

DRIPPING SPRINGS ISD

2021 ENROLLMENT

RESOURCES TO GUIDE YOU THROUGH THE
2021/22 BENEFITS ENROLLMENT PROCESS.



FBS CALL CENTER
(866) 914-5202
*SE HABLA ESPANOL



DOWNLOAD APP
TEXT FBS ESC20
(800) 583-6908

BENEFIT EFFECTIVE DATES:

Medical Insurance elections can become effective either on your first day of work, or on the first of the month following employment- *your choice*. The medical plans do not prorate partial month premiums, so if you elect a mid-month effective date, you will pay a full month's premium for that first partial month.

Supplemental Benefit elections will become effective on the first of the month following employment (elections requiring evidence of insurability, such as life insurance, may have a later effective date, if approved).

After your new employee enrollment closes, benefit changes can be made only if you experience a qualifying event, and changes must be made within 30 days of the event (or at the next annual enrollment).

SCAN QR CODE-



1. Open Camera on your Phone
2. Hold Phone so QR Code Appears on Screen
3. Tap the Notification to open the link

ENROLLMENT DEADLINE

New Hires have 30 days from date of employment to enroll or decline. However, the sooner you enroll, the quicker you show as active and insured with the benefit providers; and the quicker you will have ID cards.

BENEFIT WEBSITE

www.esc20bc.net

(Choose Dripping Springs ISD from the drop down box.)

Your complete benefits resource for all plan brochures, provider resources, enrollment tools, benefits support and interactive videos.

ENROLLMENT OPTIONS

1. Self Enroll on the Benefits Hub (or FBS App). See instructions on Log-In page. **Please go step-by-step until you get to the "Congratulations" page.**
2. July 12th- Aug 23rd, M-F 8:00am. - 7:00pm. Contact the FBS Call Center
3. In-person enrollment assistance at DSISD- July 21 @ Admin, 27 @ DSHS and 28 @ SSMS.

RESOURCES

IMPORTANT TIPS BEFORE YOU BEGIN ENROLLMENT

For New Employees

- You are required to log in THEbenefitsHUB and enroll or decline medical coverage for yourself and/or eligible dependents within 31 days of employment.
- You will need your dependent's SSN to complete enrollment in medical or identity theft protection.
- Have your PCP number ready if you plan to enroll for one of the BCBS Primary Plans. Locate providers at: <https://www.bcbstx.com/trsactivecare/doctors-and-hospitals>
- Know who your beneficiaries are and their information to finalize enrollment.

Important: Please make sure your dependent information is added into the Benefits Hub. (Spouse and children) They are automatically covered on the district-paid EAP, but need to be listed in the Hub. Social security numbers are only needed if enrolling in a medical plan, or identity theft program.

Medical Insurance Support

BLUE CROSS AND BLUE SHIELD OF TEXAS & CAREMARK RX

<https://www.bcbstx.com/trsactivecare>

866-355-5999

- TRS ActiveCare Primary
- TRS ActiveCare Primary +
- TRS ActiveCare HD

SCOTT & WHITE HMO

<https://trs.swhp.org/>

800-321-7947

TSHBP ALTERNATIVE MEDICAL- HD & PPO

888-803-0081 CARE COORDINATOR

Care Coordinator and Care Connect Program- <https://tshbp.info/CCVideo>

Physician Directory tool <https://tshbp.info/HSNetwork>

Pharmaceutical Drug Look-up tool <https://tshbp.info/DrugPham>

BENEFITS HUB USERNAME & PASSWORD:

All login credentials will be RESET to the following defaults by July 12th.

Username:

The first six (6) characters of your last name, followed by the first letter of your first name, followed by the last four (4) digits of your Social Security Number.

If you have six (6) or fewer characters in your last name, use your full last name, followed by the first letter of your first name, followed by the last four (4) digits of your Social Security Number.

Default Password:

Last Name (lowercase, excluding punctuation) followed by the last four (4) digits of your Social Security Number.

FBS CALL CENTER

Need Assistance with enrollment in the HUB?

