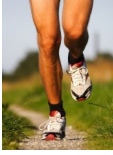




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Employee Benefits



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San Felipe Del Rio CISD

Health Plan Changes Effective September 1, 2014

There will be a few changes to the District's Health Plan effective September 1, 2014:

Basic and High Plan:

- **Employee contributions will not increase.**
- The individual out-of-pocket maximum for the year increases from \$4,000 to \$5,000 for In-Network Services and from \$8,000 to Unlimited for Out-of-Network .
- The family out-of-pocket maximum increases from \$8,000 to \$10,000 for In-Network and from \$16,000 to Unlimited for Out-of-Network. **(Utilizing In-Network providers saves you money).** Deductibles stay the same.
- Specialty RX co-pay increases from \$125 to \$150, but the maximum out-of-pocket decreases from \$1500 to \$1450.
- Lifetime Maximum increases from \$2,000,000 to unlimited; Required by the Patient Protection and Affordable Care Act (PPACA)

HSA Plan: The individual out-of-pocket maximum increases from \$6250 to \$6350; the family out-of-pocket maximum increases from \$12,500 to \$12,700. (IRS allowed maximum)

Please call Laura English at Ext 4100/4020 if you have any questions.



Have you set your appointment for your yearly physical?

The District's Health Plan covers Preventive Care at 100%. Deductibles and Co-pays do not apply when you go to an In-Network facility.



Val Verde Health Clinic is an In-Network urgent care facility under the District's TML Health plan. The clinic is open to tend to your urgent care and minor injuries, including cuts, sprains, colds, fever, ear-aches, rashes, stomach-aches, back pain, etc.

Physician Assistant co-pay \$30,
Physician Co-pay \$50.

Hours:

Wed. - Friday 11 am - 8 pm

Sat. 10 am - 6pm

Sun. 1 - 5 pm



AFLAC Cancer will be offered by First Financial during the New Teacher Orientation on Friday, August 15th. If you are interested in enrolling, please call Ext. 4100/4020 for the location. The next opportunity to enroll will be during open enrollment in April 2015.

Upcoming VVRMC Free Community Events:

Val Verde Regional Medical Center (VVRMC) is dedicated to the health and well-being of our community. In order to help you stay well, VVRMC is proud to offer a variety of health-related seminars through the Community Health Education Series. Upcoming programs include:

Food Borne Diseases

Tuesday, June 24, at 6 p.m.

Presented by Salvador M. Hernandez, Epidemiologist

Container Gardening for Health

Tuesday, July 22, at 6 p.m.

Presented by The Home Depot



All presentations are held at Val Verde Regional Medical Center. They are free, and food will be provided. For a list of more presentations, please call Public Relations at **830-778-3848**.

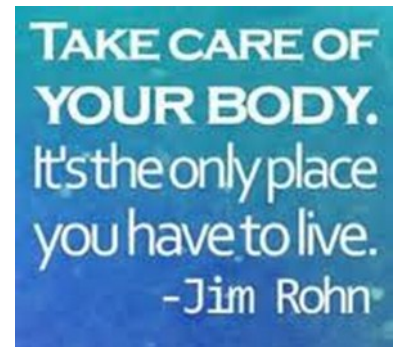
Val Verde Regional Medical Center: Community Health Education: **CPR 1st Aid Classes** will take place on **June 16th, 26th and 28th from 8:00 am to 3:30 pm**. You must pre-register to attend.

Contact: Kiki Luna
Phone: 830-778-3632
Email: kiki.luna@vvrmc.org
Cost: \$60.00

Take charge!

“If you think WELLNESS is expensive, then try ILLNESS!”, Anonymous.

Health clubs and gyms in the area are offering special prices for SFDRICISD staff, take advantage!



The Edge
2210 Dodson Avenue
Corporate Plan \$40.04 p/mo.
Phone (830) 422-2989

Del Rio Cross Fit
604 S Main St
Special Discount
for TML Members
(830)469-3450

The Gym
603 East 12th Street
Del Rio, Texas 78840
Students \$30.00 p/mo.
Adults \$35.00 p/ mo.
Phone (830) 775-8000



Are you taking charge of your health? Take advantage of this beautiful weather and keep moving this summer. Follow the link below for great walking workouts!

