

2021 Benefits Guide

OPEN ENROLLMENT IS OCTOBER 28 - NOVEMBER 11



Here for you. Ready to help.



ENROLLING ONLINE IS EASY

Go to www.katybenefits.org between October 28 and November 11.

- + Use the QUICK LINKS button in the upper right corner.
- + Click on the link ENROLL IN BENEFITS.
- + Look for a personalized confirmation statement in your mail in early December and report any changes or corrections to Benefits Outlook (866-222-KISD [5473]).
- + Check the numbers and verify that your deductions are correct on your first pay stub in January.

DO NOT MISS THE DEADLINE!

Online enrollment ends at **11 p.m. CT** and phone enrollment ends at **7 p.m. CT** on **Wednesday, November 11.**

If you need help enrolling, call a Benefits Outlook specialist at **866-222-KISD (5473)**. English- and Spanish-speaking representatives are available Monday through Friday, 7 a.m. to 7 p.m. CT, except holidays.

Are you and your spouse both Katy ISD employees?

If you and your spouse are both Katy ISD employees and qualify for benefits, you need to know a few things about enrolling:

- + Each of you may have coverage, but you'll need to decide who will cover your qualified dependents.
- + Neither of you can enroll for spouse life coverage, but both of you may have Supplemental Life and AD&D.

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Benefits run on a different schedule. If you enroll during open enrollment, your 2021 coverage begins **January 1** and ends **December 31**. Benefits are one of the few things that do not follow the school calendar.

Welcome

COVID-19 has changed how we live our everyday lives. What has not changed, however, is your commitment to preparing our students for successful futures. We're all in this together, and we're here for you.

Just as you're adapting to a new way of doing things, we have made adjustments to our plan designs based on your feedback. Your benefits have always been focused on making it easier for you to get the care you need, and this year is no different.



CONTACTLESS HEALTHCARE

RediMD

RediMD lets you speak with a medical professional through your computer, tablet, smartphone or over the phone, day or night. It is free for medical plan participants.

24/7 Nurse Line

The Nurse Line is your direct connection to a registered nurse who can help you find the health answers you need. It is available free of charge to medical plan participants.

MENTAL HEALTHCARE

EAP

Your employee assistance program (EAP) helps you resolve common personal issues before they take their toll on you. The EAP is available to all employees, dependents, family members and household members, whether you participate in a Katy ISD medical plan or not.

Mental Health Coverage

Our medical plan covers visits to mental health providers at the same rates that you'll pay to see other medical doctors.

QUICK, CLEAR ANSWERS ABOUT YOUR BENEFITS

When you have a question about using your benefits, we want to help you find an answer. Just give a Benefits Outlook specialist a call at 866-222-KISD (5473). English- and Spanish-speaking representatives are available Monday through Friday, 7 a.m. to 7 p.m. CT, except holidays. And you can always find information on our website, www.katybenefits.org.



What's Changing

Introducing a new consumer-driven health plan

If you're looking for lower premiums and pay-as-you-go healthcare, our High Deductible Health Plan (HDHP) could be a great choice for you. See if it is right for you on page 11.



A new Health Savings Account will help you manage what you pay

Any employee who enrolls in the HDHP will be eligible to sign up for a Health Savings Account (HSA). You'll be able to deposit money to this HSA right from your paycheck—meaning no hassle and no taxes paid on these deposits. Learn more on page 19.



New Life Benefits

During open enrollment, any eligible employee can enroll for up to \$300,000 with no medical questions asked. Spouse life coverage will now continue beyond age 65. For updated rates, see page 21.

What's Staying the Same

Aetna is still administering our three health plans

We are still partnering with Aetna to provide your medical benefits. Learn more about these plans on page 11.

RediMD is free and remains ready to help

When you enroll in a Katy ISD medical plan, RediMD lets you see a doctor anytime, anywhere, and it won't even cost you a copay. See how to sign up and use RediMD on page 16.

The EAP continues to be here for you

When you're facing stress, depression or hardship, the EAP can be a great first step toward feeling better.

New limit on Flexible Spending Account deposits

This year, you can deposit more into your Flexible Spending Account (FSA). But remember, you need to reenroll in your FSA every year. See what else you should know about FSAs on page 19.

Compare Your Options...

Since medical plans have changed this year, we strongly recommend that you review the details of these new plans before enrolling. This is especially important since this year's new HDHP offers you an HSA option but with higher deductibles.