Call (866) 914-5202

July 12th - Aug 23rd M-F 8AM—7PM / CST

*Calls are recorded

ENROLLMENT & SUPPLEMENTAL BENEFITS

QUESTIONS, SERVICE AND SUPPORT

Susan Winkler- Benefits Consultant / Local Rep

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FBS- Financial Benefit Services

Customer Service

800-583-6908



2021 BENEFITS SUMMARY

Please go to the [Benefits Hub for Plan Details](#). The information provided here is simply a summary. The Benefits Hub provides carrier-supported materials with specifics, restrictions, limitations, exclusions and other fine points.

New Hire Enrollment

This is an overview of available benefits. You can access all benefit plan summaries and brochures for complete information and rates on the Dripping Springs ISD Benefits Hub website at www.mybenefitshub.com/drippingspringsisd.

Dental

PPO Dental Insurance - DSISD offers two PPO dental plans. PPO Plans allow the freedom to choose any dentist, however, if you go to a **DPPO Advantage Network Provider**, benefits will be based on a reduced fee schedule (which means lower out-of-pocket costs to you).

Very Important: Use an in-network Cigna DPPO Advantage

Plan	Benefits based on:	Max paid per insured	Benefit Paid: Preventive/ Restorative/ Major	Ortho Benefit; child under 19
DPPO HIGH	Reasonable and Customary	\$1750 See website for details	100%/ 80%/ 50%	Yes, \$1000 max.
DPPO LOW	Maximum Allowable PPO Charge	\$750	100%/ 60%/ 40%	No

Network dentist if you choose the Low PPO plan.

DHMO Dental Insurance - The DHMO plan has low co-pays, no annual maximums, and no deductible. Members **MUST** select a DHMO network dentist in order to receive benefits. The DHMO network list is different and much smaller than the PPO network list. Covered procedures are listed in the Patient Charge Schedule. (Full Schedule on Benefits Hub)

Find in-network providers at <http://hcpdirectory.cigna.com/web/public/providers>.

Plan	Employee Only	EE & Spouse	EE & Child (ren)	EE & Family
High PPO	\$35.81	\$88.20	\$96.70	\$134.81
Low PPO	\$17.94	\$36.45	\$41.91	\$63.99
DHMO	\$11.98	\$22.61	\$25.51	\$39.41

Rates are guaranteed through August 2023.

Vision

Members pay a co-pay for in-network benefits. A member must file for allowable reimbursement with Superior Vision for out-of-network services. The in-network exam co-pay is \$10 and the Materials co-pay is \$25. Exams and lenses (within plan allowance) are covered in-network with a co-pay, once every 12 months. Frames in-network are covered with a co-pay (up to \$125/ 12 months). Find network providers at www.superiorvision.com, choose **Superior National** network.

Rates are guaranteed through August 2023				
Plan Options	Employee Only	EE & Spouse	EE & Child (ren)	EE & Family
Platinum	\$6.88	\$13.66	\$13.38	\$20.36

MDLive Telehealth

MDLive provides 24/7/365 access to board-certified doctors via telephone consultations. Doctors can diagnose, recommend treatment and prescribe medication, and consultations are free. This benefit is automatically **District-Paid for employees (including their families), if the Employee is covered on either the TRS ActiveCare HD, or the TSHBP HD medical plans**. The plan is optional for all other employees, for a low monthly premium. (\$8 for Individual, \$16 for Family)

Deer Oaks Employee Assistance Plan (EAP)

The **District-Paid** Employee Assistance Plan helps employees and their dependents with access to confidential assistance and support on a wide range of issues in the areas of life, health, family, work and money. In addition, the EAP provides up to 6 in-person counseling sessions per person, per issue, per year. It has over 7200 providers across Texas and 54,000 throughout the United States. Your EAP plan also offers unlimited Telephonic and Crisis Counseling 24/7, Legal and Financial Services, Child/Eldercare/Daily Living Referral Services, Retiree Assistance Program, Disaster Assistance Program, and many other Work/Life tools.

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Voluntary Group Life with AD&D

DSISD provides all eligible employees with **\$10,000 in Basic Life/ AD&D, employer paid.** (Reduced coverage if age 65 or older)

Voluntary term life insurance is available for employees up to \$500,000. **New employees** can elect **guaranteed issue** coverage (no health questions asked) for up to \$200,000 for self, up to 100% of the employee election to \$50,000 for spouse, and \$10,000 for children. All new elections above these amounts are subject to evidence of insurability.

