

RISK MANAGEMENT NEWS

Lubbock ISD— Risk Management

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Qualifying Life Events—You May Qualify Now to Change Your Medical/Dental Insurance Coverage IF:

If you have recently experienced (since your last enrollment/annual enrollment) any one of the following events, you may qualify to change your medical/dental insurance coverage:

- Recently Married
- Lost Coverage Elsewhere or Aged Off of Your Parent’s Plan
- Recently Divorced
- Had a baby or adopted a child

(Contact Vaun in Risk Management with any questions or to apply)

Reminder— Annual Enrollment and Flu Shots:

- ⇒ The Hartford (disability insurance coverage) - annual enrollment is September 1, 2020 through October 31, 2020. Contact 806-748-0505. [Site Link.](#)
- ⇒ Aflac (cancer and accident, etc) - annual enrollment is September 7, 2020 through October 31, 2020. Contact 806-748-6100. [Site Link.](#)
- ⇒ First Financial (permanent life insurance, critical illness insurance, hospital indemnity insurance, accident insurance, vision insurance, flexible spending account, medical reimbursement, dependent care reimbursement, benefits flex card, identity theft protection, and legal shield) - annual enrollment is September 14, 2020 through October 16, 2020. The campus call in schedule has been emailed/sent to all employees. Contact Ty.Stovall@ffga.com. [Site Link.](#)
- ⇒ Sun Life (optional life insurance) - application with Health Questionnaire accepted year-round.
- ⇒ Annual Medical/Health Insurance, Dental, and HSA Enrollment—planning in process—November 2020 (more information to come in October 2020).
- ⇒ Flu Shots—Campus flu shot clinics are being scheduled for each campus with your school secretary or nurse - be sure to watch your email for dates and times for your clinic; flu shots are FREE to all employees of Lubbock ISD (paid for by Lubbock ISD); and flu shots are FREE to all dependents that have Lubbock ISD insurance (paid by Lubbock ISD). You may also stop by any United Pharmacy with your completed consent form previously sent to you along with your employee ID and LISD insurance card to receive your flu shot at a United Pharmacy.

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