

Mineral Wells ISD Annual Enrollment

Plan Year February 1, 2012 - August 31, 2012

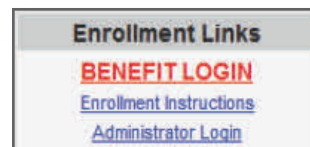
Below, please find login information and benefit updates for the Mineral Wells ISD annual enrollment for supplemental benefits . Your enrollment period will be from 1/09/2012 - 1/27/2012. You must login and complete your enrollment during this time.



Online Enrollment

To log in go to www.mwisdbenefits.com and click on the red **BENEFIT LOGIN** link in the upper right hand corner of the home page.

FOR THIS ENROLLENT PERIOD: Your **username** is the first six letters of your last name, followed by the first letter of your first name, followed by the last four digits of your Social Security Number. Your **password** is your full last name followed by the last 4 digits of your Social Security Number.



Kathleen Roberson 555-44-1234

User name: robersk1234

Password: Roberson1234

Username

Password

Call 800.583.6908 with any benefit questions or technical difficulties you may encounter.
Go to www.mwisdbenefits.com for complete plan information.



Important Notices

- **IMPORTANT:** Mineral Wells ISD is adopting a short 7-month plan year of February 1, 2012— August 31, 2012.
- Supplemental benefit elections will become effective 3/1/2012 (elections requiring evidence of insurability may have a later effective date, if approved).
- Update your personal information (address, email, etc) and dependent information (including social security numbers) when you login to the online enrollment system.
- If you currently participate in the healthcare or dependent care flexible spending accounts (FSA), you **MUST** re-elect the plan again this year. If you do not login and complete your enrollment, you will waive participation in the FSA for the plan year beginning 2/01/2012. **Mineral Wells ISD is implementing a short 7-month plan year for flexible spending account of February 1, 2012 through August 31, 2012. Eligible expenses must be incurred in the plan year of 2/1/2012— 8/31/2012. Plan your contributions accordingly.** As of February 1, 2012, all claims and reimbursements will be handled by NBS, (National Benefit Services).

Mineral Wells ISD Annual Enrollment Plan Year February 1, 2012 - August 31, 2012

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BENEFIT UPDATES

Dental Plan changes:

- The Direct Reimbursement dental plan will no longer offer the Low Option dental and the premiums for the High option will be reduced effective with payroll deductions beginning 2/1/2012:

High Option - \$1,000 Annual Max

Employee Only: \$17.00

Employee & Spouse \$47.00

Employee & Spouse: \$44.00

Employee & Family: \$68.00

FSA plan changes:

- Mineral Wells ISD is implementing a short 7-month plan year for flexible spending account of February 1, 2012 through August 31, 2012. Plan your contributions carefully! The healthcare reimbursement maximum is \$208.33/month and the Dependent care (daycare) reimbursement maximum is \$416.66/month (f married, filing jointly), for the short plan year.
- National Benefit Services (NBS) will be the new flexible spending account administrator effective February 1, 2012. As of 2/1/2012 all claims should be submitted to NBS, regard less of when the claim was incurred (in the new or previous plan year).
- All participants of the healthcare reimbursement account will receive new NBS flex cards from for the plan year beginning 2/1/2012. MGM flex cards will no longer be active as of 1/31/2012. Flex card monthly fees are employer-paid by Mineral Wells ISD!



Mineral Wells ISD

Summary of Benefits

Plan Year February 1, 2012 - August 31, 2012

This is an overview of available supplemental benefits. You can access all benefit plan summaries and brochures for complete information and rates on the Mineral Wells ISD website under the "Benefits and Forms" Link at www.mwisdbenefits.com.

Dental - Mineral Wells ISD Direct Reimbursement Plan

The Mineral Wells ISD direct reimbursement dental plan is a self-funded plan that allows you to see the dentist of your choice. Plan participants are reimbursed a percentage of out of pocket charges paid for dental services (*80% of the first \$250 / 50% of the first \$1,600*). You must pay for services and then file for reimbursement under the plan. The maximum benefit per year is \$1,000 on the plan. Orthodontic benefits are available for children through age 18. See plan summary for rates and further information.

Vision Insurance - Humana

Members pay a co-pay for in-network benefits. Out-of-network vision services are reimbursed up to a certain dollar amount for covered expenses. The exam co-pay is \$10.00 and the materials co-pay is \$15.00. Examination and lenses is covered once every 12 months. Frames are covered once every 24 months.

Educator Select Disability Income Protection- UNUM

This insurance is designed to provide a monthly income to an individual that is disabled due to an accident or illness. There are different plans available with benefits becoming available from the 7th day of disability to as late as the 180th day. Benefits can be payable to age 65 if disability occurs prior to age 60. ****All new or increases in coverage are subject to pre-existing condition exclusions.**

Cancer Insurance - American Public Life (APL)

Cancer insurance is designed to be a supplement and pays benefits to help with the costs not covered by your medical insurance. This cancer plan has a high and low option to choose from and both plans have an optional ICU benefit. Employees can enroll on a guarantee issue basis (no health questions asked). ****All new or increases in coverage are subject to a 12-month pre-existing condition exclusion.**

Voluntary Term Life/AD&D Insurance - 5 Star

The voluntary group term life plan is an age banded rate plan that allows benefits of the lesser of \$500,000 up to 7 times salary for employees and up to 50% of employee coverage for spouse and \$5,000 or \$10,000 for children. Employees must elect coverage on self to insure dependents. Voluntary AD&D is also available if enrolled in voluntary life. ***Requests for new coverage or increases in coverage are subject to evidence of insurability (paper form required).**

Individual Life Insurance - 5 Star

This insurance provides term life insurance coverage to age 100. Some of the important policy features include: guaranteed level premium to age 100 and a level death benefit for the first 10 years. Individual policies can be applied for on the employee, their spouse, and children/grandchildren (through age 23).

