

Carrizo Springs CISD 2012 Employee Voluntary Benefits



MANDATORY: WE MUST SEE EVERY EMPLOYEE TO SIGN OFF ON THE SECTION 125 “CAFETERIA PLAN” SALARY REDUCTION AGREEMENT AND 403b UNIVERSAL AVAILABILITY NOTICE

Webb Insurance Services is proud to offer the supplemental insurance products listed below to the employees of Carrizo Springs CISD. With the help of the newly formed benefits committee, we will be reviewing all products every year to ensure that you as an employee not only get the best products, but that you have a voice in selecting them. We pride ourselves on our service and will be happy to answer any questions you may have at any time regarding your benefit options. Those options include disability, term life, term life to age 100, dental, vision, accident, cancer, heart and stroke insurance, and the new Safety Nets Plus program. There are three very important changes this year:

PLEASE NOTE

1. The annual cafeteria plan enrollment is changing dates from to November 1st to September 1st of each year and this will be a “short plan year” in order to streamline the process and make things better for the employees of CSCISD. All future plan years will be September 1st to August 31st of the following year.
2. A new prefunded debit card for cafeteria plan flexible spending accounts is available—no more filing paperwork to get your claims reimbursed. Please come by to let us explain how this convenient option can save you money!
3. The disability plan that many of you have has been upgraded to include a \$30,000 accidental death and disability coverage and medical benefits that will pay you if you miss work to see your doctor. Rates went up very slightly with this upgrade, but we believe you will think it is well worth it when you consider the benefits.

Please stop by and see us at one of the following locations:

Enrollment Schedule

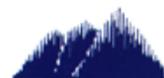
<u>Day</u>	<u>Date</u>	<u>Location</u>	<u>Time</u>
Monday	August 20 th	Asherton	9:00am to 12:00pm
		Big Wells	At Asherton
		CS Intermediate	9:00am to 4:00pm
Tuesday	August 21 st	High School	8:30am to 4:00 pm
Wednesday	August 22 nd	Junior High	8:30am to 4:00pm
Thursday	August 23 rd	Board Room	8:30am to 4:00pm
		Admin, Food Service, Maintenance, Transportation	
Friday	August 24 th	CS Elementary	8:30am to 4:30pm

Please note that on date and time designated for Board Room it is open for anyone that was absent or did not have a chance to meet during their designated day. Looking forward to seeing you!

Flexible Spending Account

A prefunded debit card is now available free to all employees.

If you choose to do so, you can have up to \$2500 per year deducted from your paycheck and placed into this account for use on approved goods and services like medicines and doctor visits. Employees, because this amount is deducted from their pay before taxes are calculated, save money because their taxable income is lowered. For example, if I make \$30,000 per year and my tax rate is 15%, I will pay \$4500 in taxes. If I place \$2000 into a flexible spending account and use it for medicines, my taxable income is lowered to \$28,000 and my taxes will be \$4200, a savings of \$300. **BUT, if I do not use all of the money in my account, I lose it.** So, if you choose to do this, it must be a very well considered option



National Plan Administrators

undertaken with this understanding and sound planning. Many employees have used this service for years, but now no paper claims have to be filed. Much more convenient—come by and talk to us about it!

Disability

Anthem Disability—now includes \$30k AD&D and Medical Benefits!

Slight premium increase—come see us to see if you would like to alter your coverage.

This is income protection. Your paycheck pays for your groceries, house payment, car payment, health insurance, etc. How long would you be able to pay for these expenses if you were ill and unable to work? Anthem Disability covers you 24-7, any illness or accident, even during summer vacations, and holidays and maternity leave is covered like any other illness. Do not have a maternity without this coverage! Pre-existing conditions are covered after 12 months and coverage now includes \$30,000 AD&D coverage, \$100 per day hospital benefit, \$50 wellness/sickness and \$75 injury doctor visit benefit, and \$150 ER visit benefit.

