

*Waller*  
Independent School District  
**EMPLOYEE BENEFITS**

---

Benefits Administrator Becky Jimenez | P. 936.372.4037 | [bjimenez@wallerisd.net](mailto:bjimenez@wallerisd.net)  
2214 Waller Street | Waller, TX 77484

---

## NEW HIRE BENEFITS SUMMARY

Welcome to the Waller ISD family! The following information provides a brief summary of the benefits available to new employees but does not include the fine details of all plans offered. **Enrollment must be submitted within 30 days of employment.**

---

### **MANUAL ENROLLMENT**

---

**TAX DEFERRED SAVINGS** – Tax-Deferred Savings plans allow you to set aside additional money pre-tax for retirement and are available to all employees. Employees have the following account options:

- 403(b) Pre-Tax and/or Roth 403(b) After-Tax – Employee must select a company approved to sell in the state of Texas.
- 457 Plan – Group retirement plan through LSW and administered by Crider Insurance Service, Inc.
- Please see your Employee Benefits Administrator for information and forms.

**CREDIT UNION** – Employees are eligible for membership with two credit unions because of their employment with Waller ISD. Please contact an institution below to create a new account.

- Brazos Valley Schools Credit Union – ph. 979-830-1018
- First Community Credit Union – ph. 281-856-5300

---

### **ONLINE ENROLLMENT**

---

The following benefits must be elected online through *ThebenefitsHUB*. For plan descriptions, associated costs, and enrollment please visit [www.mybenefitshub.com/wallerisd](http://www.mybenefitshub.com/wallerisd).

**Plan Year September 1, 2022 – August 31, 2023**

**MEDICAL** - All employees working at least 10 hours per week and not receiving healthcare coverage as a retiree are eligible for medical benefits through TRS ActiveCare and premiums are deducted on a pre-tax basis. You may choose ActiveCare HD, ActiveCare 2 (closed to new enrollees), ActiveCare Primary+, ActiveCare Primary, or the Scott & White HMO. You are required to either elect or decline the healthcare coverage online through TheBenefitsHUB.

**SAFETY NETS PLUS** – SafetyNets Plus offers a variety of plans and coverages for one small monthly fee. Premiums are deducted on a post-tax basis. Coverages include:

**Teladoc** - physician consults by phone 24/7/365 for free

**InfoArmor** - identity theft protection

**Legal Access** - access to legal assistance for free or reduced rates, including a free will

**Roadside Assistance** - available 24/7/365 for towing, flat tires, battery assistance, and more for free or reduced rates

SafetyNets Plus Monthly Rate	
Family	\$16.95

**HOSPITAL INDEMNITY** – The Hospital Indemnity Plan is offered through American Public Life, and premiums are deducted on a pre-tax basis. This plan reimburses a participant a contracted amount for in-patient hospitalization, surgery, and anesthesia. Pre-existing conditions are waived.

Hospital Indemnity Monthly Rates			
	Ages 18-54	Ages 55-59	Ages 60+
Employee Only	\$46.25	\$62.75	\$76.35
Employee & Spouse	\$87.55	\$119.65	\$145.55
Employee & Child	\$66.95	\$78.00	\$88.15
Family	\$108.25	\$134.75	\$157.20

**MASA** - MASA Medical Transport Solutions offers employees and their families emergency medical transport even after your own health insurance has paid. Whether transported by life flight or ambulance in all 50 states, MASA will pick up the extra cost that you would normally be responsible for. Premiums are deducted on a post-tax basis.

MASA Monthly Rates	
Emergent Plus Plan	\$14.00

**DENTAL** - Dental coverage is offered through United Concordia, and premiums are deducted on a pre-tax basis. United Concordia offers 3 levels of coverage with two cleanings and x-rays each year covered at 100%. To find a participating provider, please go to [www.unitedconcordia.com](http://www.unitedconcordia.com) and select 'Find a Dentist' at the top of the page.

United Concordia Dental Monthly Rates	
Employee Only	\$35.76
Employee + One Dependent	\$73.36
Employee + Two or More Dependents	\$125.88

**VISION** - Vision coverage is offered through Superior Vision, and premiums are deducted on a pre-tax basis. Superior Vision is a PPO plan and allows an individual to have their eyes checked, get frames, lenses, and contact lenses at a reduced cost. To find a participating provider, please go to [www.superiorvision.com](http://www.superiorvision.com) and select 'Find an Eye Care Professional' at the top of the page.

