



DSISD Employee Benefits Package  
2023-2024

## Presentation Disclaimer

*This presentation of benefits for employees is meant only as a brief description of some of the programs for which employees may be eligible. This presentation does not include specific plan details. You must refer to the specific plan documentation for specific plan details such as coverage expenses, limitations, exclusions, and other plan terms, which can be found at the Dripping Springs ISD FBS Employee Benefits website. This presentation does not replace or amend the underlying plan documentation. In the event of a discrepancy between this and the plan documentation the plan documentation governs. All plans and benefits described in this summary may be discontinued, increased, decreased, or altered at any time with our without notice.*

# Plan Sponsors and Third Party Administrators

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Medical Benefits Provided through the  
**Teacher Retirement System of Texas (TRS)**



Supplemental Benefits Administered by  
**Financial Benefit Services (FBS)**

**A Higginbotham Partner**



Financial Services administered by  
**National Benefit Services (NBS)**

# 2023 – 2024 Benefits

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This presentation provides general information about open enrollment and highlights of available benefits. For more detailed information see:

- [FBS Benefits Portal](#)
- DSISD [Open Enrollment 2023](#) webpage

# Open Enrollment for 2023 - 2024

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- **July 18 through August 17**
- **Active Enrollment** – Many benefits are changing this year, so **all employees should plan to re-enroll**. If you do not re-enroll, your benefits will be mapped to the closest matching plan.
  - It is a good idea to log in and review your benefit choices, and verify that your address, contact information, dependents, and beneficiaries are up-to-date.
- **Important:** Employees with a Flexible Spending Account (FSA) or Dependent Care Account **must re-enroll** to continue those benefits.
- All **new employees** must enroll in or decline benefits. New employees have 30 days after their date of employment to complete enrollment.

# ID Cards and HSA, HRA, & FSA Cards

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- **Medical ID Cards** – Keep your current cards if you are not changing medical plans - new cards will not be sent to people staying on the same plan. If you make plan changes or apply for new coverage, cards will be sent to your address on file in the DSISD Benefits Hub.
- **Rx Cards** – All TRS ActiveCare medical plan participants will receive new prescription drug ID cards from Express Scripts, the new pharmacy benefit manager for TRS ActiveCare.
- If your **NBS debit card** for HSA/HRA or FSA expires on 9/1/2023, you will get a new card in early September. Your current card will work until the first time you use the new card.

# Benefits for 2023 - 2024

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## DSISD Benefits

- \$10,000 life insurance paid by DSISD
- District-paid Employee Assistance Program (EAP) for all employees [www.deeroakseap.com](http://www.deeroakseap.com)
- \$330 per month District contribution to Health Insurance premium
- \$75 per month District contribution to a Health Savings Account (HSA)
  - *For ActiveCare HD participants*
- \$900 per year District contribution to a Health Reimbursement Arrangement (HRA)
  - *For ActiveCare 2, ActiveCare Primary or Primary +, or Scott & White HMO participants*

# Cafeteria Plan ~ Overview

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- **Menu of Benefits** for a Customized Benefit Package
  - *All Benefits operate independently.*
- Benefits paid with pre-tax dollars can reduce your taxes
- Changes can be made to plan selections outside of Open Enrollment **only** if you have a Qualified Family Status Change, **and** if you request the change within 30 days.



# Medical Insurance Terms

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- **Deductible** – The amount you must pay before your plan begins to pay its portion
- **Co-Insurance** – The percentage of charges you pay for services after you meet your deductible, but before you reach your out-of-pocket maximum
- **Out-of-Pocket Maximum** – The maximum amount you pay each year for medical costs. After you reach the out-of-pocket maximum, your plan pays 100% of allowable charges for covered services.
- **In Network vs. Out of Network** – In-network providers contract with a medical plan and agree to accept a discounted fee for services to plan members. Out-of-network providers have not agreed to accept a plan's reduced fees.

