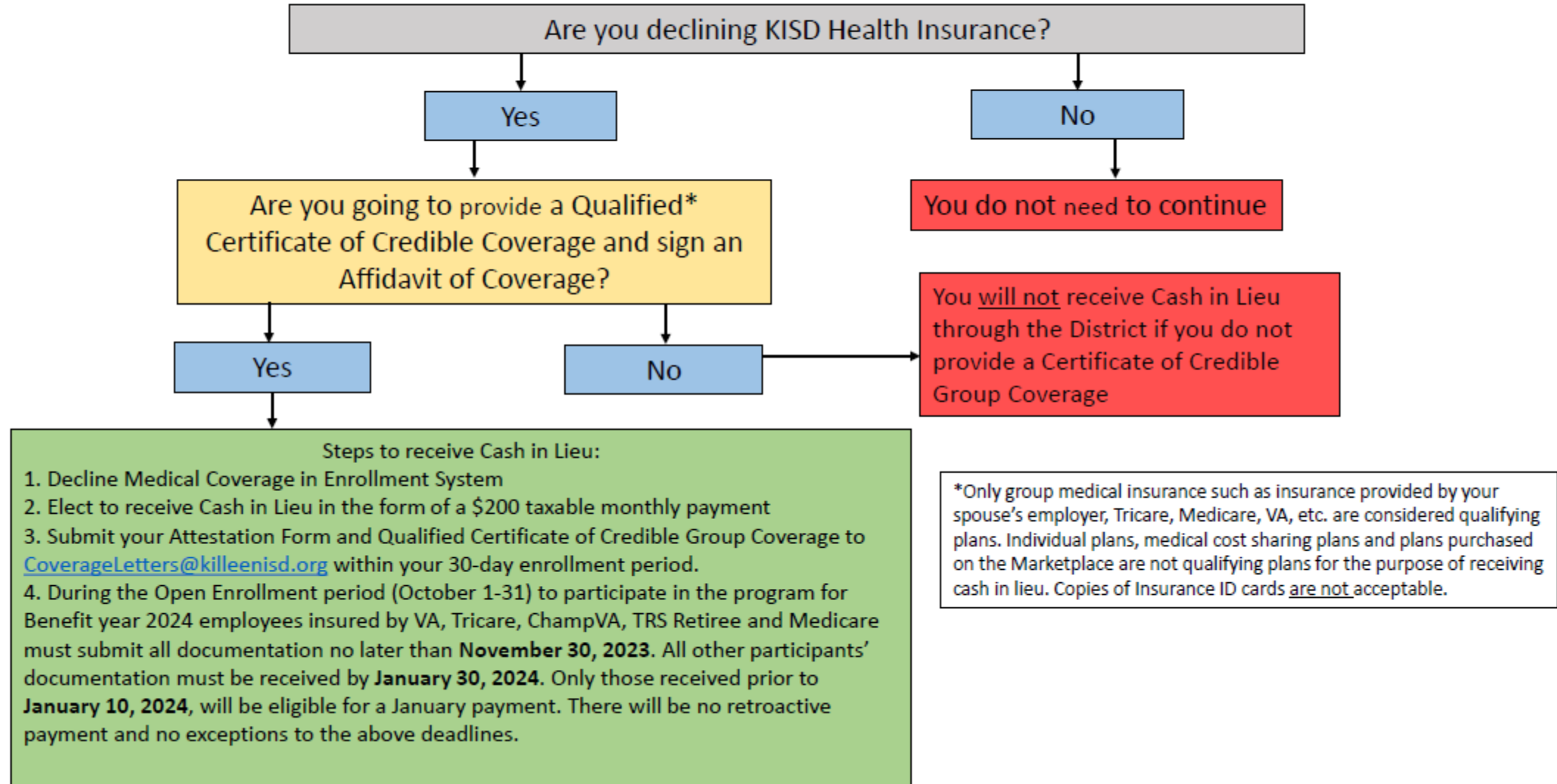


Simplifying benefits for everyone.



W003

# Cash in Lieu Rules and Process



# Dental Insurance

[Dental Summary for Base Plan](#)

[Dental Summary for Buy Up Plan](#)

[UCCI – Stay Connected Flyer](#)

[Find a Dentist](#)

UNITED CONCORDIA®	Base Option	Buy Up Option
Deductible – Individual/Family	\$100/\$200	\$100/\$200
Annual Maximum Benefit	\$1,000	\$2,500
Preventive Services	100% Covered	100% Covered
Basic Services	You Pay 20% after Deductible	You Pay 20% after Deductible
Major Services	You Pay 50% after Deductible	You Pay 50% after Deductible
Orthodontia Services	Not Covered	You Pay 50% after Deductible
Orthodontia Lifetime Max.	Not Covered	\$1,250
<b>Dental Rates after KISD's \$11.12 Monthly Contribution</b>	<b>Employee Monthly Premium</b>	<b>Employee Monthly Premium</b>
Employee Only	<b>\$7.60</b>	<b>\$13.08</b>
Employee + Spouse	<b>\$37.52</b>	<b>\$51.76</b>
Employee + Child(ren)	<b>\$61.34</b>	<b>\$82.56</b>
Employee + Family	<b>\$89.16</b>	<b>\$118.54</b>



