

**IRVING INDEPENDENT SCHOOL DISTRICT
BENEFITS SUMMARY
2008-2009**

The following is a summary of benefit programs provided to eligible Irving ISD employees for 2008-09. The renewal date for health, life, and supplemental insurance programs is September 1. Any applicable program or rate changes take effect on this date. Because this is only a summary, all terms and provisions of the policies, agreements, booklets or other documents issued by the insurance company or administrator shall prevail. New employees to the Irving ISD may request information regarding certain rights or privileges to which they may be entitled under the Health Insurance Portability and Accountability Act of 1996 (HIPAA), especially regarding Creditable Coverage.

I. GROUP HEALTH INSURANCE AND LIFE INSURANCE

Blue Cross Blue Shield provides all employee group health programs. **A Basic Plan will be fully paid by the District for the employee only.**

<u>Base Plan</u>		<u>High Plan</u>	
Employee Only	-0-	Employee Only	\$503.11
Employee/Child/ren	\$134.57	Employee/Children	\$869.78
Employee/Spouse	\$194.88	Employee/Spouse	\$1,034.12
Employee/Family	\$317.71	Employee/Family	\$1,368.80

An **In-Hospital Indemnity (IHI) program** will be paid in full for those employees who have excellent coverage through another insurance program. IHI provides directly to the employee, \$175 for each 24 hr. period of an in-hospital stay and provides an additional \$50,000 term life/AD&D policy. This program is available **only** to employees in lieu of the regular health insurance coverage. Employees moving from IHI coverage to BCBS coverage mid-year because of a “qualifying event” must provide proof of Creditable Coverage to avoid the “pre-existing condition” limitation.

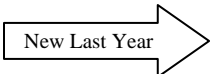
Eligibility Date – An employee is eligible for health insurance coverage on the first day that the employee is paid for working. An employee must apply for employee and/or dependent coverage within 30 days of the employee’s eligibility date or coverage may not be available.

Effective Date – The effective date of health insurance is determined by the relationship of the employee’s first day of paid duty to the first day of the month. (1) If your first paid day is the first day of the month, then your coverage becomes effective that month. (2) If the first day of the month falls on a weekend or a holiday, and your first paid day is the first working day following such weekend or holiday, the date your coverage becomes effective on the first day of that month. (3) If your first paid day falls on the second or any subsequent working day of the month, your coverage becomes effective on the first of the month following your first paid day. (A paid day is defined as a day for which an employee must be counted either present or absent for payroll purposes.)

Changes in Coverage – *The health plan you select will be in effect for one year (September 1- August 31) and may only be changed for the following year during annual enrollment. Midyear changes may only be made when you have a change in family status as defined within Section 125 of the Internal Revenue Code such as adding a new dependent as a result of marriage, birth, or adoption. Such coverage changes must be requested within 31 days of the qualifying event.*

II. GROUP TERM LIFE/AD&D INSURANCE – The District provides \$12,000 group term life insurance plus \$12,000 AD&D for each eligible employee **at no cost to the employee** through Fort Dearborn Life Insurance Company.

III. SUPPLEMENTAL INSURANCE PLANS



(A) Medical Gap Insurance- A voluntary benefit program for employees with Health Insurance (through the District or a Spouse’s employer). Participants can be reimbursed for medical expenses they are responsible for under their insurance plan (deductibles and coinsurance).

(B) Optional Group Term Life/AD&D Insurance– Employees may only purchase coverage up to \$500,000 in increments of \$5,000 not to exceed 2 times their yearly salary. Rates for optional term life/AD&D coverage are age-bracketed

(C) Voluntary Accident Insurance Employees may select amounts of coverage from \$25,000 to \$300,000 in increments of \$10,000. Amounts in excess of \$150,000 are limited to 10 times yearly salary. Employees may also purchase voluntary accident insurance for spouses and children.

(D) Disability (Income Protection) Insurance – This is a voluntary program offered through Assurant Employee Benefits and is intended to provide income protection in the event of long term and/or short term disability

(E) Cancer/Dread Disease Insurance – This is a voluntary program offered through Allstate Financial and is intended to supplement regular health insurance coverage.

(F) Dental Insurance – This is a two-part voluntary program offered through CompDent (1) A DHMO plan where you choose a dentist from a list of participants and (2) A dental PPO plan where you may choose a dentist in the network to provide your care at a maximum benefit or choose an out-of-network dentist. The following rates are effective September 1, 2008:

	<u>DHMO</u>	<u>PPO PLAN</u>	} PPO Changes For 2008-09 Improved reimbursements and maximum benefit
Employee Only	12.70	24.96	
Employee/Children	32.54	59.50	
Employee/Spouse	25.40	42.74	
Employee/Family	35.72	83.72	

(G) Vision Care Insurance – This is a voluntary pre-paid eye care program that provides benefits for eye exams, corrective lenses, and frames with some limited benefits for contact lenses and Lasik procedures.

