



2020 - 2021

EMPLOYEE BENEFITS



CONTACTS

If you have any questions regarding your 2020 – 2021 benefit elections, please contact Professional Enrollment Concepts' Benefits Services Center. You may also contact the providers at their given contact methods below.



BENEFITS SERVICES CENTER **(866) 332-1287**

Monday – Friday: 8:00am – 7:00pm CST
Saturday: 9:00am – 3:00pm CST



BROKER
FBMC Benefits Management
(800) 872-0345

MEDICAL

TRS ActiveCare
Blue Cross Blue Shield
(866) 355-5999
www.bcbstx.com/trsactivecare

DENTAL

Humana
Group: #673256
(800) 233-4013
www.humana.com

VISION

Superior Vision
Group: #327500
(800) 507-3800
www.superiorvision.com

ACCIDENT

Guardian
Group: #552019
(800) 541-7846
www.guardiananytime.com

HSA / FSA / COBRA

Discovery Benefits
Group: #32649
(866) 451-3399
www.discoverybenefits.com

BASIC LIFE / AD&D VOLUNTARY LIFE DISABILITY

OneAmerica
Group: #618696
(800) 553-5318
www.employeebenefits.aul.com

HOSPITAL INDEMNITY

MetLife
Group: #174572
(800) 438-6388
www.metlife.com

UNIVERSAL LIFE CRITICAL ILLNESS

Trustmark
(866) 332-1287
www.trustmarksolutions.com

MEDICAL TRANSPORT

MASA Global
Emergency Assis.: (800) 643-9023
Customer Serv.: (800) 423-3226
www.masaglobal.com

TELEMEDICINE

WellVia
(855) 935-5842
www.wellviasolutions.com

LEGALSHIELD IDSHIELD

LegalShield
(903) 533-9123
www.mylegalshieldusa.com

CONTENTS

Introduction.....	4
Eligibility.....	5
Medical Insurance	6
Medical Transport.....	10
TeleMedicine.....	11
Health Savings Account.....	14
Flexible Spending Account	15
Dental.....	17
Vision	18
Life / AD&D.....	19
EAP	20
Travel Assistance.....	21
Universal Life with Long-Term Care.....	22
Short-Term Disability	23
Long-Term Disability.....	23
Hospital Indemnity.....	24
Critical HealthEvents	25
Accident Insurance	26
IDShield Plus & LegalShield.....	27

INTRODUCTION

Longview ISD will be utilizing Professional Enrollment Concepts' (PEC) services for our benefit communication and enrollment this year. PEC's Benefit Counselors will provide you with a detailed explanation of your entire benefit program. They will review your benefits with you on an individual, confidential basis. They will also be able to discuss any personal situations you may have that could potentially impact your benefit decision.

Each year, we strive to offer comprehensive and competitive benefit plans to our employees. In the following pages, you will find a summary of our **benefit plan for September 1 to August 31**. Please read this Guidebook carefully as you prepare to make your elections for the 2020 – 2021 Plan Year.

This Benefits Guidebook describes the highlights of Longview ISD's benefits program in non-technical language. Your specific rights to benefits under the plan are governed solely, and in every respect, by the official plan documents and not the information in this guidebook. If there is any discrepancy between the description of the program elements as contained in this Benefits Guidebook and the official plan documents, the language in the official plan documents shall prevail as accurate. Please refer to the plan-specific documents published by each of the respective carriers for detailed plan information. Any and all elements of Longview ISD's benefits program may be modified in the future, at any time, to meet Internal Revenue Service rules or otherwise as decided by Longview ISD.

How to Enroll

To enroll in your benefits as a new hire or to make changes during open enrollment call PEC to speak with a Benefit Counselor.



Benefits Services Center
(866) 332-1287

Monday – Friday: 8:00am – 7:00pm CST
Saturday: 9:00am – 3:00pm CST

Before you speak with a Benefit Counselor, please have the following information ready: dependents' names, birth dates, social security numbers, addresses, and phone numbers.

Online Benefits

For your convenience, you may enroll online by visiting

<https://trustmark.benselect.com/enroll>

Follow the login format listed here to access your online benefit enrollment.

For online enrollment, use the following format as your login information:

Employee ID or SSN: Your social security number
PIN: Last four of your social followed by last two of your birth year

Example:

John Smith

SSN: 123-45-6789

DOB: 01-27-1993

Emp. ID or SSN: 123456789

PIN: 678993

ELIGIBILITY

HIPAA (Health Insurance Portability and Accountability Act) requires that we comply with certain privacy issues in order for us to assist you in the future with any claims issues, we will require written authorization from you on a carrier specific form.

Eligibility

Longview ISD provides Full-Time Team Members who work a minimum of 20 hours per week, and are at least age 18 the opportunity to purchase the following benefits for you and your eligible dependents: Medical, Dental, Vision, Basic and Voluntary Life, Accidental Death & Dismemberment (AD&D), Voluntary Short Term Disability (VSTD) and Voluntary Long Term Disability (VLTD). All part-time employees who are actively at work and are scheduled to work at least 5 hours weekly are eligible for the Basic Life and AD&D benefit.

Benefit Coverage

Benefits are available the first of the month following your date of hire.

Pre-Existing Conditions

Pre-existing conditions may apply to some lines of coverage. Pre-existing condition exclusions on enrollees of any age no longer apply to the medical plans.

Termination of Coverage

Life, Short Term Disability, Long Term Disability, EAP and FSA coverage ends as of the date an employee terminates. All other benefits will stay in effect until the last day of the month in which termination occurs.

Important!

Remember that you are “locked in” to your benefit election for the next plan year unless you have a change in family status. Some examples of this would include:

- **Marriage or Divorce**
- **Birth or Adoption**
- **Death of a Dependent**
- **Loss or Gain of Spouse’s Employment**
- **CHIPRA (Children’s Health Insurance Program Reauthorization Act)**

Changes may **NOT** be made during the year UNLESS there is a change in family status! Coverage will begin on the first of the month following the date the event occurs provided the completed enrollment form and applicable supporting documents are received by Benefits Coordinator within 30 days of the event (except for CHIPRA—60 days to notify the Benefits Coordinator).

MEDICAL INSURANCE



2020-21 TRS-ActiveCare Plan Highlights Sept. 1, 2020 – Aug. 31, 2021

All TRS-ActiveCare participants have **three plan options**. Each is designed with the unique needs of our members in mind.

	NEW: TRS-ActiveCare Primary	TRS-ActiveCare HD	NEW: TRS-ActiveCare Primary+
Plan summary	<ul style="list-style-type: none"> • Lower premium • Copays for doctor visits before you meet deductible • Statewide network • PCP referrals required to see specialists • Not compatible with health savings account (HSA) • No out-of-network coverage 	<ul style="list-style-type: none"> • Similar to current 1-HD • Lower premium • Compatible with health savings account (HSA) • Nationwide network with out-of-network coverage • No requirement for PCPs or referrals • Must meet deductible before plan pays for non-preventive care 	<ul style="list-style-type: none"> • Simpler version of the current Select plan • Lower deductible than HD and primary plans • Copays for many services and drugs • Higher premium • Statewide network • PCP referrals required to see specialists • Not compatible with a health savings account (HSA) • No out-of-network coverage
If you make no changes during Annual Enrollment, you'll have the following plan...	Only employees that choose this new plan during Annual Enrollment will be enrolled in it.	If you're currently in TRS-ActiveCare 1-HD and you make no change during Annual Enrollment, this will be your plan next year.	If you're currently in TRS-ActiveCare Select and you make no changes during Annual Enrollment, this will be your plan next year.

