

Rains ISD

<http://mybenefitshub.com/rainsisd>



Employee Benefits

Overview Guide

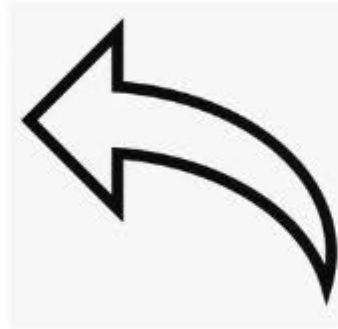
Effective for the
2023-24 school year

GFG

Gentry Financial Group
Employee Benefits/TPA Services

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Click on any page to go directly there!

Hint: As you walk through this handbook, all forms and website links can be clicked on to access them directly!

Quick Links

<p>FSA</p>  <p>855-399-3035</p>	<p>Telemedicine</p> <p>MDLIVE</p> <p>888-398-4347</p>	<p>Medical</p>  <p>800-222-9205</p>
<p>Dental</p>  <p>800-541-7846</p>	<p>Vision</p>  <p>800-507-3800</p>	<p>Disability</p>  <p>866-294-7987</p>
<p>Cancer</p>  <p>800-256-8606</p>	<p>Accident</p>  <p>800-541-7846</p>	<p>Term Life</p>  <p>866-294-7987</p>
<p>Individual Life</p> <p>TEXASLIFE INSURANCE COMPANY</p> <p>800-283-9233</p>	<p>HSA</p>  <p>800-357-6246</p>	<p>HIP</p>  <p>800-541-7846</p>
<p>EAP</p>  <p>800-964-3577</p>	<p>Student Debt Relief</p>  <p>866-314-8888</p>	<p>Financial Planning</p>  <p>903-939-2534</p>

Enrollment Information

About this guide

This Benefits Guide describes the highlights of your district's benefits program in non-technical language. Included in this Benefits Guide is important information about each of the benefit plans offered to you and your family. It includes the benefits paid by the district as well as voluntary products which you can customize to meet your individual needs.

Please remember that these general descriptions are not intended to provide all the details of requirements of these benefits. The official Plan Documents will prevail if any inconsistencies are found between the Benefit Guide and the official Plan Documents. Any and all elements of the district's benefits program may be modified in the future, at any time, to meet Internal Revenue Service rules or otherwise as decided by the district.

Eligibility

Non-substitute employees who are expected to work 15 hours per week or more are eligible for all of the benefit programs described in this guide. In addition, these employees are eligible for the district's contribution towards the cost of TRS Medical premiums.

Employees who are expected to work at least 10 hours per week, including substitutes, are eligible for medical insurance only. These employees are not eligible for the district's premium contribution, and will pay the full cost of the TRS ActiveCare Medical plan premium.

Enrollment Information

Enrollment and Effective Dates

All new employees have thirty-one (31) days from their date of hire to enroll in insurance. After this new hire enrollment window, benefit elections are locked until the following Annual Enrollment period, unless the employee has a qualifying event (change in tax dependents or change in access to health insurance). The benefits plan year is September 1 – August 31. Open Enrollment occurs in the month of July. Specific dates and deadlines will be communicated during each year's enrollment period.

Medical Insurance is effective either the first of the month following hire, or the employee's first day of work (employee's choice)

All other insurances are effective the first of the month following hire.

Qualifying Events

The only time that employees are able to change benefits enrollment outside of the new hire or open enrollment window is if they experience a qualifying event. A qualifying event is any event that changes either your number of dependents or your access to healthcare. Examples of qualifying events include:

- Birth, adoption, death, or guardianship of a child
- A change in marital status (marriage, divorce, death)
- A dependent's loss of eligibility (attainment of a limiting age)
- Gain or loss of other coverage (i.e. a spouse starts or ends a new job and is eligible for or loses insurance coverage)

All employees have thirty-one (31) days from the qualifying event date to elect changes in coverage. You must notify HR, provide documentation of the qualifying event, and complete your amended enrollment for changes to take effect. Notifying HR of the intent to make changes only is not sufficient.

