

2018 OPEN  
ENROLLMENT

# WTXEBC WHAT'S NEW IN 2018

[www.wtxebc.com](http://www.wtxebc.com)

## Welcome to the West Texas Employee Benefits Cooperative!

Your district has joined the WTXEBC with over 120 other districts in West Texas to bring you affordable benefits and great service! Your new benefits begin 9/1/2018, the WTXEBC offers benefits that your current TPA may have not offered.

Visit with an enroller during your campus enrollment.

## 2018 SPRING ENROLLMENT

Supplemental Benefit elections will become effective 9/1/2018 (elections requiring evidence of insurability, such as life Insurance, may have a later effective date, if approved). After annual enrollment closes, benefit changes can only be made if you experience a qualifying event (and changes must be made within 30 days of event).



### ENROLLMENT DATES:

08/1/18-08/24/18



### BENEFIT WEBSITE:

WWW.WTXEBC.COM



### CALL CENTER #:

(866) 914-5202

To self enroll:

TEXT

FBS WTX

TO

313131

## LOGIN INSTRUCTIONS

1

WWW.WTXEBC.COM



CLICK LOGIN:

2

LOGIN

3

### ENTER USERNAME & PASSWORD:

All login credentials have been RESET to the following defaults:

#### Username:

The first six (6) characters of your last name, followed by the first letter of your first name, followed by the last four (4) digits of your Social Security Number.

If you have six (6) or less characters in your last name, use your full last name, followed by the first letter of your first name, followed by the last four (4) digits of your Social Security Number.

#### Default Password:

Last Name\* (lowercase, excluding punctuation) followed by the last four (4) digits of your Social Security Number.



## IMPORTANT HIGHLIGHTS



### DENTAL INSURANCE BY LINCOLN FINANCIAL GROUP

Your plan is considered a Passive PPO, meaning you can see any dentist; however, you will save both yourself and the plan money by staying in network. Especially if you are not set on your dentist, we encourage you to visit the website at [www.LFG.com](http://www.LFG.com) to find an in network provider. Your efforts in this are greatly appreciated! There are no waiting periods on either PPO plan. You will receive new personalized dental ID cards mailed to your home address. Your plans also include a 3rd cleaning. Everyone will start with a \$1500 calendar year max per person with the ability to build up your annual max year over year with a new rollover feature called Max Rewards\* (\*potential maximum of \$2750, see additional notes regarding this rollover feature and its requirements to qualify).



### HEALTH SAVINGS ACCOUNT (HSA) BY EECU

Your school district offers employees who are enrolled in a high deductible health care plan the opportunity to contribute to an HSA to pay for eligible medical, dental and vision expenses. HSA's will be administered through EECU, a credit union for educators. Individual maximum contribution is \$3,450 and Family maximum contribution is \$6,900 per year.



### MASA-MEDICAL TRANSPORT SOLUTIONS

MASA provides medical emergency ground and air transportation solutions. During an emergency simply call 911, no need to be concerned with which ambulance service transports you/family members to a hospital. MASA does not use a network so you are covered anywhere nationwide. The Emergent plan covers your family for \$9.00 per month.



### FLEXIBLE SPENDING ACCOUNTS (FSA)

Tax sheltered flexible spending accounts allow an individual to set aside dollars to pay for future health care and dependent care expenses. Eligible expenses must be incurred within the plan year (9/01/18 to 8/31/19) and contributions are "use it or lose it." Your district may participate in a 75-day Grace Period or a \$500 Rollover option. Participating employees will receive a FSA MasterCard with your entire annual FSA contribution to spend through-out the entire plan year for medical FSA. You can view account balance using the CHECK FSA link on the Benefit website or use the NBS smart phone app, or you can call NBS at 800-583-6903 and speak to a representative. Dependent Care will not be included in your MasterCard.

**You MUST RE-ELECT this benefit each year during annual enrollment.**

## 2018 OPEN ENROLLMENT

### Basic Life Insurance by UNUM

Your district provides full-time eligible employees with district paid Basic Life. (Coverage amounts vary by district ).