## TRS ActiveCare / BCBSTX

- TRS ActiveCare HD
- TRS ActiveCare Primary
- TRS ActiveCare Primary+
- TRS ActiveCare 2 (closed to new participants)

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

866-355-5999

Prescription Information:

866-355-5999

## Scott & White HMO

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

844-633-5325

# 2023-2024 Monthly Medical Plan Premiums

## 2023-2024 Monthly Medical Plan Premiums

Plan	Total Premium	District Contribution	Employee Rate	Change from 2022-2023
<b>Plans Offered through TRS</b>				
<b>ActiveCare HD</b>				
Employee Only	\$408.00	\$330.00	<b>\$78.00</b>	\$2.00
Employee & Spouse	\$1,102.00	\$330.00	<b>\$772.00</b>	\$14.00
Employee & Children	\$694.00	\$330.00	<b>\$364.00</b>	-\$11.00
Employee & Family	\$1,388.00	\$330.00	<b>\$1,058.00</b>	\$93.00
<b>ActiveCare Primary</b>				
Employee Only	\$395.00	\$330.00	<b>\$65.00</b>	\$1.00
Employee & Spouse	\$1,067.00	\$330.00	<b>\$737.00</b>	\$11.00
Employee & Children	\$672.00	\$330.00	<b>\$342.00</b>	-\$12.00
Employee & Family	\$1,343.00	\$330.00	<b>\$1,013.00</b>	\$85.00
<b>ActiveCare Primary +</b>				
Employee Only	\$463.00	\$330.00	<b>\$133.00</b>	-\$24.00
Employee & Spouse	\$1,204.00	\$330.00	<b>\$874.00</b>	\$57.00
Employee & Children	\$788.00	\$330.00	<b>\$458.00</b>	\$23.00
Employee & Family	\$1,528.00	\$330.00	<b>\$1,198.00</b>	\$93.00
<b>Scott &amp; White HMO</b>				
Employee Only	\$515.37	\$330.00	<b>\$185.37</b>	-\$6.18
Employee & Spouse	\$1,293.46	\$330.00	<b>\$963.46</b>	\$30.88
Employee & Children	\$828.11	\$330.00	<b>\$498.11</b>	\$8.81
Employee & Family	\$1,488.60	\$330.00	<b>\$1,158.60</b>	\$40.18
<b>ActiveCare 2 (Closed to New Enrollment)</b>				
Employee Only	\$1,013.00	\$330.00	<b>\$683.00</b>	-\$30.00
Employee & Spouse	\$2,402.00	\$330.00	<b>\$2,072.00</b>	-\$30.00
Employee & Children	\$1,507.00	\$330.00	<b>\$1,177.00</b>	-\$30.00
Employee & Family	\$2,841.00	\$330.00	<b>\$2,511.00</b>	-\$30.00

# Networks

BCBSTX Plans	<a href="https://www.bcbstx.com/trsactivecare">https://www.bcbstx.com/trsactivecare</a>
ActiveCare HD	Nationwide Network Plan
ActiveCare 2	Nationwide Network Plan
ActiveCare Primary or Primary + <i>(Must choose a Primary Care Physician and get a referral for any Specialist. Must use Network Doctors and Facilities)</i>	Statewide Network Plans
Scott & White HMO	<a href="https://www.trs.swhp.org">https://www.trs.swhp.org</a>
<i>(Must use Network Doctors and Facilities. Referrals not needed for Specialist visits.)</i>	<a href="#">Regional Network</a>

## Medical Plan Tips

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**Preventive Care and Routine Prenatal care** – covered at 100%

**Mail order** – save money for long-term maintenance meds. Initially get two prescriptions from doctor (90 day and 30 day).

**Brand name drugs** –will have added costs when generic is available.

**Telehealth** – Telehealth visits are a great option for minor ailments or recurring illnesses (sinus infections, ear infections, allergies, etc.).

**ActiveCare Primary, Primary +, and Scott & White HMO** – Stay in-network – ***out-of-network services are not covered***

- Medical Consultations via Telephone (Medical information & advice)
- Diagnostic Medical Telephone Consultations (Prescriptions, diagnosis etc.)
- Can be a time and money saver for employees – available 24/7
- Works with U.S. based doctors and pediatricians – phone, email, or video

### MDLive

**888-365-1663**

- + Provided by DSISD
- + **Free for ActiveCare HD**
- + Covers employee and all dependents listed with FBS
- + Also available on voluntary, post-tax basis for all others