How to Enroll

1. Visit <http://mybenefitshub.com/rainsid>
2. Click "Login" on the top right corner
3. Enter your username and password
 - a. Username: First 6 letters of your last name, followed by the the first letter of your first name, followed by the last 4 digits of your Social Security Number
 - b. Password: **For NEW HIRES:** Last Name followed by the last 4 digits of your Social Security number. Example: John William
 - i. Username: Williaj1234
 - ii. Password: williams1234**For RETURNING USERS:** If you have previously logged in, you will use the password that you previously created, NOT the password format listed above.
4. Carefully review all plan benefits and enroll for those applicable to you.
5. Confirm that you have completed enrollment.
6. For more information please visit: [Benefits Hub Enrollment Instructions](#)



Life Insurance

Basic Life (\$20,000 provided by district)

Basic life insurance is provided to you by your employer at no cost. This policy provides your beneficiary with a lump-sum benefit. This cash benefit will help soften the financial blow that comes along with losing a loved one. Your beneficiary can use this benefit to help pay final expenses, bills and debt.

Voluntary Group Life*

Basic life insurance provided by your employer is a good employee benefit, but the amount of coverage may not cover your obligations if you were to suddenly pass away. Voluntary Group Term Life insurance policy issues a cash benefit to your designated beneficiary in the event of your passing. This money can be used toward anything from final costs to paying off any remaining debts; like your mortgage, car loans or student loans. It is the **most affordable form of life insurance** and is typically available to you, your spouse and dependent children.

- Existing Employees may add or enroll in \$20,000 coverage with no health questions
Spouse: Add or enroll in \$10,000 with no health questions
- NEW HIRE ENROLLMENT-GUARANTEED ISSUE NO HEALTH QUESTIONS
Employee: 5 x Salary with a maximum of \$250,000
Spouse: \$50,000

Permanent Life*

Life insurance becomes necessary the moment someone else depends on you. It can be your spouse, children, or even your parents. If your death would affect the lifestyle of someone you love, it's time to enroll. Permanent life provides a specified lump-sum benefit to your beneficiary at the time of your death. These policies do not expire, and the price of your premiums typically won't change from the date you enroll. **And, even if you leave your employer the policy stays with you.**

*Cost will be available for viewing during enrollment.



Phone: (866) 294-7987
<https://www.thehartford.com/employee-benefits/employees>



TEXASLIFE
INSURANCE COMPANY

Texas Life Insurance Company
Toll Free: (800) 283-9233
www.TexasLife.com

TRS Healthcare

Medical insurance, also known as health insurance, is coverage that helps you pay the high cost of medical and hospital expenses.

Depending on the coverage you choose, this insurance will help pay toward or completely cover annual physicals, doctor visits, hospitalization and emergency room visits. Many times you will be offered more than one plan to choose from, so please review the summary of benefits in detail to determine which plan is right for you.

This benefit may also be available to your spouse and dependent children.

2023-2024 Plan Offerings:

- ActiveCare Primary - [1-866-355-5999]
- ActiveCare HD - [1-866-355-5999]
- ActiveCare Primary+ - [1-866-355-5999]
- ActiveCare 2* - [1-866-355-5999]
- West Texas Blue Essentials HMO** - [1-888-378-1633]
- South Texas Blue Essentials HMO** - [1-888-378-1633]
- Central & North Texas Baylor Scott & White HMO** - [1-844-633-5325]

* ActiveCare 2 only offered if currently enrolled

Benefits & Forms

- 2023-2024 Plan Information
- Additional Resources - HMO
- Additional Resources - ActiveCare

Quick Links

- TRS ActiveCare Website
- Provider Search - BCBS
- Provider Search - Scott & White
- PCP Video



Teacher Retirement System
[https://www.trs.texas.gov/
Pages/Homepage.aspx](https://www.trs.texas.gov/Pages/Homepage.aspx)

TRS Highlights 2023-24

All TRS-Active Care participants have three plan options. Each includes a wide range of wellness benefits. The third option is on the next page.

	TRS-ActiveCare Primary	TRS-ActiveCare Primary+
Plan Summary	<ul style="list-style-type: none"> • Lowest premium of all three plans • Copays for doctor visits before you meet your deductible • Statewide network • Primary Care Provider (PCP) referrals required to see specialists • Not compatible with a Health Savings Account (HSA) • No out-of-network coverage 	<ul style="list-style-type: none"> • Lower deductible than the HD and Primary plans • Copays for many services and drugs • Higher premium • Statewide network • PCP referrals required to see specialists • Not compatible with a Health Savings Account (HSA) • No out-of-network coverage

