

# RISK MANAGEMENT NEWS

## Lubbock ISD— Risk Management

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## Texas Tech University Health Sciences Center— Counseling Center (Free Counseling Services)

The Counseling Center at TTUHSC is a counseling benefit provided by LISD FREE to employees and their families: (Individual, couple, and family counseling available):

- Counseling is for you and those in our household (spouse, partner, or minor child)
- Counseling is confidential and is not shared with LISD or LISD staff
- Counseling is FREE—you have 6-8 counseling sessions available to you; referrals are made for long-term counseling as needed
- 24 hour crisis hot line—1-800-327-0328; for appointment scheduling call 806-743-1327

## • Reminder—2021 Annual Enrollment—November 1-30, 2020

- ⇒ Medical Benefits (insurance) - it is essential that all employees go to the Employee Service Center to confirm his/her health plan or make changes for the 2021 medical plan year. Should an employee wish to waive medical coverage for 2021, he/she are to enroll into the Hospital Income Plan at no cost as a record of their waiver of medical coverage with Lubbock ISD. *CHANGES ARE EFFECTIVE 1/1/2021*
- ⇒ Dental Benefits—for CHANGES, go to the Employee Service Center to confirm coverage or changes to be made for the 2021 dental plan year (there is a 90 day waiting period to file dental claims for any dependents not covered in 2020). *CHANGES ARE EFFECTIVE 1/1/2021*
- ⇒ Health Savings Account (H.S.A) - Employees enrolled in the BRONZE Medical Plans and wish to CHANGE their contributions in 2021 should elect a monthly amount—this is accomplished by going to the Employee Service Center and following the instructions to make changes for 2021 H.S.A.—*CHANGES ARE EFFECTIVE 1/1/2021*
- ⇒ Beneficiary Designation— Lubbock ISD automatically provides employees with a Life and Accidental Death/Dismemberment policy—a Beneficiary designation is required. *CHANGES ARE EFFECTIVE 1/1/2021.*
- ⇒ Employees are responsible for making sure their benefits are correct for the 2021 benefit plan year.

## Risk Management Department:

- Lisa Thompson, Executive Director (ext. 0235)
- Vaun Murphrey, Specialist (ext. 0283)
- Lucinda Lucero, Secretary (ext. 0280)
- Ursula Ramirez, Clerk (ext. 0282)

Call Us—We Are Happy to Help!

## Understanding Insurance Terms

- **Deductible**—the amount that you need to pay initially out of pocket before the insurance company makes any payments for medical services.
- **Co-Pay**—the amount that you are responsible for paying yourself, as mandated by your insurance contract, for doctor visits, medications, or other services. Applies per visit/service once your deductible is met.
- **Co-insurance**—Some insurances have a co-insurance instead of/in addition to/of a deductible. You are responsible for a percentage of the fees of the medical services.
- **Out-of-Pocket Max**—The most you will have to pay during a policy period (usually a year) for services. Once you have reached your out-of-pocket max, your plan begins to pay 100% of the allowed amount for covered services.
- **HMO**—Healthcare Maintenance Organization—Is designed to keep your out-of-pocket costs low and predictable; your PCP (primary care physician) coordinates your care and will refer you to a specialist and hospital, when needed.
- **PPO**—Preferred Provider Organization—You can see any licensed provider for covered medical services; usually pay more out-of-pocket; however, you pay less when seeing a provider in the network.

### Claims Processing Reminder:

Dental Claims go to: Lucinda.Lucero@LubbockISD.org

Living Better Diabetes & Bronze Maternity Reimbursement Claims go to: Vaun.Murphrey@LubbockISD.org

Gym Reimbursement Claims & Hospital Income Plan Claims go to: Ursula.Ramirez@LubbockISD.org

*All claims processed within 30-days (for completed requests/forms)*