

Donna Independent School District



Benefits & Risk Management



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Workers' Compensation



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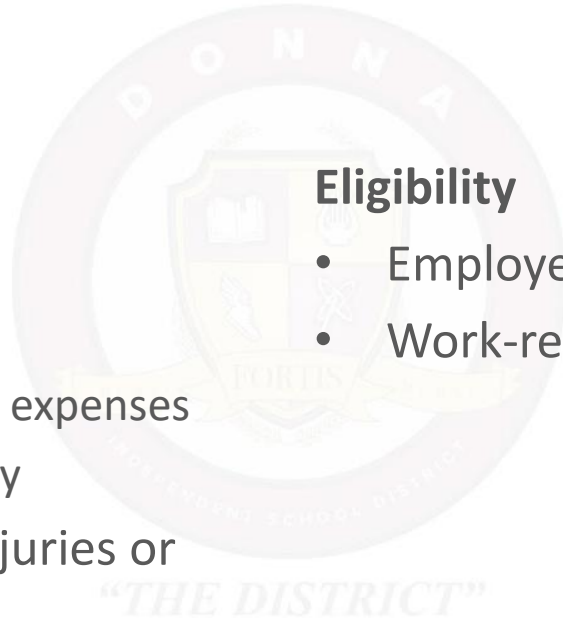
Workers' Compensation Basics

Definition

- Benefit program
 - Loss of wages
 - Medical and hospital expenses
 - Restore work capacity
- Covers work-related injuries or illnesses

Eligibility

- Employees of Donna ISD
- Work-related injury/illness



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Workers' Compensation Roles



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Employees' Role

Time Sensitive Tasks

- Report Incident
- Complete Form(s)
- Bring forms to Benefits & Risk Management
- Seek medical attention if needed

Ongoing Tasks

- Communicate with Benefits & Risk Management/Supervisor
- Accept restricted duty/honor restrictions
- Report Time/Absences



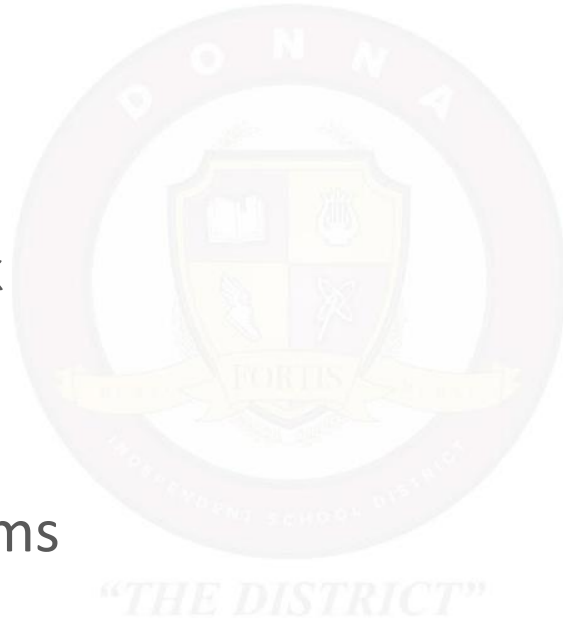
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Supervisor's Role

Time Sensitive Tasks

- Assist Employee
- Notify Benefits & Risk Management/HR
- Investigate
- Complete/submit forms



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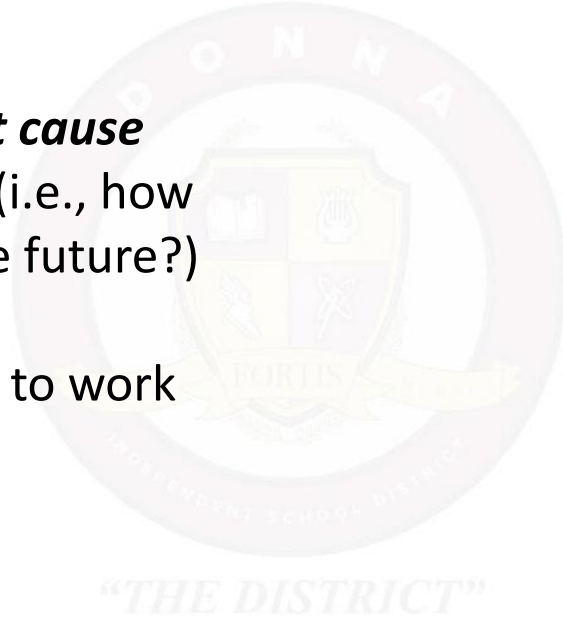
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INVESTIGATE

- Emphasis to find the *root cause*
- Prevent future incidents (i.e., how can this be avoided in the future?)
- Reduce lost time
- Emphasis on early return to work

Ask

- ✓ Who
- ✓ What
- ✓ When
- ✓ Why
- ✓ Where
- ✓ How



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Questions?