Plan Features				
Type of Coverage	In-Network Coverage Only	In-Network	Out-of-Network	In-Network Coverage Only
Individual/Family Deductible	\$2,500/\$5,000	\$2,800/\$5,600	\$5,500/\$11,000	\$1,200/\$3,600
Coinsurance	You pay 30% after deductible	You pay 20% after deductible	You pay 40% after deductible	You pay 20% after deductible
Individual/Family Maximum Out-of-Pocket	\$8,150/\$16,300	\$6,900/\$13,800	\$20,250/\$40,500	\$6,900/\$13,800
Network	Statewide Network	Nationwide Network		Statewide Network
Primary Care Provider (PCP) Required	Yes	No		Yes

Doctor Visits				
Primary Care	\$30 copay	You pay 20% after deductible	You pay 40% after deductible	\$30 copay
Specialist	\$70 copay	You pay 20% after deductible	You pay 40% after deductible	\$70 copay
TRS Virtual Health	\$0 per consultation	\$30 per consultation		\$0 per consultation

Immediate Care				
Urgent Care	\$50 copay	You pay 20% after deductible	You pay 40% after deductible	\$50 copay
Emergency Care	You pay 30% after deductible	You pay 20% after deductible		You pay 20% after deductible
TRS Virtual Health	\$0 per consultation	\$30 per consultation		\$0 per consultation

Prescription Drugs				
Drug Deductible	Integrated with medical	Integrated with medical		\$200 brand deductible
Generics (30-Day Supply / 90-Day Supply)	\$15/\$45 copay	\$0 for certain generic drugs		\$15/\$45 copay
Preferred Brand	You pay 30% after deductible	You pay 25% after deductible		You pay 25% after deductible
Non-preferred Brand	You pay 50% after deductible	You pay 50% after deductible		You pay 50% after deductible
Specialty	You pay 30% after deductible	You pay 20% after deductible		You pay 20% after deductible

What's New

- Primary plan with a **lower premium and copays**
- Primary+ (formerly Select) **decreased premiums** by up to 8%
- **Broader networks** of health care providers
- **Lower premiums** for families with children

Did You Know

- Our provider search tool will be available in June.
- Choosing a PCP helps you meet your health goals faster.
- Generic medications save money! Ask your provider if your medicine has a generic.

Leverage Your \$0 Preventive Care*

- Annual routine physicals (ages 12+)
- Annual mammogram (ages 40+)
- Annual OB/GYN exam & pap smear (ages 18+)
- Annual prostate cancer screening (ages 45+)
- Well-child care (unlimited up to age 12)
- Healthy diet/obesity counseling (unlimited to age 22; ages 22+ get twenty-six visits per year)
- Smoking cessation counseling (8 visits per year)
- Breastfeeding support (six per year)
- Colonoscopy (ages 50+ once every ten years)

*Available for all plans. See benefits guides for more details.



This plan is closed and not accepting new enrollees. If you're currently enrolled in TRS-ActiveCare 2, you can remain in this plan.

TRS-ActiveCare 2

- Closed to new enrollees
- Current enrollees can choose to stay in plan
- Lower deductible
- Copays for many drugs and services
- Nationwide network with out-of-network coverage
- No requirement for PCPs or referrals

If you're currently in TRS-ActiveCare 2, and you make no changes during Annual Enrollment, you will remain in TRS-ActiveCare 2 next year.

In-Network	Out-of-Network
\$1,000/\$3,000	\$2,000/\$6,000
You pay 20% after deductible	You pay 40% after deductible
\$7,900/\$15,800	\$23,700/\$47,400
Nationwide Network	
No	

\$30 copay	You pay 40% after deductible
\$70 copay	You pay 40% after deductible
\$0 per consultation	

\$50 copay	You pay 40% after deductible
You pay a \$250 copay plus 20% after deductible	
\$0 per consultation	

\$200 brand deductible
\$20/\$45 copay
You pay 25% after deductible (\$40 min/\$80 max)/ You pay 25% after deductible (\$105 min/\$210 max)
You pay 50% after deductible (\$100 min/\$200 max)/ You pay 50% after deductible (\$215 min/\$430 max)
You pay 20% after deductible (\$200 min/\$900 max)/ No 90-Day Supply of Specialty Medications

Nobody plans on getting sick or hurt, but most people will need Medical Care at some point in their lives.

Longview ISD offers three choices for health insurance. These plans have different levels of copays, deductibles, and out-of-pocket maximums. To make an informed decision, please continue reading for brief descriptions of your coverage options.

The Medical program, administered by Blue Cross Blue Shield-TRS, provides the framework for your health and well-being. To better meet the varying needs of our employees, Longview ISD offers the following Medical plans.

Learn the Terms

- **Premium:** The monthly amount you pay for health care coverage.
- **Deductible:** The annual amount for medical expenses you're responsible to pay before your plan begins to pay its portion.
- **Copay:** The set amount you pay for a covered service at the time you receive it. The amount can vary by the type of service.
- **Coinsurance:** The portion you're required to pay for services after you meet your deductible. It's often a specified percentage of the costs; i.e. you pay 20% while the health care plan pays 80%.
- **Out-of-Pocket Maximum:** The maximum amount you pay each year for medical costs. After reaching the out-of-pocket maximum, the plan pays 100% of allowable charges for covered services.

Compare Pricing for Common Medical Services

REMEMBER:

You can use the cost estimator tool on www.bcbstx.com/trsactivecare starting Sept. 1 to shop for the best prices through different providers.

Benefit	TRS-ActiveCare Primary	TRS-ActiveCare HD		TRS-ActiveCare Primary+	TRS-ActiveCare 2	
	In-Network Only	In-Network Only	Out-of-Network	In-Network Only	In-Network	Out-of-Network
Diagnostic Labs*	Office/Independent Lab: You pay \$0	You pay 20% after deductible	You pay 40% after deductible	Office/Independent Lab: You pay \$0	Office/Independent Lab: You pay \$0	You pay 40% after deductible
	Outpatient: You pay 30% after deductible			Outpatient: You pay 20% after deductible	Outpatient: You pay 20% after deductible	
High-Tech Radiology	You pay 30% after deductible	You pay 20% after deductible	You pay 40% after deductible	You pay 20% after deductible	You pay 20% after deductible + \$100 per procedure copay	You pay 40% after deductible + \$100 per procedure copay
Outpatient Costs	You pay 30% after deductible	You pay 20% after deductible	You pay 40% after deductible	You pay 20% after deductible	You pay 20% after deductible (\$150 facility copay per incident)	You pay 40% after deductible (\$150 facility copay per incident)
Inpatient Hospital Costs	You pay 30% after deductible	You pay 20% after deductible	You pay 40% after deductible (\$500 facility per day maximum)	You pay 20% after deductible	You pay 20% after deductible (\$150 facility copay per day)	You pay 40% after deductible (\$500 facility per day maximum)
Freestanding Emergency Room	You pay \$500 copay + 30% after deductible	You pay 20% after deductible + \$500 copay	You pay 40% after deductible + \$500 copay	You pay \$500 copay + 20% after deductible	You pay \$500 copay + 20% after deductible	You pay \$500 copay + 40% after deductible
Bariatric Surgery	Facility – You pay 30% after deductible	Not Covered	Not Covered	Facility – You pay 20% after deductible	Facility – You pay 20% after deductible (\$150 facility copay per day)	Not Covered
	Professional Services – You pay \$5,000 copay + 30% after deductible			Professional Services – You pay \$5,000 copay + 20% after deductible	Professional Services – You pay \$5,000 copay + 20% after deductible	
	(Only covered if rendered at a BDC+ facility)			(Only covered if rendered at a BDC+ facility)	(Only covered if rendered at a BDC+ facility)	
Annual Vision Examination (one per plan year; performed by an ophthalmologist or optometrist)	You pay \$70 copay	You pay 20% after deductible	You pay 40% after deductible	You pay \$70 copay	You pay \$70 copay	You pay 40% after deductible
Annual Hearing Exam (one per plan year)	You pay \$70 copay	You pay 20% after deductible	You pay 40% after deductible	You pay \$70 copay	You pay \$70 copay	You pay 40% after deductible