Guaranteed issue coverage is subject to actively-at-work requirements for employees; and dependents can not be disabled.

Employee/Spouse Rates	
per \$10,000	
Age	Rate
0-29	\$0.50
30-34	\$0.70
35-39	\$0.80
40-44	\$1.00
45-49	\$1.40
50-54	\$2.40
55-59	\$3.90
60-64	\$5.90
65-69	\$8.26
70-74	\$10.30

Dependent Child(ren) Rates	
Unit	Rate
\$10,000	\$1.80

AD&D Rates per \$10,000	
EMPLOYEE	\$0.25
FAMILY	\$0.40

Individual Life Plan

The **5 Star** Family Protection Plan offers life insurance to age 121, simplified issue (a short health questionnaire is required for new or increased coverage). Coverage is available for you, as well as other family members (spouse, children, and grandchildren). The plan also **offers monthly Long Term Care benefits should you qualify**, and is portable.

Important: Review Plan Information and Rates, on the Benefits Hub under "Individual Life".

Long Term Disability Income Protection

Designed to provide a monthly income to an individual that is disabled due to an accident, illness, or maternity. There are six elimination "waiting" period options available (0/7, 14, 30, 60, 90 and 180 day). Coverage maximum is 60% of your monthly income up to \$7,500 per month.

A Long Term Disability plan helps protect your most valuable asset: Your Income.

All new or increased coverage is subject to pre-existing condition exclusions.

Monthly Premium Cost Based on 12 payments per year						
(per \$1,000 in Monthly coverage)						
Elimination	0/7	14/14	30/30	60/60	90/90	180/180
Rate	\$34.60	\$29.20	\$25.10	\$20.10	\$11.40	\$8.00

Medical Transport—MASA

MASA provides medical emergency transportation solutions (ground or air) and may help cover your out-of-pocket medical transport cost when your insurance falls short. MASA does not use a network, so you are covered anywhere nationwide.

There are two plans to choose from: Emergent and Emergent Plus. **Emergent Plus** includes all the benefits of the **Emergent** plan, **plus** coverage for **non-emergency transportation**. Non-emergency transportation occurs when you are transferred from one hospital to another for a higher level of care not offered at the current facility, or, you are transferred to a facility closer to your home for continued care. **(Pre-approval by MASA is required.)** The **Emergent** Plan covers ambulance, EMS, and helicopter air transportation in an **emergency situation only**. Emergency transportation bills can be up to \$5,000 for ground ambulance; and as high as \$70,000 for air ambulance. The Emergent and Emergent Plus plans may help cover these expenses.

Benefit	Emergent Plus	Emergent
Family coverage	\$14/month	\$9/month

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Hospital Indemnity

Hospital Indemnity insurance is designed to supplement your medical coverage, easing the financial impact by covering some of the additional expenses associated with a hospital stay. It provides cash benefits paid directly to you for hospitalization. There are two Plans to choose from: High (\$2000, plus \$200/day benefit) or Low (\$1000, plus \$100/day benefit).

HIGH PLAN	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
\$2,000.00	\$32.42	\$65.48	\$51.04	\$84.10
LOW Plan	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
\$1,000.00	\$17.44	\$33.09	\$26.78	\$42.42

Cancer

Cancer insurance is designed to be a supplement and may help pay for many costs not covered by medical insurance. There are 4 plan options. Coverage offers benefits for Hospital Confinement, Surgery/Anesthesia, Radiation & Chemo, Transportation, and many other benefits. All plans may reimburse up to \$50 per calendar year for Diagnostic Testing. There is an optional Intensive Care Rider available. Coverage is guaranteed issue; however, all new or increased coverage is subject to a 12-month pre-existing condition exclusion.

