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Aflac is designed to help families plan for the health care bumps ahead and take some of the uncertainty and financial insecurity out of getting better. The plans offered includes nationwide plans ActiveCare HD and ActiveCare2 (closed to new enrollees) and statewide plans ActiveCare Primary and ActiveCare Primary+. Both of these accounts are "use or lose" accounts; if the funds are not used by the annual published grace period, they are forfeited. Blue Cross Blue Shield of Texas MedicalGPISD offers four health plans in conjunction with TRS-ActiveCare. Annual eye exams may be obtained after a nominal copayment. If you are a full time employee, you may purchase a vision plan for you and your legal dependents.2021-2022 RatesDavis Vision Plan Highlights Basic & Supplemental Term Life GPISD provides Group Basic Term Life Insurance paid by the district in the amount of \$25,000 for all eligible employees. The maximum annual contribution limits are set by the IRS. The vision plan offers allowances and discounts on eye glasses, contact fittings and lenses. 2021-2022 Critical Illness RatesCritical Illness Plan Details - EnglishCritical Illness Plan Details - SpanishCritical Illness File A ClaimCritical Illness Wellness Claim Form Hospital Indemnity PlanEven a minor trip to the hospital can have a major impact on your finances. Hospital Indemnity Insurance provides financial assistance to help with expenses that may not be covered by major medical insurance. Coverage in excess of \$5,000 requires completed Evidence of Insurability application before coverage is approved/effective.If you become disabled and are disabled for longer than 6 months, your benefit may be reduced by other sources of income you receive. See plan for details.Disability Enhanced SSNRA Plan DetailsDisability Enhanced 3Y Plan DetailsDisability Pregnancy Claim FormsDisability Non-Pregnancy Claim FormsDisability Physician Expense Reimbursement FormDisability Hospital Confinement Benefit FormDisability Optional Benefit Riders Allstate Cancer PlanThe Allstate Cancer Plan can help in the event you or your dependent have a diagnosis of Cancer or one of the other 29 dreaded diseases covered by this plan. The GPISD medical plan is offered to all employees of GPISD including substitute employees (GPISD does not contribute to a substitute's premiums). You can contact Guardian and change your primary care dentist at any time. If you are a full-time employee, you may purchase a dental plan for you and your legal taxable dependents. Watch this informative video about your dental benefits!2021-2022 RatesGuardian Plan HighlightsFind My DentistGuardian DHMO Patient Charges After Copay GuardianAnytime Registration InstructionsCollege Tuition Benefit Participating Colleges & Universities Davis VisionGPISD offers one vision plan through Davis Vision. Services such as office consultations, consumer issues, financial issues, civil issues, home issues, estate planning, elder issues and more are covered.2021-2022 Legal Plan Both accounts are used for qualified expenses as outlined by the IRS. Such items as hospital confinement, initial diagnosis and treatment, surgery and more are covered. The Allstate Cancer Plan also offers an annual \$100 Wellness Exam benefit payment when you have had an annual preventive cancer test/screening and submit a claim. We are currently using Teladoc Medical at no cost to all full-time employees either through TRS or GPISD; additionally Mental Health consultations are included for those enrolled in certain TRS plans. This is NOT a "use or lose" account, and funds roll over year to year. If you are a newly eligible employee, your coverage will be effective on the first day of the month following the date you enroll (as long as you enroll within 30 days of your date of eligibility). File An Online ClaimHospital Indemnity Plan Details - EnglishHospital Indemnity Plan Details - SpanishAetna Discount Program Aflac Accident Plan (NEW! Effective September 1, 2021)Accidents can happen in an instant affecting you or a loved one. HSA contributions may be stopped, increased or decreased anytime throughout the year. See plan for details.Allstate Cancer Plan InformationAllstate Cancer Plan Wellness Claim FormAllstate Cancer Plan Cancer Claim Form Critical Illness PlanIf you experience an event such as a heart attack or stroke, Critical Illness Insurance may help. It pays a lump sum amount to help with expenses that may not be covered by major medical insurance. Texas Life Permanent Life Insurance Highlights Long Term DisabilityLong Term Disability (LTD) coverage is important because anyone at any age may become injured or ill for an extended period of time. Your policy covers you, your legal spouse, and unmarried dependent children under the age of 19 (under age 26 if enrolled in an accredited institution of higher learning). Basic & Supplemental Group Term LifeBeneficiary Resource ServicesTravel