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Employee Benefits



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May 16 – June 24, 2022
In person at your respective campus/department



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Health Insurance



**BlueCross BlueShield
of Texas**

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Donna ISD will be offering 3 plans

Benefit Plan Network Access	Medium Plan Choice HMO		High Plan Choice HMO		PPO Plan PPO	
	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network
Coinsurance	70%	Not Covered	80%	Not Covered	80%	60%
Calendar Year Deductible(Individual/Family)	\$4,500/\$11,250	Not Covered	\$2,500/\$6,250	Not Covered	\$3,000/\$9,000	\$6,000/Unlimited
Maximum Out of Pocket Limits	\$7,900/\$15,800	Not Covered	\$7,900/\$15,800	Not Covered	\$8,700/\$17,400	Unlimited
Physician Office Visit Copay	\$30 copay	Not Covered	\$20 copay	Not Covered	\$30 copay	60% of allowable amount after deductible
Specialist Office Visit Copay	\$50 copay	Not Covered	\$40 copay	Not Covered	\$50 copay	60% of allowable amount after deductible
Preventive Care Services	Covered at 100%	Not Covered	Covered at 100%	Not Covered	Covered at 100%	60% of allowable amount after deductible
Urgent Care	\$75 copay	Not Covered	\$75 copay	Not Covered	\$75 copay	60% of allowable amount after deductible
Virtual Visits	Covered at 100%	Not Covered	Covered at 100%	Not Covered	Covered at 100%	60% of allowable amount after deductible
Hospital Inpatient	70% after Ded	Not Covered	80% after Ded	Not Covered	80% after Ded	60% of allowable amount after deductible
Emergency Room Visit	\$500 copay then 80%		\$300 copay then 80%		\$500 copay then 80%	
Hospital Outpatient	70% after Ded	Not Covered	80% after Ded	Not Covered	80% after Ded	60% of allowable amount after deductible
Durable Medical Equipment	70% after Ded	Not Covered	80% after Ded	Not Covered	80% after Ded	60% of allowable amount after deductible
Lab & X-Ray	\$30 copay	Not Covered	\$20 copay	Not Covered	\$30 copay	60% of allowable amount after deductible
Major Diagnostics(CT,PET,MRI, MRA & Nuclear Medicine)	70% after Ded	Not Covered	80% after Ded	Not Covered	80% after Ded	60% of allowable amount after deductible
Prescription Benefit - Up to 30-day supply	\$10/\$30/\$30/10% up to \$100	Not Covered	\$10/\$30/\$30/10% up to \$100	Not Covered	\$10/\$30/\$30/10% up to \$100	60% minus the copay
Mail-order	\$0/\$30/\$30	Not Covered	\$0/\$30/\$30	Not Covered	\$0/\$30/\$30	Not Covered



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Medical Rates 2022-2023

HMO Medium Plan

Employee Only	\$29.00
Employee & Spouse	\$386.78
Employee & 1 or 2 Children	\$253.55
Employee & 3 or More Children	\$373.40
Employee & Family	\$610.44

HMO High Plan

Employee Only	\$140.30
Employee & Spouse	\$501.23
Employee & 1 or 2 Children	\$349.13
Employee & 3 or More Children	\$511.39
Employee & Family	\$755.76

PPO Plan

Employee Only	\$402.88
Employee & Spouse	\$760.66
Employee & 1 or 2 Children	\$627.43
Employee & 3 or More Children	\$747.28
Employee & Family	\$984.32

*Donna ISD Contribution is \$550.00 per employee per month.



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Eligibility:

- All Full-Time Employees are eligible for coverage
 - Must enroll within 30 days of hire
- Changes only allowed for new hires, during open enrollment, and within 30 days of qualifying event



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Dependents

You may enroll your eligible dependents in the District's insurance plans

- Your spouse
- Your natural child
- Adopted child
- Your stepchild
- Court-appointed ward

Children must be under age 26 for health insurance.



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Proof of Eligibility

If you're enrolling your dependent(s) under the medical plan, you are required to provide proof of your dependent's eligibility.

- If any dependent is found to be ***ineligible***, will be removed or not added to the medical plan.



