



CONROE
INDEPENDENT
SCHOOL DISTRICT

Making choices that work for you

2018 – 2019 Annual Enrollment Quick Reference Guide

Sunday, July 1, 2018, 12:00 a.m. to
Tuesday, July 31, 2018, 11:59 p.m.

**FOR SUBSTITUTE, PART-TIME,
AND TEMPORARY EMPLOYEES**



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Important: availability of Summary of Benefits and Coverage (SBC)

A summary of medical plans offered is available to help you make an informed choice about your medical coverage options. The summaries are online at www.conroeisd.net under Employees > Benefits > Benefits Enrollment. A paper copy is also available, free of charge, by contacting the Conroe ISD Benefits Office at **936-709-7808** or benefitoffice@conroeisd.net.

Get ready for annual enrollment

Conroe Independent School District (Conroe ISD) proudly offers an excellent benefits package to all qualifying employees and their eligible dependents.

As a substitute, part-time, or temporary employee, you may enroll in group medical coverage. This guide provides details on the 2018 – 2019 annual enrollment process, a high-level overview of your medical plan options, and premiums for the 2018 – 2019 plan year. You can refer to this guide throughout the year.

For more detailed information, please review the comprehensive employee benefits guide available online at www.conroeisd.net/hr/benefits. Printed guides may be requested by contacting the Conroe ISD Benefits Office at **936-709-7808** or benefitsoffice@conroeisd.net.



Annual enrollment for 2018 – 2019 begins July 1 and ends July 31, 2018

Open enrollment is from July 1 through July 31, 2018. During this time, you have the opportunity to review, change, or continue your voluntary benefits for the coming year. **You are required to submit enrollment selections during this time, even if you do not elect any coverage through the District, or you wish to keep your coverage the same.** New benefits will take effect September 1, 2018, and continue through August 31, 2019.

Enrolling is easy

1. **Enroll** online at www.conroeisd.net.
2. **Click** Employees > Employee Logins > Insurance Enrollment.
3. **Enter** your CISD employee ID number, or full Social Security number, and your PIN (last four digits of your Social Security number, followed by the last two digits of your birth year).

You do not have to be on the District network to enroll.

After July 31, 2018, you may only make changes if you experience a qualifying event, such as marriage, divorce, birth or adoption of a child, death of a covered dependent, or a change in your spouse's employment status, to name a few. You have 30 days from the event date to notify the Conroe ISD Benefits Office and make changes to your benefits (the notification period for Medicaid and CHIP eligibility is 60 days).

Conroe ISD has contracted First Financial Administrators, Inc. (First Financial) to administer its Section 125 Flexible Benefits Plan, 457 and 403(b) retirement plans, and to assist with benefits enrollment.

In an effort to give you a faster response to questions concerning your benefits, such as how to enroll, how your benefits work, how to file a claim, or if you need other policy information, you may call First Financial toll-free at **1-800-523-8422**. Representatives are available from 8:00 a.m. to 5:00 p.m., Monday through Friday.

This is an active enrollment period. Every employee must enroll or decline beginning July 1 and no later than 11:59 p.m. July 31; any changes take effect September 1, 2018.



Annual enrollment

Employees will have computer access to complete the online enrollment process at two of the District's high school campuses from July 1-31. Representatives from First Financial will also be available to provide enrollment assistance, and Aetna representatives will be available to answer questions about medical and pharmacy benefits. Please refer to the schedule below for specific dates and times.

Enrollment assistance locations and times

Conroe High School 9th Grade Campus: 400 Sgt. Ed Holcomb Blvd. North, Conroe, TX 77304
The Woodlands College Park High School: 3701 College Park Dr., The Woodlands, TX 77384

Monday – Thursday, July 2 – 5 <i>Closed Wednesday, July 4</i>	7:30 a.m. to 5:30 p.m.	Aetna onsite Monday, July 2 9:00 a.m. to 4:00 p.m.
Monday – Thursday, July 9 – 12	7:30 a.m. to 5:30 p.m.	Aetna onsite Monday, July 9 9:00 a.m. to 4:00 p.m.
Monday – Thursday, July 16 – 19	7:30 a.m. to 5:30 p.m.	Aetna onsite Monday, July 16 9:00 a.m. to 4:00 p.m.
Monday – Friday, July 23 – 27	8:00 a.m. to 4:30 p.m.	Aetna onsite Monday, July 23 9:00 a.m. to 4:00 p.m.
Monday – Tuesday, July 30 – 31	8:00 a.m. to 4:30 p.m.	Aetna onsite Monday, July 30 9:00 a.m. to 4:00 p.m.