Resource Services Texas Life Voluntary Permanent Life InsuranceTexas Life offers life insurance with coverage through the age of 121 and is available to you, as well as other family members such as your legal spouse, children and grandchild(ren). Group life insurance allows you to purchase additional affordable life insurance on yourself, spouse and dependent children. This term life insurance is in effect during your employment with Galena Park ISD. Aside from paying your named beneficiary at the time of your passing, the policy may also pay an accelerated death benefit which can pay if you become terminally ill with a life expectancy of less than 12 months (stipulations apply). The annual maximum contribution limit is set by the IRS, and individuals age 55 or older may contribute an additional \$1,000 annually. This benefit is allowed for one screening only, and is only paid once per plan year per covered member. If you apply for a benefit amount exceeding \$5,000/month, only the first \$5,000 will be effective on the first of the month following your date of enrollment. For those enrolled in all other plans, the copy is included in your benefits. This benefit is available to full-time employees only. Individuals contributing to an HSA must also be enrolled in a High Deductible Health Plan, and may not be contributing to an FSA at the same time. Texas Voluntary Permanent Life Insurance is different than Supplemental Term Life offered through Dearborn because Texas Life is portable, and you may take it with you if you separate from service. The Dependent Care Account may be used to cover day care costs with qualified day care providers for children under age 13 and who reside with you more than 50% of the year. Additionally, a Dependent Care Account may be used for a qualifying dependent who is physically or mentally incapable of self-care, resides with you more than 50% of the year and is in need of care so that you and your spouse can work.The Medical Reimbursement Account allows you to pay for qualified medical expenses with pretax dollars. You must keep all itemized receipts to support your charges.2021-2022 FSA Details and ComparisonFSA Online AccessDependent Care Eligible ExpensesMedical FSA Eligible ExpensesMedical Reimbursement Claim Form (English)Medical Reimbursement Claim Form (Spanish) Health Savings Account (HSA)An HSA is designed to help you pay for qualified medical expenses with pretax dollars. Employees may enroll their legal spouse, domestic partner and child(ren) who are their legal taxable dependents. No other relatives or individuals may be covered on the GPISD medical plan.Key Wellness Benefits Included With All Plans! (Fitness Program Discounts, Rewards, Wellness Coaching and More!)2021-2022 RatesWhat's New & What's Changing - EnglishWhat's New & What's Changing - Spanish2021-2022 TRS ActiveCare Highlights - English2021-2022 TRS ActiveCare Highlights - Spanish Find My Doctor CVS Caremark PrescriptionID Card, Drug Cost Estimator, Drug List and MoreList of No Cost Generic Preventive Drugs (Subject To Change)CareMark Prescription Mail Order Forms Virtual HealthPowered by Teladoc® and RediMD, these services allow you access to 24/7 convenient, quality primary care medical service with live, face-to-face diagnosis and treatment via the internet by computer or smartphone as well as services over the telephone. At this time, there are no benefits with RediMD for those who waive medical. The base life insurance premium on your initial policy is guaranteed to never increase, and the policy offers an Accelerated Death Benefit Rider for terminal illnesses. Starting 9/1/2020 you will have access to RediMD with a \$30 copay for those enrolled in the HD plan. A PPO gives you the flexibility to choose your provider and specialists without a referral (choosing in-network providers incurs the lowest cost). Dental HMO requires that you have a treating dentist at the time of enrollment, and uses a schedule of benefit co-payments for service and care. You may elect an LTD benefit that is in multiples of \$100, from \$200 to \$7,500 per month, as long as your monthly benefit is no more than 70% of your base monthly earnings. Accident Plan Brochure - SpanishAccident Plan Brochure - EnglishFile A Claim OnlineDownload Accident Claim FormDownload Wellness Claim Form LegalEase Prepaid Legal Prepaid legal is a policy that allows you to access free or reduced attorney services within the prepaid legal network. For more information about an HSA please contact Employee Benefits.2021-2022 HSA Details and ComparisonHSA Account LoginMedical HSA Eligible Expenses Guardian DentalGPISD is pleased to offer Guardian Dental as our dental provider for both the PPO and DHMO plans. Teladoc Highlights - English & SpanishRediMD Highlights Flexible Spending Accounts (FSA)GPISD offers two Flexible Spending Accounts, a Dependent Care Account and a Medical Reimbursement Account.

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