

EMPLOYEE BENEFITS
HANDBOOK



Notice to Employees and Covered Dependents

The Abilene Independent School District strives to provide its employees with a full range of benefits. This booklet has been prepared to inform employees of the various insurance plans offered by the District and other benefits and programs available to employees and dependents. Because of the summary nature of this booklet, employees and dependents should refer to the *Employee Benefit Guide*, literature from the individual insurance companies offering supplemental group health insurance, appropriate school board policies, and/or appropriate federal or state laws for complete details and information concerning the benefits described herein. The information contained in this handbook should not be construed as supplanting or superseding any information contained in a Plan Document referenced above.

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BASIC MEDICAL BENEFITS

The Abilene Independent School District (AISD) medical plan provider is TRS-ActiveCare, which is a statewide health care benefits program for employees of school districts, charter schools, regional educational service centers and other educational districts. Abilene ISD has also made available alternative medical plans offered through Texas Schools Health Benefits Program (TSHBP).

To be eligible for TRS-ActiveCare coverage an employee must be employed by a participating district and be either an active contributing TRS member or employed 10 or more regularly scheduled hours each week. Employees **not eligible** for TRS-ActiveCare coverage are:

State of Texas employees

Higher education employees or retirees

TRS retirees, receiving or who declined coverage under TRS-Care

To be eligible for TSHBP coverage an employee must be employed by a participating district and be an active contributing TRS member. Only employees actively contributing to TRS will be eligible for the district contribution toward the medical insurance. TRS-ActiveCare offers 4 different plans to choose from plus an HMO option. TSHBP offers a high deductible and a co-pay plan.

Combined Premiums for Families

If both you and your spouse work for a school district that is participating in TRS-ActiveCare or TSHBP, the premium and district contribution(s) can be combined as described below. This arrangement will work if the entire family will be covered on the same medical plan. If one person needs a different medical plan, the premium and district contribution(s) cannot be combined. Also, this only applies when both spouses are eligible employees.

Premiums and district contribution(s) can be combined on any of the TRS-ActiveCare or TSHBP medical plans when Employee & Spouse or Family coverage is selected. Each family must decide whether this arrangement will benefit their personal situation.

If both spouses work for Abilene ISD:

1. One employee would enroll in the family coverage, and cover the spouse as a dependent.
2. The employee, who is covered as a dependent spouse, would then complete their enrollment and decline medical coverage.
3. When both spouses are eligible for the district contribution, the contribution for both would be applied towards the premium. (If you are covering a spouse who would not be eligible for the district contribution on their own, only one district contribution will be applied towards the premium.)
4. The remaining cost of the premium will be deducted from the paycheck of the employee who elected the family coverage.

Example: (WT Blue Essential HMO Family Coverage combining funds)

Abilene ISD Employee #1 Elects Family Coverage		Abilene ISD Employee # 2 Declines Family Coverage	
WT Blue Essential HMO (E&F)	\$1,370.12		\$0
District Contribution \$410 X 2=	<u>-820.00</u>		\$0
Monthly Premium Due	\$550.12		\$0

If one spouse works for Abilene ISD and their spouse works for another participating school district:

1. One employee would enroll in the family coverage, and cover the spouse as a dependent. It does not matter which employee selects the family coverage.
2. The employee, who is covered as a dependent spouse, would then complete their enrollment and decline TRS-ActiveCare coverage.
3. The premium will be split in half between the two employees.
4. The district contribution that is allowed for each employee would be applied towards their portion of the premium.
5. The remaining cost of the premium will be deducted from each employee’s paycheck.

Important: Splitting premiums between employees who work for different school districts *will not happen automatically*. **You must notify the Abilene ISD Benefits office if you wish to split the premium.**

Example: (TRS ActiveCare Primary+ Family Coverage)

	Abilene ISD Employee
Family Premium for TRS AC Primary+ (E&F)	\$1,588.00
50% Split Charged to Each Employee	\$ 794.00
District Contribution for AISD Employee	\$ 410.00
Premium Due From AISD Employee	\$ 384.00

Note: *Split Premium option is only available for the TRS ActiveCare plans. TSHBP does not participate in split premiums.*

For more information log on to www.trs.state.tx.us/trs-activecare. Health plan booklets can be downloaded from the TRS website.

