



## WHAT'S NEW FOR 2019-2020

These are the highlights of changes for the upcoming plan year. Please refer to corresponding sections of the **2019 Benefit Guide**, or on the Hays CISD Benefits website at [www.hayscisdbenefits.com](http://www.hayscisdbenefits.com) for more plan information.

### ✦ **New Benefit Offerings for 2019!**

#### **TRS Changes:**

Please refer to the plan highlights labeled **"What's New & What's Changing"** on pages 5 and 6 of the 2019-2020 Benefit Guide, at [www.hayscisdbenefits.com/benefitsite/](http://www.hayscisdbenefits.com/benefitsite/). Then hover on the **"Benefits"** tab and make the appropriate selection.

#### **Medical Supplemental Gap Plan:**

This plan will be offered to all ActiveCare 1-HD plan participants who are **not** contributing to a Health Savings Account (HSA). If you are contributing to an HSA and do not plan on dropping that deduction, you **are only eligible** to enroll in the **Limited Medical Gap Plan**.

#### **Voluntary Term Life Insurance:**

During Open Enrollment, you will be able to enroll for additional coverage for yourself, your spouse and children without having to complete a Statement of Health (SOH).

#### **Long-Term Disability:**

The duration of benefits will extend up to Social Security Normal Retirement Age (SSNRA) for non-work related Accident and Sickness.

#### ✦ **Group Critical Illness w/ Cancer Plan:**

Covers conditions such as heart attack and stroke in addition to cancer. This will be offered through MetLife Group Critical Illness. **The 3 Guardian Cancer plans will continue to be offered as well.**

#### ✦ **Permanent Life Insurance:**

A new benefit offering that provides Life and Long-Term Care benefit.

#### ✦ **MASA – Medical Transportation:**

This plan covers both ground and air ambulance transport in the U.S. and Canada as well as repatriation. The cost for this is \$14 per month.

#### ✦ **Group Accident Plans:**

The 3 Guardian coverage options will be replaced by 2 MetLife options. You can elect to keep your Guardian coverage on a direct-pay basis, enroll in one of the MetLife options, or both if you choose. **If you do nothing, you will be enrolled in the comparable MetLife plan.** Those enrolled in the Value or Advantage Plans with Guardian will be enrolled in the MetLife Accident Base Plan. Those enrolled in the Premier Plan with Guardian, will be enrolled into the MetLife Accident Buy-Up Plan. Please be sure to review the plan differences carefully during Annual Open Enrollment.

#### ✦ **Healthcare 2 U:**

Affordable and convenient medical direct primary care for wellness and chronic conditions for ages 2-65. You are not able to enroll in this plan if you make contributions to a Health Savings Account. **This is a membership based plan, it is not insurance.**

#### ✦ **Pet Insurance:**

You will have the option between (2) plans to choose from for your furry pets that will cover injuries, common and chronic illnesses, x-rays, and surgeries. One of the plans also includes wellness coverage. This plan will be offered directly through Nationwide and **will not** be eligible for Payroll deduction.

#### **Flexible Spending Account (Medical/Dependent Care):**

Administration will change from NBS to BenefitExpress effective 9/1/19. You must actively elect these benefits every year if you want to participate, this does not automatically rollover per IRS guidelines. For Medical FSA, you will receive a new debit card for 2019-2020 from BenefitExpress. This year, the annual limit will increase to \$2,700. You will have until 11/29/19 to file your 2018-19 plan year claims. Dependent Care annual limit per family will remain at \$5,000 per family.

#### **Aetna Medical:**

NEW ID cards will only be re-issued if your plan changes.