

SUMMER ENROLLMENT: 7/20 - 8/23/2019

ETXEBC
WHAT'S NEW
IN
2019

- **Hospital Indemnity**
- **Critical Illness**
- **New Rates for Vision**
- **New Rates for Dental**

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INTRO

2019 OPEN ENROLLMENT

Now is the time to make your supplemental benefit elections effective for 09/01/2019. During your annual enrollment period, you may enroll for additional benefits, change plan options, or change dependents. For supplemental benefits that require a health questionnaire to be completed, a later effective date may apply.

If you experience a special enrollment event outside the annual enrollment period, changes in employee and/or dependent coverage must be submitted to the Benefits Office within 30 days of the event date. For more information, please contact your Benefits Administrator.



LOGIN INSTRUCTIONS

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CLICK LOGIN:

ENTER USERNAME & PASSWORD:

IMPORTANT HIGHLIGHTS



HOSPITAL INDEMNITY BY AETNA

New PLAN! While medical plans typically cover hospitalization, they don't cover everything. A Hospital Indemnity plan can help you and your family with the out-of-pocket costs associated with an inpatient hospital stay. If the hospital admits you, you can get a lump-sum payment, a per-day payment, and an additional per-day payment for an ICU stay. This benefit pays plan members directly by check, and claims can be filed through an online portal. If you are a TRS Medical member with Aetna, you don't need to submit any additional supporting paperwork to get paid. Coverage is guaranteed issue during open enrollment, which means No Health Questions Asked!



CRITICAL ILLNESS BY AETNA

New Carrier ! Critical Illness provides a lump-sum cash benefit to pay for medical and personal expenses. The plan pays when you are diagnosed with a range of serious medical conditions like a heart attack, stroke, major organ failure, paralysis, coma and many more. This is a different plan than what is currently offered. The rates of the new Critical Illness plan can increase as you age. This new Critical Illness plan also covers certain forms of cancer including both invasive and non-invasive cancers as well as skin cancer.



DENTAL

Dental insurance is a coverage that helps defray the costs of dental care. It insures against the expense of routine care, dental treatment and disease. There has been a slight rate increase over last year.

2019 SPRING ENROLLMENT

2019 OPEN ENROLLMENT

Medical

Major medical insurance is a type of health care coverage that provides benefits for a broad range of medical expenses that may be incurred either on an inpatient or outpatient basis.

FSA

A Flexible Spending Account allows you to pay for eligible healthcare expenses with a pre-loaded debit card. You choose the amount to set aside from your paycheck every plan year, based on your employer's annual plan limit. This money **is use it or lose it** within the plan year (unless your plan contains a \$500 rollover or grace period provision).

Cancer

Cancer insurance offers you and your family supplemental insurance protection in the event you or a covered family member is diagnosed with cancer. It pays a benefit directly to you to help with expenses associated with cancer treatment.

Disability

Disability insurance protects one of your most valuable assets, your paycheck. This insurance will replace a portion of your income in the event that you become physically unable to work due to sickness or injury for an extended period of time.

Life and AD&D

Group term life is the most inexpensive way to purchase life insurance. You have the freedom to select an amount of life insurance coverage you need to help protect the well-being of your family.

Accidental Death & Dismemberment is life insurance coverage that pays a death benefit to the beneficiary,

Accident

Do you have kids playing sports, are you a weekend warrior, or maybe accident prone? Accident plans are designed to help pay for medical costs associated with accidents and benefits are paid directly to you.

Identity Theft

Identity theft protection monitors and alerts you to identity threats. Resolution services are included should your identity ever be compromised while you are covered.

HSA

A Health Savings Account (HSA) is a personal savings account where the money can only be used for eligible medical expenses. Unlike a flexible spending account (FSA), the money rolls over year to year however only those funds that have been deposited in your account can be used. A Health Savings Account can only be used if you are also enrolled in a High Deductible Health Care Plan (HDHP). The maximum yearly contribution for 2019 is \$3,500 for an individual and \$7,000 for a family.

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.

