

BENEFITS 101

*By: Melissa Page
Benefits Specialist*

The beginning of each school year is a good time to educate everyone on some basic benefits information that can be helpful throughout the year.

Health Insurance:

- AISD employees who have enrolled in health insurance are now covered under the state health insurance plan offered to all Texas public education employees through TRS.
- The TRS state health insurance plan is administered through Blue Cross Blue Shield of Texas. **Group # is 085000.**
- Information on the TRS plans can be found on the TRS /Blue Cross website at www.bcbstx.com/trs or on our district benefits website at www.allenisdbenefits.com, click on Benefits Highlights, then Medical and then TRS Active Care.
- **Deductible and out of pocket maximum plan year runs September 1 – August 31.**
- **The list of participating providers and pharmacies for use with this plan can be found by going directly to the TRS/Blue Cross website at www.bcbstx.com/trs or going to the AISD benefits website at www.allenisdbenefits.com, click on Benefits Highlights, then Medical, and then TRS Active Care.**
- All forms, including mail order prescription forms, for these plans can be found on the TRS/Blue Cross website.
- For coverage questions, doctor's office verification of coverage, claims questions, or status on an unpaid claim you should contact TRS/Blue Cross at 1-866-355-5999. **Contact numbers can be found on the back of your insurance cards. Employees can also access their eligibility and claims information via the TRS/Blue Cross website at www.bcbstx.com/trs.**
- Health insurance claim forms can be found on the Blue Cross website or our district benefits website .
- Employees must order replacement or extra insurance cards online on the TRS/Blue Cross website or call Blue Cross directly. The Benefit Office can no longer issue cards.
- **Since AISD is no longer self-funded for health insurance the AISD Benefit Office can no longer assist employees with claims issues. Due to HIPAA privacy laws the company can't discuss this information with AISD Benefit Office staff so employees will now have to contact TRS/Blue Cross directly to resolve any claims issues or discrepancies.**

Guardian Dental – Network Access Plan (NAP Plan):

- Information on the plan can be found on the AISD benefits website at www.allenisdbenefits.com, click on Benefits Highlights, and then Dental or by going directly to the Guardian website at www.guardianlife.com.
- Plan allows the use of the dentist of your choice.
- Plan has optional network of dentist for use if employee wants to save money. **Provider listing can be found via either website listed above.**
- Deductible is per calendar year (January 1-December 31)—not school year.
- Plan waiting periods will be waived for those employees who have a 9/1/06 effective date of coverage. **For employees with an effective date of coverage after 9/1/06 waiting periods will apply.**
- Covered members will be mailed a card directly from Guardian. If card is not received contact Guardian at phone number listed below. AISD Benefit Office can't issue cards.
- **Since AISD is no longer self-funded for dental insurance the AISD Benefit Office can no longer assist employees with claims issues. Due to HIPAA privacy laws the company can't discuss this information with AISD Benefit Office staff so employees will now have to contact Guardian Dental directly at 888-618-2016 to resolve claims issue or discrepancies.**
- **For coverage questions and/or doctor's office verification of coverage you should contact Guardian Dental at 888-618-2016.**

Guardian Dental Plan (DHMO Plan):

- Dental DMO plan—you are assigned to specific network dentist. You can't see anyone but your assigned dentist. You can call Guardian directly at any time to request to be re-assigned.
- Information on the plan can be found on the AISD benefits website at www.allenisdbenefits.com, click on BenefitsHighlights, and then Dental or by going directly to the Guardian website at www.guardianlife.com.
- Plan works on co-pay basis
- Website address is www.guardianlife.com. List of participating dentist can be found on this website or on the AISD benefits website.
- Phone number – 1-888-618-2016

Vision Service Plan (VSP):

- Plan has \$25 co-pay.
- Provides annual check up.
- Replaces eyeglass frames every 24 months and lenses every 12 months.
- Website address is www.vsp.com. **List of participating eye doctors can be found on this website.**
Employee will not receive a card. Simply go to website and pick a provider from the provider listing and call and schedule your appointment with that provider.
- Phone number – 1-800-877-7195

UNUM Disability Insurance:

- Claim forms can be found on the AISD benefits website at www.allenisdbenefits.com, click on Forms, then Claim Forms, then Disability.

Flexible Spending Accounts (Medical Reimbursement & Child Care Reimbursement):

- Claim forms can be found on the AISD benefits website at www.allenisdbenefits.com, click on Forms, then Claim Forms, then Reimbursement Accounts.

Benefits Website:

- Website address is www.allenisdbenefits.com
- Information on all plans offered to AISD employees can be found on this website under Benefits Highlights.
- **Under each plan listed under Benefits Highlights there are links to provider listings for that plan where applicable.**
- Most forms, including claim forms, can be found on this website.
- **All phone numbers and e-mail addresses for insurance companies are listed under the Important Phone # bullet.**
- **To get to your personal enrollment information to see what benefits you are signed up for and who you are covering on each benefits you will need to click on the Enroll Now bullet, put in your user id (last 6 letters of your last name, first letter of your first name, and the last 4 digits of your SS#) and your password (this will be the password you assigned yourself when you did your enrollment, not your SS#).**

IMPORTANT INFO:

- Open enrollment is held annually during the month of May. Changes made during open enrollment will be effective September 1.
- Once benefits are in place changes can't be made outside of open enrollment without a qualifying event. Qualifying events are:
 1. Marriage/Divorce (marriage license/final, signed divorce decree)
 2. Birth/Adoption of a child (birth certificate or completed, signed foot print certificate/final, signed adoption papers)
 3. Death of a spouse/child (death certificate)
 4. Change in employment status by employee (internal HR paperwork)

5. Change in employment status by employee's spouse (letter from spouse's company stating date of termination of employment/date of hire, insurance termination date/effective date of coverage and who was/is covered. Letter must be on company letterhead and signed by individual in company with signing authority on this type of document).
 6. Dependent covered on the plan becomes ineligible (copy of college diploma, marriage license or letter from dependent's employer stating date of hire and when dependents coverage goes into effect).
- If you have a qualifying event, you have only 30 days from the date of the qualifying event to come in to the Benefit Office with proof (type of proof necessary indicated above) of the qualifying event and to meet with Benefit Office staff to complete and sign the necessary paperwork for the benefit changes needed. After 30 days are up, you will not be allowed to change your benefits until the next open enrollment.
 - **New hires have only 30 days from the official date of hire to go on-line at www.allenisdbenefits.com to enroll or waive benefits and turn in a signed Consolidated Enrollment Form from the online enrollment system and a completed, signed paper TRS Active Care Health Insurance Enrollment Form to the Benefit Office. After the 30 day period is up you will not be allowed to sign up for benefits until the next open enrollment.**
 - Benefit enrollments or changes made by the 25th of the month will take effect the first of the following month. Enrollments or changes made after the 25th of the month will take effect the first of the second month following the change. **There are some instances where the 25th deadline may be moved up due to district holidays.**
 - Benefit Office Contacts:

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(Workers Compensation, 403b/457/ROTH and COBRA/Certificates of Coverage)