...and Make a Choice

If you do not enroll by November 11, you will only have Basic Life and EAP coverage effective January 1, 2021. **Your choices for this year will not be automatically renewed for 2021.**



Three ways to See Your 2020 Coverage

If you want to review your 2020 coverage before making decisions about 2021, you have three ways to do so:

- 1** Go to **www.katybenefits.org**, click on QUICK LINKS on the upper right corner, then click on ENROLL IN BENEFITS. If you are logged in to the Katy ISD network, this should take you to your own benefits screen. Look for the View Your Benefits tile, then click on CURRENT BENEFITS.
- 2** On **MyKaty Cloud**, under Staff, click on the Benefits tile, then five new tiles will appear. Click on the Enroll tile, which takes you to your benefits screen. Look for the View Your Benefits tile, then click on CURRENT BENEFITS.
- 3** Call Benefits Outlook at **866-222-KISD (5473)** and a representative can assist you.



Different Medical Plans for Different Needs

Katy ISD is offering three plans this year, each with different features. To make sure you're selecting the right plan for your needs, read the following pages closely. Do not hesitate to call Benefits Outlook at 866-222-KISD (5473) if you have any questions.



Memorial Hermann ACO. If you are interested in seeing only Memorial Hermann doctors, this plan will give you just what you need. The network is made up of ONLY Memorial Hermann doctors and facilities.

HDHP (High Deductible Health Plan). Our HDHP plan offers a trade-off: You'll pay lower premiums every month, but you'll have a higher deductible to meet before the plan begins paying for medical and prescription services. If you want to be able to manage your medical spending more closely, this could be the plan for you. Under this plan, you are eligible to enroll in HSA.

Choice POS II. Our Choice POS II plan offers a broad network. If you love your doctors but can only find coverage for them in this network, this is the plan for you.

Make Sure Your Doctor is in Network

Seeing an out-of-network doctor is almost always going to cost you more than seeing an in-network doctor. To see what doctors are available with these medical plans, visit **www.katybenefits.org/find-a-network-provider**.



Medical Plan Comparison Chart

		Memorial Hermann ACO	HDHP (High Deductible Health Plan)	Choice POS II
RATES ARE PER PAY PERIOD, based on 24 paychecks per year.				
Employee Only		\$46.00	\$32.00	\$67.00
Employee + Spouse		\$262.00	\$235.00	\$325.00
Employee + Child(ren)		\$168.00	\$145.00	\$213.00
Employee + Family		\$348.00	\$303.00	\$433.00
PLAN LIMITS				
Annual in-network deductible	Individual	\$1,750	\$5,000	\$2,250
	Family	\$3,500	\$10,000	\$4,500
Annual out-of-pocket max (includes all medical and pharmacy deductibles, copays and coinsurance)	Individual	\$4,500	\$5,000	\$5,500
	Family	\$9,000	\$10,000	\$11,000
YOUR COST FOR IN-NETWORK COVERED SERVICES				
Preventive		Free	Free	Free
Office Visit	PCP	20% after deductible	0% after deductible	25% after deductible
	Non-designated specialists (NDS) ¹	25% after deductible	0% after deductible	25% after deductible
	Designated specialists	25% after deductible	0% after deductible	25% after deductible
Inpatient – hospital (pre-certification required)		20% after deductible	0% after deductible	25% after deductible
Outpatient – hospital (pre-certification required)		20% after deductible	0% after deductible	25% after deductible
Outpatient – freestanding and surgical center (pre-certification required)		20% after deductible	0% after deductible	25% after deductible

¹ These are in-network specialists who are not in the designated specialty areas.

Premiums are all per paycheck amounts.

Medical Plan Comparison Chart

			Memorial Hermann ACO	HDHP (High Deductible Health Plan)	Choice POS II
YOUR COST FOR IN-NETWORK COVERED SERVICES (Cont'd)					
Emergency Care			50% after \$250 copay; after deductible; waived if admitted	0% after deductible	50% after \$250 copay; after deductible; waived if admitted
Urgent Care Facility			20% after deductible	0% after deductible	25% after deductible
Lab, X-Ray, diagnostic mammogram, diagnostic scans (MRI, MRA, CAT, PET)	Outpatient hospital		20% after deductible	0% after deductible	25% after deductible
	Freestanding facility, independent lab		20% after deductible	0% after deductible	25% after deductible
Maternity – delivery			20% after deductible	0% after deductible	25% after deductible
Mental health and substance abuse (inpatient and outpatient)			20% after deductible	0% after deductible	25% after deductible
PRESCRIPTION					
Annual prescription deductibles ²	Generic		\$0	Shared deductible (medical and prescription) \$5,000 Individual / \$10,000 Family	\$0
	Brand		\$200		\$200
Prescription drug (30-day retail)	Generic		\$20		\$20
	Preferred brand		\$40		\$40
	Nonpreferred brand		\$80		\$80
Prescription drug (90-day mail or retail)	Generic		\$40		\$40
	Preferred brand		\$100		\$100
	Nonpreferred brand		\$200		\$200

²The deductible applies once per year per person and a copay may also be requested.