To schedule an appointment for enrollment assistance, please log in to <https://www.timetap.com/appts/KmrXsrjMIg> or call First Financial at **1-855-523-8422**. Walk-ins will be accepted but appointments will be honored. Whether you self-enroll or seek enrollment assistance, you are responsible for the selections submitted in the online enrollment system. You should review the Benefit Confirmation/Deduction Authorization statement carefully to ensure it accurately reflects the coverage you want in effect or wish to decline as of September 1, 2018.

2018 Enrollment timeline

July 1: Enrollment begins.

July 31: Last day for enrollment and changes.

August 20: September premium payment due to First Financial.

September 1: Effective date of 2018-2019 plan year.



Keep your current ID cards

New cards are not sent at the start of each plan year unless information on the current card changes. You should contact Aetna if you require a replacement card.

What to expect in the new plan year

Conroe ISD works hard to offer outstanding, competitive benefits in the public education field. As a self-funded medical plan sponsor, the District is responsible for all claims and administration costs associated with our plans; therefore, the District must operate plans that generate ample revenue to cover the expenses of its plans. This self-funded arrangement offers greater control over benefits offerings, but it does not make us immune to changes in health care and pharmaceutical costs. Based on actual and expected future claims for the medical plan, the following changes will take effect September 1, 2018:

Aetna Whole HealthSM plan:

- Premium increase in all coverage tiers.
- Deductible and out-of-pocket maximum increases for the Tier 2 (Aetna SelectSM) network.
- Emergency room services will incur 20% coinsurance after deductible, in addition to a \$200 copay.

High Deductible Health plan:

- Premium decrease in all coverage tiers.
- Deductible and out-of-pocket maximum increases.
- HSA contribution limit increase.
- HSA administrator change from Aetna/PayFlex to First Financial Administrators, Inc.



Who's eligible?

You, your legal spouse, and your children under age 26* are eligible for the benefits outlined in this guide. In order to cover a dependent, you must elect coverage for yourself. No person may be covered as both an employee and a dependent, and no person may be covered as a dependent of more than one employee.

If your spouse is employed and has access to group medical coverage through his/her employer, he/she is not eligible for Conroe ISD group medical coverage. This exclusion does not apply if: your spouse does not work, is not eligible for coverage, has lost coverage as an active employee and been offered continuation coverage under COBRA, or your spouse is covered by Medicare. If your spouse experiences a qualifying life event during the plan year, such as the loss of employment that results in a loss of medical coverage, he/she can be added to your Conroe ISD coverage within 31 calendar days of the event.

Dependent eligibility audits

It is illegal to elect coverage for an ineligible person. Dependent eligibility audits may be conducted periodically to ensure covered dependents meet plan eligibility requirements. In the event of an audit, notices requesting proof of eligibility will be mailed to plan participants. Not responding to an audit request will result in termination of dependent coverage. If a dependent's eligibility status changes during the plan year, employees should contact the CISD Benefits Office immediately to request a change of election.

*A dependent child includes your natural child, stepchild, legally adopted child, child under court order, or grandchild. A grandchild must be in your court-ordered custody or must reside with you and be claimed as a dependent according to IRS guidelines. A child who is unmarried, totally disabled, and primarily depends upon you for support and maintenance prior to attaining age 26 is eligible for continued coverage beyond the maximum age limit; proof of your child's disability is required to continue coverage.

Premium payments

If you elect to enroll in medical coverage, you will be responsible for the full premium, and you must submit payment by the 20th day of each preceding month (e.g., November premium due by October 20). All premiums must be mailed to the District's third-party administrator as outlined below. If you fail to timely pay the monthly premiums, the District will proceed with the coverage cancellation process.

Make checks or money orders payable to:

First Financial Administrators, Inc.

Mail payments to:

Processing/Medical Payment
First Financial Administrators, Inc.
PO Box 670329
Houston, TX 77267-0329



Medical plan options administered by Aetna

Conroe ISD offers two self-funded medical plan options administered by Aetna for you to choose from: the **Aetna Whole Health-Memorial Hermann Accountable Care Network - Aetna SelectSM (Aetna Whole HealthSM) plan** and the **High Deductible Health plan (HDHP)**. With this arrangement, Aetna does not insure our employees, but rather processes and pays claims with money we provide from premiums, coinsurance, copays, deductibles, and the school district contributions. This means Conroe ISD and its participating employees, as a group, pay for the entire cost of all our medical and prescription drug expenses.

