

Melissa ISD Voluntary Employee Benefits

Plan Year: September 1, 2017 – August 31, 2018

For more details, please click or visit: www.gentryfinancialgroup.com

Accident and Physician Plan ✓ Offered through Allstate

Accident coverage that pays cash benefits directly to you for expenses associated with an accident.

The plan will cover sporting events for children and off-the-job accidents and injuries for adults.

The physician benefit will be paid when you visit any out-patient physician. This includes dentist, optometrist, etc.

Employee coverage allows for two \$100 physician benefits per calendar year, while all other coverage tiers allow four \$100 physician benefits per calendar year.

- Filing Claims: You register at www.allstatebenefits.com/mybenefits/ and enter physician name, address and date of service and attach a receipt or EOB. Allstate will deposit the \$100 benefit to your checking account within three business days or they will mail you a check. You may also submit a paper claim form located under the Allstate logo on the homepage at www.gentryfinancialgroup.com

Employee	\$13.76	Employee + Spouse	\$19.80
Employee + Child(ren)	\$27.96	Employee + Family	\$34.96

Permanent Life Insurance Offered through Texas Life

Permanent life insurance that you can take with you when you leave the district without any rate increase. You can also purchase coverage for your spouse, children or grandchildren without purchasing coverage on yourself. Plan details and rates can be found at www.gentryfinancialgroup.com

Disability Insurance (Salary Protection) Offered through The Standard

Disability insurance is one of the most important benefits because it protects your most valuable asset – your paycheck. This plan is specifically designed for educators and will pay during maternity leave and during summer vacation. The plan pays up to 2/3 of your gross monthly salary.

Plan details and rates can be found at www.gentryfinancialgroup.com

Telamedicine ✓ Offered through Teladoc ****\$9.00 per month covers your entire household**

Teladoc provides a national network of U.S. board-certified doctors available on-demand 24/7, 365 days a year to resolve many of your medical issues. Doctors are able to prescribe medication for common ailments such as Allergies, Cold & Flu, Ear infection, Pediatric care and more.

Dental ✓ Offered through Lincoln **(Slight rate increase noted below)**

Preventive services, including two visits per year, are paid at 100% U&C. Basic services such as fillings are paid at 80% U&C while major services and orthodontia are paid at 50% U&C. A \$50 calendar-year deductible applies to basic and major services. The maximum benefit for each person covered is \$1,250 per year. Orthodontic Services for children up to age 19 are covered up to \$1500 lifetime maximum.

Employee	\$28.17 (\$30.14)	Employee + Spouse	\$65.36 (\$69.94)
Employee + Child(ren)	\$65.88 (\$70.50)	Employee + Family	\$105.76 (\$113.16)

Vision ✓ Offered through Superior Vision (Providers found at www.superiorvision.com)

This plan provides one eye exam and either glasses, or contact lenses, every 12 months. There is a \$150 allowance for frames. Standard lenses for glasses are paid in full. Contact exams and lenses have a \$175 annual allowance. Plan details can be found at www.gentryfinancialgroup.com

Employee	\$8.30	Employee + Spouse	\$14.13
Employee + Child(ren)	\$14.94	Employee + Family	\$22.43

Supplemental Life Insurance Offered through Lincoln

Plan details and rates can be found at www.gentryfinancialgroup.com

Cancer Offered through Allstate

Plan details can be found at www.gentryfinancialgroup.com

- Low Plan: Radia/Chemo: \$10,000 – Wellness: \$50

Employee	\$20.53/mo	Employee + Spouse	\$31.58/mo
Employee + Child(ren)	\$29.12/mo	Employee + Family	\$40.14/mo

- High Plan: Radia/Chemo: \$15,000 – Wellness: \$100

Employee	\$29.45/mo	Employee + Spouse	\$45.65/mo
Employee + Child(ren)	\$41.46/mo	Employee + Family	\$57.63/mo

Flexible Spending Accounts ✓ Offered through TASC

Use pre-tax dollars to pay common medical costs and save money.

Maximum FSA contributions for 2017: **\$2,600**

Health Savings Account ✓ ****NEW BENEFIT**** Offered through HSA Bank

Must be enrolled in a High Deductible Health Plan (HDHP) such as TRS ActiveCare 1-HD.

Maximum contributions for 2017: **\$3,400 for individuals and \$6,750 for families.**



Eligible for district's \$529 contribution



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