



San Elizario ISD
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MEMORANDUM

To: Members of the Board of Trustees
From: Stephanie Ruiz – Coordinator - Human Resources
Subject: Consider and possible Board action to approve addition of Voluntary Employee Benefits
Date: June 16, 2026

HISTORY: San Elizario ISD is continually seeking opportunities to enhance employee recruitment, retention and overall well-being. While San Elizario ISD currently offers a comprehensive health insurance program, the additional voluntary employee benefits will provide a greater financial protection and flexibility for employees and their families.

RATIONALE: TEB Benefits Group Inc. completed a review of the voluntary Accident, Critical Illness and Hospital Indemnity proposals submitted by The Hartford, The Standard and MetLife. Each proposal was evaluated based on overall benefit competitiveness, employee affordability, enrollment positioning, HSA compatibility, administrative simplicity, and long-term sustainability.

The three carriers presented competitive offerings; however, each carrier demonstrated distinct strengths within specific product categories.

For Accident Insurance, The Hartford delivered the strongest overall balance between pricing and benefit competitiveness. The plan provided competitive ambulance and emergency room benefits, strong family pricing, meaningful guaranteed issue amounts, and 24-hour coverage while maintaining affordable payroll deductions that should support stronger participation levels during enrollment.

For Hospital Indemnity, The Hartford plan emerged as the strongest overall offering, The plan provided the richest ICU structure, strong admission benefits, extended confinement duration, HSA-compatible positioning. Hartford's 60-day ICU and confinement maximums materially differentiated the plan from competitors and enhanced the perceived value to employees.

For Critical Illness coverage, The Hartford delivered the strongest overall plan due to its competitive pricing STEM/NSTEMI differentiation and covered illnesses. The Harford also provided the lowest overall per -\$1000 pricing among the carriers reviewed. The TEB Benefits Group representative will be in attendance to answer any questions.

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BUDGET IMPACT: These voluntary benefits will be offered at no cost to San Elizario ISD. Employees who elect coverage will pay premiums through payroll deductions. There are no administrative costs associated with implementation.

ADMINISTRATIVE RECOMMENDATION: The administrative recommendation is to approve the following:

Product	Recommended Carrier
Accident Insurance	The Hartford
Hospital Indemnity	The Hartford
Critical Illness	The Hartford

For Approval? Yes No

If not, please check one: Presentation Report Information

Please check if applicable: Attachment Included

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