Monthly Premiums	Total Premium	Your Premium	Total Premium	Your Premium
Employee Only	\$442	\$	\$519	\$
Employee and Spouse	\$1,194	\$	\$1,350	\$
Employee and Children	\$752	\$	\$883	\$
Employee and Family	\$1,503	\$	\$1,713	\$

Plan Features		
Type of Coverage	In-Network Coverage Only	In-Network Coverage Only
Individual/Family Deductible	\$2,500/\$5,000	\$1,200/\$2,400
Coinurance	You pay 30% after deductible	You pay 20% after deductible
Individual/Family Maximum Out of Pocket	\$7,500/\$15,000	\$6,900/\$13,800
Network	Statewide Network	Statewide Network
PCP Required	Yes	Yes

Doctor Visits		
Primary Care	\$30 copay	\$15 copay
Specialist	\$70 copay	\$70 copay

Immediate Care		
Urgent Care	\$50 copay	\$50 copay
Emergency Care	You pay 30% after deductible	You pay 20% after deductible
TRS Virtual Health-RediMD (TM)	\$0 per medical consultation	\$0 per medical consultation
TRS Virtual Health-Teladoc®	\$12 per medical consultation	\$12 per medical consultation

Prescription Drugs		
Drug Deductible	Integrated with medical	\$200 deductible per participant (brand drugs only)
Generics (31-Day Supply/90-Day Supply)	\$15/\$45 copay; \$0 copay for certain generics	\$15/\$45 copay
Preferred	You pay 30% after deductible	You pay 25% after deductible
Non-preferred	You pay 50% after deductible	You pay 50% after deductible
Specialty (31-Day Max)	\$0 if SaveOnSP eligible; You pay 30% after deductible	\$0 if SaveOnSP eligible; You pay 30% after deductible
Insulin Out-of-Pocket Costs	\$25 copay for 31-day supply; \$75 for 61-90 day supply	\$25 copay for 31-day supply; \$75 for 61-90 day supply

TRS Highlights (contd.)

	TRS-ActiveCare HD
Plan Summary	<ul style="list-style-type: none"> • Compatible with a Health Savings Account (HSA) • Nationwide network with out-of-network coverage • No requirement for PCPs or referrals • Must meet your deductible before plan pays for non-preventive care

Monthly Premiums	Total Premium	Your Premium
Employee Only	\$456	\$
Employee and Spouse	\$1,232	\$
Employee and Children	\$776	\$
Employee and Family	\$1,551	\$

Plan Features		
Type of Coverage	In-Network	Out-of-Network
Individual/Family Deductible	\$3,000/\$6,000	\$5,500/\$11,000
Coinsurance	You pay 30% after deductible	You pay 50% after deductible
Individual/Family Maximum Out of Pocket	\$7,500/\$15,000	\$20,250/\$40,500
Network	Nationwide Network	
PCP Required	No	

Doctor Visits		
Primary Care	You pay 30% after deductible	You pay 50% after deductible
Specialist	You pay 30% after deductible	You pay 50% after deductible

Immediate Care		
Urgent Care	You pay 30% after deductible	You pay 50% after deductible
Emergency Care	You pay 30% after deductible	
TRS Virtual Health-RediMD (TM)	\$30 per medical consultation	
TRS Virtual Health-Teladoc®	\$42 per medical consultation	

Prescription Drugs	
Drug Deductible	Integrated with medical
Generics (31-Day Supply/90-Day Supply)	You pay 20% after deductible; \$0 coinsurance for certain generics
Preferred	You pay 25% after deductible
Non-preferred	You pay 50% after deductible
Specialty (31-Day Max)	You pay 20% after deductible
Insulin Out-of-Pocket Costs	You pay 25% after deductible

How to Calculate Your Monthly Premium

$$\begin{aligned} & \text{Total Monthly Premium} \\ - & \text{Your District and State Contributions} \\ \hline = & \text{Your Premium} \end{aligned}$$

Ask your Benefits Administrator for your district's specific premiums.

Wellness Benefits at No Extra Cost*

Being healthy is easy with:

- \$0 preventive care
- 24/7 customer service
- One-on-one health coaches
- Weight loss programs
- Nutrition programs
- Ovia™ pregnancy support
- TRS Virtual Health
- Mental health benefits
- And much more!

*Available for all plans.
See the benefits guide for more details.

New Rx Benefits!