Sample Rate:

\$1500 Monthly Benefit, 14 day Elimination Period (starts 1st day of hospitalization).....\$44.55 per month

Cancer

Humana According to the American Cancer Society, 65% of the costs associated with treating cancer are non-medical and people have to pay those costs out of pocket. We believe we offer the best cancer plan in the state with a \$5,000 a month chemotherapy and radiation benefit and many other features to keep you financially secure through a very hard time. Get it at lower rates while you are younger and never increase due to age!

Sample Rate:

Employee (Age 30-44).....	\$15.59 per month
One Parent Family.....	\$22.18 per month
Two Parent Family.....	\$31.65 per month



Dental

Ameritas Dental

Use any dentist, but get negotiated rates in the network. Preventive (cleanings, X-rays, fluoride treatments) covered at 100% with no deductible, Basic (fillings) covered at 80% after \$50 deductible, and Major covered at 50% (after deductible—one per year per member). Also, ask us about the Dental Rewards program—a great benefit!

Employee Only.....	\$21.08 per month
Employee Plus One Dependent.....	\$22.36 per month
Family.....	\$59.36 per month



Vision

VSP Vision

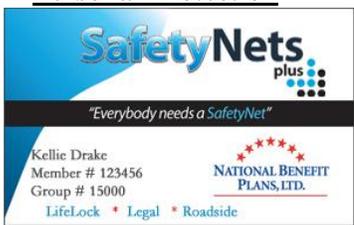
We've had great client satisfaction with VSP. Frames or contacts paid at \$120 annually, basic lenses covered in full, and \$10 office visit copay!

Employee Only.....	\$11.60 per month
Employee Spouse.....	\$22.36 per month
Employee Children.....	\$18.43 per month
Family.....	\$29.24 per month



NOTE: Dimmit County Eye Institute accepts this plan!

Personal Protection



Safety Nets Plus—Four Major Services in One Package

LifeLock Identity Alert™. The advanced LifeLock Identity

Alert™ system provides you broader identity coverage, greater control, and early notification of potential identity threats. You are alerted by email, postal mail, and/or phone whenever Lifelock detects your personal information being used to apply for many forms of credit cards, wireless services, retail credit, utilities, check orders/reorders, mortgage loans, auto loans, and non-credit related payday loans. If the application is fraudulent, the remediation team will take action to help restore your good name.



Consult A Doctor™ offers 24/7 access to its proprietary nationwide cross-coverage network of U.S. licensed physicians via telephone and secure e-mail for informational or diagnostic medical consultations. Physicians provide specific answers to medical questions and advice regarding non-emergency, routine medical conditions. Physicians discuss symptoms, recommend treatment options, diagnose many common conditions, and prescribe medication when appropriate. This is a great benefit for employees on ActiveCare 1 or those with uncovered dependents!

NSD Roadside Assistance

- Available 24 hours a day, 365 days a year
- Up to 15 miles towing (up to \$80 retail value) per occurrence maximum for covered charges
- Covers Member, spouse and dependent children up to age 21 permanently residing at registered address when driving any vehicles they own (or are leased for 12 months or longer).
- Towing Assistance
- Flat Tire Assistance
- Fuel, Oil, Fluid and Water Delivery Service
- Lock-out Assistance
- Battery Assistance
- Collision Assistance



Legal Care Direct

- A nationwide network of over 20,000 attorneys
- Guaranteed rate of \$125.00 per hour for all extended legal care
- Parents are covered so you can finally get them to draw up a will!
- Nine (9) free services which include:
 - One-on-One consultations for each new legal matter
 - Attorney review of independent legal documents (6 page max.) per new matter
 - When appropriate, network attorneys will write letters on member's behalf
 - When appropriate, network attorneys will make phone calls on member's behalf
 - Assistance in solving problems with government programs such as Welfare and INS
 - Assistance with small claims court representation
 - Free simple will with annual updates...And much, much more!!