[Choose a Walking Workout here!](#)

Remember to consult your physician before starting any physical activity.

If you are planning a road trip this summer or plan to take it easy at home, here are some healthy snack ideas to keep you away from gas station snacks.

- Prepare your own trail mix made with any combo of: popcorn, shredded coconut, low-fat granola, whole-grain cereal, sunflower seeds, nuts and dried fruit
- peanut butter and jam sandwiches
- pita pockets stuffed with turkey, cheese, tomatoes and lettuce
- whole-grain crackers with cheddar
- low-fat muffins with single-serving containers of yogurt
- fresh veggies such as baby carrots, cucumbers, bell peppers and grape tomatoes



Store bought options that pass the test:

1. Planters Sunflower Kernels (1/4 cup)

160 calories, 14g fat, 1.5g sat fat, 4g fiber

The Bottom Line: Full of healthy fats

Second Best

2. Baked! Lays Original

210 calories, 3g fat, 0g sat fat, 4g fiber

The Bottom Line: Surprisingly fiber-full

Other Smart Snacks

3. Sun Chips Original

140 calories, 6g fat, 1g sat fat, 2g fiber

The Bottom Line: Made of whole grains

4. Snyder's of Hanover Mini Pretzels (20)

110 calories, 0g fat, 0g sat fat

The Bottom Line: Naturally fat-free

5. Smartfood Reduced-Fat Popcorn

120 calories, 5g fat, 1g sat fat, 2g fiber

The Bottom Line: Low fat, and has fiber!

6. Peanut M&M's

250 calories, 13g fat, 5g sat fat, 2g fiber

The Bottom Line: Just don't go nuts

7. Fig Newtons

190 calories, 0g fat, 0g sat fat, 2g fiber

The Bottom Line: It's fruit!

8. Nature Valley Granola Bar, Oats & Honey

180 calories, 6g fat, 0.5g sat fat, 2g fiber

The Bottom Line: Beats hunger

9. Planters Honey Roasted Peanuts (39)

160 calories, 13g fat, 1.5g sat fat, 6g protein

The Bottom Line: High in protein

10. Quaker Chewy Low-Fat Granola Bar, Chocolate Chunk

110 calories, 2g fat, 0.5g sat fat, 1g fiber

The Bottom Line: Guilt-free chocolate

Originally published in Fitness Magazine , June 2006

Have you started saving for your retirement?



403(b) Retirement Plan

A 403(b) plan is a Tax Deferred Retirement Plan offered by public schools and non-profit organizations. They are similar to 401k plans because they allow you to place a percentage of your salary into an employer-sponsored plan that helps you save for retirement. You will not have to pay taxes on what you contribute or earnings made until you withdraw the money. The plan is designed to withdraw at retirement so that you are in a lower tax bracket and will pay less taxes.

Benefits include:

- Tax deferred growth: no annual taxation on earnings
- Investment options: fixed annuities, variable annuities, or mutual funds
- Competitive interest rates
- Flexibility: start, stop, and adjust your contributions as allowed by your employer's plan.
- Receive periodic account statements
- Choose your 403(b) Representative



Have you accessed **TRS online**? Create your log in and password [here](#).

Will you have enough income to be able to retire?

[TRS Retirement Calculator](#)

**Employee Benefits &
Support Services Department**
(830) 778-4020 or (830) 778-4100

TML Claims Department 1-800-348-7879
English: (800) 282-5385 /
Spanish: (800) 385-9952
Professional Health Coach (888) 818-2822 /
Care Management: (800) 847-1213
Mail Service RX Program (855) 577-6328
Specialty RX (855) 427-4682

First Financial Group of America
(800) 672-9666
AllState (800) 348-4489
Ameritas (800) 747-1024
Texas Life (800) 283-9233
New York Life (800) 7107945
Cincinnati (800) 937-3148
Eyetopia (800) 662-8264
American Fidelity Disability (800) 662-1113
SunLife Financial (800) 786-5433
FSA (Flexible Spending Accounts)
(800) 853-3539