*Pre-certification for genetic and specialty testing may apply. Contact your Personal Health Guide at 1-866-355-5999 with questions.

trs.texas.gov

Revised 06/05/20

Medical Premiums

	Per Paycheck Deductions: ActiveCare Primary		
	Monthly	Custodian	Café / Bus
Employee Only	\$161.00	\$80.50	\$107.33
Employee + Spouse	\$864.00	\$432.00	\$576.00
Employee + Child(ren)	\$470.00	\$235.00	\$313.33
Family	\$1,076.00	\$538.00	\$717.33

	Per Paycheck Deductions: ActiveCare HD		
	Monthly	Custodian	Café / Bus
Employee Only	\$172.00	\$86.00	\$114.67
Employee + Spouse	\$895.00	\$447.50	\$596.67
Employee + Child(ren)	\$490.00	\$245.00	\$326.67
Family	\$1,113.00	\$556.50	\$742.00

	Per Paycheck Deductions: ActiveCare Primary +		
	Monthly	Custodian	Café / Bus
Employee Only	\$289.00	\$144.50	\$192.67
Employee + Spouse	\$1,039.00	\$519.50	\$692.67
Employee + Child(ren)	\$609.00	\$304.50	\$406.00
Family	\$1,363.00	\$681.50	\$908.67

	Per Paycheck Deductions: ActiveCare 2		
	Monthly	Custodian	Café / Bus
Employee Only	\$712.00	\$356.00	\$474.67
Employee + Spouse	\$1,997.00	\$998.50	\$1,331.33
Employee + Child(ren)	\$1,168.00	\$584.00	\$778.67
Family	\$2,402.00	\$1,201.00	\$1,601.33





EMERGENCY TRANSPORTATION COSTS

MASA MTS is here to protect its members and their families from the shortcomings of health insurance coverage by providing them with comprehensive financial protection for lifesaving emergency transportation services, both at home and away from home.

Many American employers and employees believe that their health insurance policies cover most, if not all ambulance expenses. The truth is, they DONOT!

Even after insurance payments for emergency transportation, you could receive a bill up to \$5,000 for ground ambulance and as high as \$70,000 for air ambulance. The financial burdens for medical transportation costs are very real.



HOW MASA IS DIFFERENT

Across the US there are thousands of ground ambulance providers and hundreds of air ambulance carriers. ONLY MASA offers comprehensive coverage since MASA is a PAYER and not a PROVIDER!

ONLY MASA provides over 1.6 million members with coverage for **BOTH ground ambulance and air ambulance transport, REGARDLESS of which provider transports them.**

Members are covered ANYWHERE in all 50 states and Canada!

Additionally, MASA provides a repatriation benefit: if a member is hospitalized more than 100 miles from home, MASA can arrange and pay to have them transported to a hospital closer to their place of residence.



**Any Ground. Any Air.
Anywhere.™**

OUR BENEFITS

Benefit*	Emergent Plus \$14/Month
Emergent Ground Transportation	U.S./Canada
Emergent Air Transportation	U.S./Canada
Non-Emergent Air Transportation	U.S./Canada
Repatriation	U.S./Canada



* Please refer to the MSA for a detailed explanation of benefits and eligibility.



A MASA Membership prepares you for the unexpected and gives you the peace of mind to access vital emergency medical transportation no matter where you live, for a minimal monthly fee.

- One low fee for the entire family
- NO deductibles
- NO health questions
- Easy claim process

**For more information, please contact
FBMC**

EVERY FAMILY DESERVES A MASA MEMBERSHIP



Feeling Better is just a Call or Click Away



Talk to a Doctor Now

Our Board Certified doctors diagnose, recommend treatment and prescribe medication via phone or video from anywhere – your home, classroom, or while on vacation.

\$10.00 Monthly Fee for your entire family!

\$0 Per Consult Unlimited Use

When to Use WellVia

70% of primary care visits can be handled over the phone
40% of urgent care doctor visits can be handled over the phone

- | | | |
|---------------|--------------------|---------------------|
| ✓ Acid reflux | ✓ Cold & Flu | ✓ Sore throat |
| ✓ Allergies | ✓ Sinus Infections | ✓ UTI's |
| ✓ Asthma | ✓ Nausea | ✓ Upper Respiratory |
| ✓ Bronchitis | ✓ Rashes | ✓ And more... |



Disclaimer: WellVia services are for non-emergency conditions only. WellVia does not replace the primary care doctor, services are not considered insurance or a Qualified Health Plan under the member Protection and Affordable Care Act. WellVia doctors do not prescribe DEA controlled substances (schedule I-IV) and does not guarantee that a prescription will be written and operates within state regulations. For updated full disclosures, please visit www.wellviasolutions.com

© 2019 WellVia All rights reserved



Access to Virtual Therapy

With WellVia you can virtually connect with a Psychiatrist or Licensed Counselor through secure and private Phone and Video sessions, whenever and wherever you need it. WellVia is removing the barriers to care so you can receive behavioral health services virtually. Simply make an appointment on your lunch break, while traveling, or weekends to utilize this service anytime, anywhere.

Accessible Care • Secure Sessions • Virtual Access

Behavioral Health Conditions Treated

- ✓ Stress Management
- ✓ Men's/Women's Issues
- ✓ Trauma & PTSD
- ✓ Child & Adolescent Issues
- ✓ Parenting
- ✓ Depression
- ✓ Panic Disorders
- ✓ Post Partum Depression
- ✓ Relationship Issues
- ✓ Life Changes
- ✓ Eating Disorders
- ✓ And More...

Our Behavioral Health Platform is always accessible at no additional cost to you. When you would like to setup a secure virtual session with one of our Licensed Counselors or Psychiatrists, your cost is minimal.

- ✓ **Licensed Counselor** (\$85)
- ✓ **Psychiatrist** (\$225 initial visit/\$95 follow-up visit)

How It Works



www.WellViaSolutions.com



Member Services: (855) WELLVIA



Disclaimer: Internet/Wi-Fi connection is needed for computer access. Data charges may apply when using a tablet or smartphone. Check phone carrier's plan for details. Phone/Video consultations for behavioral health are available by appointment. WellVia is not an insurance product nor a prescription fulfillment warehouse. WellVia operates subject to state regulations and may not be available in certain states. WellVia does not guarantee that a prescription will be written. WellVia does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. *Medication Management may not be available in all states. WellVia Providers reserve the right to deny care for potential misuse of services. WellVia and the WellVia logo are registered trademarks of Wellspring Telehealth, LLC and may not be used without written permission. For updated full disclosures, please visit www.wellviasolutions.com



WELLVIA™

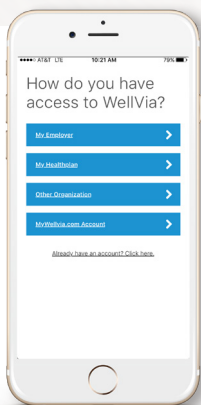
Available
24/7/365

\$0

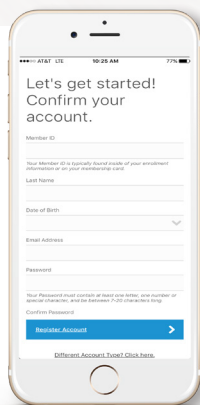
Consult Fee
For the entire
family!



