

MIDLAND COLLEGE INSURANCE BENEFITS

TEXAS EMPLOYEES GROUP BENEFITS PROGRAM

The Texas Employees Group Benefits Program (GBP) is administered by Employees Retirement System of Texas (ERS) on behalf of the State of Texas. More detailed information regarding the GBP can be found at www.ers.state.tx.us. Employees can also contact ERS by calling 877-275-4377.

⇒HEALTH BENEFITS

MIDLAND COLLEGE WILL PAY 100% OF FULL TIME EMPLOYEE'S PREMIUM AND 50% OF PREMIUM FOR ELIGIBLE DEPENDENTS.

UNDER STATE LAW, TOBACCO USERS WILL PAY HIGHER PREMIUMS FOR THEIR HEALTH INSURANCE COVERAGE.

HEALTH AND PRESCRIPTION DRUG COVERAGE STARTS ON THE FIRST DAY OF THE MONTH FOLLOWING A 90-DAY WAITING PERIOD

[HealthSelect of Texas](#)

**Blue Cross Blue Shield of Texas
800-252-8039**

In-Area Network Benefits:

- No deductible
- \$25 copayment for Primary Care Physician (PCP) office visits
- \$40 copayment for office visit of a Specialty Physician with a referral
- Hospital services covered
- Plan pays 80% of allowable amount for covered services subject to coinsurance. Employee pays 20%.
- Maximum coinsurance for the calendar year is \$2,000

In-Area Non-Network Benefits:

- \$500 Individual/ \$1,500 family calendar year deductible
- Plan pay 60% of allowable amount. Employee pays 40%, plus amount over the allowable amount
- Hospital services covered
- Maximum coinsurance for the calendar year is \$7,000 per person

Out-of-Area Benefits (Outside of Texas):

- \$200 Individual/ \$600 family calendar year deductible
- Plan pay 70% of allowable amount. Employee pays 30%, plus amount over the allowable amount
- Hospital services covered
- Maximum coinsurance for the calendar year is \$3,000 per person

**Prescription Drug Benefits for Health Select-
[Caremark](#)
888-886-8490**

\$50 per individual per plan year deductible. Copayments at participating pharmacies as follows:

Retail Non-Maintenance (Up to 30 day supply)

- \$15 Tier 1
- \$35 Tier 2 *
- \$60 Tier 3 *

Retail Maintenance (Up to 30 day supply)

- \$20 Tier 1
- \$45 Tier 2 *
- \$75 Tier 3 *

Home Delivery-mail order (Up to 90 day supply)

- \$30 Tier 1 (31-60 day supply)
- \$45 Tier 1 (61-90 day supply)
- \$70 Tier 2 (31-60 day supply) *
- \$105 Tier 2 (61-90 day supply) *
- \$120 Tier 3 (31-60 day supply) *
- \$180 Tier 3 (61-90 day supply) *

Extended Days' Supply (EDS) Network Pharmacy (31-to-90 day supply)

- \$30 Tier 1 (31-60 day supply)
- \$45 Tier 1 (61-90 day supply)
- \$70 Tier 2 (31-60 day supply) *
- \$105 Tier 2 (61-90 day supply) *
- \$120 Tier 3 (31-60 day supply) *
- \$180 Tier 3 (61-90 day supply) *

*If generic is available and you choose to buy the brand-name drug, you will pay the generic copay plus the cost difference between the brand-name and the generic drug.

⇒DENTAL BENEFITS

Midland College will pay the premium for a full time employee's dental coverage. Both plans are administered by:

**HumanaDental
877-377-0987**

[State of Texas Dental Choice Plan](#)

- Choose any dentist. Network benefits available if network dentist used.
- Coinsurance and deductible dependent on service received

HumanaDental, DHMO

- Must use participating dentist from the Provider Directory
- Copayment dependent on service received

⇒LIFE INSURANCE AND AD&D BENEFITS

Administered by:

Minnesota Life Insurance Company

877-494-1716

Basic Life

- \$5,000 basic term life insurance with \$5,000 of Accidental Death & Dismemberment (AD&D) coverage for employee only
- Must be enrolled and effectively covered in a health insurance plan
- Cost included in health insurance premium

Optional Term Life

Midland College will pay the premium up to Election II for full time employees

- Election I = One time annual salary
- Election II = Two times annual salary
- Election III = Three times annual salary*
- Election IV = Four times annual salary*
- Cost based on employee's age and annual salary

*Requires approval through Evidence of Insurability

Dependent Life

- \$5,000 basic term life insurance with \$5,000 Accidental Death & Dismemberment (AD&D) coverage for eligible dependents
- \$1.38 per month for coverage for all dependents

Voluntary AD&D

- Accidental Death and Dismemberment Coverage between \$10,000 and \$200,000
- Minimum and maximum coverage amounts vary for employees 70 and over.
- \$.02/\$1,000 of coverage for employee only
- \$.04/\$1,000 of coverage for employee & family

⇒DISABILITY INSURANCE BENEFITS

Administered by:

Fort Dearborn Life Insurance Co.

855-377-5433

Short Term Disability

- Minimum waiting period of 30 consecutive days and exhaust all available leave
- Benefit of up to 66% of insured monthly salary
- Maximum insurable monthly salary is \$10,000

- Maximum benefit period is five months
- Monthly premium is \$.26/\$100 of monthly salary

Long Term Disability

Midland College will pay the long term disability premium for full time employees

- Minimum waiting period of 90 consecutive days and exhaust all available leave
- Benefit of up to 60% of insured monthly salary
- Maximum insurable monthly salary is \$10,000
- Maximum benefit period is dependent upon age at disability
- Monthly premium is \$.63/\$100 of monthly salary

⇒TEX FLEX REIMBURSEMENT ACCOUNTS

Administered by:

[PayFlex](#)

866-353-9839

Health Care Reimbursement Account (HCRA)

- Minimum monthly pledge amount is \$15; maximum is \$416
- \$12 annual fee per account
- Monthly deduction is pre-tax
- Entire pledge amount can be used on eligible health care expenses incurred during plan year (September 1 through August 31 of the next year)
- PayFlex Debit Card available (\$15 annual fee)

Dependent Care Reimbursement Account (DCRA)

- Minimum monthly pledge amount is \$15; maximum is \$416
- \$12 annual fee per account which is deducted from annual pledge
- Monthly deduction is pre-tax
- Only monthly deduction amount can be reimbursed for eligible day care expenses incurred
- PayFlex Debit Card available (\$15 annual fee; waived if HCRA is elected)

ADDITIONAL INSURANCE PLANS AVAILABLE (NOT PART OF GBP)

⇒VISION INSURANCE

Administered by:

[OptumHealth](#)

800-638-3120

Supplemental Vision insurance for employee and dependents for vision services such as frames, spectacle lenses or contact lenses.

⇒AFLAC
Representative:
Nick Halbert
432-570-4070

Supplemental insurance for coverage for illnesses such as Cancer, Specified Health Event, Intensive Care or Hospital Confinement.