

RISK MANAGEMENT NEWS

Lubbock ISD— Risk Management

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Tips for Choosing a Life Insurance Beneficiary

1. **Keep the purpose of the policy in mind.** Do you want to provide financially for your family after you are gone? If so, your spouse or significant other may be the best choice.
2. **Know your options.** You can designate more than one primary beneficiary as long as the total percentage of the plan equals 100%. You cannot designate a minor (someone under 18 years of age) as a beneficiary, so choose a person who will act responsibly on behalf of you and your minor children.
3. **Have a Back-Up.** The primary beneficiary is the person(s) you select to receive life insurance proceeds upon your death; if they are deceased, you need to designate a secondary (contingent) beneficiary.

Annual Enrollment—ENROLLMENT ENDS NOVEMBER 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!

Workers' Compensation Information

When an injury occurs at a school that requires or may require medical attention—please do the following:

- Notify the principal and/or supervisor in charge
- Allow the school nurse to assess the situation, when possible
- Complete the First Report of Accident Form (DWC-001) and send it to the Risk Management Office immediately or as soon as possible; the Risk Management Office may assist you as needed with this form also by calling 806-219-0280
- Lubbock ISD utilizes various clinics for initial evaluations (such as Concentra, I-27 Medical Center, or Regal Park Medical Center), but you may go to any clinic you are comfortable with as long as they accept workers' compensation patients
- You must identify yourself to the clinic as a LISD employee needing to be seen for a workers' compensation matter
- LISD provides workers' compensation coverage to its employees for all work-related activities performed in the course and scope of their employment.
- Bowling, carnival rides, skating, playing sports during the day that is not considered the employee's job duties, etc. is not considered work-related injuries/workers' comp and will not be covered under workers' compensation

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