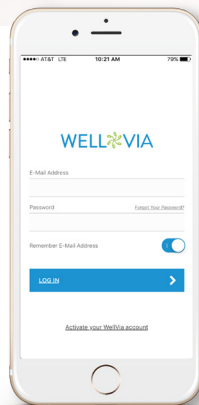
Download the *Free* WellVia App for Apple and Android Devices!



ACTIVATE



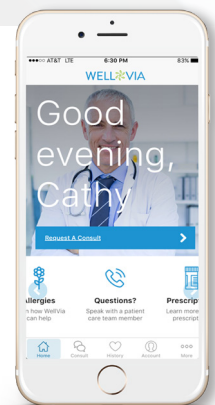
REGISTER



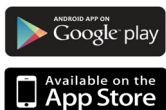
SIGN IN



SECURITY



GET WELL



www.WellViaSolutions.com



Patient Care Center: (855) WELLVIA



HEALTH SAVINGS ACCOUNT (HSA)

EMPLOYEE HANDOUT

THE FASTEST-GROWING HSA ON THE MARKET



ONE ONLINE ACCOUNT, ONE MOBILE APP AND ONE DEBIT CARD FOR ALL OF YOUR BENEFITS



ABILITY TO CHECK BALANCE AND REQUEST DISTRIBUTIONS OR CONTRIBUTIONS ON THE GO



A LOW INVESTMENT THRESHOLD AND ENHANCED INVESTMENT EXPERIENCE



NO SURPRISE PARTICIPANT FEES



TOOLS AND RESOURCES FOR SPENDERS, SAVERS AND INVESTORS

Health Savings Account Overview

A Health Savings Account (HSA) lets you make the most of your earnings by setting aside tax-free dollars for medical, dental and vision expenses. HSAs are individually owned and provide a triple-tax advantage. You can deposit money tax-free, it will grow tax-free until you use it, and your withdrawals are tax-free when used on eligible expenses.

Eligibility

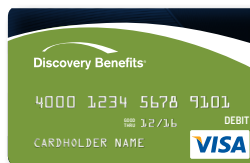
You must be enrolled in a High-Deductible Health Plan (HDHP) to get an HSA, which can be used to pay for out-of-pocket expenses until you've met your deductible, at which point your health plan kicks in. While you can't be enrolled in a general purpose Flexible Spending Account and an HSA at the same time, you can pair an HSA with a Limited FSA.

Spending

The HSA covers qualifying medical, dental and vision expenses. To find out which specific expenses are eligible, view our searchable eligibility list at www.DiscoveryBenefits.com/eligibleexpenses.

Discovery Benefits makes it easy to access your HSA funds with:

- The Discovery Benefits debit card, which can be used to pay for eligible expenses, so you'll reduce your out-of-pocket costs.
- Our mobile app, which provides a fast and secure way to check your balance, track expenses and move funds between your HSA and your bank account.



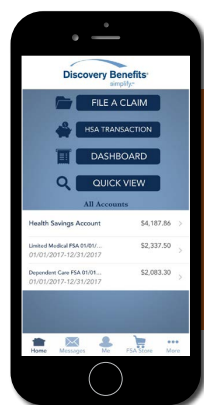
Saving

To take the guesswork out of election decisions, we offer a free savings calculator to help you decide how much to set aside. Calculate your savings today at www.DiscoveryBenefits.com/hsacalculator.

Investing

We make it easy to invest by offering a low HSA investment threshold of \$1,000. Once your HSA reaches that amount, you're able to invest in interest-bearing accounts or mutual funds without ever leaving your online account. View your investment options at www.DiscoveryBenefits.com/hsainvestments.

We also offer an Investment Guidance Tool on your online account to help you determine which investments are right for you. And, since all of your HSA dollars carry over from year to year, HSAs are a valuable long-term investment option.



DOWNLOAD THE APP FOR FREE
ON APPLE AND ANDROID DEVICES



RESOURCES



ELIGIBLE EXPENSE LIST

www.DiscoveryBenefits.com/eligibleexpenses



HSA CALCULATOR

www.DiscoveryBenefits.com/hsacalculator



MOBILE APP VIDEO

www.DiscoveryBenefits.com/mobileappvideo



HSA VIDEOS

www.DiscoveryBenefits.com/hsavideos

Discovery Benefits®

www.DiscoveryBenefits.com

01/23/18



FLEXIBLE SPENDING ACCOUNT (FSA)

EMPLOYEE HANDOUT

AN FSA THAT SIMPLIFIES SAVINGS

1

ONE ONLINE ACCOUNT, ONE
MOBILE APP AND ONE DEBIT
CARD FOR ALL OF YOUR
BENEFITS



AVERAGE DEBIT CARD
AUTO-SUBSTANTIATION
RATE OF MORE THAN
85 PERCENT



EASY DOCUMENTATION
UPLOADING USING OUR
MOBILE APP



THOUSANDS OF ELIGIBLE
EXPENSES FOR PURCHASE
AT THE FSA STORE

Flexible Spending Account Overview

A Flexible Spending Account (FSA) allows you to budget and save for qualified medical expenses incurred over the course of your plan year. Dollars invested in an FSA are tax-free, and the entire election amount is available on the first day of the plan year. That makes an FSA a great tool for saving money, especially when big expenses are anticipated.

Types of FSAs

Medical FSA

Pair a traditional health plan with a Medical FSA, which covers eligible medical, dental and vision expenses.

Limited FSA

If you have a High-Deductible Health Plan and a Health Savings Account, you're eligible to enroll in a Limited FSA alongside your HSA to maximize savings. These funds can be used for qualifying dental and vision expenses.

Dependent Care Account (DCA)

A DCA allows you to put money aside for dependent care for children up to age 13, a disabled dependent of any age or a disabled spouse.

You may receive reimbursement up to the current balance in your account at the time the request is made. To be eligible for a DCA, you and your spouse (if applicable) must work, be looking for work or be full-time students.



Using Funds

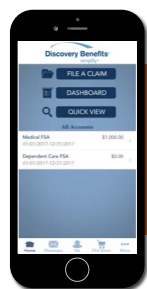
For easy access to your FSA funds, you can swipe your Discovery Benefits debit card and avoid out-of-pocket costs. If you use your card at a provider with an Inventory Information Approval System (IIAS), the expense will automatically be approved at the point of sale. If the card is swiped at a merchant that meets the IRS' 90% rule, you may need to provide documentation to show the expense is eligible.

Eligible Expenses

Common eligible expenses for a Medical FSA are prescriptions, hearing aids, orthopedic goods, doctor visits and dentist visits, while a Limited FSA is limited to dental and vision expenses. A DCA covers expenses such as work-related daycare and elderly care costs. To find out which specific expenses are eligible, view our searchable eligibility list at www.DiscoveryBenefits.com/eligibleexpenses.

Substantiation

The IRS requires FSA participants to provide documentation (e.g. an Explanation of Benefits) to show that an expense is FSA-eligible. You can easily upload documentation to a claim by logging in to your online account or taking a photo of your documentation with your phone's camera and uploading it through the Discovery Benefits mobile app.



DOWNLOAD THE APP FOR FREE
ON APPLE AND ANDROID DEVICES



RESOURCES



ELIGIBLE EXPENSE LIST

www.DiscoveryBenefits.com/eligibleexpenses



FSA CALCULATOR

www.DiscoveryBenefits.com/fsacalculator



MOBILE APP VIDEO

www.DiscoveryBenefits.com/mobileappvideo



FSA 101 VIDEO

www.DiscoveryBenefits.com/fsa101



FSA STORE

www.DiscoveryBenefits.com/fsastore

Discovery Benefits®

www.DiscoveryBenefits.com

01/23/18

HOW IT WORKS

MEDICAL FSA



Pair a traditional health plan with a Medical FSA, which covers eligible medical, dental and vision expenses. The medical expenses must primarily alleviate or prevent a physical or mental defect or illness. **Note:** If you're enrolled in a Health Savings Account (HSA), you're not eligible for a Medical FSA.