FREE RESOURCES

Take Advantage of Great, Free Resources.

FREE TO ALL EMPLOYEES

- + **24/7 Nurse Line** — For help from a registered nurse day or night, call 800-556-1555.
- + **Beacon Health EAP** — Available to all employees and their families. For free and confidential 24-hour support for all kinds of personal challenges, call 877-694-9281.

FREE TO MEDICAL PLAN MEMBERS

- + **Aetna Member Payment Estimator** — Go to Benefits Outlook and click the Aetna Navigator quick link to use the Member Payment Estimator. This is where you can compare cost estimates for more than 550 common services and procedures, from office visits and lab tests to high-tech scans, surgeries and more.
- + **Diabetes management program through Livongo** — This program combines advanced technology with coaching and support for your diabetes at no cost to you with coverage through the Katy ISD medical plan.
- + **RediMD** — Katy ISD employees and their covered dependents who are enrolled in a Katy ISD medical plan can see a board-certified physician via video conference, over the phone, or online. For a **\$0 copay**, you can avoid the inconvenience and expense of an emergency room or urgent care clinic.
RediMD visits are available from work or home 24/7 by phone at 866-989-CURE (2873), option 2.

Your Prescription Drug Benefits

Every one of our medical plans include prescription drug benefits through Express Scripts. Coverage is available at participating pharmacies and through mail order.



How to Fill Your Prescriptions

If you are enrolled in either **Memorial Hermann ACO** or **Choice POS II plans**, you pay a \$20 copay with no deductible for short-term prescription generic drugs. For brand-name drugs, you have an annual \$200 per-person prescription drug deductible. After you meet this deductible, you pay the lesser of the actual drug cost or a copay for each prescription. You can save money by purchasing 90-day supplies of your maintenance medications through the Express Scripts mail service or at a local retail partner. These include Kroger, Costco, HEB, Randalls, and Walmart. (Please note: CVS and Walgreens are not 90-day retailers.)

You can place your order online, by phone or by mail. Ask your physician for a 30-day prescription for your initial fill(s) and a second prescription for a 90-day supply and refills for up to one year, if appropriate, so you can take advantage of these savings.

The new High Deductible Health Plan (HDHP) has different prescription drug coverages. This plan has no copays nor does it include any no-cost prescription. The cost of the prescriptions are combined with medical plan costs to create one annual deductible of \$5,000(individual)/\$10,000(family). Until the employee has met the \$5,000 deductible (combining both medical and prescription charges), the employee must pay 100% of the cost of the prescription drugs as well as any medical charges. Once the employee has reached the deductible of \$5,000/\$10,000, all charges are then paid at 100%. That includes all medical as well as prescription costs.

Pay \$0 for Prescriptions

As long as you are enrolled in the Memorial Hermann ACO and Choice POS II medical plans, generic drugs for high blood pressure, high cholesterol, asthma, or diabetes (including injectable insulin) remain available at no cost to you. You will need to purchase 90-day supplies through Express Scripts or at an Express Scripts retail pharmacy partner.

Save on Specialty Drugs

For specialty drugs, which are available only in a 30-day supply, use the Express Scripts specialty mail program or Accredo. SaveonSP is a program that covers certain specialty medications and ensures that, once you are enrolled and eligibility is confirmed, you have no financial responsibility for those medications.

Have questions? Call Express Scripts at 855-712-0333 to get started.

PetRx

Inside Rx Pets is a pet medication prescription savings program designed to combat the high cost of human medications prescribed for pets. The program delivers average savings of 75% off generics and up to 15% off brand medications. The program protects pet parents when they're prescribed common medications such as insulin, antibiotics and anti-inflammatory drugs, as well as for seizure and glaucoma.



Set Aside Money to Help Pay for Your Healthcare Expenses

Flexible Spending Accounts (FSAs) allow you to set money aside pre-tax to pay for eligible medical or dependent day care expenses. You decide ahead of time how much you want to set aside, but any unspent funds will be lost. For 2021, the IRS will allow you to contribute up to \$2,750 to a healthcare FSA and \$5,000 to a dependent day care FSA.