As employees and participants of the plan, we have the responsibility of paying attention to the entire cost of our health care choices. The bottom line is — we are all paying for it. When annual expenses exceed annual revenue of the plans, we face having to make changes in premium structures and/or plan designs for the following year.

Enrollment in a CISD medical plan includes helpful Aetna programs and tools to assist you with making the most of your benefits. Their cost estimators can aid in minimizing your out-of-pocket costs, as well as costs to the plan.

Aetna Whole Health: With this plan, you'll get a care team of Memorial Hermann Accountable Care Network doctors, nurses, therapists, and other health care providers. They'll work together, and with you, to help keep you healthy and improve your health. You'll save the most money and get the most coordinated care when you use doctors and facilities within the Memorial Hermann Accountable Care Network, also known as your Tier 1 designated network provider option.

If you'd like, you may also use hospitals and doctors outside of the Memorial Hermann Accountable Care Network that are part of the larger Aetna Select network. This is your Tier 2 non-designated network provider option. Just know that when you do, you'll pay more for their services. The plan does not cover services received from providers who are not in one of these two networks, so be sure to use a health care provider in the Memorial Hermann Accountable Care Network or Aetna Select network.

To access benefits, you are required to designate a primary care physician to coordinate your care and issue referrals to specialists when needed. You do not need a referral for emergency care, urgent care, gynecological visits, obstetrical visits, annual screening mammograms, behavioral/mental health practitioner visits, or routine eye exams.

HDHP: With this plan, you have direct access to any doctor, hospital, or other health care provider for covered services and supplies. Selecting a primary care physician to coordinate your medical care is encouraged but not required.

The plan pays benefits differently depending on whether services and supplies are obtained through in-network or out-of-network providers. It is designed to lower your out-of-pocket costs when you use in-network providers for covered expenses. Because participants share in the cost of benefits, you will need to satisfy any applicable calendar-year deductible before the plan will begin to pay benefits.

Enrollment in the HDHP includes an optional health savings account (HSA). An HSA permits an individual to set aside money to pay for unreimbursed medical costs in a separate account on a tax-free basis. An HSA is similar to a health flexible spending account (FSA) except that the balance in an HSA can be carried over from year to year, unlike an FSA balance, which must be spent during a plan year. Contributions to an HSA are in addition to premiums collected for the HDHP coverage. Maximum HSA contribution amounts for 2018 are \$3,450 for individual coverage and \$6,900 for family coverage. Note: If you contribute to an HSA, you are not eligible to participate in a health FSA plan, nor are you eligible to obtain care from the Conroe ISD Employee Health and Wellness Centers.

Note: Provider network affiliations are subject to change at any time and are not based on the Conroe ISD plan year. Visit www.aetna.com for the most up-to-date information.

Take a doctor anywhere you go!

You can talk with a Teladoc[®] doctor anytime by phone or through online video consultations. They can diagnose and even prescribe medication, if necessary, for many conditions, including allergies, cold and flu symptoms, ear infections and more.

Visit Teladoc online at www.teladoc.com/aetna or call 1-855-TELADOC (1-855-835-2362).

Monthly Medical Premiums

	Aetna Whole Health	Aetna HDHP
Employee Only	\$606.00	\$536.00
Employee + Child(ren)	\$1,010.00	\$806.00
Employee + Spouse	\$1,376.00	\$1,146.00
Employee + Family	\$1,488.00	\$1,286.00

*Add \$10 if anyone enrolled is a tobacco user.

Key features

The chart below shows what you pay for common types of covered services. Changes for 2018 – 2019 are noted in **bold**.

