

# ROCKWALL INDEPENDENT SCHOOL DISTRICT

## Alternate Benefit Program to the District's Health Insurance

### Administrative Guidelines

The Rockwall Independent School District (RISD) provides two benefits for an employee choosing NOT to enroll in the District's health insurance program.

1. A \$15,000 life/AD & D insurance policy.
2. Direct payment to the employee for verified out-of-pocket health expenses up to \$350. An employee must **first** meet his/her current insurance deductible. Benefits that are not eligible to submit under your health insurance policy will not be considered under the RISD Alternate Benefit Program. Examples: cosmetic surgery, orthodontics/dental expenses, vision and over the counter drugs. An employee should follow the steps below for reimbursement:

- A. Employee will complete the Alternate Benefit Program Expense Voucher after they have accumulated \$50 or more of qualified expenses. **EXPENSE VOUCHERS WILL NOT BE PROCESSED FOR LESS THAN \$50.**
- B. Employee covered under a PPO insurance plan must attach a copy of their insurance company's "Explanation of Benefits" (EOB) form showing that he/she has paid "out-of-pocket" dollars. An employee covered under an HMO insurance plan must submit doctor, hospital receipts and a copy of their ID card or plan document.

**THE EXPENSE VOUCHER WILL NOT BE PROCESSED WITHOUT THIS DOCUMENTATION AND WILL BE RETURNED TO THE EMPLOYEE FOR RESUBMISSION WHEN ALL REQUIRED DOCUMENTATION IS ATTACHED.**

- C. Employee must send items A and B above to the Rockwall ISD HR/Benefits, Attention: Debbie Roberts, 1050 Williams Street, Rockwall, Texas 75087. Expense Vouchers received by the 10th of the month will result in payment being received by the end of the same month. Vouchers received after the 10th of the month will be processed the following month.
- D. Expenses **MUST** be incurred during the RISD Cafeteria Plan calendar year from September 1 through August 31.

**Deadline for submitting an Expense Voucher is October 31 in the next calendar year.**  
(This allows time for insurance companies to process late claims.)