Have questions? Call First Financial Administrators, Inc. at 866-853-3539.

Health Savings Accounts (HSAs). Every pay period, a small portion of your check will be deposited pre-tax into an interest-bearing HSA. You will receive a debit card so that you can use your saved funds on out-of-pocket medical expenses, such as your deductible, co-payments for medical care and prescription drugs, or vision and dental care bills.

Have questions? Call Gulf Coast Educators Credit Union at 281-436-5499.

Dental Plans

Katy ISD offers two dental plans. While both pay 100% of the cost for preventive care, the plans differ in coverages depending on the services you need and the dentist you see.



Dental HMO

You'll select a primary care dentist to provide your dental care. Only in-network services are offered. Copays are specified, so costs will be more predictable.

Dental PPO

You'll pay a deductible for basic, major and orthodontic care. You can visit any dentist you choose—but using an in-network dentist can save you money.

	Dental HMO	Dental PPO
Employee Only	\$7.27	\$24.00
Employee + Spouse	\$13.62	\$48.71
Employee + Child(ren)	\$10.35	\$43.68
Employee + Family	\$17.79	\$61.56

Have Questions? Call Guardian at 800-273-3330 for DHMO or 800-541-7846 for PPO.



Vision Plan

Katy ISD offers one vision coverage plan that provides a mix of independent and retail ophthalmologists, optometrists, and opticians for your eye care needs.



Employee Only	\$4.74
Employee + 1	\$7.97
Employee + Family	\$11.99

Have Questions? Call Avesis at 800-828-9341.

Life and Accidental Death and Dismemberment Coverage

Life insurance is paid to your beneficiaries if you die while covered by the plan. AD&D benefits are paid to you or your beneficiary if you have a covered loss that is the direct result of an accident. Katy ISD provides a basic level of coverage for all benefits-eligible employees (\$20,000 each for both life and AD&D for most employees) at no charge. You can purchase additional coverage for yourself, your spouse and your children.



Supplemental Life

For 2021 open enrollment, guaranteed issue amount is \$300,000 with no medical questions asked. A new employee is also approved a guaranteed issue amount of \$300,000.

SUPPLEMENTAL LIFE AND AD&D (rates are per \$10,000)										
Your Age January 1 of plan year	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
	\$0.30	\$0.35	\$0.40	\$0.45	\$0.65	\$0.90	\$1.30	\$2.00	\$2.95	\$4.65

Have questions or filing a claim? Call Risk Management Dept. at 281-396-2241.

NOTE: Rates shown for all plans shown on pages 18–23 are per pay period based on 24 paychecks per year.

Spouse Life

Guaranteed issue of \$35,000 for 2021 open enrollment.

Spouse Age January 1 of plan year		<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Benefit Level	\$10,000	\$0.20	\$0.25	\$0.30	\$0.35	\$0.55	\$0.80	\$1.20	\$1.90	\$2.85	\$4.55
	\$20,000	\$0.40	\$0.50	\$0.60	\$0.70	\$1.10	\$1.60	\$2.40	\$3.80	\$5.70	\$9.10
	\$35,000	\$0.70	\$0.88	\$1.05	\$1.23	\$1.93	\$2.80	\$4.20	\$6.65	\$9.98	\$15.93

Child Life

Benefit Level	Rates
\$5,000	\$0.20
\$10,000	\$0.40

Disability Coverage

This coverage pays a weekly or monthly benefit (after a set elimination period) if you are disabled or unable to work due to an injury, illness or pregnancy. No Evidence of Insurability (EOI) is required to enroll or increase coverage.



14-day waiting period	\$1.19 per \$100 frozen* salary
90-day waiting period	\$0.53 per \$100 frozen* salary

*Annual salary is frozen every October of the previous plan year. This is the amount your premiums are based on.

Have questions? Call MetLife at 866-729-9201.

NOTE: Rates shown for all plans shown on pages 18-23 are per pay period based on 24 paychecks per year.

Legal Protection Plan

This plan provides a comprehensive legal solution to the employee and all eligible dependents through their proprietary network of provider law firms. Covered services include advice and consultation, family and domestic-related services, finance, will and estate planning, motor vehicle, etc.



Employee	\$7.25
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Have questions? Call LegalShield at 888-807-0407.

Identity Theft Protection

This plan provides comprehensive identity theft monitoring, credit monitoring and restoration service that will save you time, money and stress if your identity is compromised.



Employee Only	\$3.97
Family	\$6.97

Have questions? Call InfoArmor 800-789-2720.