## Just tap the app

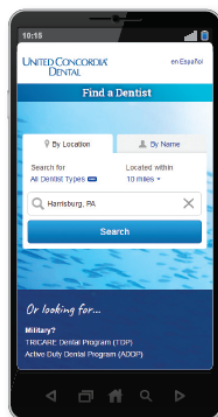
Get the United Concordia Dental mobile app

It's easy to pull up your dental plan info on your smartphone or tablet—anytime, anywhere.

Simply download the United Concordia Dental mobile app. It puts the details you need right in the palm of your hand.

Use the app to:

- See claims, deductible info and coverage details
- Find in-network dentists near you
- View your digital member ID card
- Learn what to do in a dental emergency
- Download our Chomper Chums<sup>®</sup> brushing app for kids



### Create a MyDentalBenefits account first

To view your personal plan info on the app, you'll need to sign in with your **MyDentalBenefits** user name and password. If you don't have an account, create one now at [UnitedConcordia.com/GetMDB](https://UnitedConcordia.com/GetMDB). Make sure to have your member ID number or social security number handy.

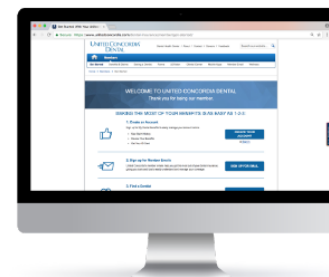


Download the United Concordia mobile app in the **Apple App Store** and on **Google Play**.



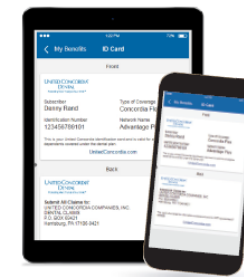
## How to Access your Digital Member ID Card

It's easy to view your dental plan details anytime, anywhere. Simply download your digital member ID card on your phone, tablet or laptop. Here's how:



### Find Your Member ID Card Online

1. Visit [UnitedConcordia.com/GetStarted](https://UnitedConcordia.com/GetStarted)
2. Create your personal **MyDentalBenefits** account
3. View or print your member ID card right from the homepage



### Download Our Mobile App

1. Get the United Concordia Dental app from the Apple App Store or on Google Play
2. Use your **MyDentalBenefits** username and password to sign in
3. Click the **ID Card** link under **My Benefits** to view your card

### Using Your Member ID Number

Your digital member ID card is always handy. So you can access your ID number quickly whenever you call customer service or submit a claim.

If you need more help, please reach out to the benefits administrator in your HR department.

# Vision Insurance


[Detailed Benefit Summaries](#)

[Member Technology Flyer](#)

[Eyeconic – Online Retailer](#)

[Member Discounts and Extras](#)

[Hearing Discount through VSP](#)

	Base Plan	Buy-Up Plan
Benefits Frequency Exam/Lenses/Frames	12/12/24	12/12/12 <b>Can Get Frame and Contacts in Same Year!!</b>
Eye Exams	\$20 Copay	\$20 Copay
Frames	\$150 Allowance 20% Off Balance Over \$150	\$200 Allowance 20% Off Balance Over \$200
Lenses	\$20 Materials Copay Additional Charges for Preferred Options	\$20 Materials Copay Additional Charges for Preferred Options
Covered Lens Enhancements	Polycarbonates for Children & Adults Standard Progressives	Polycarbonates for Children & Adults Standard Progressives Scratch Resistant Coating UV Protection
Contact Lenses	\$150 Allowance	\$200 Allowance
<b>Vision Rates</b>	<b>Employee Monthly Premium</b>	<b>Employee Monthly Premium</b>
Employee Only	<b>\$5.96</b>	<b>\$8.74</b>
Employee + Spouse	<b>\$11.94</b>	<b>\$17.48</b>
Employee + Child(ren)	<b>\$10.44</b>	<b>\$15.30</b>
Employee + Family	<b>\$16.42</b>	<b>\$24.04</b>

# Mutual of Omaha Benefits



## Basic Life and AD&D

Killeen ISD provides **\$25,000** of Basic Life and AD&D Insurance to all eligible employees



## Voluntary Life and AD&D Insurance

Can purchase 1x, 2x, 3x, or 4x basic annual salary, up to a maximum of \$1,000,000

Life insurance election includes the matching AD&D Benefits

Spouse coverage is available in units of \$5,000, up to a maximum of \$50,000, not to exceed 100% of the Employee election

