

Cross Roads ISD

Plan Year: September 1, 2010 – August 31, 2011
Gentry Financial Group

Disability *Offered through Standard (NEW COMPANY)*

OPEN ENROLLMENT-GUARANTEED ISSUE Disability insurance is one of the more important benefits because it protects your most valuable asset – your paycheck. Once you have exhausted your sick days an extended absence could leave you with no income. You may select a plan that will pay up to 2/3 of your gross annual salary. **Pre-existing conditions are waived for the first 90 days of any claim!!**

Term Life *Offered through MetLife*

Group term life plan that allows you to purchase extra term life insurance coverage for yourself, spouse or children. Life insurance is available from a minimum of \$20,000 to a maximum of 5 times your basic annual earnings. **Guaranteed Issue amounts for new employees: 100K for employee; 25K for spouse; 10K for children**

Dental *Offered through MetLife*

Preventive services, including 2 visits per year, are paid at 100%. Basic services such as fillings are paid at 80% and major services like crowns and root canals are paid at 50%. The maximum benefit for each person covered is \$1000 per year. A \$50 deductible applies to basic and major services. Orthodontic Services, including adults, are also covered up to \$1500. You may select your own dentist.

Monthly rates are:

Employee Only	\$25.87	Employee & Spouse	\$59.85
Employee & Child(ren)	\$59.23	Employee & Family	\$89.96

Vision *Offered through Block Vision (visit www.blockvision.com for providers)*

The vision plan provides the most benefit when using in-network providers. The plan will pay for an annual eye exam in full. Standard lenses are paid in full every 12 months. There is a \$150 allowance towards frames. A \$175 allowance for contacts can be substituted for lenses every plan year. There is a \$10 co-pay for the exam and for the lenses and frames.

Monthly rates are:

Employee Only	\$8.60	Employee & Spouse	\$14.65
Employee & Child(ren)	\$15.50	Employee and Family	\$23.25

Cancer *Offered through Loyal American*

Cancer occurs now in 1 out of 3 people. This policy pays benefits directly to you and your family for cancer-related costs. This coverage pays in addition to other insurance you may have. This plan provides an annual \$75 wellness benefit. These extra benefits help fill in the gaps left by your health insurance coverage.

Permanent Life *Offered through Texas Life Insurance*

Permanent life coverage is a personally owned, individual insurance policy to age 100 that can never be canceled or reduced as long as you pay the premiums. The policy continues even after you retire or terminate employment. Coverage is subject to limited underwriting requirements.

Flexible Spending Accounts *Offered through TASC*

Medical Reimbursement Accounts for out-of-pocket medical expenses AND Dependent Care Reimbursement Accounts for childcare costs are available. You use pre-tax dollars to pay common costs and save money.