

Employee Benefits Summary (2025-2026)

GreatHearts[®]
Texas

Great Hearts Texas offers employees a comprehensive portfolio of employee benefits. Our goal is to provide our employees and their loved ones with best-in-class benefits products and services that support greater health, financial security, and peace of mind.*

Medical Coverage:

At Great Hearts Texas, we are pleased to offer employees Blue Cross Blue Shield of Texas (BCBSTX) medical insurance. There are two plan designs offered through BCBSTX, a (Buy-up) PPO plan that offers both in and out of network coverage and a (Base) EPO plan that offers in network coverage.

	Employee	Employee + Spouse	Employee Child(ren)	Employee + Family
PPO	\$64.48	\$157.66	\$136.92	\$246.35
EPO	\$39.53	\$122.34	\$104.62	\$181.51

Dental:

The Great Hearts Texas dental plan is offered through Delta Dental of Texas which provides a broad network of dental care providers.

	Employee	Employee + Spouse	Employee Child(ren)	Employee + Family
PPO	\$0.00	\$10.05	\$10.29	\$22.11

Vision:

The Great Hearts Texas Vision plan is offered through Superior Vision/Metlife. Great Hearts Texas offers an exam only plan at no cost to the employee as well as a buy-up plan.

	Employee	Employee + Spouse	Employee Child(ren)	Employee + Family
Buy-up	\$2.74	\$5.49	\$6.04	\$8.78
Exam Only	\$0.00	\$0.00	\$0.00	\$0.00

Retirement Plan:

Great Hearts Texas offers employees who are regularly scheduled to work 20 or more hours per week the Teacher Retirement System of Texas (TRS) retirement program. The program includes a pension plan that is funded by GHTX, the State of Texas, and you.

Flexible Spending Accounts (FSA):

At Great Hearts Texas the FSA plan is offered through WEX. This benefit includes two plans: a Healthcare Flexible Spending Account and a Dependent Care Account.

Employee Assistance Program (EAP):

EAP benefits are available to all employees and their families at no cost, including unlimited phone consultations with an EAP Counselor, as well as referrals to local counselors for up to six (6) sessions, free of charge.

Travel Assistance Program:

Travel Assistance travels with you worldwide, offering access to support professionals who can help you find quality local medical care or provide other emergency assistance functions in foreign locations.

*This document provides a summary of the Great Hearts Benefits program. The plan documents and insurance contracts and policies provide full details of each plan. In the event of a discrepancy the plan documents and insurance contracts and policies govern. The rates provided in this document are per pay period.



Life Insurance:

- **Basic Life and AD&D:** At Great Hearts Texas the basic life insurance and AD&D is offered through Reliance Standard with a flat coverage amount of **\$50,000** paid for by the employer.
- **Optional Life and AD&D:** at Great Hearts Texas the Optional Life insurance and AD&D is offered through Reliance Standard. Employee rates vary based on age and coverage amount.



Disability Insurance:

- **Optional Short-Term Disability:** At Great Hearts Texas the Optional Short-Disability plan is offered through Reliance Standard. Pre-Existing conditions limitations apply. Employee rates vary by age.
- **Optional Long-Term Disability:** At Great Hearts Texas the Optional Long-Term Disability plan is offered through Reliance Standard. Pre-Existing conditions limitations apply. Employee rates vary by age.
- **Group Long-Term Disability:** 100% Employer paid after 2 years of service.



Accident Insurance:

At Great Hearts Texas the Accident Insurance plan is offered through Reliance Standard. Offering two plans that is employee paid.



Hospital Indemnity:

At Great Hearts Texas the Hospital Indemnity plan is offered through Reliance Standard.



Critical Illness:

At Great Hearts Texas the Critical Illness plan is offered through Reliance Standard. Employee rates vary by age and coverage amount.



Health Advocate Solutions*:

Personal Health Advocates help you navigate the insurance and healthcare systems, to untangle medical bills and claims, as well as to clarify benefits and treatments/medications.



Caregiver Concierge*:

The Great Hearts Texas Caregiver Concierge program is available at no cost to employees enrolled in Medical. This benefit helps employees who take care of a parent, grandparent, sibling, new baby, or child with disabilities through caregiving solutions, companionship and takes assistance services, and legal documentation creation services.



NB Fitness*:

The Great Hearts Texas NB Fitness plan provides membership choices and access to a national network of 12,500+ participating gym partners for \$28 per month.

Questions? Email benefits@greatheartstxschools.org

*If enrolled in GHTX medical plan(s).