



2023-2024 SUMMARY OF BENEFITS

Open Enrollment begins 07/25/2023 and ends 08/17/2023

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 Includes access to additional programs - LifeKeys & TravelConnect	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 Hires - Guaranteed Issue up to \$150,000 Spouse up to \$50,000 and child up to \$10,000 Includes access to additional programs - LifeKeys & TravelConnect - See Beacon Forms Library for details.		
Lincoln Financial - Dental Insurance - www.lfg.com		
Preventive Care - No Deductible, 100% Restorative Services & Major Services- \$50 Deductible \$150 Family Max Ortho for Children to 26 and for Adults-Covers 50% with a \$1,000 Lifetime Max Maximum Annual Benefit \$1,000 per insured plus maximum carryover benefit	Restorative Services - 80% Coinsurance Major Services - 50% Coinsurance Dependent Coverage for Spouse and Children 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: <i>Standard Progressive</i> , Single, Bifocal, Trifocal & Lenticular. Clear, Standard, Glass or Plastic paid in full at In Network Providers Medically required contact lenses are paid in full provided the Dr. submits pre-approval request online . Network Providers - Texas State Optical, Hill Country Vision Center, Vision Source, Walmart Vision Center, Ford Vision Center		
Transamerica-Voluntary Permanent Life Insurance -Guaranteed Issue for new hires & Guaranteed tax-deferred int. rate 3%		
From \$25,000. up to \$150,000 to age 80 (up to 5 times salary maximum) 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	Built-in Accelerated Death & LTC riders.	
F.S.A. -Flexible Spending Account (Cafeteria Plan) - TASC - website www.tasconline.com/participants		
Set aside up to \$3,050. 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 & 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 ----- <i>Dependent Care available monthly</i> Do not destroy your card. Replacment cards are \$10.00		
New enrollment year funds load on 9/1. Unused balance up to \$610.00 will rollover 21 DAYS after 9/1. Carry over funds available until the end of Nov.		
H.S.A. - Health Savings Account for use with High Deductible Health Plans		
Set aside maximum Pre-Tax contribution of \$3,850.00 for self only and \$7,750.00 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.		

AFLAC - GROUP PLANS - Guaranteed Issue for New Hires - www.aflac.com

Accident, Critical Illness w/ Cancer benefit, Hospital Indemnity & Short Term Disability - Cash benefit paid directly to you.
Completely portable upon retirement or separation with NO increase in premium.

Zurich Insurance - The GAP Plan - **To qualify, employee must be enrolled in a medical plan offered by employer.**

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 Repatriation & *Non-Emergency* Inter-Facility Transportation

Platinum plan includes Repatriation, *Worldwide* Emergency Medical Transport & Return Transportation to the U.S.

403(b) Tax Sheltered Annuity & Roth 403(b) Retirement Program/457 Defferred Compensation Plan & Roth 457