- Express Scripts is your new pharmacy benefits manager! CVS pharmacies and most of your preferred pharmacies and medication are still included.
- Certain specialty drugs are still \$0 through SaveOnSP.

Compare Prices for Common Medical Services

REMEMBER:

Call a Personal Health Guide (PHG) any time 24/7 to help you find the best price for a medical service. Reach them at **1-866-355-5999**.

Benefit	TRS-ActiveCare Primary	TRS-ActiveCare Primary+	TRS-ActiveCare HD		TRS-ActiveCare 2	
	In-Network Only	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
Diagnostic Labs*	Office/Independent Lab: You pay \$0	Office/Independent Lab: You pay \$0	You pay 30% after deductible	You pay 50% after deductible	Office/Independent Lab: You pay \$0	You pay 40% after deductible
	Outpatient: You pay 30% after deductible	Outpatient: You pay 20% after deductible			Outpatient: You pay 20% after deductible	
High-Tech Radiology	You pay 30% after deductible	You pay 20% after deductible	You pay 30% after deductible	You pay 50% after deductible	You pay 20% after deductible + \$100 copay per procedure	You pay 40% after deductible + \$100 copay per procedure
Outpatient Costs	You pay 30% after deductible	You pay 20% after deductible	You pay 30% after deductible	You pay 50% after deductible	You pay 20% after deductible (\$150 facility copay per incident)	You pay 40% after deductible (\$150 facility copay per incident)
Inpatient Hospital Costs	You pay 30% after deductible	You pay 20% after deductible	You pay 30% after deductible	You pay 50% after deductible (\$500 facility per day maximum)	You pay 20% after deductible (\$150 facility copay per day)	You pay 40% after deductible (\$500 facility per day maximum)
Inpatient Hospital Costs	You pay 30% after deductible	You pay 20% after deductible	You pay 30% after deductible	You pay 50% after deductible (\$500 facility per day maximum)	You pay 20% after deductible (\$150 facility copay per day)	You pay 40% after deductible (\$500 facility per day maximum)
Freestanding Emergency Room	You pay \$500 copay + 30% after deductible	You pay \$500 copay + 20% after deductible	You pay \$500 copay + 30% after deductible	You pay \$500 copay + 50% after deductible	You pay \$500 copay + 20% after deductible	You pay \$500 copay + 40% after deductible
Bariatric Surgery	Facility: You pay 30% after deductible	Facility: You pay 20% after deductible	Not Covered	Not Covered	Facility: You pay 20% after deductible (\$150 facility copay per day)	Not Covered
	Professional Services: You pay \$5,000 copay + 30% after deductible	Professional Services: You pay \$5,000 copay + 20% after deductible			Professional Services: You pay \$5,000 copay + 20% after deductible	
	Only covered if rendered at a BDC+ facility	Only covered if rendered at a BDC+ facility			Only covered if rendered at a BDC+ facility	
Annual Vision Exam (one per plan year; performed by an ophthalmologist or optometrist)	You pay \$70 copay	You pay \$70 copay	You pay 30% after deductible	You pay 50% after deductible	You pay \$70 copay	You pay 40% after deductible
Annual Hearing Exam (one per plan year)	\$30 PCP copay \$70 specialist copay	\$30 PCP copay \$70 specialist copay	You pay 30% after deductible	You pay 50% after deductible	\$30 PCP copay \$70 specialist copay	You pay 40% after deductible

*Pre-certification for genetic and specialty testing may apply. Contact a PHG at **1-866-355-5999** with questions.

Telemedicine & HIP

Telehealth

With telehealth, you can get the treatment you need for minor sicknesses without having to visit your doctor's office.

By enrolling in this benefit, you'll gain access to medical consultations through phone call, email, and video chat. Telehealth will typically have you talking to a doctor within 30 minutes of setting up the appointment.

You'll speak to a doctor who can diagnose your minor aches and illnesses, and they can even prescribe medication for the likes of the common cold, flu, pink eye, and many other medical conditions.

This benefit is paid for by the district.

Hospital Indemnity Plan

Hospital indemnity insurance is supplemental medical insurance coverage that pays benefits if you are hospitalized. While health insurance pays for medical services after co-pays, co-insurance and deductibles are met, hospital indemnity insurance pays you if you are hospitalized, regardless of any other coverage you may have.

This plan will pay \$100/day of hospital confinement up to 15 days and \$2,500 when admitted. It also pays \$50 for well-checkups including routine physicals.