### MEDlink® by American Public Life

MEDlink® is designed to cover out-of-pocket deductible amounts and out-of-pocket co-payments or coinsurance amounts the covered person actually incurs after the Medical Plan has paid. Only you and your dependents covered under the districts medical plan can enroll in the MEDlink® plan.

### Dental by Lincoln Financial Group

**High Option PPO:** This plan is still a 100/80/50/50 plan which reimburses at the 90th percentile out of network.

**Low Option PPO:** This plan is now a 90/50/50/50 plan which reimburses at the 70th percentile out of network. If you choose the low option and are using an out of network dentist, please take note that you may be balance billed more than you are accustomed to and it is important to consider going in network, especially if electing this option.

### Vision Insurance by Superior

Provides coverage for routine eye examinations and greatly offsets the cost of glasses and contacts and vision correction.

### Long Term Disability By The Hartford

Plan provides a monthly income to an individual that is disabled due to an accident or illness. This plan provides a 4 week benefit for pre-existing conditions for all new enrollees or increase in coverage. Your plan includes continuity of coverage if you are currently covered through your district disability plan. Your monthly pre-existing conditions will be the lesser amount of your prior plan or your new plan. The elimination period of your pre-existing condition will be the larger of your prior plan or new plan.

### Cancer Insurance by Loyal American

The cancer coverage offers three options to every employee in the Coop. All three plans offer an optional ICU coverage. Additional riders are included. Pre-existing limitations apply. Plan is offered on guarantee issue basis, this means No Health Questions to answer.

### Accident Insurance by American Public Life

Accident Insurance is designed to be a supplement plan that pays benefits directly to you. Covers you off on or on the job. Coverage is available in 1 to 4 units via \$500 increments.

### Identity Theft Protection by ID Watchdog

ID Watchdog monitors Transunion credit reporting agency to help protect your identity. ID Watchdog has a patent-pending Fraud-monitoring technology that provides you with easy to read monthly reporting alerts to any identity threats.

### Critical Illness Insurance by UNUM

Plan pays a lump sum benefit if you or your family members suffer from a Heart Attack, Stroke, Heart Failure, Coronary Bypass Surgery, Blindness, Major Organ Failure, End Stage Kidney Disease, Paralysis (excluding paralysis from stroke) or Coma.

### Group Term Life and AD&D by UNUM

All full-time employees of the district can purchase up to \$200,000 group term life insurance on themselves, \$50,000 on their spouse and \$10,000 on their children on a Guarantee Issues Basis (No Health Questions Asked). New hires have 31 days from their hire date to enroll in this guaranteed issued benefit. Employees can also purchase up to \$500,000 not to exceed 10 times annual salary of AD&D Life Insurance separate from their Group Term Life.

### Medical Reimbursement (F.S.A) by NBS

Tax sheltered flexible spending accounts allow an individual to set aside dollars to pay for future health care and dependent care expenses.

### Individual Life with Quality of Life Rider by 5Star

Family Protection Plan-Terminal Illness Plan with Quality of Life Rider from 5Star is individual term life insurance protection that pays a lump sum advance benefit on terminal illness. Plans pays a monthly benefit up to 18 months if you lose two or more of the activities of daily living. This benefit will be offered on a Guarantee Issue bases, please visit with an enroller when they are on your campus. Benefit can be purchased for employees, spouse, children and grandchildren prior to age 24. Plan is not contingent on employee coverage.

### Telehealth by MDLIVE

Plan provides you and your family with around-the-clock access to U.S. base, licensed physicians for telephone consultations. Doctors can diagnose conditions, recommend treatment and prescribe medication, if deemed appropriate. This service is for non-emergency conditions. If you have an emergency, please call 911 or go to your nearest hospital emergency room.

### TRS Medical

Information regarding the new TRS Medical plan designs and rates can be found on your benefit website under medical. Questions about ActiveCare plans? Call 1-800-222-9205 Questions about FirstCare? Call 1-800-884-4901.

### CALL CENTER INFORMATION

Number: (866) 914-5202

Hours: Monday - Thursday, 8:00 A.M - 5:30  
P.M | Friday, 8:00 A.M - 3:00 P.M

