

**2024 GALLUP-MCKINLEY COUNTY SCHOOL
CAFETERIA PLAN BENEFIT SUMMARY SHEET**



This is a brief description of voluntary employee benefits for eligible employees. **Open enrollment begins on Thursday, October 26, 2023, and you must make changes by Thursday, November 9, 2023.** See schedule for which date CIS will be on your campus.

New Plan Year – January 1, 2024 to December 31, 2024

2024 BENEFIT	DESCRIPTION
Disability Lincoln Financial	<ul style="list-style-type: none"> • Guarantee issue and pre-existing condition applies • Benefit amount – up to 66% of your income (\$7500 monthly benefit max) • Benefits begin on 1st day for Hospitalization or Accident and 4th day for Illness • Pays directly to employee
Cancer Transamerica	<ul style="list-style-type: none"> • Included benefits: Wellness, Transportation, Hospital, Surgery, Radiation & Chemotherapy, and Cancer Maintenance Therapy • Yearly wellness benefit included - \$100 benefit amount • Pays directly to employee
Voluntary Life and AD&D Sun Life	<ul style="list-style-type: none"> • Guarantee issue for NEW Employees – up to \$300,000 (not to exceed 5x annual salary) • Guarantee issue for NEW Employee Spouses – up to \$50,000 (not to exceed 100% of employee coverage) • Guarantee issue for Employee Children (fully covered 6 mos. to 19, or to 25 if a full-time student) – \$10,000 • Employees must elect coverage for themselves before covering a spouse or child(ren) • Employees with current coverage may increase their coverage by up to 2 increments with no health questions asked, up to their GI amount
Ambulance Plan MASA	<ul style="list-style-type: none"> • One fee covers you, your spouse, and your dependent children • No deductible or waiting period • Does NOT matter which company picks you up • Easy claims process • Two plans to choose from: Emergent Plus and Platinum
Flexible Spending Account (FSA) National Benefit Services (NBS)	<p><i>Healthcare FSA:</i></p> <ul style="list-style-type: none"> • Maximum yearly contribution amount for 2024: \$3050 for individuals • No requirement for any type of Health Plan to contribute • Save money tax-free for health care expenses for you or your dependents (medical, dental, vision, hearing, chiropractor, prescriptions, etc.) • Debit Card is included • Grace period included – 2.5 months • Election does NOT roll over – Must re-elect each year

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

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

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