

# DRIPPING SPRINGS ISD

## ANNUAL BENEFITS ENROLLMENT RESOURCES

3 ENROLLMENT



### WHAT'S NEW IN 2023

- ▶ **TRS-ActiveCare Medical**—rate and plan changes
- ▶ **Supplemental benefits**—some changes in insurance companies—many benefits remain the same or are enhanced
- ▶ **Health Savings Account (HSA)** maximum contribution for an individual is **\$3,850 & \$7,750** for family coverage (\$1000 additional for age 55+).
- ▶ **Flexible Spending Account:** maximum contribution to FSA medical is \$3050/ dependent care remains at \$5000 (\$2500 depending on tax status).

### BENEFIT WEBSITE

[WWW.MYBENEFITSHUB.COM/DRIPPINGSPRINGSISD](http://WWW.MYBENEFITSHUB.COM/DRIPPINGSPRINGSISD)



#### FBS CALL CENTER

(866) 914-5202  
\*SE HABLA ESPANOL



#### DOWNLOAD THE APP!

TEXT TO  
(800) 583-6908  
GROUP: FBDSISD



#### OPT IN TO TEXT ALERTS!

TEXT "FBS DSISD" TO  
(800) 583-6908

### ENROLLMENT DATES

**7/18/2023—8/17/2023**

#### BENEFIT WEBSITE

*Follow the login instructions on the screen; you will need your custom password or you can request a password reset.*

[WWW.MYBENEFITSHUB.COM/DRIPPINGSPRINGSISD](http://WWW.MYBENEFITSHUB.COM/DRIPPINGSPRINGSISD)

**BEGINNING 7/18/2023\*** you may make your benefit elections for a **9/1/2023** effective date. During your annual enrollment period, you may enroll for additional benefits, change plan options, or add/remove dependents. For supplemental benefits that require Evidence of Insurability, a later effective date may apply.

***If you experience a special enrollment event outside of the annual enrollment period, notify your benefits administrator within 30 days of event.***

#### TRS-ACTIVECARE CUSTOMER SERVICE

Do you have questions on TRS-ActiveCare, or do you need to update your primary care physician (PCP)?

Call BCBSTX at (866) 355-5999 | <https://www.bcbstx.com/trsactivecare>

### ENROLLMENT OPTIONS & INFORMATION

1. **Self-enroll** in the Benefits Hub or FBS mobile app. Follow instructions on the system login page. ***Please go step-by-step until you reach the Congratulations page.***
2. **Contact the FBS Call Center**
  - ▶ 8 a.m.—6 p.m.: **866-914-5202**. Bilingual Assistance Available/Calls are recorded.
3. **Presentations with Q/A**
  - ▶ 7/19—11 a.m., Virtual: [Click to Join](#) (attend online or watch the recording)
  - ▶ 7/24—10 a.m., Central Office
  - ▶ 7/25—10 a.m., Central Office
4. **In-person Assistance—9 a.m.—4 p.m.**
  - ▶ 7/26—Central Office
  - ▶ 7/31—Central Office
  - ▶ 8/1—Central Office
  - ▶ 8/8—Sycamore Springs MS
  - ▶ 8/10—High School

*Sign up here to book an appointment for above dates:*  
<https://financialbenefitservices.simplybook.me/v2/#>

## RETURNING EMPLOYEES

1. Review the medical Insurance changes on page 3.
2. There are changes in benefits and insurance companies—be sure to re-enroll! Due to numerous changes, all employees should go through the system and confirm or update benefits.
3. Update your beneficiaries— be sure your beneficiaries are up-to-date for any district-paid life insurance and other life products.
4. All current supplemental elections will be rolled over to 2023-24 to the closest matching plan, with the exception of the Flexible Spending Accounts. **You MUST enroll in the Medical /Dependent Care Reimbursement plans each year to continue to participate.**

