

VOLUNTARY EMPLOYEE HEALTH BENEFITS



2020-2021 PLAN YEAR

RENEWALS

Cigna Dental Plans – No rate increase in benefit costs - Rate guarantee through 8/31/2021

Vision - Superior Vision – No rate increase – Rate guarantee through 8/31/2021

Basic Term Life with AD&D - OneAmerica – No rate increase - Rate guarantee through 8/31/2022

Voluntary Term Life with AD&D - OneAmerica – No rate increase- Rate guarantee through 8/31/2022

Long Term/Short Term Disability - The Hartford – No rate increase- Rate guarantee through 8/31/2022

Section 125 Flexible Spending Plan Administrator - NBS (National Benefits Services) – No change

Employee Assistance Program (EAP) – OneAmerica and The Hartford

Cancer - American Public Life (APL) – plan change to include surgical benefit. Rate guarantee through 8/31/2021

NEW BUSINESS

HEALTH SAVINGS ACCOUNT

Why EECU?



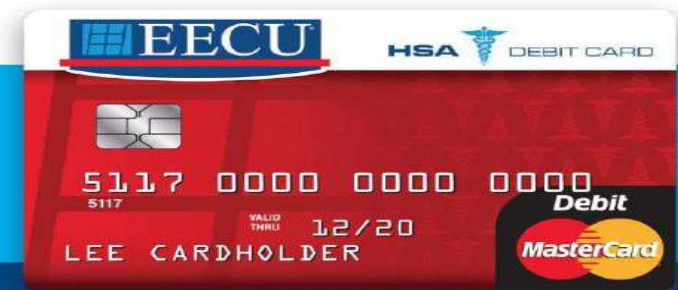
EECU Overview

- EECU is one of the largest credit unions in Texas with over \$2 billion in assets
- Federally insured by NCUA
- All HSA account-holder support is based in Texas
- HSA provider for over 280 Texas Independent School Districts, Schools and Benefit Cooperatives

Commitment to Educators

- EECU has been serving educators and their families throughout Texas for 85 years
- EECU Board of Directors is comprised of educational superintendents and leaders
- EECU philanthropy continues to support education, i.e. annual scholarship program and provides no-cost financial literacy program

NO FEE + HIGHER
Health Savings Account Dividend (savings) Rate



HSA Features & Benefits



Save More and Conveniently Pay for Healthcare Expenses:

- **No Monthly Service Fee** so accountholders can save more and earn more
- **Competitive Dividends** paid on the entire HSA balance
- **Free EECU HSA Debit Mastercard®** to conveniently pay for qualified healthcare expenses
- **Free Online & Mobile Banking and Free Bill Pay & Mobile Deposit** to manage your account from anywhere, at anytime
- **Free Access to 5,000 Shared Branches** - a network of branches nationwide to conduct transactions on your EECU HSA
- **Free Funds Transfer** between EECU accounts and with other financial institutions
- **Free 24/7 Contact Center Support**, based in Texas, to assist accountholders over the phone at any time
- **85,000 Free ATMs Nationwide** to access healthcare funds, available at Target®, Walgreens®, CVS®, Costco® and Kroger®
- **Free Marketing and Communications Materials** to assist accountholders in optimizing their healthcare saving and spending
- **Free Training Support Materials** to assist Human Resources staff
- **Dedicated Account Team** will serve as the point of contact for all EECU HSA support
- **HSA Employer Summary Report** enables employer to monitor key aspects of their HSA program
- **HSA Investment Services** allows accountholders to invest their health care dollars in mutual funds, exchange-traded funds and equities (stocks)
- **Federally Insured Deposit Account** up to \$250,000 by the NCUA, a U.S. Government Agency

We Make It Turn Key



Onsite support at enrollment meetings for employees

Pre-enrollment communication and enrollment day materials

Welcome materials (online and print)

HSA specialist assistance (online, by phone and in branch)

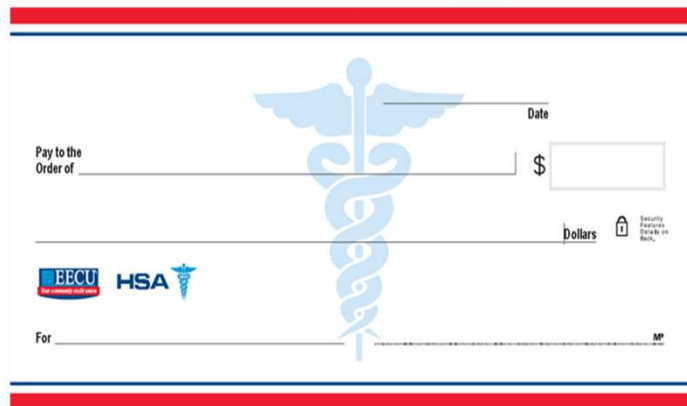
Multiple Contribution Options:
ACH Direct Deposit, Lump Sum
ACH/Wire/Check

Monthly Reporting

Member Account Materials



HSA Debit Card



HSA Logo Check (Optional)

Your New EECU Health Savings Account Debit Card has **ARRIVED!**

Enclosed is your EECU Health Savings Account Debit MasterCard® ending in XXXX.

