



**ENROLLMENT
DEADLINE IS**

31

**Days from your
Official Hire Date***

Note:

- If you are an existing employee (part-time or full-time contributing to TRS), congratulations on your new position in the district. This does NOT mean that you are a *New Hire* with a *New Hire* date. *This packet may not pertain to you.*
- If you are an existing employee (hourly or sub, *not* contributing to TRS), congratulations on your new position in the district. You have 31 days from your New Hire date to enroll in insurance.

***hire date = first work day (not the day you signed your contract)**

Benefits Enrollment for New Employees

All employees must **ENROLL** in or **DECLINE** the Mesquite ISD health insurance.

The district offers health coverage through TRS ActiveCare to all eligible employees and their eligible dependents. Eligibility is described in the ActiveCare Enrollment Guide.* The coverage offered by ActiveCare meets the minimum value standard and the cost of this coverage to you is intended to be affordable. To be eligible for TRS ActiveCare, you must be employed by a participating district/entity and be either an active, contributing TRS member or employed 10 or more regularly scheduled hours each week.

Employees who work 18.75 hours or more per week are eligible for supplemental insurance options (other than health).

ENROLL

You must complete your benefits/insurance enrollment within **31 days** of your hire date. *If you fail to do so, you will have no coverage.* If you do not enroll within your 31-day election period, the next enrollment opportunity will be during Annual Enrollment period (*unless you have a life changing event during the plan year – i.e. birth, marriage, divorce; and complete paperwork within 31 days – see benefits website* for more information*).

DECLINE

If you are not enrolling in the MISD health insurance, you still need to go online to decline the health insurance for you and your spouse and/or children under age 26.

Benefits enrollment for new hires is done online on TBX, The Benefits Expert online benefits portal. See opposite side of this page for online enrollment instructions. **You cannot begin online enrollment until your information is entered in the MISD payroll system.** If you are unable to log into the enrollment system a week after your hire date (the first day you begin working), please contact the Benefits Department for assistance. You do not want to miss your 31day window to enroll in insurance.

*Benefits info/resources on the district website

Go to <http://www.mesquiteisd.org>

- Go to “For Staff”
- Go to “Benefits Department”
- Go to “Enrollment Opportunities”



You can view benefits information* and TRS Enrollment Guide* at any time. No login is required!

Plan and rate information is also available on the benefits enrollment site and TBX library, but you have to wait until your login is active to access this website: my.tb360.com/misd

If you need assistance with enrolling or declining or have questions, please contact Benefits:
3819 Towne **Crossing** Blvd., Mesquite, TX 75150 Benefits @mesquiteisd.org 972-882-7359.

Lisa Porter
Benefits Manager
972-882-7469

Vickie Cline
Benefits Asst. Manager
972-882-7491

Renee Duncan
Benefits Admin Asst.
972-882-7359

Yvonne Smeltzer
Benefits Admin Asst.
972-882-7335



Login at: my.tbx360.com/misd

X HOW TO LOGIN

1 ENTER YOUR SOCIAL SECURITY NUMBER OR YOUR EMPLOYEE ID

2 ENTER THE LAST 4 DIGITS OF YOUR SOCIAL SECURITY NUMBER AND THE LAST 2 DIGITS OF YOUR BIRTH YEAR

JOHN DOE'S
SOCIAL SECURITY NUMBER IS 123-45-**6789**
AND HE WAS BORN ON JUNE 1ST, 19**80**.
HIS **PIN** IS **678980**

TheBenefitsexpert®
Expert Education. Expert Administration.

Your Online Benefits Portal

Employee ID
Personal ID Number (PIN)

*NOTE: THE HOME SCREEN OF YOUR LOGIN PAGE WILL LOOK SIMILAR TO THE ONE ABOVE. THIS IMAGE IS AN EXAMPLE ONLY.



