



HEMPSTEAD

INDEPENDENT SCHOOL DISTRICT

SUMMARY OF BENEFITS

Medical

Hempstead ISD participates in TRS ActiveCare, the state medical plan for educators, which is administered by Blue Cross Blue Shield of Texas. Upon employment, each new employee will receive a complete benefits packet with full descriptions of all plan provisions and rates. All information about TRS ActiveCare can be referenced at www.trs.state.tx.us/trs-activecare. Hempstead ISD and the State of Texas provide funding to help public school employees defray the cost of healthcare.

Dental/Vision

Hempstead ISD offers dental and vision coverage through Humana Dental. Employees may choose from the following coverage: employee only, employee & spouse, employee & child(ren) or family.

Life Insurance

All eligible employees receive \$20,000 in group term life insurance for which the premiums are paid by Hempstead ISD. Employees may purchase additional life insurance for employee, spouse or children.

Cancer Insurance

Cancer Insurance provides supplemental coverage to your existing health insurance. Coverage is available for employee, children and family.

Heart & Stroke Insurance

Heart & Stroke Insurance pays benefits directly to you and benefits are paid in addition to any other insurance coverage. Coverage is available for employee, children and family.

Long Term Disability Income Insurance

Long Term Disability Income Insurance protects the employee's salary if they are temporarily or permanently disabled.

Long Term Care Insurance

Long Term Care services provide support and individual assistance with the activities of daily living or supervision of someone who is cognitively impaired.

Flexible Spending Accounts

Health Care Reimbursement Spending Account

- If elected, the employee may use tax-free dollars to pay for out-of-pocket health expenses.

Dependent Care Reimbursement Account

- If elected, the employee may use tax-free dollars to pay for dependent care.

Tax Sheltered Annuity (TSA) 403(b) Plan & 457 Plan

Hempstead ISD allows employees to payroll deduct for this tax-deferred investment and savings program. Pre-tax payroll deductions can be invested in a tax-sheltered annuity contract. Both the contributions and the investment earnings can grow tax-deferred until withdrawal, at which time they are taxed as ordinary income.

Credit Union

Employees are eligible for membership in the Brazos Valley Credit Union.