

## **Melissa ISD Voluntary Employee Benefits**

**Plan Year: September 1, 2018 – August 31, 2019**

For more details, please click or visit: [www.gentryfinancialgroup.com](http://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/](http://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](http://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](http://www.gentryfinancialgroup.com)

### **Disability Insurance (Salary Protection)** Offered through OneAmerica

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](http://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 MetLife (NEW CARRIER)

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	\$31.78	Employee + Spouse	\$73.50
Employee + Child(ren)	\$72.74	Employee + Family	\$110.48

### **Vision** Offered through Superior Vision (Providers found at [www.superiorvision.com](http://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](http://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

Group term-life plan that allows you to purchase coverage for employee, spouse and children. Plan details and rates can be found at [www.gentryfinancialgroup.com](http://www.gentryfinancialgroup.com)

### **Cancer / Heart** Offered through American Public Life (NEW PRODUCT)

Provides a \$15,000 Radiation/Chemo Benefit, and \$7500 First Occurrence Benefit - Also provides a \$7500 Heart/Stroke Benefit and \$50 Reimbursement for Screenings

Employee	\$19.38	Employee + Spouse	\$41.82
Employee + Child(ren)	\$22.56	Employee + Family	\$44.96

### **Flexible Spending Account** Offered through NBS (New cards will be mailed to all participants)

Use pre-tax dollars to pay common medical costs and save money. Entire annual contribution is given to participants up front, but funds must be spent by 8/31/2019. Maximum FSA contributions for 2018: **\$2,650**

### **Health Savings Account** Offered through HSA Bank

Must be enrolled in a High Deductible Health Plan (HDHP) such as TRS ActiveCare 1-HD. Funds are available to participants as contributions are made each month. Any money not spent by 8/31/2019 will roll over and will not be forfeited. Maximum contributions for 2018: **\$3,450 for individuals and \$6,900 for families.**



Eligible for district's \$529 contribution

**GFG** **GENTRY FINANCIAL GROUP**

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