

**GALLUP-MCKINLEY COUNTY SCHOOLS 2021-2022  
CAFETERIA PLAN BENEFIT SUMMARY SHEET**



This is a brief description of voluntary employee benefits for eligible employees. For more details, please visit [www.criderins.com/gallupmckinleycountyschools](http://www.criderins.com/gallupmckinleycountyschools). **Open enrollment begins on Monday, September 20, 2021 and you must make changes by Thursday, October 7, 2021.**

Plan Year – November 1, 2021 to October 31, 2022

**2021-2022 BENEFIT**

**DESCRIPTION**

<b>Disability</b> Lincoln Financial	<ul style="list-style-type: none"> <li>• Guarantee issue and pre-existing condition applies</li> <li>• Benefit amount – up to 66% of your income (\$7500 monthly benefit max)</li> <li>• Benefits begin on 1<sup>st</sup> day for Hospitalization or Accident and 4<sup>th</sup> day for Illness</li> <li>• Pays directly to employee</li> </ul>
<b>Cancer</b> Transamerica	<ul style="list-style-type: none"> <li>• Benefits include: Wellness, Transportation, Hospital, Surgery, Radiation &amp; Chemotherapy, and Cancer Maintenance Therapy</li> <li>• Yearly wellness benefit included - \$100 benefit amount</li> <li>• Pays directly to employee</li> </ul>
<b>Voluntary Life and AD&amp;D</b> Sun Life (Slight Premium Increase)	<ul style="list-style-type: none"> <li>• <b>Guarantee issue for NEW Employees</b> – up to \$300,000 (not to exceed 5x annual salary)</li> <li>• Guarantee issue for NEW Employee Spouses – up to \$50,000 (not to exceed 50% of employee coverage)</li> <li>• Guarantee issue for All Employee Children – \$10,000</li> <li>• Employees must elect coverage for themselves before covering a spouse or child(ren)</li> <li>• <b>Employees with current coverage</b> may increase their coverage by up to 2 increments with no health questions asked, up to their GI amount</li> </ul>
<b>Flexible Spending Account (FSA)</b> National Benefit Services (NBS)	<p><u>Healthcare FSA:</u></p> <ul style="list-style-type: none"> <li>• Maximum yearly contribution amount for 2021: \$2,750 for individuals</li> <li>• No requirement for any type of Health Plan in order to contribute</li> <li>• Save money tax-free for health care expenses for you or your dependents (medical, dental, vision, hearing, chiropractor, etc.)</li> <li>• Debit Card is included</li> <li>• <b>For 2021-2022 – As part of the American Rescue Plan, any leftover funds WILL roll over to the next plan year</b></li> <li>• Election does NOT roll over – Must re-elect each year</li> </ul>

For questions about other benefits not listed above, please contact Jessica Villanueva, GMCS Benefits Coordinator at (505) 721-1059 or [jvillanu@gmcs.org](mailto:jvillanu@gmcs.org).

Plan details, information, and forms for the above-mentioned products are available at [www.criderins.com/gallupmckinleycountyschools](http://www.criderins.com/gallupmckinleycountyschools). For all other benefit questions, please contact Crider Insurance Services.

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