Employee Only	7.52
Employee/Child/ren	14.32
Employee/Spouse	15.06
Employee/Family	25.28



(H) Legal Services and Identity Theft Plan –Legal Clubs of America provides discounted Legal Services and Identity Theft Monitoring for the whole family \$14 a month

(G) TRS Long-Term Care Insurance – Nursing home care insurance is available to employees through TRS/AETNA. This insurance may be purchased through payroll deduction for the employee, spouse, and/or employee’s parents. The cost of coverage is age bracketed. Employees may request an enrollment packet by calling AETNA at the number listed on brochures available in the Benefits Office or on the benefits website. AETNA will set the premium and notify the District of the amount to be payroll deducted.

IV. 125 CAFETERIA(FLEXIBLE BENEFIT) PLAN - Eligible employees will have the opportunity to participate in the District's 125 "Cafeteria" Plan which allows payroll deducted premium payments for excess or dependent health insurance and supplemental voluntary employee-paid insurance programs to be paid with pre-tax dollars. Additionally, the plan allows employees to set aside a tax-free monthly amount in an account to pay unreimbursed medical costs not covered by insurance or set aside a tax-free monthly amount to pay for dependent care or both. All eligible deductions will automatically be tax-sheltered unless the employee signs a Declination form in the Benefits Office. The District’s 125 Cafeteria plan year is September 1 through August 31. **EMPLOYEES MUST RE-ENROLL IN EXPENSE REIMBURSEMENT ACCOUNTS EACH YEAR. The maximum reimbursement for both plans is \$5000 each. Debit cards are provided to Medical Spending Account participants, these cards can be swiped to automatically pay for medical expenses out of the employee’s spending account.**

V. TAX SHELTERED ANNUITY PROGRAM - Under this District sponsored program, employees may reduce their current income tax payments and provide for additional cash accumulation or retirement income at the same time by entering into a Salary Reduction Agreement with the District whereby a certain amount of the employee's income is redirected into a tax sheltered annuity program. The income tax aspects of this program are governed by Section 403(b) of the Internal Revenue Code (IRC). Annuity enrollments or changes can be processed in any month of the year. National Plan Administrators is the Third Party Administrator for the District’s Tax Sheltered Annuity Program. A list of approved vendors may be accessed on the Teacher Retirement System website at www.trs.state.tx.us.

VI. ADDITIONAL PAYROLL DEDUCTIONS APPROVED BY THE DISTRICT - In addition to the above supplemental voluntary employee-paid programs, the following items may be included as payroll deductions provided the employee agrees to accept the rules and regulations concerning such deductions as established and approved by the District:

United Way Contributions	Fees for Professional Organizations
Credit Union of Texas Deductions	U.S. Savings Bonds
Irving Schools Foundation	

VII. PERSONAL/SICK LEAVE - Two types of leave are provided for District employees:
State Personal Leave - A state personal leave program consisting of five (5) days per year, with no limit on accumulation and no restrictions on transfer among districts is provided for District employees in accordance with state law. State personal leave may be used at times and for reasons as established in Board Policy DEC (Local).

Local Sick Leave - The District provides additional sick leave beyond the minimum state leave program to provide employees with one day of leave for each month of employment in any one given contract or work year. Days shall be accumulated and used as provided in Board Policy DEC (Local).

- 10 mo. employee - 5 state + 5 local days
- 11 mo. employee - 5 state + 6 local days
- 12 mo. employee - 5 state + 7 local days

VIII. SICK LEAVE BANK/EXTENDED LOCAL SICK LEAVE

Sick Leave Bank - This is a local program available to all full-time employees on a voluntary basis. The purpose of the Sick Leave Bank is to provide sick leave to contributors to the Bank in the event of extended illness, surgery, or temporary disability due to an injury. The enrollment period for new employees hired prior to the opening of the school year is July 1 through September 30. Any employee who is eligible to join the Sick Leave Bank may do so by contributing three (3) days of accrued or anticipated local sick leave. Eligible employees hired after the enrollment period who will be able to earn at least three days of local sick leave during the current school year will be given an opportunity to join or NOT join the Bank.

Extended Local Sick Leave - A maximum of 10 additional days of Local Sick Leave may be granted upon written request to the Superintendent under the following conditions:

1. All accumulated state and local leave has been exhausted.
2. The employee is a member of the District Sick Leave Bank and has applied for leave days from that source.
3. The employee’s continued absence was/is for a reason that is acceptable by the District in complying with Former Texas Education Code 13.904(C) and Senate Bill 1, Section 66, Acts of the 74th Legislative Session, 1995.

In the event extended local sick leave is granted, the rate of pay will be the employee’s daily rate less the cost of a substitute according to the Board adopted substitute salary schedule whether or not a substitute is used OR one-half of the employee’s daily rate, whichever is greater. Please note that employees who are not members of the Sick Leave Bank are not eligible to apply for Extended Local Sick Leave.

All benefits booklets/brochures and enrollment forms are available online at www.irvingisd.net/~benefits for the convenience of our employees who would like to view and discuss healthcare coverage and voluntary benefit programs at home. “Open Enrollment” is conducted online through MUNIS Employee Self-Serve. *Program enrollment forms are available online. Changes/enrollment in BCBS healthcare coverage are not allowed after “open enrollment” unless you have a “qualifying event”. Please contact the Benefits Office if you believe you have one of these events entitling you to a change in coverage after open enrollment.*