

# *Wilson County School District Employees*

## Full Flex Section 125-Cafeteria Plan Enrollment

The *USABLE Life Full Flex Section 125-Cafeteria Plan Enrollment* will take place August 16-27, 2010. USABLE Life representatives will be there to explain the benefits of having a Cafeteria Plan and answer all questions. This employee benefit is made available to you at no additional cost.

Cafeteria Plan participants will be able to have qualifying insurance premiums, Medical Flexible Spending Account and Dependent Care Reimbursement Account costs payroll deducted with pre-tax dollars, thus creating a tax savings for you.

### *The following benefits are available to you:*

Educators' Long Term Disability	CancerCare Elite
Accident Elite	Term Life
CriticalCare Elite	Voluntary Group Term Life
Voluntary Accidental Death & Dismemberment	

### *Medical Flexible Spending Account*

Medical Flexible Spending Accounts (FSA) allow you to pay for qualifying medical expenses on a pre-tax basis. Expenses can come from family medical deductibles, co-pays, eye care expenses, prescription drugs, select over the counter drugs and family dental expenses. It is allowable to exempt medical expenses for yourself, your spouse, and all dependents you list on your federal tax return.

### *Dependent Care Reimbursement*

Dependent Care Accounts allow dependent care expenses for children under age 13, a disabled spouse or a person of any age who is unable (mentally or physically) to take care of him or herself and who spends at least eight hours a day in your home to be deducted from your pay check. The maximum dollar amount allowable under IRS regulations is \$5,000 (\$2,500 if married and filing separately) per plan year.

Every employee will be seen and asked to either sign or decline for plan participation. Elections will be for a 12-month period, October 1, 2010 to September 30, 2011, and cannot be altered unless there is a family status change (i.e., death, marriage, divorce, adoption, birth, or a spouse employment change).

For more information about USABLE Life plans and USABLE Life, visit the web site at [www.usablelife.com](http://www.usablelife.com).

\* Voluntary USABLE Life insurance products.

***Any changes employees wish to make to their benefits must be done prior to 9/3/10.  
No changes will be accepted after 9/3/10.***

*This benefit summary provides a very brief description of USABLE Life's insurance products. This is not an insurance policy and only the actual provisions of an issued policy control. USABLE Life's policies set forth the rights and obligations of covered persons and USABLE Life. Please be aware that certain limitations and exclusions may apply, and certain coverage may reduce or terminate due to age or lack of eligibility. If you enroll and are approved for coverage, you will be furnished with a policy or certificate of insurance. Please read your insurance documents*



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3200 West End Ave., Ste. 306 | Nashville, TN 37203 | Phone: 1-800-852-3293

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## Employee Enrollment

*Ask about the following products offered during this enrollment:*

***Educator's Long Term Disability*** Educator's Long Term Disability is designed to provide income protection should you become disabled as the result of a covered sickness or injury.

Please note that during this enrollment, all eligible employees may select a monthly benefit up to \$3,000 not to exceed 66 2/3% of your monthly salary without medical evidence of insurability.

***CriticalCare Elite*** CriticalCare Elite provides a lump sum payment upon first diagnosis of a covered critical illness. Covered critical illnesses include: carcinoma-in-situ; heart attack; stroke; end state renal disease; major organ transplant surgery; quadriplegia; coronary artery bypass surgery; balloon angioplasty; stent or laser relief obstruction procedures, or cancer (may be purchased with or without). Benefits are paid directly to you regardless of other insurance coverage.

