



2022-2023 SUMMARY OF BENEFITS

Open Enrollment begins 08/01/2022 and ends 08/16/2022

Benefits Provided by KISD:	Based on TRS Medical Plan Choice	
	For Employees who enroll in the TRS Active Care	For Employees who decline TRS Active Care Plan
Basic Life Insurance - Lincoln Financial All Active Full Time Employees	District Paid \$10,000	District Paid \$50,000
Long Term Disability - Lincoln Financial All Full time Employees - 90 Day Waiting period 60% of Earnings to Age 65 (extended benefits may apply)	District Paid	District Paid
Dental Insurance - Lincoln Financial	Voluntary	District Paid
Optional Benefits Available and Paid by Employee:		
Lincoln Financial -Voluntary Term Life & AD&D Insurance - www.lfg.com		
Additional Buy Up Option from \$10,000 up to \$500,000 (up to 5 times salary maximum) Dependent Spouse Life - \$5,000 up to \$250,000 not to exceed 50% of the employee elected amount Dependent Child Life - \$10,000 - 15 days to age 25 if unmarried (age 14 days to 6 months \$250) New Employees -Guaranteed Issue up to \$150,000 Spouse up to \$50,000 and child up to \$10,000		
Lincoln Financial - Dental Insurance - www.lfg.com		
Preventive Care - No Deductible, 100% Restorative Services - 80% Coinsurance Restorative Services & Major Services- \$50 Deductible \$150 Family Max Major Services - 50% Coinsurance Ortho for Children to 26 and for Adults-Covers 50% with a \$1,000 Lifetime Max; Dependent Coverage for Spouse and Children Maximum Annual Benefit \$1,000 per insured plus maximum carryover benefit Benefits: Usual and Customary Allowance		
Superior Vision - website www.superiorvision.com		
\$10 Eye Examination Copay - every 12 months at in-network provider Up to \$125 Allowance for Frames & Lenses or \$150 Allowance for Contact Lenses and exam - every 12 months Lenses: Standard Progressive, Single, Bifocal, Trifocal & Lenticular. Clear, Standard, Glass or Plastic paid in full at In Network Providers Network Providers - Texas State Optical, Hill Country Vision Center, Vision Source, Walmart Vision Center, Ford Vision Center		
Transamerica-Voluntary Permanent Life & Insurance - Guaranteed Issue & Guaranteed tax-deferred int. rate 3%		
From \$25,000. up to \$150,000 to age 80 (up to 5 times salary maximum) Built-in Accelerated Death & LTC riders. Dependent Spouse Life - \$25,000 to age 65. Dependent Child Term Life rider - \$20,000. - 15 days to age 25. ALL legally dependent children covered under one policy. Portability/Conversion Option upon separation or retirement with no increase in premium		
AFLAC - GROUP PLANS - Guaranteed Issue - www.aflac.com		
Accident, Critical Illness w/ Cancer benefit, Hospital Indemnity and Disability - Completely portable upon retirement or separation.		
TASC -Flexible Spending Account (Cafeteria Plan) - TASC - website www.tasconline.com/participants		
Set aside up to \$2,850 Pre-Tax for Unreimbursed Medical Expenses on an annual basis Set aside up to \$5,000 Pre-Tax for Dependent Care Expenses on an annual basis for married filing jointly and single parents. Set aside up to \$2,500 Pre-Tax for Dependent Care Expenses on an annual basis for married filing separately. Full Elected Amount for Medical Reimbursement Always Available During Plan Year ----- Dependent Care Available Monthly Do not destroy your card. Replacment cards are \$10.00		
New enrollment year funds load on 9/1. Unused balance up to \$570.00 will		
H.S.A. - Health Savings Account for use with High Deductible Health Plans		
Set aside maximum Pre-Tax contribution of \$3,650.00 for self only and \$7,300.00 for family. Catch-up contribution for age 55 or older is \$1,000.00 Interest, earnings and distribution for eligible medical expenses are tax free. Unused balances roll over without year-end forfeiture of funds.		
The Gap Plan - Benefit Connection		
Hospital confinement Benefit - Limit of \$2,000.00 per calendar year maximum per person. Out-Patient Benefit - Limit of \$1,000 & up to a maximum of three out-patient occurrences per family per calendar year.		
MASA - Emergency Medical Transport - Ambulance and Helicopter		
Emergent Plus plan includes Non-Emergency Inter-Facility Transportation		
Platinum plan offers Worldwide Emergency Medical Transport, Repatriation & Return Transportation to the U.S.		
403(b) Tax Sheltered Annuity & Roth 403(b) Retirement Program/457 Deferred Compensation Plan & Roth 457		
Fixed Annuities, Indexed Annuities, Variable Annuities & Mutual Funds available/Mutual Funds & Fixed interest rate plans available		

NOTE: This sheet briefly describes some of the important features of these plans. It is not your policy or certificate. If you elect to enroll in a plan, you will receive a certificate which fully describes the benefits, exclusions, limitations, etc. You should then refer to your certificate instead of this material.

--