



North East Independent School District Hospital Indemnity Benefit

The primary purpose of the Hospital Indemnity Plan is to provide a benefit for eligible employees who are not enrolled in any of the health plans offered by NEISD.

⇒ The plan provides a daily hospital benefit in the event you have an illness or injury that requires an inpatient hospital confinement.

The Hospital Indemnity Benefit will pay a \$250 daily benefit for any approved inpatient hospital confinement. **The Hospital Indemnity Benefit is a supplemental plan and benefits are paid directly to the employee. This is not a health insurance plan.**

The benefit can be used to pay expenses associated with the hospital confinement or other medical treatment, cover deductibles and coinsurance, or as an income replacement for lost wages while recuperating.

The maximum benefit period is 30 days. A new benefit period will not begin unless it is separated by 14 continuous days of non-confinement.

Eligibility

You are eligible and automatically covered as a District employee if you meet the following conditions: Benefits are effective first of the month following the eligibility event.

- * You are a full-time regular employee of North East ISD and scheduled to work at least 32 hours per week on a continuous basis, **OR**
- * You are a part-time regular employee of North East ISD and scheduled to work a minimum of 20 hours per week, on a continuous basis, **AND**
- * You **are not** currently enrolled as a participating member of any health plan offered by North East ISD, **AND**
- * You are a contributing TRS member. *(rehired employees retired through the Teacher Retirement System of Texas are not eligible).*

There is **no monthly contribution** due from the employee for this coverage. The District will contribute the monthly premium for the coverage to the NEISD Health Fund.

How To File A Claim

Upon release from a hospital confinement, submit a completed Hospital Indemnity Plan Request for Benefits form. The form is available at the Employee Benefits Office or visit our website at www.neisd.net/benefits to download the form.

Benefits are payable from the first day you are billed for room and board by the hospital. Thus, when you are admitted through a hospital emergency room, benefits will be payable on the day you are admitted as an inpatient.

Eligible charges for room and board include charges for a private or semi-private room, ward, or an intensive care unit. When you are discharged from the hospital, request an itemized statement documenting the room and board charges from the date of admission to the date of discharge.

IMPORTANT INFORMATION: A completed Request for Benefits form must be submitted along with verification of the inpatient facility admission to the Employee Benefits Office within 90 calendar days of the hospital discharge. Outpatient and observation admissions are not eligible for this benefit.



Don't forget to submit your claims.

HOSPITAL INDEMNITY

All Request for Benefits forms will have the dates of hospital confinement verified with the hospital's business office. The number of days to be paid must be approved by the Medical Auditor and Director of Employee Benefits. Once the approval process is completed, you will receive your Hospital Indemnity Benefit payment in your paycheck as supplemental salary.

All Hospital Indemnity Benefit payments are subject to federal income tax and will be reported on your W2 as income. Hospital Indemnity Benefits are not subject to Teacher Retirement System (TRS) contribution.

Enrollment

If you fully meet the eligibility requirements for the Hospital Indemnity Benefit as outlined above, your **enrollment is automatic.**

New employees will receive information about the Hospital Indemnity Benefit during their new employee orientation meeting. If you choose not to enroll in one of the health plans offered by the District within the first 31 days of employment, you will be automatically enrolled in the Hospital Indemnity Benefit. Benefits are effective first of the month following the eligibility event.

As for current employees who were previously enrolled in a North East ISD health plan, your enrollment in the Hospital Indemnity Benefit will become effective on the first day of the month following cancellation of your health plan.

All employee benefit forms are now available at www.neisd/benefits (Employee Benefits webpage) click on **Hospital Indemnity** then click on **Filing a Claim**. On the first section of instructions for Filing a Claim, click on **Hospital Indemnity Plan Request for Benefits form (pdf)**. This is a fillable form that can be completed and then printed. Once the form is completed, you may mail, pony, fax or scan and send by email to the Employee Benefits Office. Documentation of the inpatient stay must accompany the claim form. Forms must be received by the Employee Benefits Office within **90 calendar days** of the hospital discharge.



(210) 407-0187

Help is just a call or click away
Visit us at
www.neisd.net/benefits

Or



Email: eb@neisd.net