Plan Features	Aetna Whole Health		HDHP	
	Tier 1: Aetna Memorial Hermann ACN Maximum Savings Deductibles and out-of-pocket maximums cross-apply when using both Tier 1 and Tier 2 providers in the same plan year.	Tier 2: Aetna Select Higher Out-of-Pocket Costs	In-Network	Out-of-Network
Note: The plan year is September 1 – August 31. The calendar year is January 1 – December 31.				
Deductible-				
Individual	\$1,000 per plan year	\$2,500 per plan year	\$3,000 per calendar year	\$4,000 per calendar year
Family	\$2,000 per plan year	\$5,000 per plan year	\$6,000 per calendar year	\$8,000 per calendar year
Out-of-Pocket Maximum (includes deductibles, copays, and coinsurance)				
Individual	\$5,000 per plan year	\$7,350 per plan year	\$6,650 per calendar year	Unlimited
Family	\$10,000 per plan year	\$14,700 per plan year	\$13,300 per calendar year	Unlimited
Office Visit				
Primary Care Physician	\$30 copay	\$50 copay	30% after deductible	50% after deductible
Specialist	\$45 copay	\$80 copay	30% after deductible	50% after deductible
Conroe ISD Employee Health & Wellness Center	\$10	\$10	\$10	N/A
Walk-In Clinic	\$45 copay	\$45 copay	30% after deductible	50% after deductible
Preventive Care (subject to age and frequency limits)				
Routine Physical Exams, Preventive Care Immunizations, Well-Woman Preventive Visits, Routine Cancer Screenings, Prenatal Care	\$0 (plan pays 100%)	\$0 (plan pays 100%)	\$0 (plan pays 100%)	\$0 (plan pays 100%); coinsurance may apply if service is received from an out-of-network provider
Hospital, Surgery, and Specialty Service				
Emergency Room	20% after deductible plus \$200 copay	20% after Tier 1 deductible plus \$200 copay	30% after deductible plus \$150 copay	30% after deductible plus \$150 copay
Urgent Care Center	\$75 copay	\$75 copay	30% after deductible	50% after deductible
Diagnostic Lab and X-Ray	\$0 (plan pays 100%)	\$0 (plan pays 100%)	30% after deductible	50% after deductible
Complex Imaging	\$100 copay	\$100 copay	30% after deductible	50% after deductible
Inpatient Hospital and Physician Care	10% after deductible	35% after deductible	30% after deductible	50% after deductible plus \$500 admission copay
Teladoc Consultation	\$40 copay	\$40 copay	30% after deductible (\$40 maximum)	N/A
Pharmacy Benefits (Aetna Value Formulary)				
Prescription Drug Deductible (waived for preferred generics)	\$200 per individual, per plan year	\$200 per individual, per plan year	N/A	N/A
Prescriptions (Retail)				
Tier 1: Preferred Generics	\$15	\$15	30% after deductible	Not covered
Tier 2: Preferred Brands	\$60	\$60	30% after deductible	Not covered
Tier 3: Non-preferred Brands and Generics	\$120	\$120	30% after deductible	Not covered
Specialty Care (Aetna Specialty Pharmacy® is required after the 1st fill at a retail pharmacy)	\$250	\$250	30% after deductible	Not covered
Prescriptions (Mail-order)				
Tier 1: Preferred Generics	\$30	\$30	30% after deductible	Not covered
Tier 2: Preferred Brands	\$120	\$120	30% after deductible	Not covered
Tier 3: Non-preferred Brands and Generics	\$240	\$240	30% after deductible	Not covered

Your privacy is important to us. All medical information on record with Aetna is confidential and is not shared with Conroe ISD.



Prescription drug coverage administered by Aetna

The Aetna Value Formulary pharmacy plan is integrated with the medical plan. These pharmacy benefits help you pay for your prescriptions — with extras to help you stay healthy and save.

You get:

- Coverage for most drugs
- Mail-order convenience
- A choice of pharmacies, including retail chains
- Personal support for specialty medicine needs
- Online plan tools to find what you need fast: prices, forms, pharmacies, and more

How does the plan work?

It's pretty straightforward. Each drug covered by the plan falls under a different level or tier. The lower the tier, the lower the price. The higher the tier, the higher the price.

Tip: To get the best price, let your doctor know which drugs your plan covers, including those in the lower tiers. You can find a listing at www.aetna.com/formulary.

If you take a higher-tier drug, Aetna may ask you to switch to another drug that costs less but is just as safe and effective. If needed, Aetna will give you a one-time fill of your regular medicine to ease your transition.

What do you pay?

Again, it's simple. You either pay a flat fee or a percentage of the drug's price, depending on the medical plan you choose. The exact cost depends on the tier your medicine is in.

Here's where to find exact costs:

Before you enroll: This guide gives you details that show what you'll pay for your medicine. Note the prescription drug deductible for the Aetna Whole Health plan. You can avoid this deductible by taking a preferred generic drug.