Examples of eligible expenses include doctor visits, physical therapy, speech therapy, surgeries, hearing aids, ambulance costs, acupuncture and all Limited FSA eligible expenses.

LIMITED FSA



If you're participating in a High-Deductible Health Plan and an HSA, you're eligible to enroll in a Limited FSA alongside your HSA to maximize savings. These funds can be used for qualifying dental and vision expenses.

Examples of eligible expenses include dental exams, vision exams, prescription glasses, laser-eye surgeries, contact lenses, orthodontics and dentures.

DEPENDENT CARE ACCOUNT (DCA)



A DCA allows you to put money aside for dependent care for children up to age 13, a disabled dependent of any age or a disabled spouse. To be eligible for a DCA, you and your spouse (if applicable) must work, be looking for work or be full-time students. You can be enrolled in both an HSA and DCA.

Examples of eligible expenses include preschool and after-school care, daycare providers and summer day camps.

Only those enrolled in an HDHP are eligible to contribute to an HSA, while those with traditional health plans can sign up for a Medical FSA. However, HSA participants can maximize their tax-free savings by combining their HSA with a Limited FSA, which covers dental and vision expenses.

	HSA	FSA
Owner	Employee-owned	Employer-owned
Eligibility	Must be enrolled in an HDHP	Anyone is eligible, although you can't be enrolled in both an HSA and a Medical FSA
Carryover	All funds can carry over from year to year	Depending on your employer's plan, you may be eligible to carry over up to \$500 per year. Beyond that, any unused funds are forfeit at the end of the plan year
Portability	The HSA is portable, so the funds in the account stay with you wherever you go	FSAs are employer-owned accounts, so the funds are forfeit if you change jobs
Investment Options	You can invest HSA funds	You cannot invest FSA funds
Maximum Contributions (2020)	Self: \$3,550 Self (age 55+): \$4,550 Family: \$7,100 Family (age 55+): \$8,100	FSA Maximum Reduction: \$2,750 DCFSA Maximum Reduction (single): \$5,000 DCFSA Maximum Reduction (joint): \$5,000 DCFSA Maximum Reduction (married filing separate): \$2,500
Substantiation	You will want to keep all documentation in case you are ever subject of an IRS audit	The IRS requires substantiation for some FSA expenses to show the eligibility of the expense
Availability of Funds	Only the funds that have been contributed are available to cover expenses	All funds for the plan year are available on the first day



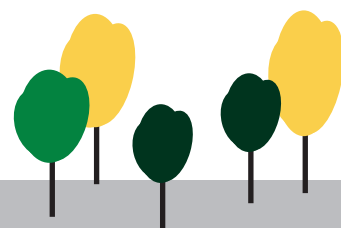
DENTAL

Humana gives you the freedom to choose whether you would like to visit a participating dentist or an out-of-network dentist. There are considerable cost savings when using a dentist who is in the Humana Network. The following is a summary of the major plan provisions.

	Dental Traditional Plus 09	
	In-Network	Out-of-Network ¹
Annual Deductible	\$50 indiv.; \$150 family	\$50 indiv.; \$150 family
Annual Maximum	\$1,000	\$1,000
Preventive Services oral exams, cleanings, X-rays sealants, fluoride treatments	100%	100%
Basic Services fillings, periodontal maintenance, space maintainers, basic extractions	80% after deductible	80% after deductible
Major Services crowns, dentures, bridges, root canals, extractions	50% after deductible	50% after deductible
Orthodontia	50% (up to \$1,500 lifetime max)	50% (up to \$1,500 lifetime max)

1. Members are responsible for coinsurance, co-payments, and any charges above the allowable amounts.

	Monthly Deductions
Employee Only	\$31.04
Employee + Spouse	\$61.00
Employee + Child(ren)	\$66.84
Family	\$99.90





VISION

Your vision health is an important part of complete wellness. Superior Vision is pleased to present to you vision benefits designed to give you and your covered family members the care, value, and service to help maintain good vision and overall health. This plan encourages yearly exams along with the frames and lenses you want.

	Vision PPO	
	In-Network	Out-of-Network
Copays		
Exam		\$10
Materials		\$25
Exams (yearly)	Covered in full	\$35 allowance
Lenses (yearly)		
Single Vision		\$25 allowance
Bifocals	Covered in full	\$40 allowance
Trifocals		\$45 allowance
Lenticular		\$80 allowance
Frames (once every 2 years)	\$125 allowance	\$70 allowance
Contacts¹		
Non-Elective	Covered in full	\$150 allowance
Elective	\$150 allowance	\$80 allowance
Lasik Correction²	\$200 allowance	

1. Contact lenses are in lieu of eyeglasses and frames

2. Lasik Vision Correction is in lieu of eyewear benefit

	Monthly Deductions
Employee Only	\$8.33
Employee + Spouse	\$12.49
Employee + Child(ren)	\$14.39
Family	\$21.58





LIFE / AD&D

You do everything you can for your loved ones—not because you have to but because you want to. Whether you're looking for coverage for a specific period or a lifetime, with the right Life / AD&D Insurance coverage, you can rest knowing your loved ones will be able to live out their dreams—no matter what the future holds.

BASIC TERM

Longview ISD provides all full-time and part-time employees who are actively at work and are scheduled to work at least 5 hours weekly are eligible for Basic Life and Accidental Death and Dismemberment (AD&D) insurance (coverage is based on class category). **This \$10,000 coverage is at no charge to you and is active for the duration of your employment.**

Please note: The benefit reduces to 65% at age 65, to 40% at age 70, and to 25% at age 75.



Employee

Coverage: Increments of \$10,000 to a maximum of the lesser of 5 times pay or \$500,000.

Minimum Benefit: \$10,000
Guaranteed Issuance: \$150,000



Spouse

Coverage: Increments of \$5,000 to a maximum of \$100,000 (not to exceed 50% of employee's Voluntary Life Benefit)

Minimum Benefit: \$5,000
Guaranteed Issuance: \$25,000



Child – 6 months to age 26

Minimum Benefit: \$5,000
Guaranteed Issuance: \$10,000
Limiting Age: 26

VOLUNTARY

With One America's Voluntary Life and AD&D Insurance, Longview ISD gives you the opportunity to buy valuable life insurance coverage for yourself, your spouse, and your dependent children — all at affordable group rates.

Monthly Deductions (per \$10,000)		
Age	Employee	Spouse
0-19	\$0.64	\$0.73
20-24	\$0.64	\$0.73
25-29	\$0.64	\$0.73
30-34	\$0.72	\$0.76
35-39	\$0.80	\$0.89
40-44	\$1.20	\$1.23
45-49	\$1.60	\$2.01
50-54	\$2.50	\$3.57
55-59	\$4.32	\$6.15
60-64	\$6.56	\$13.73
65-69	\$10.88	\$23.91
70-74	\$17.20	\$41.76
75+	\$17.20	\$41.76
Child Coverage: Monthly Deductions		
\$10,000	\$1.99	

If employee enrolls in \$10k this year only, they can add an additional 1 step increment of \$10k each year with no Medical questions.

Please speak with a Benefits Counselor for personalized rates.



Call Your ComPsych® GuidanceResources® program anytime for confidential assistance.