Employees must complete their insurance enrollment online at <https://my.tb360.com/abileneisd> within 31 days from the actively-at-work-date, even if you are declining coverage.

A new employee who is a TRS member on his or her actively-at-work date and enrolls for coverage with 31 days after the actively-at-work date may choose for the insurance to begin on the actively-at-work date or the first of the month following the employee’s actively-at-work date. Premium is billed for the full month in which coverage begins.

WORKERS' COMPENSATION INSURANCE

All employers of labor in Texas having one or more employees are subject to the Workers' Compensation Act. The Act applies only to physical injuries sustained while in the course of employment. It does not apply to natural illnesses, which are not caused or aggravated by physical injury. This means that at the time of injury the employee must have been engaged in duties for the AISD.

An employee, having sustained a job-related injury, and who must be off work, shall be placed on family medical leave if eligible while recovering.

If an employee is injured on the job, report the injury to a supervisor at once. An injury report must be filled out and sent to the Personnel Office. If the injury requires that a doctor be seen, please advise a supervisor before doing so unless it is an emergency type injury. If this is the case, have someone else notify a supervisor as soon as possible. An employee or a person acting on the employee’s behalf must notify the employer of an injury or illness not later than the 30th day after the date on which the injury occurs or the date the employee knew or should have known of an illness, unless the Division determines that good cause existed for failure to provide timely notice. Claims are handled by Edwards Claim Administration.

TAX SHELTERED ANNUITIES 403(b) and 457(b) and TAX DEFERRED ROTHs

Without exception, all employees are allowed to participate in the district’s qualified investment program. Employees may enter into salary reduction agreements for qualified investment products as approved by the Internal Revenue Service, such as 403(b) & 457(b) and ROTH 403(b) & 457(b).

Abilene ISD’s third party administrator (TPA) for investments is TCG Administrators, 900 S. Capital of Texas Hwy, Suite 350, Austin, TX 78746

Customer service: 800-943-9179, Fax: 888-989-9247
Web page: www.region10rams.org
Email: 457b@tcgservices.com or 403b@tcgservices.com

LOCAL SICK LEAVE

When employed for the full year, an employee will earn local sick leave with no limit on accumulation according to the following schedule:

10 month employees (179-197 days)	5 days per year
11 month employees (198-215 days)	6 days per year
12 month employees (216 or more days)	7 days per year

Local sick leave days may be used for personal illness, illness of an immediate family member, or death of a family member.

A "workday" for purposes of accumulation, use, or recording shall mean the number of hours per day associated with the employee's usual work assignment, whether full-time or part-time. Employees shall be charged sick leave as used, even if a substitute is not employed.

STATE PERSONAL LEAVE

When employed for the full year, an employee shall earn 5 workdays of state personal leave per year with no limit on accumulation. State personal leave may be taken anytime during the school year for any reason.

The only exception, per AISD Board Policy, is that an employee may not use more than 5 days of accumulated state personal leave in any **one** semester for *personal business*.

For additional information concerning leave policy, refer to Policy DEC (Local) and DEC (Legal) in the AISD Board Policy Manual on your campus or contact the Employee Benefits Office.

SICK LEAVE BANK

The purpose of the Sick Leave Bank (The “Bank”) is to provide additional sick leave days to members of the Bank in the event of unexpected critical illness, surgery, or temporary disability, which prevents the member from performing the duties of his/her position for 5 days or more. Days may be requested from the Bank only after the member has **exhausted** all accumulated leave days, including state and local days, comp-time and vacation days (if applicable). Employees may also be granted sick leave days from the Bank to care for immediate family members (spouse, child, mother, father) who have a critical illness or other disability. However, conditions known to exist by the employee on or before joining the Bank will not be covered under provisions of the Bank.

All employees eligible for sick leave are eligible for membership. The enrollment period for current employees is July 1 through September 30. Employees hired after August 31 will be eligible for membership at the time of employment, if the employee will accrue at least 3 days of **local** sick leave before the end of his/her contract year.

To become a member of the Bank, an employee must contribute 3 days from his/her accrued or anticipated local sick leave for the current school year. The 3 days donated become the property of the Bank and **will not** be returned to the employee, even upon cancellation of membership or termination of employment. This is a one-time donation, unless you use days from the Bank at some point. If you use days from the Bank, then you will be asked at the beginning of your next contract period if you want to contribute 3 more days to rejoin the Bank.