After you enroll: Sign up for your member website at www.aetna.com. Then log in anytime to estimate drug costs or compare prices between a local pharmacy and mail order.

If your physician prescribes, or you request, a brand-name drug when a generic equivalent is available, you must pay the difference in cost (if any) between the brand-name drug and the generic drug, plus the applicable copayment.

Your safety comes first

This plan comes with safety checks on the drugs your doctor prescribes. That could mean you need special approval before a drug is covered, or Aetna might ask your doctor to prescribe another drug. Your doctor can always ask for an exception.

Formulary classification, precertification list, and exclusions list are subject to change. Changes are not based on the Conroe ISD plan year. Visit www.aetna.com for the most up-to-date information.

What medicine is covered?

This pharmacy plan covers most drugs. However, some medications are not covered because there are similar products with the same active ingredients that are covered by the plan or are available over the counter, without a prescription. View the drug exclusions list online at: <http://www.aetna.com/individuals-families-health-insurance/document-library/pharmacy/2018-value-exclusion-drug-list.pdf>.

Here's how to check:

Before you enroll:

Visit www.aetna.com/formulary. Then choose the plan year and "Value plans" (the name of your drug guide). From there, you can find covered medicine, along with alternatives that cost less.

After you enroll:

Just log in to your member website at www.aetna.com to estimate drug costs. No Internet? Call Aetna at the number on your Aetna ID card.

How do you get your medicine?

For occasional prescriptions:

Visit your local retail pharmacy for medicine you won't take too long, like antibiotics. For the best cost, use a network pharmacy. You can find one at www.aetna.com by using the "Find a doctor" link.

For ongoing prescriptions:

Use mail-order delivery for medicine you need all the time, like drugs to treat blood pressure, cholesterol, or diabetes. Your medicine is mailed quickly and safely to you, and you may get up to a 90-day supply for the cost of a 60-day supply.

Or ...

Use **Aetna Specialty Pharmacy** for medicine that treats more complex conditions, like rheumatoid arthritis and multiple sclerosis.* Your medicine is packed securely, so it arrives safe and sound. Aetna can also help you with any questions you may have on dosage or side effects. Call toll-free **1-866-782-2779** for assistance.

*Some drugs may only be dispensed by Aetna Specialty Pharmacy.



Employee health & wellness centers

Conroe ISD, in partnership with Memorial Hermann Medical Group, provides health and wellness centers where employees and their eligible dependents can obtain a variety of medical services at a reduced cost.

The centers place a high priority on preventive health, medical screenings, and lifestyle modifications to help you plan for and achieve a lifetime of optimal health. Services also include diagnosis and treatment of common illnesses and injuries like cold, flu, cough, sore throat, earache, sinus infection, and minor cuts and lacerations, as well as chronic disease management for conditions such as diabetes and hypertension.

Cost: \$10 for Conroe ISD Aetna medical plan members
\$50 for all other Conroe ISD employees

Appointments are recommended and preferred. Walk-in patients for sick visits and acute care needs will be taken at the Oak Ridge location only, up to 45 minutes prior to closing time, or when the clinic reaches maximum capacity. Patients seeking walk-in visits are strongly encouraged to call ahead to determine availability, especially during peak times such as cold and flu season, after school, and on Saturdays.

Physicals, well-person, follow-up, and chronic care visits must be scheduled in advance to allow sufficient time to complete the visit and promote a better patient experience.

Two convenient locations:

Onsite (South County)	Conroe ISD Employee Health & Wellness Center 19675 I-45 South, Suite 100 Conroe, TX 77385 (on the Oak Ridge Elementary School campus) 281-465-2873 www.conroeisdclinic.com	Hours: Monday – 8:00 a.m. to 5:00 p.m. Tuesday – 10:00 a.m. to 6:00 p.m. Wednesday – 10:00 a.m. to 6:00 p.m. Thursday – 10:00 a.m. to 6:00 p.m. Friday – 8:00 a.m. to 12:00 p.m. Saturday – 8:00 a.m. to 12:00 p.m. Sunday – Closed
		Summer hours: (June 4 – August 5, 2018): Monday – 8:00 a.m. to 5:00 p.m. Tuesday – 8:00 a.m. to 5:00 p.m. Wednesday – 10:00 a.m. to 6:00 p.m. Thursday – 8:00 a.m. to 5:00 p.m. Friday – 8:00 a.m. to 12:00 p.m. Saturday – 8:00 a.m. to 12:00 p.m. Sunday – Closed
Offsite (North County)	Memorial Hermann Medical Group Conroe 690 South Loop 336 W. Suite 140 Conroe, TX 77304 936-270-6000 www.conroeisdclinic.com	Hours: Monday – 7:30 a.m. to 4:30 p.m. Tuesday – 7:30 a.m. to 4:30 p.m. Wednesday – 7:30 a.m. to 4:30 p.m. Thursday – 7:30 a.m. to 4:30 p.m. Friday – 7:30 a.m. to 12:00 p.m. Saturday – Closed Sunday – Closed