Healthcare & Dependent Care Accounts (FSA) - National Benefit Services (NBS)

Tax-sheltered flexible spending accounts allow an individual to set aside dollars to pay for future health care and dependent care expenses. **Mineral Wells ISD is adopting a short 7-month plan year for flexible spending account of February 1, 2012 through August 31, 2012.**

NBS is the new FSA plan administrator for the plan year beginning 2.1.2012. Eligible expenses must be incurred within the short plan year (2.1.2012 - 8.31.2012), and **contributions are use it or lose it.** The healthcare reimbursement maximum is \$208.33/month. The dependent care (daycare) reimbursement maximum is \$416.66 if married filing jointly or \$208.33 if filing single.

It's Important to Save Your Receipts! The IRS requires the Card be used only for eligible expenses. Most of the time, we can verify the eligibility of the expense automatically. Yet, there are instances when you'll receive a letter or email notification asking you to furnish an itemized receipt to verify the expense.

Mineral Wells Independent School District

Short Plan Year 2/1/2012 - 8/31/2012

WWW.MWISDBENEFITS.COM

ALL NEW COVERAGE IS EFFECTIVE MARCH 1, 2012

| Mineral Wells Independent School District | Cancer Insurance / American Public Life | 5Star Family Protection Term Life w/Critical Illness |
|---|---|--|
| NEW! NBS, National Benefit Services, will administer Flexible Spending Accounts (FSA) for Medical and Dependent Care Reimbursement! As of February 1, ALL CLAIMS will be paid by NBS | Highlights: | Please review Page 34 in the Mineral Wells ISD Benefit Guide for breakdown of rates |
| MGM Direct Reimbursement Dental Plan | Offering: Low Plan Option 1 & High Plan Option 2 | 1. Offers a guaranteed level premium to age 100 and a guaranteed level death benefit for the first 10 years. |
| Highlights: | Both Plans include a \$2,500 Lump Sum Critical Illness Benefit | 2. Critical Illness Benefit for pays the insured 30% of the policy coverage amount in a lump sum. |
| 1. Calendar Year Maximum \$1,000 | Option 1: \$ 500 monthly radiation/chemo & \$100 daily room | 3. There is a Children and Grandchildren Plan newborn through age 23 rates: |
| 2. Orthodontics: \$1000 children under 19 | Option 2: \$1500 monthly radiation/chemo & \$300 daily room | \$10,000 Coverage \$1.15 weekly |
| | Low Plan / Option 1 : | \$20,000 Coverage \$2.30 weekly |
| | Individual \$15.20 Individual \$30.80 | UNUM Disability |
| | Single Parent Family \$21.20 Single Parent Family \$42.40 | Highlights: |
| 80% of the first \$250 | Family \$27.80 Family \$55.00 | 1. Guarantee Issue Open Enrollment Every Year |
| 50% of the next \$1600 | | 2. Waiver of Elimination Period Upon Hospital Confinement |
| \$1000 Maximum Yearly Benefit | Five Star / Term Life Insurance | 3. Benefit Duration to Age 65 |
| \$1,000 Annual Max Monthly Premiums | Employee Issue: minimum \$10,000 or 7x Salary up tp \$500,000 in increments of \$10,000 | 4. Pregnancy Covered Same as any illness; (pre-ex limitations apply) |
| Employee \$17.00 | Spouse Issue: minimum \$5,000 adding increments of \$5,000 up to \$250,000 | 5. Maximum Monthly Benefit: \$7500 |
| Employee + Spouse \$47.00 | Child Issue (after 6 months of age)"to" age 25: \$5,000 or \$10,000 | Plan A Rates: ADEA II Duration of Benefits |
| Employee + Children \$44.00 | **Guarantee Issue is for New Hires elected first 31 days of employment** | Elimination Period Cost Per \$200 Benefit: |
| Employee + Family \$68.00 | | 0/7 \$9.92 |
| | Employee/Spouse Age Banded Rates | 14/14 \$7.92 |
| | Per \$10,000 Increment: | 30/30 \$6.54 |
| Vision Insurance/Humana | < 30 \$.44 55-59 \$ 4.20 | 60/60 \$4.46 |
| Highlights: | 30-34 \$.50 60-64 \$ 6.70 | 90/90 \$3.88 |
| \$10 co-pay for Exam / \$15 co-pay Lenses and/or frames | 35-39 \$.64 65-69 \$12.60 | 180/180 \$3.00 |
| Exams and lenses covered every 12 months | 40-44 \$1.00 70-74 \$20.50 | |
| Frames covered once every 24 months | 45-49 \$1.50 75-79 \$30.40 | |
| Monthly Rates: | 50-54 \$2.60 80 > \$63.40 | Plan B Rates: 2 YR ADEA Duration of Benefits |
| Employee \$ 6.92 | | Elimination Period Cost Per \$200 Benefit: |
| Employee + Spouse \$13.82 | Five Star AD&D Employee Only & Family Rates per \$10,000 | 0/7 \$7.62 |
| Employee + Children \$13.14 | Employee Only \$.30 | 14/14 \$5.82 |
| Employee + Family \$20.64 | Family \$.50 | 30/30 \$4.38 |
| | All Children | |
| *If a non-network provider is used, employee may file for reimbursement according to the plan schedule | \$5,000 \$.85 | |
| | 10,000 \$1.70 | |