

## Available Benefits



### MEDICAL

Major medical insurance is health care coverage that provides benefits for a broad range of medical expenses that may be incurred either in patient or outpatient. *IISD contributes to the cost of coverage for benefit eligible employees.*

### TELEHEALTH + BEHAVIOR HEALTH

Employer provided Telehealth with MDLIVE BH provides 24/7/365 access to board-certified doctors or counselor via telephone or video consultations. Dependents must be enrolled to be eligible.

### HOSPITAL INDEMNITY

This is an affordable supplemental plan that pays you should you be in-patient hospital confined. This plan complements your health insurance by helping you pay for costs left unpaid by your health insurance and has no pre-existing limitation exclusion.

### DENTAL

Dental insurance is a coverage that helps defray the costs of dental care. It insures against the expense of routine care, dental treatment and disease.

### VISION

Vision insurance provides coverage for routine eye examinations and can help with covering some of the costs for eyeglass frames, lenses or contact lenses.

### DISABILITY

Disability insurance protects one of your most valuable assets, your paycheck. This insurance will replace a portion of your income if you become physically unable to work due to sickness or injury for an extended period of time. Pre-existing conditions may apply.

### CRITICAL ILLNESS

Critical illness insurance can be used towards medical or other expenses. It provides a lump sum benefit payable upon diagnosis of a covered condition, like a heart attack or stroke, invasive cancer and more.

### CANCER

Cancer insurance offers supplemental insurance protection in the event you or a covered family member is diagnosed with cancer. It pays a benefit directly to you to help with expenses associated with cancer treatment.

### FSA

A Flexible Spending Account allows you to pay for eligible healthcare expenses with pre-tax contributions on a front-loaded debit card. You choose the amount to set aside from your paycheck. This money is use-it or lose-it within the plan year however, the plan includes a 75 day grace period to incur expenses and a 90 day run-out to file expenses. Elections roll over year to year unless waived during Open Enrollment.

### HSA

A Health Savings Account (HSA) is a personal savings account where the money can only be used for eligible medical expenses. Unlike a flexible spending account (FSA), the money rolls over year to year however, only deposited funds may be used. You must be enrolled in a High Deductible Health Care Plan (HDHP) to be eligible to contribute to a Health Savings Account.

### LIFE AND AD&D

Basic Life is provided by IISD for eligible employees. Be sure to name a beneficiary.

Voluntary Group term life is the most inexpensive way to purchase life insurance during working years. You have the freedom to select an amount of life insurance coverage you need to help protect the well-being of your family. **As a new hire you maybe eligible for GUARANTEE ISSUE COVERAGE, that means NO HEALTH QUESTIONS!**

Accidental Death & Dismemberment is life insurance coverage that pays a death benefit to the beneficiary, should death occur due to a covered accident. Dismemberment benefits are paid to you, according to the benefit level you select.

Individual Life is a policy that covers a single person and is intended to meet the financial needs of the beneficiary, in the event of the insured's death. This coverage is portable and can continue after you leave employment or retire.

### EAP

Employee Assistance Program resources are available 24/7 for all employees and family members. Call 800-344-9752 or online: [guidanceresources.com](http://guidanceresources.com) Web ID: NYLGBS

### CATASTROPHIC LEAVE BANK

The purpose of the Catastrophic Leave Bank is to assist members of the bank dealing with their own unexpected catastrophic "serious health condition" such that forces them to exhaust paid leave and would result in loss of income. You may join the Catastrophic Leave Bank by contributing 3 days of accrued or anticipated local sick leave. The 3 days donated become the property of the Irving ISD Catastrophic Leave Bank and cannot be returned. Receiving days from the bank depends upon meeting qualifications of catastrophic illness or injury, such as coma, heart attack or stroke. Pre-existing condition exclusion apply.

### RETIREMENT PLANNING

A 403(b) plan is a U.S. tax-advantaged retirement savings plan available for public education organizations.

A 457(b) plan is a tax-deferred compensation plan provided for employees of certain tax-exempt, governmental organizations or public education institutions.

**Plan Rates and Information documents available on the benefit website: [www.mybenefitshub.com/irvingisd](http://www.mybenefitshub.com/irvingisd).**