Employee	Employee + Child(ren)
\$19.28	\$26.54
Employee + Spouse	Employee + Family
\$33.00	\$47.74

MDLIVE[®]

MD LIVE
Phone: (888) 398-4347
www.MDLive.com

To register online: mdlive.com/ah1

To register by phone call (888)398-4347

Your Benefits Provider is named the Telemedicine Plan. Once you have registered your account, you should never have a charge for a visit.



Guardian[®]

Phone: (800) 541-7846
www.guardianlife.com



Dental & Vision

Guardian[®]

Phone: 800-541-7846
www.guardianlife.com



Dental

On the High Plan preventative services—including two visits per year—are paid at 100% U&C. Basic services such as fillings are paid at 80% U&C, while major services and orthodontia are paid at 50% U&C. A \$50 calendar-year deductible applies to basic and major services.

The maximum benefit for each person covered is \$1250 per year. Orthodontic Services are covered up to a \$1500 lifetime maximum. Low plan pays 100% for Preventative, 70% on Basic, and 40% on Major with a \$500 annual maximum. Coverage is also available for your dependents.

Employee
HIGH: \$33.71 LOW: \$22.87
Employee + Spouse
HIGH: \$77.98 LOW: \$52.91

Employee + Child(ren)
HIGH: \$77.17 LOW: \$47.70
Employee + Family
HIGH: \$117.20 LOW: \$73.75

Vision

The value of vision insurance goes beyond saving money on new glasses and contact lenses every year. Illnesses like diabetes, thyroid disease, and cancer can all be detected by an ophthalmologist.

This provides on eye exam and either glasses or contact lenses every 12 months. \$150 allowance for frames and standard lenses are paid in full.

Contact exams and lenses have a \$175 annual allowance.

Employee	Employee + Child(ren)
\$8.98	\$16.16
Employee + Spouse	Employee + Family
\$15.28	\$24.26

SuperiorVision[™]

by MetLife

Phone: (800) 507-3800
www.superiorvision.com



Disability & ER Transport

Disability

What would happen if you lost your ability to earn your paycheck? How long would you be able to continue paying off your bills and buy groceries before you ran out of money?

If you're like 69% of Americans who don't have as much as \$1,000 set aside in their savings account¹, disability insurance may be the perfect plan for you. Disability Insurance is a safety net that keeps you from having to answer these questions.

Disability replaces a portion of your income when you are unable to work due to covered illness or injury. Think of it as paycheck protection.

The monthly rate for Disability Insurance is age-banded and dependent upon elimination period and amount selected. The coverage includes both a long term and short term benefit. See enrollment website for the rate that is specific to your situation.

Emergency Medical Transportation

Nationwide and global emergency transportation service coverage 24/7/365. No network restrictions, coverage available, through all service providers for ground and air emergency transport.

Family Coverage for as little as \$14 per month.



Phone: (866) 294-7987
<https://www.thehartford.com/employee-benefits/employees>



MASA Medical Transport Solutions
Toll Free: (800) 423-3226
<https://www.masamts.com/>



Cancer & Accident

Cancer

Cancer Insurance provides financial assistance in the form of a lump-sum benefit upon a positive diagnosis, ensuring you can concentrate on your health instead of your finances. Costs rack up quickly in the fight against cancer. You can use your benefit to help pay toward costly medicine, medical bills, and co-pays.

This affordable benefit also extends to your spouse and eligible dependents

Employee

\$19.38

Employee + Spouse

\$41.82

Employee + Child(ren)

\$22.56

Employee + Family

\$44.96

Accident

Accident Insurance coverage pays cash benefits directly to you for medical expenses related to an accidental injury. The plan covers you 24/7 for on and off the job accidents and injuries for adults and even sporting events for children.

The health screening/wellness benefit pays for routine check-ups, blood work, mammogram, stress test, and even youth organized sports enrollment. **The benefit pays \$150 per participant per calendar year.** See plan summary for full details.

Employee

\$13.52

Employee + Spouse

\$21.58

Employee + Child(ren)

\$26.78

Employee + Family

\$34.84



AMERICAN PUBLIC LIFE
American Public Life Insurance
Phone: (800) 256-8606
www.ampublic.com



Phone: (800) 541-7846
www.guardianlife.com



HSA & EAP

Health Savings Account (HSA)

You must be enrolled in a High Deductible Health Plan (HDHP) such as TRS ActiveCare HD. Use pre-tax dollars to pay medical, dental and prescription costs and save money.