<b>Superior Vision Monthly Rates</b>	
<b>Employee Only</b>	\$9.90
<b>Employee + One Dependent</b>	\$16.88
<b>Employee + Two or More Dependents</b>	\$24.78

**DISABILITY** – Disability is offered through The Hartford, and premiums are deducted after tax. This plan pays monthly benefits to participants beginning at \$200 up to 66 2/3% of the employee's monthly earnings. Rates are determined by monthly benefit amount and elimination period chosen.

Elimination periods are waiting periods. The Hartford offers a 14, 30, 60, 90, and 180-day waiting period. If, because of your disability, you are confined to a hospital as an inpatient, benefits begin on the first day of inpatient hospitalization under the 14 or 30-day options. **The 60, 90, and 180-day options function only as long-term disability options and are true waiting periods even if confined in the hospital.**

The Hartford disability plan serves as a salary supplement on top of your state and local leave days should you be out of work for an extended amount of time. This plan offers a limited pre-existing condition benefit of 4 weeks. Therefore, anyone with a pre-existing condition will receive a benefit.

**CANCER** – The group cancer plan is offered through American Public Life, and premiums are deducted on a pre-tax basis. This plan reimburses a participant a contracted amount for in-patient hospitalization, surgery, anesthesia, chemotherapy, and other cancer treatments. Employees have the choice between either the Low Option Base or the High Option Base plan. Each option has a 30-day waiting period and there are pre-existing conditions not covered for the first year.

<b>Group Cancer Plan Monthly Rates</b>		
	<b>Low Option</b>	<b>High Option</b>
<b>Employee Only</b>	\$24.50	\$35.70
<b>Single Parent Family</b>	\$34.00	\$49.30
<b>Family</b>	\$43.20	\$63.40

**CRITICAL ILLNESS** – The Critical Illness plan is offered through The Hartford and premiums are deducted on a pre-tax basis. This plan offers six levels of coverage to choose from: \$5,000, \$10,000, \$15,000, \$20,000, \$25,000 and \$30,000. Rates are based on age and level of coverage. Spousal, Child, and Family coverage is offered for an additional fee.

**ACCIDENT** – The Supplemental Accident Insurance plan is offered through American Public Life, and premiums are deducted on a pre-tax basis. This plan provides some reimbursement for expenses incurred related to accidents or injuries. Employees can choose between 1 Unit and 4 Units of coverage.

Supplemental Accident Monthly Rates				
	Unit 1	Unit 2	Unit 3	Unit 4
Employee Only	\$10.80	\$17.10	\$21.50	\$24.50
Employee & Spouse	\$19.40	\$29.80	\$38.90	\$44.90
Employee & Children	\$21.20	\$34.90	\$45.20	\$52.00
Family	\$29.80	\$47.60	\$62.60	\$72.40

**TERM LIFE** – Waller ISD pays for \$30,000 in Group Term Life Insurance and AD&D through UNUM. You may also purchase optional term life for self, spouse, and children through this same company. Rates are based on your age and the amount of coverage you choose. Premiums are deducted on a post-tax basis.

- Spouses employed by the same school district may not cover each other under Spousal Group Term Life.

**EAP PROGRAM** – The Employee Assistance Program through UNUM offers comprehensive practical, emotional and lifestyle support to improve overall well-being so employees can balance the demands of life and work. Available to all full-time employees.

**INDIVIDUAL LIFE** – Texas Life offers a universal life policy to employees. Rates are determined by age and the amount of coverage chosen. This life insurance policy builds some cash value over the years, but the primary focus is on the portability and permanency of the policy for the employee and family members. Texas Life provides a guaranteed death benefit to age 100 with level premiums. Individual coverage extends to spouse, children, and even grandchildren.

**FLEXIBLE SPENDING ACCOUNT (FSA)** – Employees have the ability to set money aside pre-tax for healthcare and/or dependent care expenses through an FSA. These plans allow you to reduce your taxable income and consequently increase your spendable income.

Medical Flex Plan Only:

- Current participants who re-elect medical FSA may use the same debit card as before.
- Current participants may rollover \$500 of unused FSA funds from the previous year.

**HEALTH SAVINGS ACCOUNT (HSA)** - An HSA is a personal health savings account that can be used to pay for medical, dental, vision, and other qualified expenses now or later in life. ***To contribute to an HSA you must be enrolled in a qualified high-deductible health plan.*** Your contributions are tax-deductible but are limited annually by the IRS.