Safety Nets Plus for the Entire Family.....*\$20.95 per month

*This is a \$67.50 per month retail value and includes pharmacy discount card and Fitness Advantage membership.

Accident

Humana Accident This accident plan is a great companion to your health insurance. This accident plan will pay you the scheduled benefit for any accidental injury including a hospital income benefit, ground or air ambulance, and wellness benefits for doctor office visits. It will help supplement your health insurance and help cover your deductible.

Employee.....	\$16.22 per month
Employee and Spouse.....	\$30.23 per month
Employee and Child(ren)	\$32.13 per month
Family.....	\$43.57 per month



Heart and Stroke

Humana Heart/Stroke If heart disease is in your family, this is a great policy to have to protect your assets in the event of a cardiovascular disease or stroke. Heart/Stroke insurance helps you manage the high expenses of treatment, preserve your savings, protect your family from financial hardship, and help you concentrate on getting well. Hospital and doctor treatment for a stroke or heart attack costs thousands of dollars and this will help offset those costs. Get it at lower rates while you are younger and never increase due to age!

Sample Rate:

Employee (1 Unit Age 45-59).....	\$23.22 per month
Employee and Spouse.....	\$46.46 per month
Employee and Child(ren)	\$24.19 per month
Family.....	\$47.42 per month





Term to 100 Individual Life

Leaders Life

Leaders offers term life insurance at a guaranteed level premium to age 100 and a guaranteed level death benefit for the first 10 years. Thereafter, this participating policy uses dividends to purchase annual term additions. It also offers an accelerated benefit upon diagnosis of heart attack, stroke, life threatening cancer, cardiac bypass surgery or any terminal condition with a life expectancy of two years or less that pays you 30% of the death benefit. These policies require no medical examination, blood profile, or other medical requirements. Rates do not change if you leave the District—you just keep the policy and take it with you! We all need lots of term life when we are younger and have dependents and debts, but we also need something that will be with us to the end to take care of our final expenses. Leader’s Life provides that coverage when it is needed most.

Sample Rate:

Employee Age 44, \$25,000 Coverage to Age 100.....\$24.61 per month

Term Life

BCS Life

Term life insurance is an important tool to protect our families if our income is lost. Term insurance is relatively inexpensive and is very, very important to cover debts left behind or to see to the needs of dependents. Pays a beneficiary the selected amount to \$100,000 (or up to 2X salary).

\$10,000.....	\$2.40	\$20,000.....	\$4.80
\$30,000.....	\$7.20	\$40,000.....	\$9.60
\$50,000.....	\$12.00	\$60,000.....	\$14.40
\$70,000.....	\$16.80	\$80,000.....	\$19.20
\$90,000.....	\$21.60	\$100,000.....	\$24.00

Fort Dearborn Life

All employees pay \$1.20 per month—as does the District on their behalf—for \$20,000 in term life insurance. Administrators pay \$2.40 with District match for \$40,000 coverage.

403b and 457 Retirement Savings Accounts

Carrizo Springs CISD has two ways to save for your retirement in 403b and 457 accounts. Please ask us about them and we can set up a time to see you in the future.

Insurance Contact Information

Webb Insurance Services
255 Bear Creek Trail
New Braunfels, TX 78132
Toll Free 877-797-2722
Local 830-899-2103
Fax 830-899-2129
mwebb@gvtc.com
www.wifsfirm.com

Retirement Income Contact Information

Webb Insurance & Financial Services
255 Bear Creek Trail
New Braunfels, TX 78132
Toll Free 877-797-2722
Local 830-899-2103
Fax 830-899-2129
kevinwebb@ofgfinancial.com
www.wifsfirm.com

Securities Offered Through:
OFG Financial Services, Inc. Member, FINRA/SIPC 120 SE 6th Ave., Townsite Plaza #2, Ste. 105
Topeka, KS 66603
Telephone 785-233-4071

