



Bastrop Independent School District 2010-2011 Supplemental Insurance Benefits

The following is a guide to the supplemental insurance benefits that are offered to all full-time eligible employees of Bastrop Independent School District. This description of benefits only outlines the coverage's that are offered. For a full and complete understanding of the products, please read the product brochures and discuss any questions with the Insurance representatives.

When reviewing the plans and premiums, remember that the cost will be deducted on a pre-tax basis for most products. *The Life Insurance and Disability products should not be pre-taxed.

- **Superior Vision Plan** – PPO Indemnity Plan with \$10 Exam and \$10 Materials Copayment. Exams and lenses covered in full, frames up to \$125. Local Providers are on the plan. www.superiorvision.com. Semi-Monthly rates are:

Employee Only	\$3.99	Employee / Child	\$6.46
Employee/Spouse	\$8.58	Employee / Family	\$11.77

- **Humana Dental Plan** – 2 plans offered www.humanadental.com
 1. **Humana Option 1** – Annual Maximum of \$1,000.00, \$50.00 calendar year deductible. Preventive at 100%, Basic at 50%, Major at 30% and Orthodontia at 50%. Orthodontia for Children or Adults.
 2. **Humana Option 2** – Annual Maximum of \$1,250, \$50.00 calendar year deductible. Preventive at 100%, Basic at 80% Major and Orthodontia at 50%. Orthodontia for Children or Adults. 30% coinsurance on preventive, basic and major after annual maximum reached.
- **MetLife** – Group Term Life Insurance. Coverage is available up to 5 times annual salary in increments of \$10,000 with a maximum of \$500,000. Optional Dependent Coverage is available.
- **Texas Life Insurance Co.** - Individual Whole Life plan for employees and/or dependents.
- **Unum Disability Plan (Income Replacement)** - Provides employees a way to insure their income as a result of illness or accident.

Please contact Scott Yarbrough or Debbie Casey with any questions regarding these products. Our toll free number is 1-866-540-6819 or email us at debbie@theyarbroughagency.com.