Conroe ISD Aetna Whole Health plan members wanting to designate the wellness centers as their primary care physician should use Aetna provider ID 4399474 (this number applies to both locations).

Note: Individuals enrolled in a health savings account (HSA) are not eligible to receive services from the Centers.

Retirement savings plans — Universal Availability Notice

In compliance with the requirements of IRC §403(b)(12)(A)(ii), this Notice will advise you of the voluntary 403(b) program established and maintained for the benefit of all employees.

Conroe ISD makes available voluntary 403(b) and 457 plans to all employees, including full-time, part-time, and substitute. These plans allow employees to save a portion of their income for retirement without paying tax on the contributions until they are withdrawn from the plan. Establishment of these accounts and changes in contribution amounts may be made at any time. They are not part of the annual enrollment or new hire enrollment processes.

To get started, go to www.ffga.com to view Conroe ISD's retirement plan options and availability. Your contributions to a 403(b) plan must be made to an investment provider on the approved list for Conroe ISD. Before enrolling in an approved plan, you must first establish an account with one of the registered agents. Once you have executed an investment contract and established an account, you can begin making contributions.

For 2018, you may defer from your wages a maximum of \$18,500 to all 403(b) and 457(b) plans, unless you will reach 50 years of age during the year. In that case, you would be eligible to contribute an additional \$6,000. Deferrals may not exceed 100% of your wages.

For assistance with enrollment in a retirement plan, you may contact the District's third-party administrator, First Financial Administrators, Inc., or a representative from one of the investment companies listed on www.ffga.com. Additional information about the provisions and options is available by contacting First Financial at **1-800-523-8422** or from their website, www.ffga.com.

Conroe ISD does not hire or contract with any financial agent other than First Financial Administrators, Inc. No financial agent "representing" Conroe ISD will ever call you at home or send you an email. Further, agents are prohibited from soliciting or conducting business on District property. Because investment strategies are a personal decision that each employee should investigate on his/her own, Conroe ISD makes no recommendation or approval of individual 403(b) plans, their sales representatives, agents, or financial advisors.

Changes during the year

Outside of annual enrollment, you may not make changes to your benefits unless you experience an IRS-defined change in status as listed below. Benefits changes must be consistent with the change in status. If you experience one of these life events, contact the Conroe ISD Benefits Office at benefitsoffice@conroeisd.net or **936-709-7808** as soon as possible, because you only have 30 calendar days following the event date to make changes. For changes related to Medicaid and CHIP eligibility, the notification period is 60 days. Changes requested outside these time frames will not be permitted until the next annual enrollment period. A benefits specialist can explain which changes you're allowed to make.

Status changes that may make you eligible to update your benefits*:

- Marriage or divorce
- Birth or adoption
- Death
- Dependent gains or loses eligibility
- Change in employment status of employee, spouse, or dependent affecting eligibility
- Change in coverage under another employer's plan, such as open enrollment of spouse's employer
- HIPAA special enrollment rights
- Judgments, decrees, or orders
- Medicare or Medicaid entitlement
- Family and Medical Leave Act
- COBRA qualifying events
- Cancellation due to reduction in hours of service
- Cancellation due to enrollment in a Qualified Health Plan

*Please note that this is an outline only and does not indicate special facts and circumstances for various events and benefits.

How to enroll

Prepare

- Review changes for the 2018 – 2019 plan year.
- Consider the needs of you and your family for the coming year.
- Have the date of birth and Social Security number handy for your spouse and child(ren), if you're enrolling them.