The maximum annual HSA contributions are: \$3,850 for individuals and \$7,750 for families.

The best part about this policy is that funds roll over from year to year, so you can save for future healthcare expenses.



HSA Bank
Phone: (800) 357-6246
<http://www.hsabank.com>



Employee Assistance Plan

Everyone in the workplace is balancing more than just their jobs and the stress of life can pull you in too many directions.

Employee Assistance Plans provide you with professional help to get you through what might be affecting your mental or physical well-being. Most plans offer guidance that can help you with stress and anxiety at work, depression, substance dependency, grief, job pressures, and more.

This benefit is available at no cost to all district employees.



ComPsych Corporation
Phone: (800) 964-3577
<http://www.compsych.com/>



Reimbursement Plans

HealthCare FSA

A flexible spending account (FSA) is one of several tax-advantaged financial accounts that can be set up through a cafeteria plan adopted by your employer.

A medical FSA is the most common type of flexible spending account, and allows you to set aside a portion of your earnings to pay for qualified expenses, most commonly for medical costs, such as doctors, dentists, and optometrist copays. The maximum annual contribution is \$3,050.

It should be noted that funds not used by the end of the plan year are lost to the employee, known as the "use it or lose it" rule, unless your employer has a rollover provision.

Dependent Care

A dependent care FSA can be used to help pay for costly dependent care services, such as daycare for your child or adult daycare for a senior citizen.

The maximum annual contribution is \$5,000 (if married and filing jointly or a single parent)

It should be noted that funds not used by the end of the plan year are lost to the employee, known as the "use it or lose it" rule.



National Benefit Services, LLC
Toll Free: (855) 399-3035
www.nbsbenefits.com



National Benefit Services, LLC
Toll Free: (855) 399-3035
www.nbsbenefits.com



Student Debt Forgiveness

Enrollment for this benefit is open to employees throughout the year.

Student Debt Relief

This benefit allows college graduates that have student loan debt to get a free analysis of possible relief and forgiveness programs. With nearly 70 federal student loan repayment and forgiveness programs in place today the options to reduce your student debt are exceptional.

GotZoom finds the best program options that suit your needs, confirms eligibility and facilitates all the administration. There are special programs specifically designed to help educators. This benefit is available year-round, there is no reason to wait until open enrollment. Click the link below to have a proposal created for you immediately.



GotZoom
Phone: (866) 314-8888 <https://www.gotzoom.com/>



What's GotZoom?

- A company with a singular focus on DOE student loan repayment programs
- Seven-year performance record



Why We're Better?

Large student debt reduction achieved with federal repayment or forgiveness programs:

- Provides employee immediate relief
- Costs employer significantly less



Employer Benefits

- Retention: equates to a 5% - 20% raise
- Recruitment: 83% of millennials prefer organizations with a student loan benefit
- Value: 3-year ROI 140%



Employee Benefit

- Average student debt reduction of 65%
- Upfront visibility of savings (free loan status analysis and benefit summary)

Enroll Now!

Financial Planning

Enrollment for this benefit is open to employees throughout the year.

403(b) Plan

A 403(b) plan, also known as a tax-sheltered annuity, is a tax-advantaged retirement savings plan available for public education organizations. Contributions are made on a pre-tax basis and investment earnings grow tax deferred until withdrawal, assumed to be retirement.

457 Plan

A 457 plan is a retirement or pension plan that provides benefits to government employees as well as employees of tax-exempt organizations. Employees participating in 457 plans are allowed to defer their compensation on a before-tax basis through regular payroll deductions. Money placed in these accounts grows on a federally tax-free basis until withdrawn.

Common Questions:

- I'm looking to retire in a few years but I have no idea what to expect in retirement, where do I start?
- As a new employee, I have no idea how to take advantage of a 403b or 457 account, how I do enroll ?
- I just transferred from a different employer but I'm afraid I left behind my 403b/457 account, can I transfer that account to my new employer?



Fortunately for you, we have dedicated advisors ready to answer any questions you may have regarding financial planning. Click the box below to meet with an advisor!

Enroll Now!

Impact Health Sharing

Enrollment for this benefit is open to employees throughout the year.