Call: **855.387.9727**

Go online: **guidanceresources.com**

TDD: 800.697.0353

Your company Web ID: **ONEAMERICA3**

Personal issues, planning for life events or simply managing daily life can affect your work, health and family. Your GuidanceResources program provides support, resources and information for personal and work-life issues. The program is company-sponsored, confidential and provided at no charge to you and your dependents. This flyer explains how GuidanceResources can help you and your family deal with everyday challenges.

Confidential Counseling

3 Session Plan

This no-cost counseling service helps you address stress, relationship and other personal issues you and your family may face. It is staffed by GuidanceConsultantsSM—highly trained master's and doctoral level clinicians who will listen to your concerns and quickly refer you to in-person counseling (up to 3 sessions per issue per year) and other resources for:

- › Stress, anxiety and depression
- › Relationship/marital conflicts
- › Problems with children
- › Job pressures
- › Grief and loss
- › Substance abuse

Financial Information and Resources

Discover your best options.

Speak by phone with our Certified Public Accountants and Certified Financial Planners on a wide range of financial issues, including:

- › Getting out of debt
- › Credit card or loan problems
- › Tax questions
- › Retirement planning
- › Estate planning
- › Saving for college

Legal Support and Resources

Expert info when you need it.

Talk to our attorneys by phone. If you require representation, we'll refer you to a qualified attorney in your area for a free 30-minute consultation with a 25% reduction in customary legal fees thereafter.

Call about:

- › Divorce and family law
- › Debt and bankruptcy
- › Landlord/tenant issues
- › Real estate transactions
- › Civil and criminal actions
- › Contracts

Work-Life Solutions

Delegate your "to-do" list.

Our Work-Life specialists will do the research for you, providing qualified referrals and customized resources for:

- › Child and elder care
- › Moving and relocation
- › Making major purchases
- › College planning
- › Pet care
- › Home repair

OneAmerica is the marketing name for American United Life Insurance Company(R) (AUL). AUL markets ComPsych services. ComPsych Corporation is not an affiliate of AUL and is not a OneAmerica company.

Copyright © 2015 ComPsych Corporation. All rights reserved.
To view the ComPsych HIPAA privacy notice, please go to www.guidanceresources.com/privacy.

GuidanceResources® Online

Knowledge at your fingertips.

GuidanceResources Online is your one stop for expert information on the issues that matter most to you...relationships, work, school, children, wellness, legal, financial, free time and more.

- › Timely articles, HelpSheetsSM, tutorials, streaming videos and self-assessments
- › "Ask the Expert" personal responses to your questions
- › Child care, elder care, attorney and financial planner searches

Free Online Will Preparation

Get peace of mind.

EstateGuidance® lets you quickly and easily write a will on your computer. Just go to www.guidanceresources.com and click on the EstateGuidance link. Follow the prompts to create and download your will at no cost. Online support and instructions for executing and filing your will are included. You can:

- › Name an executor to manage your estate
- › Choose a guardian for your children
- › Specify your wishes for your property
- › Provide funeral and burial instructions

Just call or click to access your services.



Your ComPsych® GuidanceResources® Program

CALL ANYTIME

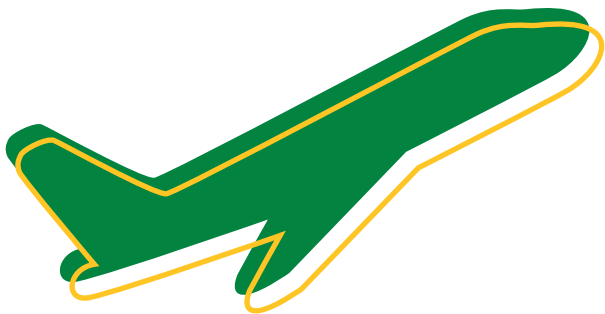
Call: **855.387.9727**

TDD: 800.697.0353

Online: **guidanceresources.com**

Your company Web ID: **ONEAMERICA3**

Copyright © 2015 ComPsych Corporation. All rights reserved.



TRAVEL ASSISTANCE

Note: Free benefit!

Peace of Mind When Traveling

Travel assistance

Call International® offers a suite of services to help you in your time of need — from small inconveniences like losing your luggage to life-threatening situations — all delivered with a caring, human touch.

Find comfort in knowing you and your loved ones are protected by the Travel Assistance benefit when traveling more than 100 miles from home for business or leisure. The Travel Assistance benefit protects you when covered under a OneAmerica® company group life insurance policy. It also extends coverage to your spouse, domestic partner and children (under 21 or 25 and living at home as a full-time student) even when they are traveling without you. The Travel Assistance benefit requires no additional premium; however, exclusions do apply.

Medical assistance and transportation services

Pre-trip plan to provide up-to-date information regarding required vaccinations, health risks, travel restrictions and weather conditions.

Medical monitoring and review of documentation utilizing professional case managers and medical professionals to ensure appropriate care is received.

24-hour nurse help line to provide clinical assessment, education and general health information.

Replacement of prescriptions and eyeglasses that have been lost or stolen by consulting with the prescribing provider to transfer prescription to or arranging an appointment with a local provider.

Medical, behavioral or mental health, dental and pharmacy referrals to assist in finding care providers and medical facilities.

Coordination of benefits by requesting health information from the participant and attempting to coordinate benefits during an active travel assistance case.

Emergency medical evacuation to arrange and coordinate air and/or ground transportation and medical care during transportation to the nearest hospital where appropriate care is available.

Medical repatriation to arrange the transport of the participant with a qualified medical attendant, if medically necessary, to their residence or home hospital.

Return of remains to arrange the transportation of a participant's remains to their home in the event of their death while traveling.



24-hour travel assistance

Travel Assistance is made available through

OneAmerica® by an agreement with On Call International®

1-800-575-5014 (US/Canada)

1-603-898-9172 (call collect from other locations)

Email: mail@oncallinternational.com



ONEAMERICA® is the marketing name for the companies of OneAmerica | OneAmerica.com



UNIVERSAL LIFE WITH LONG-TERM CARE

Trustmark's fully-portable Universal Life solutions address differing employee needs for permanent life insurance. This is available for employees, their spouse, and their children. This plan offers flexible, comprehensive benefits and enables you to adjust your death benefit, cash value, and premiums as your financial needs change.

Benefit Range: \$5,000 – \$300,000



You

- **Age range:** 18 to 64
- **Guaranteed Issuance:** \$200,000



Spouse / Domestic Partner

- **Age range:** 18 to 64
- **Guaranteed Issuance:** \$20,000



Dependent Children/Grandchildren

- **Age range:** <23 for children; <19 years for grandchildren
- **Guaranteed Issuance:** Amount of coverage purchased by \$4.31 per week

Plan Highlights

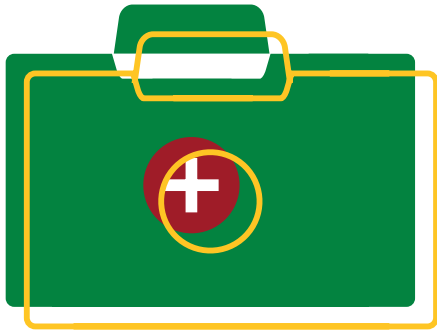
- **Accelerated Death Benefit or (Terminal Illness Benefit):** Accelerates 75% of death benefit when life expectancy is 24 months or fewer.
- **Long-Term Care (LTC):** Death benefit accelerates 4% per month up to 25 months when receiving assisted living, home healthcare, adult day care, or skilled nursing home care. Payments proportionately reduce the death benefit. Subject to a 90-day waiting period and pre-existing condition limitation of 12/12 (meaning benefits are not payable for a loss due to a pre-existing condition that starts during the first 12 months after the effective date of this feature).
- **Death Benefit Restoration:** Fully restores the death benefit reduced by Long-Term Care.