Enroll (or decline)

- Enroll/Decline between July 1 and 31 at www.conroeisd.net using the Insurance Enrollment link under Employees > Employee Logins. Or go to <https://ffga.benselect.com/enroll>.
- To log in, enter your CISD employee number or full Social Security number (SSN) without any dashes in the appropriate box.
- Enter your personal identification number (PIN) in the appropriate box. **Your default PIN is a six-digit sequence of the last four digits of your SSN followed by the last two digits of your birth year.** Example: If the last four digits of your SSN are 1234 and you were born in 1970, then your PIN will be 123470.
- Follow the instructions to complete your enrollment. You must complete all enrollment steps and electronically sign your confirmation form for your selections to become effective. *Tip: Successful completion of the enrollment process occurs when the Sign & Submit section states, "Congratulations, your enrollment is now complete." "Electronic Signature on File" will also appear on the employee signature line of the Benefit Confirmation/Deduction Authorization form generated by the FFenroll enrollment system.*
- Review your confirmation statement to ensure your elections are correct. If needed, make changes and re-submit your enrollment selections. Elections saved as of 11:59 p.m. on July 31, 2018, will take effect September 1, 2018, and continue through August 31, 2019.

For technical assistance with the enrollment site, please contact the FFenroll Call Center at **1-855-523-8422**. Representatives are available Monday through Friday from 8:00 a.m. to 5:00 p.m.

Premium payments

- Submit your first calendar month payment for September by August 20, 2018. Premiums for subsequent months must be received by the 20th day of each preceding month (e.g., November premium due by October 20).

Make checks or money orders payable to:

First Financial Administrators, Inc.

Mail payments to:

Processing/Medical Payment
First Financial Administrators, Inc.
PO Box 670329
Houston, TX 77267-0329





Benefits contact information

CISD Benefits Office

936-709-7808
 benefitsoffice@conroeisd.net
 www.conroeisd.net/hr/benefits

Third-Party Administrator

First Financial Administrators, Inc.
 1-800-523-8422
 www.ffga.com

JR Cornejo, Senior Account Executive
 903-245-3889
 jr.cornejo@ffga.com

FFenroll Call Center

First Financial Administrators, Inc.
 1-855-523-8422

Group Health Benefits

Medical and Prescription (Group #100087)

Aetna Member Services	1-866-381-8933
Aetna Prescription Services	1-888-792-3862
Aetna Specialty Pharmacy	1-866-782-2779
Beginning Right® Maternity Program	1-800-272-3531
Behavioral/Mental Health Services	1-800-424-5679
In Touch Care Program	1-844-878-5680
Informed Health® Line (24-hour Nurse Hotline)	1-800-556-1555
Aetna Navigator Help Desk	1-800-225-3375
Teladoc	1-855-835-2362
Vision Discount Program	1-800-793-8616 www.aetna.com

Health Savings Account (Employer ID FFA217)

First Financial Administrators, Inc.	1-866-853-3539 www.ffga.com
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Other Benefits

403(b) and 457 Retirement Savings

First Financial Administrators, Inc.	1-800-523-8422 www.ffga.com
Fidelity Investments (457 Plan Option)	1-800-343-0860 www.mysavingsatwork.com

Conroe ISD Employee Health & Wellness Center

Onsite (South County)	281-465-2873
Offsite (North County)	936-270-6000 www.conroeisdclinic.com

Leave of Absence and Workers' Compensation

CISD Human Resources	936-709-7823 www.conroeisd.net
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Social Security Alternative Plan

First Financial Administrators, Inc.	1-800-523-8422 www.ffga.com
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CONROE
INDEPENDENT
SCHOOL DISTRICT

Benefits Office
Human Resources Department
3205 West Davis
Conroe, TX 77304-2098

Phone: 936-709-7808

Email: benefitsoffice@conroeisd.net

Website: www.conroeisd.net/hr/benefits

Fax: 936-709-9106

Hours: June 4 through July 20, 2018
Monday – Thursday, 7:30 a.m. to 5:30 p.m.

Regular hours resume July 23, 2018
Monday – Friday, 8:00 a.m. to 4:30 p.m.

This guide is based on official plan documents and provides highlights of benefits options for the 2018 – 2019 plan year. Every attempt has been made to ensure its accuracy. If there is a conflict between statements in this guide and the plan documents, insurance contracts, or state and federal regulations, the plan documents, insurance contracts, and state and federal regulations will prevail. Plan documents are available online at www.conroeisd.net under Employees > Benefits > Plan Documents.

This guide was produced by Aetna’s Customized Communications Group. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna, visit aetna.com.

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