Impact Health Sharing

Finally, a way to take control of your health-care expenses. Impact Health Sharing is a caring community of people who share in each other's medical bills. Impact is for anyone who is interested in sharing, acting responsibly together, and saving on their health care. Refreshingly, healthcare sharing is NOT insurance. A Healthcare Sharing Organization is an organization whose members share medical expenses in accordance with those beliefs, even after a member develops a medical condition.

Impact puts the power, the freedom, and the control in paying for health care back into your hands. It's an affordable alternative to health insurance. Learn more about how you can join our community and save your family money.

For more information, please visit our website:

<https://gentry.impacthealthsharing.com/>



Why Impact?

IT'S AFFORDABLE

Members are literally saving thousands since switching to Impact. Programs start as low as \$65 for individuals and \$330 for families. We have designed four pricing options for individuals and families as well as special prices for seniors.

IT'S COMPREHENSIVE

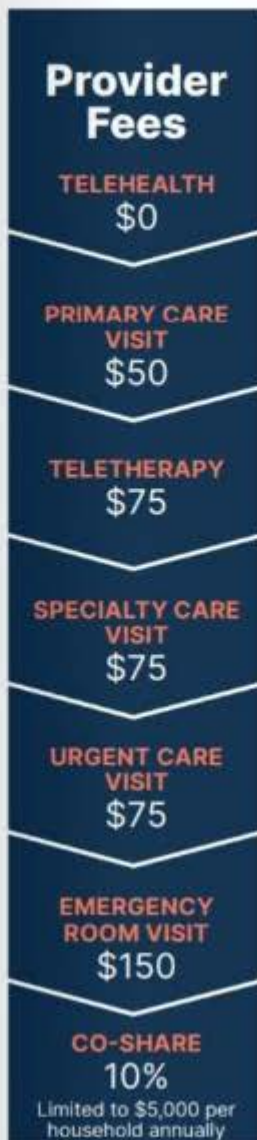
Members experience a comprehensive medical experience and access to preventative care, mental health care, Prescription discounts and free telemedicine available 24/7.

IT'S ACCESSIBLE

Members see any doctor they want nationwide. No network fees. This means more choices and lower costs for you. No network limitations. You can see YOUR doctor. Impact Participates with ANY PROVIDER.

Impact Health Sharing

Enrollment for this benefit is open to employees throughout the year.



Per Incident Max

None, except for maternity and motorcycle accidents.*

Prescription Discounts

Impact has an industry-leading approach to prescriptions. We have partnered with an organization that brings you significant prescription discounts. Additionally, prescription medication expenses may be credited toward the PRA if they are not considered treatment for chronic conditions that were pre-existing when the member joined Impact. See Guidelines Section III D. for more details.

Wellness/Preventative

Impact has followed the American Cancer Society's recommendations for wellness/screening tests. See Guidelines for the exact details.

Maternity

Maternity is eligible for sharing after the mother has been a member for 12 months. Maternity is shared up to \$150,000 for any single pregnancy event.

Network

Impact Health Sharing has not contracted with a network of providers, which gives you the freedom of choosing any doctor or hospital as long as they meet the Guidelines requirements in Section III. B. Approved Treatment.

Negotiated Rates

Impact wants to make your membership the best experience it can for you. Because of this, you are not required to negotiate your own medical bills, Impact takes care of this for you.

Bill Pay

Our goal is to make managing your healthcare simple and convenient. Your providers will send your medical bills directly to Impact Health Sharing and payment will be remitted directly to the provider.

Telehealth

Sit in the comfort of your own home while getting the medical care you need. Telehealth is available at no additional cost to you, including no co-pays or consultation fees.

Adoption Assistance

We care about families and want to encourage adoption. If you have been a member for 12 months, you are eligible for adoption assistance. See Guidelines Section III. D. for more details.

No Open Enrollment

Impact is available year round. There is no "Open Enrollment" period limiting when you can join and no qualifying events needed. We are here when you need us!

Pre-Existing Conditions (Pre-X)

No, we do not share in pre-existing conditions. Pre-Existing Medical Conditions are conditions in which treatment, symptoms or diagnosis occurred within 36 months prior to membership.

Mental Health

Yes, mental health is eligible for sharing with limits, and teletherapy options are available. See Guidelines Section III. D. for more details.

GFG

Gentry Financial Group
Employee Benefits/TPA Services

For more information please visit:

<http://mybenefitshub.com/rainsisd>



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