### Teladoc

**855-835-2362**

- + Included in all TRS ActiveCare plans
- + **\$12 copay for TRS Active Care Primary, Primary +, and ActiveCare 2; \$42 copay for ActiveCare HD**
- + Only for those covered on the plan
- + Mental health services \$0 copay for Primary & Primary +. Deductible applies for ActiveCare HD

### RediMD

**866-989-2873**

- + Included in all TRS ActiveCare plans
- + **\$0 copay for TRS ActiveCare Primary, Primary +, and ActiveCare 2; \$30 copay for ActiveCare HD**
- + Only for those covered on the plan

\*For Scott & White HMO plan virtual care options, see <https://trs.swhp.org/>

- **Provided Automatically** when you are enrolled in ActiveCare HD
- **\$75 per month** contribution by DSISD (\$900 annually)
- **Debit card** - can be used to pay for qualified medical expenses
- **HSA funds accumulate** from year to year; the money is yours to keep
- **Employees can also contribute** to this account - employee contributions are pre-tax and can be changed or stopped at any time
- HSA participants can also choose a **Limited Purpose FSA** for vision and dental expenses only

- **Provided Automatically** when you are enrolled in ActiveCare Primary, ActiveCare Primary +, ActiveCare 2, and Scott & White HMO
- **\$900** funded by DSISD at the start of the school year
- **“Pre-paid” credit card** - can be used to pay for qualified medical expenses
- **“Use it or lose it”** – funds do not accumulate or go with you if you leave the district



**Administrator:** National Benefit Services - NBS

## Three Types of Accounts:

- **Healthcare Flexible Spending Account (FSA)**
  - Not available for HSA participants
  - Debit Card
- **Limited Purpose FSA** for Vision & Dental Only
  - *Only* for HSA participants
  - Debit Card
- **Dependent Care Reimbursement** Account
  - Contribute pre-tax dollars, and submit claims for reimbursement.

***All reimbursement plans are “Use it or Lose it” – no carryover from year to year.***

## Two CIGNA Plan Options

- **PPO High Plan** – most expensive, higher benefits, more flexibility
- **PPO Low Plan** – less expensive, lower benefit level, will be balance billed for out-of-network care
- **DHMO option is not available.** If you were on this plan, you will be changed to the PPO Low Plan.

[www.cigna.com](http://www.cigna.com)

1-800-244-6224 (24/7)

# Dental Plan Premiums 2023-2024

Plan	2023-24 Premium
<b>Cigna PPO High Plan</b>	
Employee Only	\$39.78
Employee & Spouse	\$97.99
Employee & Children	\$107.43
Employee & Family	\$149.76
<b>Cigna PPO Low Plan</b>	
Employee Only	\$19.93
Employee & Spouse	\$40.49
Employee & Children	\$46.56
Employee & Family	\$71.09

## **Base Plan Features**

- Choose an Approved Provider from **Superior Vision National Network**
- \$10 Co-pay for Exam / \$25 Co-pay for Contact Lens Fitting
- \$25 lens material Co-Pay for glasses
- Exam, Lenses, and **Frames** – **every 12 months**
- \$120 Allowance for Contact Lenses
- \$125 Allowance for Frames

See the [Benefits Hub](#) for details.

## Buy-Up Plan Features

- Choose an Approved Provider from **Superior Vision National Network**
- \$0 Co-pay for Exam / \$25 Co-pay for Contact Lens Fitting
- \$0 lens material Co-Pay for glasses
- Exam, Lenses, and **Frames** – **every 12 months**
- \$175 Allowance for Standard Contact Lenses
- \$175 Allowance for Frames

See the [Benefits Hub](#) for details.

- **Group Term Life (Chubb) –**

An inexpensive way to add life insurance coverage during your working years. DSISD provides \$10,000 in life insurance.

- Additional coverage available up to \$500,000
- Up to \$300,000 Guaranteed Issue (no health questionnaire); up to \$50,000 Guaranteed issue for spouse coverage
- If you buy at least \$10,000 of additional coverage this year, Guaranteed Issue is available up to \$300,000 during future open enrollments.
- Max spouse coverage up to Employee coverage amount, not to exceed \$500,000; Children covered at \$10,000
- Includes Accelerated Death Benefit for Long Term Care / Chronic Illness

- **AD&D (Chubb) –** Accidental Death & Dismemberment coverage offers a benefit for bodily injury or death caused by accident. The least expensive form of life insurance.

