



San Elizario ISD

Voluntary Benefits Package – Worksite Products

Presented by TEB&HR

Enhancing your Benefits Package

As part of our ongoing commitment to supporting the health, well-being, and financial security of your employees, we are proposing to expand our benefit offerings to include additional voluntary supplemental insurance options.

These options include:

- **Hospital Indemnity Insurance**
- **Critical Illness Insurance**
- **Accident Insurance**

These benefits are designed to provide an added layer of financial protection, greater flexibility, and peace of mind.



Our Market Review Process



- At TEB, our goal is to help you find the best possible benefit solutions for your district and your employees.
- We go to market and solicit options from multiple carriers to identify plans that best align with the district's needs.
- For these proposals, we reviewed three major carriers and carefully analyzed both premiums and coverage levels to ensure the offerings were competitive, comprehensive, and positioned among the best available in the market.

Market Review & Proposed Strategy

- TEB 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 benefit competitiveness, employee affordability, enrollment positioning, HSA compatibility, administrative simplicity, and long-term sustainability.
- While all three carriers presented competitive options, **The Hartford** provided the strongest overall portfolio alignment for the district.

Voluntary Benefits with Dedicated Support

- As part of this effort, these supplemental insurance plans will be completely voluntary for employees. These benefits will also be fully employee-paid, meaning there will be no premium cost or additional fees paid by the district.
- To help ensure a smooth experience, the district will be assigned a dedicated account manager who may be onsite
- Enrollment support, billing reconciliation, and continued administrative assistance will also be provided



Accident Insurance Overview



Provides added financial protection when accidents happen



Covers injuries, treatment, and services resulting from a covered accident



Designed to help with both immediate care and serious accident-related costs



Benefits are paid as scheduled amounts based on the type of care or injury



Coverage is available 24 hours a day, on and off the job



Employees may choose between a high and low plan



Dependent coverage is available

Accident Benefits & Plan Highlights



Benefit	Low Plan	High Plan
Initial Accident	\$150	\$200
Initial Physician Visit	\$150	\$200
Urgent Care	\$150	\$200
Emergency Room	\$250	\$300
Ambulance - Ground/Water	\$750	\$1,000
Ambulance - Air	\$1,500	\$2,000
Hospital Admission	\$1,500	\$2,000
Wellness/Health Screening	\$50	\$50

Critical Illness Insurance Overview



Provides added financial support after a covered serious illness diagnosis

Covers categories such as cancer, heart/vascular conditions, major organ failure, neurological conditions, infectious conditions, and child conditions

Pays a lump-sum benefit when a covered person is diagnosed with a covered illness

Employees may select \$10,000, \$20,000, or \$30,000 in coverage

Spouse coverage is available at 100% of the employee amount

Child coverage is available at 50% of the employee amount

Includes a \$50 annual Health Screening Benefit



Critical Illness Benefits & Plan Highlights

Benefit / Feature	Coverage
Cancer Invasive	100%
Cancer Non-Invasive	100%
Heart Attack STEMI	100%
Heart Attack NSTEMI	25%
Stroke	100%
Wellness	\$50

Hospital Indemnity Insurance Overview

Provides added financial support when a covered hospital stay occurs

Coverage applies to both illness and injury

Employees may choose between two plans

Coverage is available 24 hours a day

Dependent coverage is available

Pregnancy is covered same as any other illness

No pre-existing condition limitation is included (Day 1 coverage)

Both plan options are HSA compatible



Hospital Indemnity Benefits & Plan Highlights

Benefit / Feature	Plan 1	Plan 2
First Day Hospital Confinement	\$750	\$1,500
Daily Hospital Confinement	\$100	\$150
First Day ICU Confinement	\$1,500	\$3,000
Daily ICU Confinement	\$200	\$300
Newborn Routine Hospital Care	\$250; once/live birth	\$500; once/live birth
Health Screening	\$50; once/year	\$50; once/year

Supporting Employees When It Matters Most



These voluntary benefits give employees the opportunity to add extra financial protection for life's unexpected moments. Whether it is an accident, a serious illness, or a hospital stay.



By offering Accident, Critical Illness, and Hospital Indemnity coverage, the district can expand support for employees and their families while keeping participation optional and employee-paid.



Together, these benefits provide more choice, more peace of mind, and an added layer of support when employees need it most.

Thank you

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