Days from the Bank will be granted for illness, injury, surgery, or other disability, which **necessitates an absence from work for 5 consecutive days or longer**. Members will be eligible to receive days from the Bank after they have used all of their accrued leave days, comp-time and vacation days (if applicable). In the case of chemotherapy for cancer treatment, days may be granted for a 1 to 4 day absence. The maximum number of Bank days that may be granted to an employee during the *employee’s contract year* will be 30 days at the member’s full daily rate. After the 30 days have been granted, and the employee has been docked five days, an employee may be eligible to receive an additional 20 days of sick leave at a reduced rate. Only the cost of the substitute, or an **equal fractional amount for those not having substitutes**, will be docked for any additional days granted.

When needing days for an immediate family member, the employee must first use all his/her state and local days, comp-time and vacation days (if applicable). The employee will then be docked for 5 days. He/She may request up to, but not to exceed, 20 days of leave. The cost of a substitute, or an equal fractional amount for those not having substitutes, will be deducted from the pay granted.

Members of the Bank who are absent for pregnancy, delivery, and maternity leave, will be eligible to apply for 3 sick leave days from the Bank. Complications of pregnancy or delivery may be considered as any other unexpected critical illness assuming it meets that criterion.

A contributing member will lose the right to utilize the benefits of the Bank by terminating employment with AISD or canceling membership on the proper form at any time.

A member who requests days from the Bank must submit an *Employee’s Sick Leave Bank Request* application to the Employee Benefits Office **within 30 work days after returning to duty**. To request an additional 20 days of leave at a reduced rate the member must submit an *Employee’s Sick Leave Bank Request* application **within 30 days of returning to duty**. **Both applications can be obtained in the Employee Benefits Office.**

An applicant may be required to undergo a medical review by a second opinion physician of the Sick Leave Bank Board of Director's choice at any time, at the expense of the AISD, upon approval by the Associate Superintendent for Personnel.

Any questions concerning membership, regulations, or application for sick leave days that are not specifically covered by the Sick Leave Bank Plan should be submitted to the Board of Directors who will make a recommendation to the Associate Superintendent for Legal & Human Resources for a final decision.

FAMILY MEDICAL LEAVE ACT

An employee who has been employed by the District for at least 12 months and who has worked at least 1,250 hours during the previous 12 month period shall be entitled to a total of 12 work weeks of leave without loss of employment during any 12-month period for one or more of the following reasons:

1. An employee's serious health condition. A serious health condition is one for which a physician has determined the employee is unable to perform the functions of his/her position as a result of that condition.
2. A birth or adoption, including placement for foster care, of the employee's child, provided the leave is taken within 12 months of the event. By agreement between the employee and the District, this leave may be taken intermittently or on a reduced leave schedule.
3. To care for the employee's spouse, child, or parent, if the spouse, child, or parent has a serious health condition.
4. Because of a qualifying exigency arising out of the fact that your spouse, son, daughter, or parent is on active duty or called to active status in support of a contingency operation as a member of the National Guard or Reserve.
5. Because you are the spouse, son, daughter, parent or next of kin of a covered service member with a serious injury or illness.

NOTE: The District may require, at 30-day intervals, a medical certification of the illness or disability. For information on other leaves, contact the Personnel Office.

COURT APPEARANCES

Absences due to compliance with a valid subpoena or for jury duty shall be fully compensated by the District and shall not be deducted from the employee's pay or leave balance.

COBRA INSURANCE

The federal government enacted the Consolidated Omnibus Reconciliation Act of 1985 (COBRA) to allow certain individuals the option of continuing group medical insurance under specified conditions. The employee and dependents are eligible to continue insurance for up to 18 months when termination of insurance is due to a reduction in hours worked or termination of employment. Dependents are eligible to continue insurance for either 18 or 36 months upon the occurrence of the following events:

1. The spouse and children upon the termination or reduction of hours of the employee
2. The spouse and children upon the death of the covered employee;
3. The spouse, upon divorce or legal separation from the employee;
4. The spouse and children of Medicare-eligible employees, when the employee ceases to participate in the employer-sponsored plan; and,
5. Dependent children, when they cease to be dependent children under the definition in the policy.