Low Plan		Low Plan with ICU Rider	
Employee only	\$14.80	Employee only	\$17.80
Single Parent Fam.	\$20.60	Single Parent Fam.	\$24.80
Family	\$26.40	Family	\$32.70
High Plan		High Plan with ICU Rider	
Employee only	\$29.40	Employee only	\$32.40
Single Parent Fam.	\$40.40	Single Parent Fam.	\$44.60
Family	\$51.50	Family	\$57.80

Critical Illness

The Critical Illness plan offers a lump sum benefit if a covered person is diagnosed with a covered illness or condition. The benefit levels available range from \$5000 to \$20,000. Examples of covered conditions include Heart Attack, Stroke, Cancer, Coma, Organ failure, or Paralysis. Coverage is guaranteed issue.

Employee Monthly Rates				
Age	\$5,000	\$10,000	\$15,000	\$20,000
18-29	\$2.71	\$3.90	\$5.09	\$6.28
30-39	\$3.62	\$5.71	\$7.81	\$9.91
40-49	\$4.85	\$8.17	\$11.50	\$14.82
50-59	\$7.82	\$14.11	\$20.41	\$26.71
60+	\$18.91	\$36.31	\$53.70	\$71.10

To see Spouse rates, click on the Critical Illness tab on the Benefits Hub website.

Accident Insurance

Plan offers benefit amounts for covered medical expenses as a result of an accident. It offers a Medical Expense Accidental Injury Benefit, Air or Ground Ambulance Benefit, Daily Hospital Confinement Benefit and also offers an Accidental Death and Dismemberment benefit. Coverage is available for employees & spouses aged 18-64 (and dependent children 0-26), and is portable- meaning you can choose to keep your benefit even if you leave employment or retire.

Rates:	
Employee only	\$10.80
Emp + Spouse	\$19.40
Emp + Children	\$21.20
Emp + Family	\$29.80

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Identity Theft—ID Watchdog

Identity theft protection helps you keep your identity safe and secure. It provides monthly reporting alerts to you, and has full resolution services included should your identity ever be compromised while you are enrolled in ID Watchdog's services. ID Watchdog Identity specialists will work on your behalf to resolve issues.

Monitors Identity, Cyber, Address, Credit Report + Full Restoration	
Rates:	
Employee only	\$7.95
Emp + Spouse	\$14.95

Health Savings Account (HSA)—for employees enrolled in TRS ActiveCare HD or the Alternative Medical HDHP plan

A Health Savings Account (HSA) is an individually-owned, tax-advantaged account that you can use to pay for current or future IRS-qualified medical expenses. With an HSA, you'll have the potential to build more savings for healthcare expenses or additional retirement savings through self-directed investment options.

DSISD contributes \$75/month to an HSA for employees on TRS ActiveCare HD or the TSHBP High Deductible plan. Enrolled employees can also make individual contributions.

2021 HSA Maximums	
Individual Coverage	\$3,600
Family Coverage	\$7,200
Extra, if age 55 or older	\$1,000

Unused funds accumulate from year to year.

All employees enrolled in the HSA will receive an NBS Mastercard that is tied to their HSA funds.

Health Reimbursement Arrangement (HRA) — for employees enrolled in other district-offered medical plans

DSISD contributes \$75/month to an HRA account for employees on ActiveCare Primary or Primary +, ActiveCare 2, Scott & White HMO, or the TSHBP CoPay plan. No employee contributions are allowed. The funds must be used during the Plan Year (Sept 1-Aug 31), or be forfeited.

All employees enrolled in the HRA will receive an NBS Mastercard that is tied to their HRA funds.

Medical & Dependent Care Reimbursement Accounts by National Benefit Services

Tax-sheltered flexible spending accounts (FSAs) allow an individual to set aside dollars to pay for future health care and/or dependent care expenses. Eligible expenses must be incurred within the plan year and contributions are "use it or lose it".

The healthcare reimbursement maximum is **\$2,750/Plan Year 2021**. The dependent care reimbursement maximum is **\$5,000/ Plan Year**. All participants in the Medical Reimbursement Flex Plan will receive an NBS Flex MasterCard that is tied to their FSA funds.

Employees enrolled in an HSA can fund a Limited Purpose FSA (LPFSA), limited to vision and dental expenses.

Employees who have both an HSA or HRA and either an FSA or LPFSA will receive only one NBS Mastercard that will work for both accounts.