## NEW EMPLOYEES

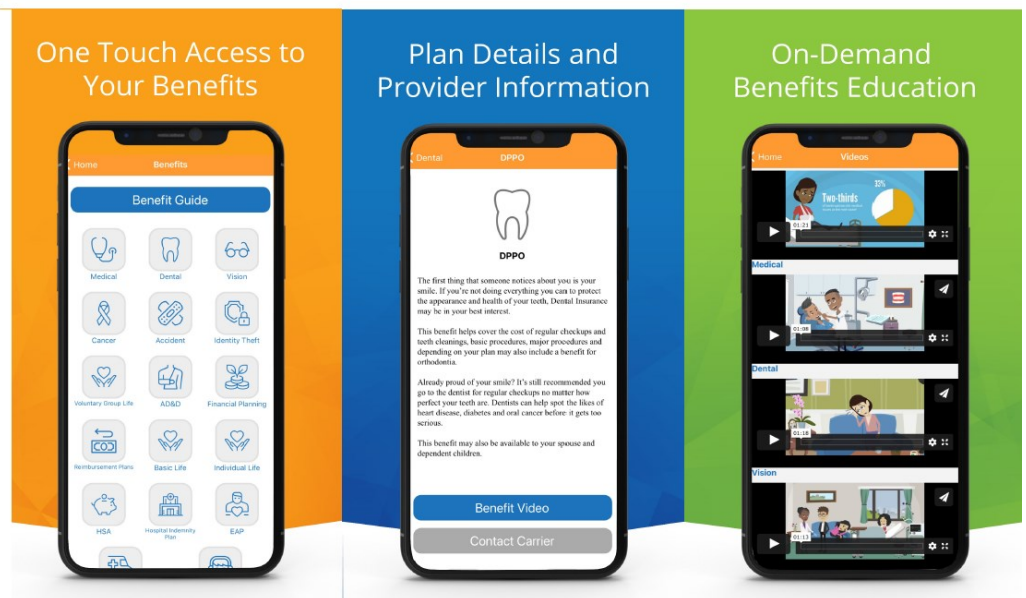
1. You are required to enroll or decline medical coverage for yourself and/or eligible dependents within 31 days of employment.
2. You will need your dependent's SSN to complete enrollment.
3. Medical Insurance is through TRS-ActiveCare. Have your primary care physician (PCP) number ready if required. To find a PCP Number, click here <https://www.bcbstx.com/trsactivecare>.
4. If your date of employment is before 8/2, you will be required to complete two enrollment processes. The first is for new hire benefits through 8/31. The second enrollment is for benefits effective 9/1/23 to 8/31/24.

## FBS Benefits App

Use Group #:  
**FBSDSISD**  
to log in

### HIGHLIGHTS:

- Full Benefit & Enrollment Access
- Push Notifications
- Scan all ID Cards
- Benefit Education Videos
- Benefit Contact Information



## SUPPLEMENTAL PLAN UPDATES

- ▶ **Important!! Group Life Insurance**—this year only during annual enrollment, you may elect or increase your voluntary group life insurance amount with NO medical questions asked! Employees may elect up to **\$300,000** in coverage and spouse coverage up to **\$50,000**. In future years, you may elect up to these amounts if you elect coverage of \$10,000 or more for 2023-24. Take advantage of this open enrollment opportunity now being offered through CHUBB!
- ▶ **Dental—High and Low PPO dental plan options are available through Cigna.** The DHMO plan has been eliminated and all participants have been moved to the Low PPO plan. Similar benefits are included in these plans, cleanings covered at 100%. In-network provider services covered at a higher rate than out-of-network provider services.
- ▶ **Vision Insurance—now offered through MetLife**—the two plans offered include a base plan and enhanced plan, offering eye exams annually, and a benefit for frames or contacts. Rates remain the same as current.
- ▶ **Disability Insurance**—this insurance will replace a portion of your income in the event that you become physically unable to work due to sickness or injury for an extended period of time. This plan is now being offered through The Hartford is guaranteed issue (no medical questions asked). Rates are lower than previous year.
- ▶ **Hospital Indemnity—enhanced benefits and lower premiums!** This plan now includes an admission benefit of \$1000 or \$3000 up to 5 times per year, additional ICU benefits, a newborn nursery benefit, and an observation unit benefit. **This plan is now being offered through CHUBB and is guaranteed issue (no medical questions asked) with more benefits and no pre-existing condition limitations.**
- ▶ **Critical Illness—enhanced benefits and lower premiums!** This plan provides a lump sum benefit payable directly to the insured upon diagnosis of a covered condition or event, like a heart attack or stroke. It now includes childhood illness such as cerebral palsy or autism. **This plan is being offered through CHUBB and is guaranteed issue (no medical questions asked) with a higher benefit available and no pre-existing condition limitations.**
- ▶ **Emergency Transportation**—the Emergent plan has merged with the Emergent Plus plan. This benefit now includes emergency ambulance and air flight services, non-emergency repatriation, and medical facility transfer for a higher level of care. The rate for this plan is \$14 (includes immediate family in household). All employees on the Emergent plan will be moved to Emergent Plus plan.
- ▶ **Accident Plan—there are now two options available** for the Accident plan. This plan pays you directly for covered accidents and includes emergency treatment, hospitalization, ICU, rehabilitation, other treatments, and accidental death & dismemberment.
- ▶ **ID Theft through ID Watchdog—options have been enhanced** and rates are slightly lower than current. Credit monitoring is now available through all three credit bureaus and rates are slightly lower than current.
- ▶ **Medical Savings Plans**—the current plans will continue to be offered next year.
  - ⇒ **Health Savings Account (H.S.A.)**—this plan is available for employees on the TRS-ActiveCare HD plan. The District contributes \$75 per month for employees enrolled in the HD medical plan. You may add funds monthly to this amount.
  - ⇒ **Health Reimbursement Account**—applies to employees enrolled in TRS-ActiveCare Primary, Primary +, Plan 2, or Scott & White HMO. The District will contribute \$900 annually to this account.
  - ⇒ **Medical Flexible Spending Account**—this plan is available to all employees regardless of enrollment in a medical plan or waiving medical altogether. If you are enrolled in an H.S.A. plan, then you may elect the limited FSA and contribute funds for dental and vision expenses only.