The insurance will not be continued beyond any of the following dates:

1. The date on which the employer ceases to provide a group health plan to its employees. If a group health insurance policy ceases to be in force it is the employer's obligation to allow the employee and covered dependents to continue coverage under any replacing group policy or policies;
2. The date the premium is not paid by the individual;
3. The date the individual becomes covered under a group health plan or is entitled to Medicare benefits; and,
4. The date a spouse remarries or becomes covered under another group health plan.

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. When the qualifying event is the end of employment or reduction of hours of employment, death of the employee, in the event of retired employee health coverage, commencement of a proceeding in bankruptcy with respect to the employer, or the employee's becoming entitled to Medicare benefits (under Part A, Part B, or both), the employer must notify the Plan Administrator of the qualifying event.

FINANCIAL PLANNING

CREDIT UNION

A variety of alternatives allow the individual employee to have a flexible approach to financial planning. One of the most popular benefits is access to the Abilene Teachers Federal Credit Union. The Credit Union offers a wide range of banking services including low interest loans, several types of checking and savings accounts, and automated teller machines. For further information contact the Credit Union office at 677-2274 or www.abileneteachersfcu.org.

PAYROLL DEDUCTION

Employees may use payroll deduction for organization dues, United Way contributions. Contact the Payroll Department to authorize a payroll deduction for any of these purposes. Contact the Employee Benefits Office to authorize a payroll deduction for supplementary insurance or Tax Sheltered Annuities.

TEACHER RETIREMENT SYSTEM

TRS membership begins on your first day of eligible employment with a TRS-covered employer.

As a TRS member, you contribute 7.7 percent of your eligible compensation as your share of the funding for your retirement plan benefits (including disability retirement and death benefits). Your employer is required to deduct the contributions from your salary on a pre-tax basis and forward them directly to TRS for each month of eligible employment. Membership in TRS is a condition of employment for employees of public schools unless excluded from membership by law; participation in TRS cannot be waived.

Information on retirement procedures is available in the Benefits Office. Additional inquiries should be addressed to Teacher Retirement System of Texas, 1000 Red River Street, Austin, TX 78701.

For more information visit the TRS website at www.trs.texas.gov or call 1-800-223-8778.

SERVICES AVAILABLE THROUGH THE EMPLOYEE BENEFITS OFFICE

The Employee Benefits Office is located in the Administration Building. If you have any questions or concerns, contact the Employee Benefits Office by calling 677-1444 Ext: 8990. The Employee Benefits staff will be happy to help you with the following:

Employee Insurance

Tax Sheltered Accounts

Flexible Compensation

Supplemental Insurance Policies

Sick Leave Bank Request

TRS Retirement Counseling

SERVICES AVAILABLE THROUGH THE HUMAN RESOURCES DEPARTMENT

The Human Resources Department is located in the Administration Building. If you have questions or concerns, contact that office by calling 677-1444.

Employee Applications

Employee Contracts and Evaluations

Service Records

Teacher Certification

Leaves of Absence

EMPLOYEE BENEFITS DIRECTORY

Administration	677-1444
Associate Superintendent for Human Resources	676-1444 Ext: 3320
Director of Human Resources	677-1444 Ext: 2260
Chief Financial Officer	677-1444 Ext: 8906
Associate Superintendent of Operations	677-1444 Ext: 7862
Employee Benefits Office	677-1444 Ext: 8990
US Employee Benefits (Paul Morris – email - pmorris@usebsg.com)	325-675-8619
Blue Cross Blue Shield of Texas (https://www.bcbstx.com/trsactivecare)	866-355-5999
Texas Schools Health Benefit Program (TSHBP)	800-583-6908
TSHBP – ID cards & Benefits	https://tshbp.info/90Degree
TSHBP - Health Smart	https://tshbp.infor/HSNetwork
TSHBP – Drug/Pharmacy Search	https://tshbp.infor/drugpham
TSHBP - Care Coordinator	888-803-0081
Hendrick Medical Center	670-2000
Hendrick Medical Center Help Line	670-4357
Abilene Regional Medical Center	428-1000
Office for Workers' Compensation	677-1444 Ext: 7862
Teacher Retirement System of Texas (www.trs.state.tx.us)	800-223-8778
Leave of Absence (Melisa Perez)	677-1444 Ext: 1585