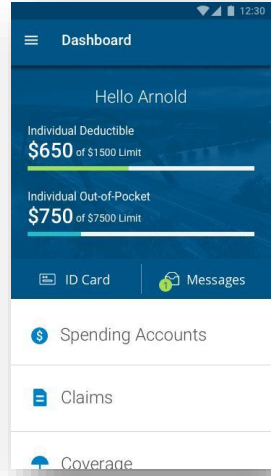
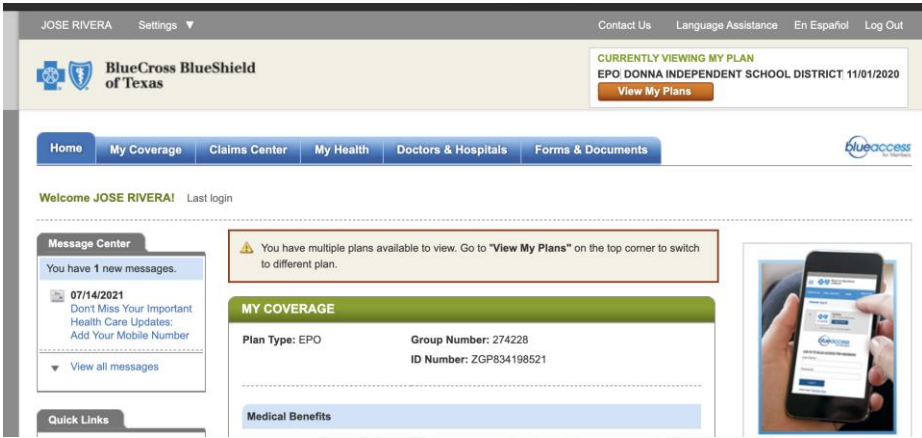
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Portal Features:

- View Claims, download EOBS
- Find In-Network doctors, hospitals and providers.
- Select or change a primary care provider.
- Check costs of doctors and services covered under the plan.
- Download a temporary ID card.
- Confirm prior authorizations and referrals are in place.

BCBSTX Portal and App



App Features:

- Find a doctor, hospital, or urgent care facility
- Access your claims, coverage, and deductible information
- View and email your ID
- Available in Spanish



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Voluntary Products

- Aetna Dental
- Aetna Vision
- Voya Basic and Voluntary Life
- The Standard Disability and Accident Insurance
- Guardian Cancer, Critical Illness, and Hospital Indemnity Insurance
- Texas Republic Universal Life Insurance
- TASC Healthcare FSA and Dependent Care



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Retirement



All full-time District employees are automatically enrolled as of their first day of employment.



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TRS – Cost of Membership

- Defined benefit plan
- Contributions
 - 8% employee



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When can I Retire?

To be eligible for normal-age service retirement, you must meet one of the following conditions:

- You are age 65 with at least five years of service credit, or
- You are at least age 62, you meet the Rule of 80 (your age and years of service credit total at least 80), and
- you have at least five years of service credit

For more information check out
<https://www.trs.texas.gov>



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Planning for Retirement



PLANNING FOR RETIREMENT



STEP
1

10-12 MONTHS prior to retirement:

✓ Use the retirement calculator in *MyTRS*

✓ Form TRS 18 – *Request for Estimate of Retirement Benefits*
Complete and submit

TRS will mail retirement packet within 60 days.

✓ Watch *Member Education and Financial Awareness* videos

✓ Review retirement options

✓ Attend benefits presentation

TRS counselor will provide information you need to know about your benefits.

✓ Purchase *service credit* or *transfer credit*

TRS will provide a *service credit* purchase statement for eligible purchases.

✓ If needed, *schedule an appointment* with a *Benefits Counselor*

TRS counselor will meet with you one-on-one to review your retirement estimate and guide you through the paperwork.

STEP
2

6 MONTHS prior to your retirement date, submit:

✓ Form TRS 30 – *Application for Service Retirement*

TRS processes application for retirement within 31 days of receipt. You will receive a *Retirement Application Acknowledgment* (Form TRS 32).

✓ Driver's license or birth certificate for age verification

✓ Form TRS 228A – *Federal Income Tax Withholding Certificate*

TRS will use this to determine annuity payment Federal Income Tax Withholding.

✓ Form TRS 278 – *Direct Deposit Request*

TRS processes request to ensure your annuity payment is delivered directly to your account.

STEP
3

30-60 DAYS prior to retirement:

✓ If you are currently employed by a TRS-covered entity, notify your employer of your intent to retire/terminate all employment with TRS-covered entities

✓ Form TRS 7 – *Notice of Final Deposit before Retirement and School Official Certification of Salaries* should be given to your employer
Your employer must complete and submit

TRS certifies retirement and annuity payment information. TRS sends a final letter.
Completion time: Usually within 31 days of receipt of all paperwork.

✓ Review and consider available health benefit options



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Contact:

Office of Benefits & Risk Management

956-461-4350

David Mosqueda – Director ext.1427

Melody Piña – Benefits Specialist ext. 1437

Josie Benavidez – Clerk ext. 1428



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