Please note: The benefit reduces by 66.67% at age 70.

Issue Age	Non-Smoker Monthly Premiums (Defined Benefit)			
	\$25,000	\$50,000	\$100,000	\$150,000
35	\$17.35	\$31.20	\$58.91	\$86.62
45	\$27.38	\$51.15	\$98.69	\$146.23
55	\$45.03	\$86.44	\$169.28	\$252.11

Issue Age	Smoker Monthly Premiums (Defined Benefit)			
	\$25,000	\$50,000	\$100,000	\$150,000
35	\$23.47	\$43.45	\$83.41	\$123.37
45	\$40.65	\$77.69	\$151.78	\$225.86
55	\$76.48	\$149.36	\$295.11	\$440.86

Please speak with a Benefits Counselor for personalized rates.



SHORT-TERM DISABILITY

One America's Short-Term Disability Insurance is designed to maximize flexibility and simplicity. Non-occupational coverage will provide benefits to you when unable to work due to a covered illness or injury (including pregnancy). You can receive payments for up to 12 weeks for as long as you remain disabled and would suffer monetarily as a result. The Maximum Benefit will vary based on the waiting period chosen.

Benefit Amount: 60% of weekly salary (up to \$1,750 per week)

Elimination Period: Your choice between 7, 14, or 30 days following injury or illness

Benefit Duration: Please speak with a benefits counselor for benefit duration period.

Pre-Existing Conditions: 3-month look-back / 12-month waiting

You can use the money however you choose, be it for groceries, out-of-pocket expenses, or anything else. The cost is based on your age upon coverage and will not increase when moving into the next age bracket.

Please speak with a Benefits Counselor for personalized rates.



LONG-TERM DISABILITY

Long-Term Disability Insurance provides income replacement benefits for you and your family in the unfortunate event you are unable to work due to injury, illness, or pregnancy. This covers injuries and illnesses from both on- or off-the-job.

Benefit Amount: 60% of monthly salary (up to \$7,500)

Elimination Period: 90 days following injury or illness

Benefit Duration: Please speak with a benefits counselor for benefit duration period.

Pre-Existing Conditions: 3-month look-back / 12-month waiting

Please speak with a Benefits Counselor for personalized rates.



HOSPITAL INDEMNITY

MetLife's Hospital Indemnity Insurance is designed to help provide financial protection for covered individuals by paying a benefit due to a hospitalization. Employees can use the benefit to meet the out-of-pocket expenses and extra bills that can occur. No medical questions need to be answered to receive this benefit. Hospital Indemnity lump-sum benefits are paid directly to the employee based on the amount of coverage listed (regardless of the actual cost of treatment). This also includes a **Health Screening Benefit of \$100 per person per year**.

Please note: The benefit reduces to 75% at age 65, and to 50% at age 70.

Hospital Indemnity Schedule of Benefits			
	Benefit Name	Benefit Limits	Payout
Admission Benefit	Admission	Once per calendar year	\$1,000
	ICU Admission	Once per calendar year	\$1,000
Confinement Benefit	Confinement	3 days per year	\$200
	ICU Confinement	3 days per year	\$200
Health Screening Benefit	Health Screening	Once per calendar year per insured person	\$100

Monthly Deductions	
Employee Only	\$23.58
Employee + Spouse	\$43.87
Employee + Child(ren)	\$38.85
Family	\$59.13

Please see full Benefit Plan documents for covered Health Screening Benefits.



CRITICAL HEALTHEVENTS

Trustmark's Critical HealthEvents plan protects you and your family in the event of a serious illness or other medical condition with portable coverage. Payments are made directly to the employee and can be applied to claims, household bills, or other expenses as needed. In addition, the Benefit Pool available to you refills at the first day of the year.

Maximum Total Benefit: 100% of up to \$50,000

Pre-Existing Condition Limitation¹:
12 months prior; excluded for 12 months

Health Screening Benefit²: \$100

1. If you are presently covered by Unum for Critical Illness, the Pre-Existing Condition Limitation will be waived and the current benefit amounts will be honored by Trustmark. New enrollees are subject to the Pre-Existing Condition Limitation.

2. Eligible screenings include: Follow-up diagnostics; Mammography; Pap smear; Flexible sigmoidoscopy; Hemocult analysis; Colonoscopy; PSA; Doppler carotid screening; EKG / ECG; CT colonography; HP Vaccine; CA125 test; and Skin cancer screening



Employee:

\$10,000 – \$50,000
Guaranteed Issuance: \$25,000



Spouse / Domestic Partner:

50% of the employee's Initial Benefit
Guaranteed Issuance: \$12,500



Dependent Child(ren):

10% of the employee's Initial Benefit
Guaranteed Issuance: \$6,250

10% of Initial Benefit

- Invasive basal / squamous cell skin cancer
- In situ cancer
- Benign brain, spinal cord, and cranial nerve tumors
- Myelodysplastic syndrome
- Initial diagnosis of coronary artery disease (following assessment and treatment)
- Transient Ischemic Attack (including RIND)

50% of Initial Benefit

- Stage 1 melanoma
- Stage 1 and 2 cancers (no involvement of lymph nodes)
- Coronary artery obstruction
- Clinically-diagnosed heart attack
- Stroke with <30 days impairment
- Clinically-diagnosed stroke

100% of Initial Benefit

- Stage 3 or higher cancer
- Stage 2 (with involvement of lymph nodes)
- Stage 2 melanoma
- Stage 1 or higher³
- Heart attack
- Stroke with >30 days impairment
- Amyotrophic Lateral Sclerosis

3. Including: pancreas, liver, lung, esophagus, leukemia, biliary tract, head and neck, lymphoma, and multiple myeloma

Please speak with a Benefits Counselor for personalized rates.



ACCIDENT INSURANCE

You do everything you can to keep your family safe, but accidents do happen. Take comfort knowing you have help to manage the medical costs associated with accidental injuries that occur **both on- and off-the-job**. Guardian's Accident Insurance provides additional coverage to help cover medical expenses and living costs when you unexpectedly get hurt. In addition, Accident Insurance provides a **Health Screening Benefit of \$50 per insured person per calendar year**.

Please speak with a Benefits Counselor and refer to the Schedule of Benefits provided by Guardian for the full list of coverages.

	Accident Insurance - Benefit Amounts
Accident Follow-Up Treatment	\$75 (up to 6 treatments)
Accidental Death Benefit Rider	Employee: \$50,000 Spouse: \$25,000 Child(ren): \$5,000
Accidental Death Benefit Rider: Common Carrier	Employee: \$100,000 Spouse: \$50,000 Child(ren): \$10,000
Ambulance: Ground	\$200
Ambulance: Air	\$1,500
Appliance	\$125
Blood, Plasma, and Platelets	\$300
Burns	Up to \$12,000
Concussion	\$100
Dislocation	Up to \$4,800
Doctor's Office Visit	\$100
Emergency Dental	\$100 – \$400
Emergency Room Treatment	\$200
Eye Injury	\$300
Fractures	Up to \$6,000
Health Screening Benefit	\$50 per year
Herniated Disc	\$750
Hospital Admission	\$1,250
Hospital Confinement	\$250 per day (up to 365 days)
Hospital ICU Admission	\$2,500
Hospital ICU Confinement	\$500 per day (up to 15 days)
Laceration	Up to \$500
Lodging	\$150 per day (up to 30 days)
Physical Therapy	\$35 per day (up to 10 days)
Prosthetic Devices	
Single	\$750
Multiple	\$1,500
Tendon / Ligament / Rotator Cuff	
Single	\$750
Multiple	\$1,500
Transportation	\$600 (3 times per accident)

	Monthly Deductions
Employee Only	\$17.42
Employee + Spouse	\$29.69
Employee + Child(ren)	\$30.82
Family	\$43.09




LegalShield


IDShield

2020

Have You Ever?

