

WHAT'S NEW IN 2023

- ▶ Medical Plan Rate updates
- ▶ Enhanced Vision Plan
- ▶ Enhanced Dental Plan

ENROLLMENT DATES

7/10/23-8/14/23

BENEFIT WEBSITE

WWW.GCISDBENEFITS.COM



FBS CALL CENTER

(866) 914-5202

**SE HABLA ESPANOL*

DOWNLOAD GCISD BENEFITS APP

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

APP GROUP #: FBSGCISD

NOW IS THE TIME to make your medical and supplemental benefit elections for 9/01/2023! During this time you may enroll for additional benefits, change plan options, and add/remove dependents.

Once Open Enrollment closes, changes will only be allowed if you experience a qualifying life event. Call your benefits administrator within 31 days of event. Examples of a life event include birth, adoption, divorce, or involuntary loss of benefits.

If you do not log in during Open Enrollment all benefits will be rolled to match current benefit elections, except for FSA and Dependent Care, as they must be re-elected annually.

MEDICAL PLAN ASSISTANCE

Do you have detailed questions on the Medical Plans?

Email: help@ubc-benefits.com

Call: (855) 999-6808

Prescription questions?

(800) 933-0765 or rxbenefits.com

GCISD BENEFIT APP download instructions are on this page. This enhanced app provides easy access to the Benefit Website 24/7 from your mobile device.

BENEFITS CHANGES AT A GLANCE

Effective 9/1/23

MEDICAL PLAN UPDATE

Allegiance remains the provider for GCISD. Minimal plan changes and rate increases. Please refer to the MEDICAL section of the benefit website for full details and rates for 2023-2024.

VISION PLAN ENHANCEMENTS TO EXISTING PLAN

- Standard Anti-reflective and UV Coating Lens options will be available at no cost.
- Premiums remain the same through 8/31/25.

DENTAL PLAN ENHANCEMENT TO HIGH PPO PLAN

- Enhanced material allowance for crowns and pontics.
- No rate changes.

EMPLOYER PROVIDED TELEHEALTH

Your employer provides MDLIVE Telehealth services at no cost to you and your immediate family. There are no consultation fees no matter how many times you call. Family members must be enrolled during Open Enrollment to be eligible for this great benefit. Contact MDLIVE at 888-365-1663 or at www.consultmdlive.com.

RESOURCES

IMPORTANT TIPS BEFORE YOU BEGIN ENROLLMENT

For Existing Employees

1. Dependent SSNs are required to enroll dependents in benefits, please have information available when enrolling.
2. Beneficiary information should be reviewed and updated annually.
3. Address changes made in the enrollment system do not automatically update in GCISD payroll. Please update via Skyward or call the Payroll Department for assistance.
4. Review FSA and HSA elections closely. All benefit eligible employees may have a Flexible Spending Account. FSA elections must be re-elected annually and are USE-IT or LOSE-IT, 75 day grace period. 2023 FSA max is \$3,050.
5. Health Savings Accounts require enrollment in a High Deductible Health Plan (HDHP). HSA elections roll from year-to-year, and changes can be made during the Open Enrollment walk-through. 2023 HSA max is \$3,850 individual, \$7,750 family, plus \$1000 if over 55.
6. If you elect an HSA and FSA, then your FSA is limited to use on dental and vision expenses only.

BENEFIT RESOURCES:

Benefit Presentations, Plan Summaries, Provider Searches, Claims Forms, Carrier Smart Phone Apps and more are located on your benefit website at gcisdbenefits.com. The benefit website is also where you will go to complete your online open enrollment. **The GCISD Benefit Guide has been enhanced to provide you with more detailed benefit information including rates, carrier information and high level plan information.** It is located under quick links on the benefit website.

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.

For New Employees

1. You are required to log into THEbenefitsHUB and enroll or decline benefit offerings for yourself and/or eligible dependents within 31 days of employment.
2. If your date of employment is before August 2nd, you will be required to complete 2 enrollments. The first is for New Hire benefits through 8/31. The second enrollment is for benefits effective 9/1 through 8/31. If you are coming from another district, you may be covered through August and will want to waive enrollment for benefits until you see offerings for 9/1.
3. All Dependents should be listed in the HUB even if they are not enrolling in benefits. Dependent's SSN and date of birth are needed to complete enrollment.
4. Be sure to have your beneficiary's contact information available to finalize enrollment.

SEPTEMBER PAY STUB CHECK

Employees, please check your pay stub in September to make sure the correct deductions have been withheld. If something is missing, it is possible that you neglected to sign up for coverage. Please contact the Payroll/Benefit department as soon as possible if you notice an error.

FBS CALL CENTER

Need Assistance with enrollment?

Call (866) 914-5202

Monday—Friday, 8AM—6PM/ CST

*Calls are recorded

English and Spanish Assistance Available

