

IMPORTANT INFORMATION FOR THE NEW BENEFIT PLAN YEAR SEPTEMBER 1, 2018 – AUGUST 31, 2019

- Arlington ISD Plan year is from September 1 through August 31.
- **The following changes have been made to the TRS Medical Plans:**
 - ❖ Rates for ActiveCare Medical plans and Scott & White HMO are increasing.
 - ❖ In-network and Out-of-Network deductibles, copays and out-of-pocket maximums have increased slightly.
 - ❖ ActiveCare 2 is now a closed plan. Only participants presently enrolled in ActiveCare 2 are eligible to remain in this plan for 2018-19. No new enrollments will be allowed.
- **Wellness Program**
 - ❖ The AISD Wellness Program will still be available to all eligible employees. Any employee enrolled in a TRS ActiveCare medical plan who opts to participate in the Wellness Program, will be eligible for a \$40 reduction in medical premiums each month. Participants have until August 31, 2019 to get 200 points for the 2018-2019 plan year.
- **Hospital Indemnity Plan**
 - ❖ This insurance through Metlife is to replace the Medlink “Gap Plan”. If you are currently enrolled in the low plan, you will automatically be enrolled in the Hospital Indemnity High Plan.
 - ❖ With this change your premium has been reduced.
- **Individual Life**
 - ❖ No more enrollments are allowed for Texas Life Insurance but these plans will be grandfathered in if you are currently enrolled.
 - ❖ The new carrier effective 9/1/2018 will be 5 Star Life Insurance with a Quality of Life rider built in.
- **Health Savings Account (EECU)**
 - ❖ You **MUST** re-elect your HSA contribution amount. If you do not go into the system and make an election you will **not** have a HSA Account in the 2018-2019 plan year.
 - ❖ If you currently are enrolled with HSA Bank, you have two options.
 - Close the account (\$25 fee) and transfer funds to the new EECU account
 - Spend the amount leftover on your HSA Bank card and begin using your new EECU bank account.
 - ❖ The maximum annual contribution for the Health Savings Account has changed to \$3,450 employee coverage and \$6,900 family coverage.
- **Flexible Spending Account (FSA)**
 - ❖ You **MUST** re-elect your FSA contribution amount. If you do not go into the system and make an election you will **not** have a FSA Account in the 2018-2019 plan year.
 - ❖ The maximum annual contribution for the medical Flexible Spending Account has changed to \$2,650.
- **Sick Leave Bank**
 - ❖ If you are currently a member of the Sick Leave Bank you will now be able to see your membership enrollment on the Benefits System.
 - ❖ If you are not a member but would like to join you will have an opportunity to join as you make your benefit elections on the Benefit system.
 - ❖ Your membership will be effective 9/1/2018.

THINGS TO REMEMBER...

- **Declining Medical Coverage** – If you are declining the TRS ActiveCare Medical Plans for yourself or any of your dependents for the first time, you are required to complete the “Declination Process.” This can be done online at www.myaisdbenefits.net.
- **Updating Beneficiary Information** – You can change your beneficiary information anytime, however, Annual Open Enrollment is a good time to ensure your life insurance beneficiaries are correct in the Benefits System.
- **Voluntary Group Life Insurance:** During Open Enrollment you may elect to increase your life insurance by one unit (\$10,000 for you, \$5,000 for your spouse) up to the guaranteed coverage amount without evidence of insurability. Any increases above this will be subject to evidence of insurability.