# TRS-ACTIVECARE UPDATES

**Effective 9/1/2023, rates for ActiveCare Plans have increased slightly.** Blue Cross and Blue Shield of Texas (BCBSTX) will continue to offer the following plans. This is a summary of the plans; for official plan details refer to *TRS Plan Highlights* links below.

- ⇒ **TRS-ActiveCare Primary (requires Primary Care Physician (PCP) )\***: This plan has the lowest premiums and includes a \$30 copay for PCP visits and \$70 for specialist visits. There is no out-of-network coverage. Virtual health includes \$12 Teladoc and \$0 RediMD visits; Teladoc virtual mental health visit copay decreased from \$70 to \$0. Out-of-pocket maximum decreased to \$7,500 individual/ \$15,000 family.
- ⇒ **TRS-ActiveCare Primary+ (requires Primary Care Physician\*)**: This plan has lower deductibles and copays for many services and drugs. The PCP and mental health copay has decreased from \$30 to \$15, and the specialist copay remains at \$70. There is no out-of-network coverage. Virtual health includes \$12 Teladoc and \$0 RediMD copays; Teladoc virtual mental health visit copay decreased from \$70 to \$0. The family deductible has decreased to \$2,400.
- ⇒ **TRS-ActiveCare HD**: This plan works with a Health Savings Account (HSA), has out-of-network coverage, and coinsurance rates instead of copays. You must meet the deductible before the plan will pay for non-preventive services. Includes nationwide network and out-of-network coverage. Virtual health includes a \$42 Teladoc and \$30 RediMD copay. Out-of-pocket maximum increased to match IRS guidelines to \$7,500 individual/\$15,000 family.
- ⇒ **TRS-ActiveCare 2**: This plan is closed to new enrollees; those currently enrolled may remain. There is no change in premiums for the 2023-24 plan year.

\*To update your Primary Care Physician, call TRS-ActiveCare Customer Service: 866-355-5999 or log into your [Blue Access for Members](#) portal.

To review new premiums and plan options, refer to the following links.

[TRS ActiveCare Plan Highlights, Region 13](#)

[Blue Cross Blue Shield ActiveCare website](#)

[Blue Cross Blue Shield Provider Search](#)

[DSISD Medical Plan Premiums, 2023-24](#)

## NEW PHARMACY

Express Scripts is your new pharmacy benefits manager! CVS pharmacies and most of your preferred pharmacies and medications are still included.

<https://www.express-scripts.com/trsactivecare?>

## HMO Plans

**Central and North Texas Scott and White Care Plan HMO (Austin area):** Premiums have increased for this plan as of 9/1/23. Deductible increased to \$2,400 individual/ \$4,800 family. Out-of-pocket maximum increased to \$8,150 individual/\$16,300 family. PCP copay increased from \$15 to \$20; specialist copay remains at \$70. Generic Drug copay increased to \$14/\$35

⇒ [Baylor Scott & White Provider Search](#)

⇒ Scott & White Health Plan (HMO): 1-844-633-5325