New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 5-31-2020)

PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.¹

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution—as well as your employee contribution to employer-offered coverage—is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact Mesquite ISD Benefits Office at Benefis@mesquiteisd.org or 972-882-7359.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

¹ An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name Mesquite Ind School District		4. Employer Identification Number (EIN) 75-6002054	
5. Employer address 3819 Towne Crossing Blvd		6. Employer phone number 972-882-7359	
7. City Mesquite	8. State TX	9. ZIP code 75150	
10. Who can we contact about employee health coverage at this job? Mesquite ISD Benefits Staff - 972-882-7359			
11. Phone number (if different from above)		12. Email address benefits@mesquiteisd.org	

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:

☒ All employees. Eligible employees are:

The district offers health coverage through TRS ActiveCare to all eligible employees and their eligible dependents. Eligibility is described in the ActiveCare Enrollment Guide. The coverage offered by ActiveCare meets the minimum value standard and the cost of this coverage to you is intended to be affordable. To be eligible for TRS ActiveCare, you must be employed by a participating district/entity and be either an active, contributing TRS member or employed 10 or more regularly scheduled hours each week.

☐ Some employees. Eligible employees are:

- With respect to dependents:

☒ We do offer coverage. Eligible dependents are:

Eligibility is described in the ActiveCare Enrollment Guide. The coverage offered by ActiveCare meets the minimum value standard and the cost of this coverage to you is intended to be affordable.

☐ We do not offer coverage.

☒ If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

** Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, HealthCare.gov will guide you through the process. Here's the employer information you'll enter when you visit HealthCare.gov to find out if you can get a tax credit to lower your monthly premiums.



Nuevas opciones de cobertura en el mercado de seguros médicos y su cobertura médica

Formulario aprobado
OMB N.º 1210-0149
(caduca el 31-5-2020)

PARTE A: Información general

Cuando entren en vigencia las partes clave de la ley de salud en el 2014, habrá una nueva forma de adquirir seguros médicos: a través del mercado de seguros médicos. A fin de ayudarle mientras evalúa las opciones para usted y su familia, este aviso brinda información básica sobre el nuevo mercado y la cobertura médica basada en el empleo que brinda su empleador.

¿Qué es el mercado de seguros médicos?

El mercado está diseñado para ayudarle a encontrar un seguro médico que satisfaga sus necesidades y se ajuste a su presupuesto. El mercado ofrece opciones de compra en un solo sitio, para buscar y comparar opciones de seguros médicos privados. También es posible que sea elegible para un nuevo tipo de crédito tributario que reduce su prima mensual de inmediato. El periodo de inscripción para la cobertura de seguro médico a través del mercado comienza en octubre del 2013 para la cobertura que comienza el 1.º de enero del 2014.

¿Puedo ahorrar dinero en las primas del seguro médico que ofrece el mercado?

Es posible que tenga la oportunidad de ahorrar dinero y reducir su prima mensual, pero solo si su empleador no ofrece cobertura médica u ofrece una cobertura que no cumple con determinadas normas. Los ahorros en la prima por la cual puede ser elegible dependen de los ingresos de su familia.

¿La cobertura médica del empleador afecta la elegibilidad para los ahorros en la prima a través del mercado?

Sí. Si su empleador brinda cobertura médica que cumple con determinadas normas, no será elegible para un crédito tributario a través del mercado y es posible que desee inscribirse en el plan de salud de su empleador. No obstante, es posible que sea elegible para un crédito tributario que reduce la prima mensual o para una reducción en la cuota de los costos si su empleador no brinda cobertura o no brinda cobertura que cumple con determinadas normas. Si el costo del plan de su empleador que le brindaría cobertura a usted (y no, a los demás miembros de la familia) supera el 9.5 % del ingreso anual de su familia, o si la cobertura médica que brinda su empleador no cumple con la norma de "valor mínimo" establecida por la Ley del Cuidado de Salud a Bajo Precio (Affordable Care Act o ACA, por sus siglas en inglés), es posible que sea elegible para un crédito tributario.¹

Nota: Si adquiere un plan de salud a través del mercado en lugar de aceptar la cobertura médica que brinda su empleador, es posible que pierda las contribuciones (si las hay) que el empleador da para la cobertura médica que brinda. Además, las contribuciones del empleador (así como sus las contribuciones como empleado para la cobertura médica que brinda el empleador) a menudo se excluyen del ingreso sujeto impuesto federal y estatal. Los pagos para la cobertura médica a través del mercado se realizan después de impuestos.