Child coverage is available in the amounts of \$5,000 and \$10,000, not to exceed 100% of the Employee election



## Short-Term Disability (30 Day Elimination Period)

Will cover 60% of salary up to a maximum of \$2,500/week

30 day waiting period

Up to 9 weeks of payments



## Short-Term Disability (14 Day Elimination Period)

Will cover 60% of salary up to a maximum of \$2,500/week

14 day waiting period

Up to 11 weeks of payments

# Additional Mutual of Omaha Benefits

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## Long-Term Disability

Will cover 60% of salary up to a maximum of \$10,000/month

90 day waiting period or the day Short-Term Disability ends

Maximum benefit duration is until Social Security Normal Retirement Age (SSNRA)



## Voluntary Accident Insurance

Provides coverage for accidents that occur off the job

Two levels of coverage are available

Provides a fixed benefit for accidental injuries and related expenses, such as emergency room visits, physical therapy, or resultant surgery of accidents

Daily hospital and ICU benefits are included

Includes an AD&D benefit per covered member



## Voluntary Critical Illness

Pays a lump sum benefit at the first diagnosis of a critical illness

Premiums based on age and amount of benefit elected

\$10,000 or \$20,000 of coverage is available for employees

\$5,000 of coverage is available for spouses

Child coverage is included in the employee cost

Includes a \$50 wellness benefit

# Mutual of Omaha Summaries

[Basic Life Summary](#)

[Voluntary Life Summary](#)

[Short-Term Disability Summary \(30 Day Elimination Period\)](#)

[Short-Term Disability Summary \(14 Day Elimination Period\)](#)

[Long-Term Disability Summary](#)

[Accident Summary](#)

[Critical Illness Summary](#)



# Additional Mutual of Omaha Information

[Will Preparation Services](#)

[Worldwide Travel Assistance](#)

[Hearing Discount Program](#)

[Critical Illness Health Screening Benefit](#)

[Advocacy Services for Critical Illness](#)

[Online Disability Claims Portal](#)

# Employee Assistance Program (EAP)

## Employee Assistance Program

### We're Here to Help

Killeen Independent School District



Life's not always easy. Sometimes a personal or professional issue can get in the way of maintaining a healthy, productive life. Your Employee Assistance Program (EAP) can be the answer for you and your family.

#### We're Here to Help

Mutual of Omaha's EAP assists employees and their eligible dependents with personal or job-related concerns, including:

- Emotional well-being
- Family and relationships
- Legal and financial
- Healthy lifestyles
- Work and life transitions

#### EAP Benefits

- Access to EAP professionals 24 hours a day, seven days a week
  - Provides information and referral resources
- Service for employees and eligible dependents
- Robust network of licensed mental health professionals
- Six face-to-face sessions\* with a counselor (per issue)

\*One legal consultation per issue

\*California Residents: Knox-Keene Statute limits no more than three face-to-face sessions per six-month period.

- Legal resources
  - Online will preparation
  - Legal library & online forms
  - Legal consultations
- Resources for:
  - Financial tools and resources
  - Work/Life balance
  - Substance use and other addictions
  - Dependent and elder care resources
- Access to a library of educational articles, handouts and resources via [mutualofomaha.com/eap](http://mutualofomaha.com/eap)

#### What to Expect

You can trust your EAP professional to assess your needs and handle your concerns in a confidential, respectful manner. Our goal is to collaborate with you and find solutions that are responsive to your needs.

Your EAP benefits are provided through your employer. There is **no cost** to you for utilizing EAP services. If additional services are needed, your EAP will help locate appropriate resources in your area.

Don't delay if you need help

Visit [mutualofomaha.com/eap](http://mutualofomaha.com/eap) or call  
**800-316-2796** for confidential consultation  
and resource services.



# Teacher Retirement System (TRS)

All regular KISD employees are required to participate in the Teacher Retirement System (TRS). Employees contribute 8% of their BEFORE TAX SALARY to TRS. TRS retirement plan benefits may include the following, depending on your eligibility:

- Monthly service retirement annuity payments for the life of the retiree, with a choice at time of retirement of standard annuity, joint and survivor annuity (Option One, Two or Five), or guaranteed 29 period annuity (Option Three or Four) payment plans
- Monthly disability retirement annuity payments
- Partial Lump Sum Option (PLSO) payment in addition to a reduced monthly service retirement annuity
- Distribution of a DROP account
- Survivor benefits payable on the retiree's behalf to a beneficiary. Benefits are subject to change by law or by rules of the TRS Board of Trustees

## Links for TRS

- [TRS Benefit Handbook](#)
- [TRS Website](#)

# Questions?

Don't forget that Open Enrollment will be available October 1, 2023 – October 31, 2023! You will need to make your elections in the Employee Service Center during this timeframe.

Please email [BenefitsHR@Killeenisd.org](mailto:BenefitsHR@Killeenisd.org) if you have additional questions.