

Lindale ISD Voluntary Employee Benefits

Plan Year: September 1, 2010 – August 31, 2011

For more details visit: <http://www.gentryfinancialgroup.com> or 903-939-8133

Dental (c) Offered through MetLife *****(rate increase noted below - effective 9/1/10)***

Preventive services, including two visits per year, are paid at 100% U&C. Basic services such as fillings are paid at 80% U&C while major services and orthodontia are paid at 50% U&C. A \$50 calendar-year deductible applies to basic and major services. The maximum benefit for each person covered is \$1000 per year. There is a 6 month waiting period for major services for new enrollees. Orthodontic Services for adults and children are covered up to \$1500 lifetime maximum.

Employee	\$23.95/mo **(\$25.87)	Employee + Spouse	\$55.66/mo **(\$59.86)
Employee + Child(ren)	\$54.84/mo **(\$59.23)	Employee + Family	\$83.95/mo **(\$89.96)

Vision (c) Offered through Block Vision

****Visit www.blockvision.com for a list of providers****

This plan provides one eye exam and either glasses, or contact lenses, every 12 months. There is a \$125 allowance for frames. Standard lenses for glasses are paid in full. Contact exams and lenses have a \$150 annual allowance.

Employee	\$9.50/mo	Employee + Spouse	\$16.15/mo
Employee + Child(ren)	\$17.10/mo	Employee + Family	\$25.65/mo

Disability Insurance (Salary Protection) Offered through The Standard *****(new company)***

Guaranteed Issue – open enrollment for all employees

****Effective 9/1/10 The Standard will be the new disability carrier for Lindale ISD. This change was made due to the fact that the old company, Assurant, was raising their premiums. All premiums and benefits will remain the same. Those who currently have disability coverage will automatically roll over to the new company.**

Disability insurance is one of the most important benefits because it protects your most valuable asset – your paycheck. This product is specifically designed for educators and will pay during maternity leave and during summer vacation. The plan pays up to 2/3 of your gross monthly salary. Pre-existing condition clause applies to all new applicants for 12 months.

Permanent Life Insurance Offered through Texas Life

Portable, permanent life insurance for the employee and family. This is permanent life insurance that you can take with you when you leave the district without any rate increase. You can also purchase coverage for your spouse, children or grandchildren without purchasing coverage on yourself.

Term-Life Insurance Offered through Sun Life

Group term-life plan that allows you to purchase coverage for employee, spouse and children. Life insurance coverage is available from a minimum of \$20,000 to a maximum of 5 times your basic annual earnings. Spouse coverage is not to exceed 50% of employee coverage amount.

Cancer (c) Offered through Loyal American

This policy pays benefits directly to you and your family for cancer-related costs. This new plan has a wellness benefit that will pay you between \$50-\$125 for annual cancer screenings. This coverage pays in addition to other insurance you may have. These extra benefits help fill in the gaps where other insurance may not.

Flexible Spending Accounts (c) Offered through TASC

****Flex Debit Card included at no charge****

Medical Reimbursement Accounts for out of pocket medical expenses AND Dependent Care Reimbursement Accounts for childcare costs are available. You use pre-tax dollars to pay common costs and save money.

Accident Insurance (c) Offered through Aflac

Cash benefits paid directly to you for an injury. Benefits also payable for death or dismemberment caused by an accident that occurs on or off the job.

Employee	\$19.40/mo	Employee + Spouse	\$27.50/mo
Employee + Child(ren)	\$32.10/mo	Employee + Family	\$40.70/mo

Accidental Death & Dismemberment Offered through CIGNA

Accidental death coverage that may be purchased on employee only or family.

Benefits Offered By:

GENTRY FINANCIAL GROUP

financial services for educators

(c) = eligible for Cafeteria Plan
(Section 125) pre-tax deduction