- **Individual Life** (5 Star Life) – Portable coverage, term life up to age 121. Available Terminal Illness & Quality of Life Rider
- **Rates locked** to age 121
- **Dependent coverage** available without employee coverage
- **Max Issuing age:** Employee/spouse – 70; Child – 23
- **Guaranteed Issue:** Employee – up to \$100,000; Spouse – up to \$30,000; Child – up to \$10,000

- **Income/ Paycheck Protection** - pays you a benefit should you be unable to work because of an injury, illness, or pregnancy
- **Post-Tax** deduction
- **Pre-Existing** conditions – 3-month look back, conditions excluded for one year
  - One-Month pre-existing Condition Benefit
- Six waiting (“elimination”) period options
- Waiting period waived on 14- or 30-day options if hospitalized 24 or more hours



- **Guaranteed Issue**, Portable Coverage
- Pays in addition to medical insurance and pays *directly* to you
- In- and Out-of-Hospital Benefits
- Wellness Screening Benefits
- **Helps with expenses** for: surgical expenses, blood plasma, platelets, physician & nurse charges, hospital daily charges, radiation & chemotherapy
- **Critical Illness Rider** included (heart attack & stroke)
- **12-Month waiting period** for prior diagnoses in the past 12 months

- Pays a **lump sum benefit** if a covered person is diagnosed with a covered illness or condition
- Examples of covered illnesses/Conditions:
  - Heart Attack
  - Stroke
  - Organ failure
  - Paralysis
  - Parkinson's Disease
- Guaranteed Issue
- Wellness Screening Benefits

- **Daily Benefit** for Covered **Hospital, Critical Care, or Rehab Facility** Stays
- Hospital Admission (Benefit Per Confinement)
  - \$3,000 High Plan / \$1,000 Low Plan
- Hospital Confinement (Benefit Per Day)
  - \$200 High Plan / \$100 Low Plan
- Newborn Nursery Benefit -\$500/day (max 2 days)
- Wellness Screening Benefit
- Guaranteed Issue
- No Pre-Existing Condition Limitations

- Medical Expenses for Injuries
  - Choose from High & Low benefit Options
- Daily Hospital
- Ambulance
- Accidental Death & Dismemberment

- Provides **ground or air** medical **emergency transportation** solutions
- Additional non-emergency solutions for transport between facilities
- Covers out-of-pocket medical transport cost when insurance falls short
- No network, nationwide coverage (US and Canada)
- **Low Plan no longer offered.** If you were on the low plan, you will be changed to the new plan.

# Identity Theft Protection

- Identity Monitoring
- Cyber Monitoring
- Non-Credit Loan Monitoring
- Address Monitoring
- 100% Resolution Guarantee



## How to Enroll/Select Benefits

- Online enrollment system  
([www.mybenefitshub.com/drippingspringsisd](http://www.mybenefitshub.com/drippingspringsisd))
- **New and Returning Employees** – 3 Options:
  - Self-enroll online
  - Call FBS at 1-866-914-5202 for assistance
  - In-person enrollment assistance July 25<sup>th</sup>, 26<sup>th</sup>, & 31<sup>st</sup>, August 1<sup>st</sup>, 8<sup>th</sup>, & 10<sup>th</sup>

### **Presentations**

- In-Person Presentations July 24<sup>th</sup> & 25<sup>th</sup>
- Live [online presentation](#) **July 19, 11:00 a.m.**
- On-demand online presentation after July 19

## August In-Person Enrollment Dates

Date	Time	Location
<b>July 25 (Tuesday)</b>	10:00am – 3:00pm	New Central Office, Room A103
<b>July 26 (Wednesday)</b>	9:00am – 4:00pm	New Central Office, Room A102
<b>July 31 (Monday)</b>	9:00am – 4:00pm	New Central Office, Room A103
<b>August 1 (Tuesday)</b>	9:00am – 4:00pm	New Central Office, Room A102
<b>August 8 (Tuesday)</b>	9:00am – 4:00pm	SSMS Sycamore Room
<b>August 10 (Thursday)</b>	9:00am – 4:00pm	DSHS CL&I



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