☐ Needed your Will prepared or updated
☐ Been overcharged for a repair or paid an unfair bill
☐ Had trouble with a warranty or defective product
☐ Signed a contract
☐ Received a moving traffic violation
☐ Had concerns regarding child support

☐ Worried about being a victim of Identity theft
☐ Been concerned about your child's identity
☐ Lost your wallet
☐ Worried about entering personal information online
☐ Feared the security of your medical information
☐ Been pursued by a collection agency

The LegalShield Membership Includes:

- Dedicated Law Firm
- Legal Advice/Consultation on unlimited personal issues
- Letters/Calls made on your behalf
- Contracts/Documents Reviewed up to 15 pages
- Lawyers prepare your Will/Living Will/Health Care Power of Attorney/Financial Power of Attorney
- Speeding Ticket Assistance (available 15 days after enrollment)
- IRS Audit Assistance
- Trial Defense (if named defendant/respondent in a covered civil action suit)
- 25% Preferred Member Discount (bankruptcy, criminal charges, DUI, personal injury, etc.)
- 24/7 Emergency Access for covered situations

The IDShield Membership Includes:

NEW!

Privacy & Security Monitoring

High risk account monitoring.

Comprehensive identity protection service and financial account number monitoring that leaves nothing to chance by monitoring your name, SSN, date of birth, email address (up to 10), phone numbers (up to 10), driver's license, passport numbers and medical ID numbers (up to 10). Additionally, we'll give you peace of mind with credit score tracking, financial activity alerts and sex offender searches. With the family plan, Minor Identity Protection is included and provides monitoring for up to 10 children under the age of 18 for no additional cost.

Social Media Monitoring

Allows you to monitor multiple social media accounts and content feeds for privacy and reputational risks.

Credit Monitoring

Gain access to continuous credit monitoring through TransUnion that you can access immediately via the service portal dashboard on myidshield.com or through the free IDShield mobile app. Credit activity will be reported promptly via an email alert and mobile push notification.

Credit Inquiry Alerts

NEW!

Instant hard inquiry alerts.

Receive alerts when a creditor requests your TransUnion credit file for the purposes of opening a new credit account or when a creditor requests a credit file for changes that would result in a new financial obligation.

Consultation

Your identity protection plan includes 24/7/365 live support for covered emergencies, unlimited consultation, identity alerts, data breach notifications and lost wallet protection.




Put your law firm and Identity Theft Protection in the Palm of your hand with the LegalShield and IDShield mobile apps

LegalShield legal plans cover the member; member's spouse; never married dependent children under 21 living at home; dependent children under the age 18 for whom the member is the legal guardian; never married dependent children up to age 23 if a full-time college student; or physically or mentally disabled dependent children.

IDShield plans are available at individual or family rates. A family rate covers the member, the member's spouse and 10 dependents up to the age of 26.

This is general overview and is for illustrative purposes only. Plans and services vary from state to state. See a plan contract for your state of residence for complete terms, coverage, amounts, conditions and exclusions.

	Legal + Individual IDShield	Legal + Family IDShield
LegalShield	\$15.95	\$15.95
IDShield	\$8.95	\$18.95
Combined	\$24.90	\$30.90

LegalShield Service Definition Listing



Advice & Consultation

Provider Network

Attorney Advice & Consultation

Covered

LegalShield gives the member the ability to talk to an attorney on any of his/her legal matters without worrying about high hourly rates. The monthly membership fee provides access to legal advice on any legal matter, no matter how traumatic or trivial the issue.

Under this service, an attorney from the Provider Law Firm will discuss the situation with the member, explain the member's rights and options and recommend a course of action.

Letters and Phone Calls Written/Made on the Member's Behalf

Covered

If, after researching the member's legal situation, the Provider Law Firm handling the matter feels the best course of action to resolve the issue is to make a phone call or write a letter on the member's behalf the Provider Law Firm will do so at no additional cost to the member.

Personal Document Review

Covered

Our document review service provides members access to the Provider Law Firm for review of any legal documents that are 10 pages in length or less to include, but not limited to:

- Affidavits
- Deeds
- Demand letters
- Mortgages
- Notes
- Leases
- Contracts

Business Document Review

Covered

The Provider Law Firm will also review one business legal document of 10 pages or less per membership year that the member is signing on behalf of a business so long as the business is a sole proprietorship owned by the member.

Trial Defense

Covered

This membership provides representation to a member who is a defendant in a covered civil action or covered criminal action. The Provider Law Firm will provide advice and consultation regarding criminal and civil litigation matters and answer general questions. More specific services including representation in court and negotiation of settlement will be provided under the preferred member discount.

The Provider Law Firm will provide representation to the member or member's spouse as a defendant for a covered civil action or covered job related criminal action.

Please note the time required to give notice to courts to file an answer varies by state. You should consult with your Provider Law Firm as soon as you are aware of a legal matter. This is a general overview of your legal plan coverage for illustration purposes only. See a plan contract for complete terms, coverage, amounts, conditions and exclusions. Some of the benefits are not available in New York and Washington and are not available in Canada.

If additional legal services are necessary beyond the amount of coverage provided based on the contract provisions then the member is entitled to the preferred member discount. The Provider Law Firm is the law firm designated by LegalShield to represent its members in your geographic area, and the Provider Law Firm may designate other law firms to provide covered services.

Marketed by: Pre-Paid Legal Services, Inc. dba LegalShieldSM and subsidiaries; Pre-Paid Legal CasualtySM, Inc.; Pre-Paid Legal Access, Inc.; In FL: Pre-Paid Legal Services, Inc. of Florida; In VA: Legal Service Plans of Virginia; and PPL Legal Care of Canada Corporation

BOOK.SDL 53911 (4/2013) © 2013 LegalShieldSM, Ada, OK





IDShield Services and Features for Employee Benefit Members

Identity Consultation Services

As a member, you will have unlimited access to identity consultation services provided from our Licensed Private Investigators. The investigator will advise on best practices for identity management tailored to your specific situation. If an identity theft event is discovered, the investigator will recommend that a case be opened for restoration and you'll have 24/7/365 access to Member Support for emergency situations. Our Licensed Private Investigators will be available to answer additional questions regarding identity theft and fraud issues from 7 a.m. to 7 p.m. CT, Monday through Friday excluding major holidays. You will also receive the following consultative services:

- Discuss tactics and best practices while shopping and communicating online.
- Give you the knowledge to help protect your identity by knowing your rights under federal and state laws.
- Help interpret and analyze your credit report.
- Take steps to reduce pre-approved credit card offers.
- Consult on issues regarding a public record inquiry or background search.
- Credit Freeze consultation.
- Consultation on common scams and schemes, including email and social media.

Privacy and Security Best Practice

- Consult on best practices for the use and protection of your Social Security number and Personal Identifying Information (PII).
- Provide consultation on current trends related to identity theft and fraud issues.
- Discuss best practices for financial transactions.
- Consult on best practices for consumer privacy.

Event-Driven Consultation Support

- Lost/Stolen wallet assistance.
- Data exposure/Data breach safeguards.
- With your permission, facilitate the placement of a 90-day fraud security alerts with credit monitoring agencies. If permission is not given, we can still provide you with a list of phone numbers for placing fraud alerts.



Notes

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



2020 - 2021

EMPLOYEE BENEFITS