¿Cómo puedo obtener más información?

Para obtener más información sobre la cobertura que brinda el empleador, consulte el resumen de la descripción del Plan o comuníquese con Personal de prestaciones del MISD - 972-882-7359 Benefits@mesquiteisd.org

El mercado puede ayudarlo a evaluar sus opciones de cobertura, incluida su elegibilidad para la cobertura a través del mercado y sus costos. Visite CuidadoDeSalud.gov para obtener más información, incluida una solicitud en línea de cobertura de seguros médicos e información de contacto para un mercado de seguros médicos en su área.

¹ Un plan de salud patrocinado por el empleador cumple con la "norma de valor mínimo" si la participación del plan en los costos totales de beneficios permitidos cubiertos por el plan no es inferior al 60 por ciento de dichos costos.

PARTE B: Información sobre la cobertura médica que brinda su empleador

Esta sección incluye información sobre la cobertura médica que brinda su empleador. Si decide completar una solicitud de cobertura médica en el mercado, deberá brindar esta información. Esta información está enumerada de forma tal que coincida con la solicitud del mercado.

3. Nombre del empleador Mesquite Ind School District		4. Número de identificación del empleador (EIN, por sus siglas en inglés) 75-6002054	
5. Dirección del empleador 3819 Towne Crossing Blvd		6. Número de teléfono del empleador 972-882-7359	
7. Ciudad Mesquite	8. Estado TX	9. Código postal 75150	
10. ¿Con quién podemos comunicarnos en relación con la cobertura médica del empleado en este empleo? Personal de prestaciones del MISD - 972-882-7359			
11. Número de teléfono (si difiere del que figura arriba)		12. Dirección de correo electrónico benefits@mesquiteisd.org	

A continuación, encontrará información básica sobre la cobertura médica que brinda este empleador:

- Como su empleador, ofrecemos un plan de salud para los siguientes:

☒ Todos los empleados.

☐ Algunos empleados. Los empleados elegibles son los siguientes:

Eldistrito ofrece una cobertura de salud a través del TRS-ActiveCare a todos los empleados y sus dependientes que califican para recibirlo. El manual de inscripción de TRS-ActiveCare describe lo que se necesita para calificar para recibir el seguro médico. La cobertura que ofrece ActiveCare cumple con el estándar menor de valor y se intenta que el costo de esta cobertura sea económico. Para calificar para recibir TRS ActiveCare, usted debe ser contratado por un distrito o entidad participante y ya sea ser un miembro de TRS ActiveCare o haber sido contratado 10 o más horas regulares cada semana.

- En cuanto a los dependientes:

☒ Sí ofrecemos cobertura médica. Los dependientes elegibles son los siguientes:

El Guía de Registro TRS-ActiveCare describe la elegibilidad. La cobertura que le ofrece ActiveCarelogra el estándar valor mínimo y el costo de esta cobertura se intenta que sea de bajo precio.

☐ No ofrecemos cobertura médica.

- ☒ Si marca esta opción, esta cobertura médica cumple con la norma de valor mínimo. Asimismo, el costo de la cobertura se pretende que sea asequible para usted según los salarios de los empleados.

** Incluso si el objetivo de su empleador es brindarle cobertura asequible, es posible que sea elegible para obtener un descuento en la prima a través del mercado. El mercado utilizará el ingreso de su grupo familiar, junto con otros factores, para determinar si es elegible para recibir un descuento en la prima. Si, por ejemplo, sus salarios varían de una semana a la otra (tal vez es un empleado por hora o trabaja con comisiones), si fue contratado recientemente a mitad de año o si tiene otras pérdidas de ingreso, aún así es posible que reúna los requisitos para recibir un descuento en la prima.

Si decide adquirir cobertura a través del mercado, visite CuidadoDeSalud.gov para obtener instrucciones sobre cómo hacerlo. Aquí encontrará la información del empleador que debe ingresar cuando visita CuidadoDeSalud.gov para saber si puede obtener un crédito tributario para reducir las primas mensuales.