

# New Teacher Health Benefits

Teachers Health Trust (THT) is the health plan for all educators and licensed professionals of Clark County School District. Unlike other employers, whose health benefits are through the HR department, we are your source for any questions/concerns related to your health benefits.

## What Benefits Are Available to Me?

THT offers plans that include medical, dental, and vision plans as a bundle.

- **Medical / Pharmacy**
- **Dental**
- **Behavioral Health**
- **Vision**

## Enroll or “Opt Out” within 31 Days of Starting Work.

If you do not enroll or opt-out within 31 days of your start date, we will auto-enroll you in our most popular plans:

- **Signature Medical Plan**
- **Cigna Dental HMO**
- **VSP Vision Standard**

Even if you plan to select these plans, we recommend you enroll early to receive your ID cards sooner. **Enroll at: [ththealth.org/newhire](https://ththealth.org/newhire).**

## Benefits for Summer New Hires Begin on September 1st.

Premium deductions begin September 10. You can request appointments now for dates on or after September 1. Find providers at [ththealth.org/care](https://ththealth.org/care).

## Which Dependents Are Eligible?

You may add the following dependents upon submitting the appropriate documentation. Adding dependents increases your premium deduction. Premiums are listed at [ththealth.org/premiums](https://ththealth.org/premiums).

- **Your Spouse or Domestic Partner\*** (marriage or domestic partnership certificate required)
- **Your Children/Stepchildren up to age 26**, regardless of student, marital, or tax-dependent status (certified birth certificate or adoption papers required).
- **Your Children over age 26 with a disability.**

*\*If your spouse or domestic partner also works for CCSD, contact our office to see if you are eligible for a discounted premium!*

## When Can I Make Future Changes?

- After your initial new hire enrollment, you can only make any changes if you experience a Qualifying Life Event or during our Annual Open Enrollment (which takes place in October/November). Keep an eye on your email for key updates regarding enrollment periods.
- Your benefit selections will carry over automatically unless you change them; however, your premium may change.

## Need More Info or Extra Help?

Visit Our Website: [ththealth.org/newhire](https://ththealth.org/newhire)

Attend a Live Webinar (click below to register):

- [Tuesday, August 4 @ 4pm](#)
- [Monday, August 24 @ 5pm](#)

Call us: (702) 794-0272 option 2. Our team is available Monday-Friday, 7am-6pm.

## Ready to Enroll?



Enroll at: [ththealth.org/newhire](https://ththealth.org/newhire)

Yes, you can use your phone!

Have your documents ready to scan, photograph, or upload.

# How do I choose my plans?

**First, compare the premiums.** Deducted from 24 payrolls, annually. Effective through 12/31/2026.

Coverage Level	Signature Plan	Advantage Plan	Dental (DHMO / DPPO)	Vision (Standard / Plus)
Employee Only	\$15	\$7.50	+\$0 / +\$4.50	+\$0 / +\$6.50
Employee + Child	\$125	\$115	+\$0 / +\$9	+\$0 / +\$12.50
Employee + Children	\$314.50	\$230.50	+\$0 / +\$15	+\$0 / +\$21.50
Employee + Spouse	\$125	\$115	+\$0 / +\$9	+\$0 / +\$12.50
Employee + Family	\$368	\$247.50	+\$0 / +\$15	+\$0 / +\$21.50

**Next, compare the benefits.** Effective through 12/31/2026.

Medical Plans*	Signature	Advantage	How do I decide?
Annual Deductibles Per Person / Per Family (2 or more)	\$500 / \$1,500	\$1,650 / \$3,300	<p>Both plans use the same provider networks and cover the same services—including 100% of annual wellness visits.</p> <p><b>Signature</b> is often best for solo enrollees, those enrolling only one dependent, and families who prefer coverage without meeting a deductible first. (This plan meets the requirements of the J-1 Visa.)</p> <p><b>Advantage</b> may suit large families who are okay with paying for 100% of their care until the deductible is met.</p>
Office Visit Copays	\$0 - 30	<i>Deductible &amp; coinsurance applies to all non-preventive services.</i>	
Coinsurance	20%	20%	
Out-of-Pocket Maximum Per Person / Per Family (2 or more)	\$7,500 / \$15,000	\$7,500 / \$15,000	
Emergency Room Coverage	\$300 first visit, \$750 after	20% after deductible	
Dental Plans*	Dental HMO	Dental PPO	How do I decide?
Network	Smaller Network	Wider Network	<p>Both plans cover similar services (paying between 60-100%) and include 2 annual cleanings. If you have a preferred dentist, check which plan(s) they accept. Otherwise, the <b>Dental HMO</b> offers broader benefits and lower premiums.</p>
Maximum THT Pays	No Maximum	\$1,500 per person, per year	
Orthodontia	THT Pays 60%	THT Pays \$1,000, Age <19 only	
Vision Plans*	Standard Vision	Vision Plus	How do I decide?
Eye Exam (once per year)	\$20 - \$39 Copay	\$10 - \$39 Copay	<p>Both plans cover similar services and use the same network. If you don't need glasses or contacts, take <b>Standard Vision</b>. Otherwise, simply decide if you'd like to pay more in premium to pay less for your services and materials.</p>
Allowance (Frames / Contacts) Depending on frame brand and store	\$70 - \$150 / \$120	\$80 - \$250 / \$150 - \$200	
How Often THT Covers Frames	Every other plan year	Every plan year	

\*The comparisons above are only summaries and do not account for all possible benefits, procedures, services, etc. For full benefit information, visit [ththealth.org](http://ththealth.org). Any discrepancies between the benefits listed above and the plan documents will be resolved in favor of the plan documents.

**Finally, enroll online at [ththealth.org](http://ththealth.org).**

Getting started is simple—just follow the THT enrollment portal (not HCM) to make your health plan selections. Once your enrollment is approved, we'll take care of activating your coverage according to your hire date. Look out for your UMR medical and Cigna dental ID cards within 2 weeks of approval.