Accident Insurance

Accident insurance supplements your medical plan in case of an accidental injury.



Employee Only	\$6.80
Employee + Spouse	\$11.62
Employee + Child(ren)	\$12.22
Employee + Family	\$17.04

Have questions? Call Chubb at 866-445-8874.

Emergency Transport

This benefit covers a portion of out-of-pocket expenses for both ground and air emergency transportation.



	Emergent Plus	Platinum
Employee + Family	\$7.00	\$19.50

Have questions? Call MASA at 800-423-3266.

NOTE: Rates shown for all plans shown on pages 18–23 are per pay period based on 24 paychecks per year.

Hospital Indemnity

Hospital Indemnity insurance supplements your medical plan. You receive cash benefits based on your covered sickness or injury, treatments and services. The benefits are paid directly to you, so you decide how to use your benefits.



Employee Only	\$12.36
Employee + Spouse	\$21.71
Employee + Child(ren)	\$19.35
Employee + Family	\$28.70

Have questions? Call Guardian at 800-268-2525.

Critical Illness

Critical Illness insurance complements your medical plan, no matter what type of coverage you have. You receive cash benefits based on each eligible diagnosis. The benefits are paid directly to you, so you decide how to use them.



		Your age January 1 of plan year					
		<30	30 - 39	40 - 49	50 - 59	60 - 69	70+
Employee Only	\$10,000	\$3.15	\$4.45	\$8.30	\$14.75	\$22.40	\$43.50
	\$20,000	\$6.30	\$8.90	\$16.60	\$29.50	\$44.80	\$87.00
	\$30,000	\$9.45	\$13.35	\$24.90	\$44.25	\$67.20	\$130.50
Spouse	\$5,000	\$1.55	\$2.23	\$4.15	\$7.38	\$11.20	\$21.73
	\$10,000	\$3.10	\$4.45	\$8.30	\$14.75	\$22.40	\$43.45
	\$15,000	\$4.65	\$6.68	\$12.45	\$22.13	\$33.60	\$65.18

Have questions? Call Guardian at 800-268-2525.

Contact Information

If you have specific questions about a benefit plan, please contact the administrator listed below. For additional benefit questions, call the Risk Management Department at 281-396-2241.

	Administrator	Phone	Website
BENEFITS			
24/7 Nurse Line	Aetna	800-556-1555	
Accident Insurance	Chubb	866-445-8874	www.chubbworkplacebenefits.com
COBRA	WageWorks/ Health Equity	800-526-2720	benedirect.wageworks.com
Critical Illness	Guardian	800-268-2525	www.guardiananytime.com
Dental HMO	Guardian	800-273-3330	www.guardiananytime.com
Dental PPO	Guardian	800-541-7846	www.guardiananytime.com
Direct Bill	Payflex	855-899-5049	https://www.adpdirectbill.payflex.com
Disability	MetLife	866-729-9201	www.mybenefits.metlife.com
Emergency Transport	MASA	800-423-3226	www.masamts.com
Employee Assistance Program (EAP)	Beacon Health	877-694-9281	www.achievesolutions.net/tisdkaty
Flexible Spending Accounts	First Financial Administrators	866-853-3539	ffa.wealthcareportal.com
Health Savings Accounts	Gulf Coast Educators	281-436-5499	www.katyisdhsa.com
Hospital Indemnity	Guardian	800-268-2525	www.guardiananytime.com
Identity Theft Protection	InfoArmor	800-789-2720	www.infoarmor.com/katyisd
Legal Plan	LegalShield	888-807-0407	https://benefits.legalshield.com/katy
Life and AD&D	Risk Management Department	281-396-2241	
Medical	Aetna	877-224-6857	www.aetna.com
PetRx	Inside Rx Pets by Express Scripts	800-722-8979	www.insiderxpets.com
Prescription	Express Scripts	855-712-0333	www.express-scripts.com
Telemedicine	RediMD	866-989-CURE (2873)	www.redimd.com
Vision	Avesis	800-828-9341	www.avesis.com



Disclaimer

This guide provides an overview of your benefits options. The complete provisions of the plans, including legislated benefits, exclusions and limitations, are set forth in the plan documents or insurance contracts. If the information in this guide is not consistent with the plan documents or insurance contracts or state and federal regulations, the plan documents, insurance contracts and state and federal regulations will prevail. This guide is not intended as a contract of employment or a guarantee of current or future employment. This enrollment guide constitutes a summary of material changes for the 2021 plan year. Please share these materials with your covered family members.



There when you need us.