Important information about your new card:

Please refer to the information below for important details regarding your card number and PIN. **If you received a new card because:**

- Your current card is expiring or you requested a replacement card, your new card number and PIN will remain the same as your current card.
- You recently opened a new EECU Health Savings Account or you reported your current card lost/stolen or your current card was involved in a Security Alert, your new card will have a new number and PIN. You will receive a separate PIN mailer within a few days of receiving your new card.

Activate your debit card immediately by following the instructions on the sticker affixed to the front of your card. If your card is ever lost or stolen, immediately call 1-800-333-9934. **If you need assistance with your card, call us at 817-882-0800.**

Bar Code # Prints Here

How it Works

- 1 At chip-enabled terminals, insert your card with the chip toward the terminal facing up.
- 2 Provide your signature or PIN as prompted by the terminal. If the amount is low, you may not have to do either.
- 3 When the terminal says the transaction is complete, remove your card.

- **Paying at point-of-sale:** Present the debit card for direct payment of HSA-qualified medical expenses to any provider who accepts MasterCard®.
- **Paying a bill:** In most cases, the debit card can also be used to pay HSA-qualified medical expenses over the phone, online or on a bill from a doctor's office or healthcare facility, provided they accept MasterCard®.
- **Cash access:** You can also use your debit card at ATMs to withdraw cash and reimburse yourself for eligible HSA-qualified medical expenses¹ paid out-of-pocket (a transaction fee may apply).

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HSA Debit Card Carrier

New Business

MASA Medical Transport Solution

We provide medical emergency transportation solutions, AND cover your out-of-pocket medical transport cost when your insurance falls short.



Ground Ambulance

MASA MTS covers emergency ground ambulance transportation for members to and from appropriate medical facilities – whether members are close to home or around the world – by covering the out-of-pocket costs that are not covered by insurance.



Helicopter Transportation

If emergency helicopter transportation is needed, MASA MTS will cover out-of-pocket costs MASA MTS Members incur from helicopter transports to the nearest appropriate medical facilities capable of providing required medical treatment.



Medical Airplane

When members need to be transported by air ambulance to specialized treatment, MASA MTS will coordinate medical airplane transportation, plus get the member back home free of charge.

Coverage against unplanned medical emergencies is surprisingly affordable.



Facts You Should Know

- Emergent Ground Ambulance transports can easily surpass \$2,000 and can reach as high as \$5,000.
- Emergent Air Ambulance transports frequently cost more than \$40,000, reaching as high as \$70,000.
- If you are in need of specialized care and can be transported on a non-emergent basis, it is common for a medically equipped plane to cost more than \$20,000.
- Most people assume that their health insurance will cover most, if not all, of the costs for these transports. Usually, the opposite is true, leaving you with financially crippling bills.

**When is your next medical emergency planned?
Are you prepared?**

BENEFIT	PLATINUM \$39/mo or \$468/yr	EMERGENT PLUS \$14/mo or \$160/yr
Emergent Ground Transportation	U.S./Canada	U.S./Canada
Emergency Air Transportation	U.S./Canada	U.S./Canada
Repatriation	Worldwide	U.S./Canada
Non-Emergent Air Transportation	Worldwide	
Escort Transportation	Worldwide	
Mortal Remains Transportation	Worldwide	
Visitor Transportation	BCA*	
Minor Children/Grandchildren Return	BCA*	
Vehicle Return	BCA*	
Pet Return	BCA*	
Organ Retrieval	U.S. Only	
Organ Recipient Transportation	U.S. Only	

MASAMTS provides peace of mind.

Be prepared for the unexpected with a MASA membership. No matter where you live, you could have access to vital emergency medical transportation for a minimal monthly fee. That membership could one day save your life, and, every day, it will give you peace of mind like nothing else.

MASAMTS protects you when your insurance falls short.

- One low fee for peace of mind for emergent transport costs
 - No deductibles
 - Anyone can join
 - Easy claim process
- No health questions



A division of MASA Global.

*Basic Coverage Area (BCA) includes U.S., Canada, Mexico, and Caribbean (excluding Cuba)

Coverage available for spouses/domestic partners and dependents up to age 26

Any Ground. Any Air. Anywhere.

MEDICAL BENEFITS

February 3 -
Request for
Medical Loss rates
Denton ISD

February 20 - TRS
Provider RFP
announced

April 17 - TRS Board
meeting

Future options on
the table