

# 2023 ENROLLMENT | PROSPER ISD

**NOW IS THE TIME** To prepare for your 9/1/2023 open enrollment.

## WHEN IS OPEN ENROLLMENT?

7/17/2023– 8/07/2023

## WHERE DO I GO TO ENROLL?

[www.mybenefitshub.com/prosperisd](http://www.mybenefitshub.com/prosperisd)

## WHERE CAN I FIND COMPLETE DETAIL OF ALL THE INSURANCE PLANS OFFERED?

Go to this link: [WWW.MYBENEFITSHUB.COM/PROSPERISD](http://WWW.MYBENEFITSHUB.COM/PROSPERISD)



### 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



**FBS CALL CENTER**  
**MONDAY-FRIDAY**  
**8AM TO 6PM /CST**  
**(866) 914-5202**

### WHAT IS CHANGING? TRS

#### NEW PHARMACY BENEFITS MANAGER ACTIVECARE PLANS ONLY. EXPRESS SCRIPTS !

- CVS CARDS VALID THROUGH AUGUST 31ST
- HMO PLANS ARE NOT IMPACTED

#### OTHER CHANGES IN THE ACTIVECARE PLANS

- PRIMARY PLUS PLAN FAMILY DEDUCTIBLE DECREASED FROM \$3,600 TO \$2,400
- PRIMARY PLUS PLAN PCP FOR MENTAL HEALTH COPAYS DECREASED TO \$15.00
- PRIMARY AND PRIMARY PLUS PLANS NOW OFFER TELADOC VIRTUAL MENTAL HEALTH VISITS FOR A \$0 COPAY
- PRIMARY PLAN OUT OF POCKET MAXIMUMS DECREASED TO \$7,500 FOR AN INDIVIDUAL AND \$15,000 FOR FAMILY

#### DENTAL DHMO

- DENTAL DHMO WILL NOT BE OFFERED THIS PLAN YEAR.
- WE DID NOT ENROLL YOU IN A PPO PLAN AND YOU MUST LOG INTO THE BENEFITS HUB TO ELECT AN ALTERNATE PPO PLAN

### WHAT IS NEW?

#### NEW ACCIDENT PLAN! YOUR ACCIDENT PLAN PROVIDES A CASH PAYMENT FOR EACH COVERED INJURY!

- \$75 HEALTH SCREENING BENEFIT
- PHYSICAL THERAPY 10 VISITS INCLUDED
- CHIROPRACTIC 10 VISITS

#### NEW CRITICAL ILLNESS PLAN! PAYS A LUMP SUM BENEFIT FOR CATASTROPHIC ILLNESSES AS DEFINED BY THE PLAN'S SCHEDULE.

- \$75 WELLNESS BENEFIT
- PAYS A LUMP SUM BASED ON A SCHEDULE OF ILLNESS
- PRE-EXISTING LIMITATIONS APPLIES TO ANYTHING 12 MONTHS PRIOR TO THE PLAN DATE

#### NEW DISABILITY CARRIER!

- THE HARTFORD IS YOUR NEW CARRIER
- PRE-EXISTING CONDITIONS WILL RECEIVE A MAXIMUM BENEFIT OF 6 WEEKS
- IF YOUR ELIMINATION PERIOD IS 30 DAYS OR LESS AND YOU ARE CONFINED TO A HOSPITAL FOR 24 HOURS OR MORE DUE TO A DISABILITY, THE ELIMINATION PERIOD IS WAIVED AND BENEFITS ARE PAID ON THE FIRST DAY.
- TELEPHONIC CLAIMS
- ADDED VALUE OF 3 FACE TO FACE COUNSELING SESSIONS AND UNLIMITED PHONE COUNSELING

# RESOURCES

## IMPORTANT TIPS BEFORE YOU BEGIN ENROLLMENT

### For Existing Employees

1. All employees are required to complete their open enrollment. If you do not log in, you will not know until you get your first check if rates have increased.
2. Update your mailing address, phone and email preferences. Complete the address form located on THEbenefitsHub Home Page under **Quick Links**.
3. Confirm your eligible dependents. Have your dependent's SSNs ready, if you are adding them to coverage this plan year.
4. To change PCP, call TRS-ActiveCare Customer Service (866-355-5999)
5. Update your beneficiaries on all policies.

### For New Employees

1. You are required to log in in THEbenefitsHUB and 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. Have your PCP number ready. To find PCP Number, click here: <https://prd-trs.sapphirecareseselect.com/?ci=trs-active-blueessentials-hd&network>
4. Know who your beneficiaries are and their information to finalize enrollment.
5. If you are married to a current employee, you are not allowed to duplicate coverage.

## FREQUENTLY ASKED QUESTIONS

### What happens to my benefits if I don't login for 2023?

All benefits will default to what's currently enrolled in the Benefit's Hub except for the Flexible Spending Accounts and the Dental DHMO. You are required to log into the BenefitsHub to elect a replacement Dental plan or re-enroll in an FSA plan.

### What if I started my enrollment and want to go back and make a change?

You must complete your original enrollment and walk through each benefit screen to get back to the "Enrollment Page". Once you land on that page, you will be directed to re-enroll.

### When are my benefits effective?

All benefits are effective September 1st. The carrier may not have your information in their system until the 2nd week of September. If Urgent Care is needed, reach out to the Benefits Department at 469-219-2000 or email [BENEFITS@PROSPER-ISD.NET](mailto:BENEFITS@PROSPER-ISD.NET) if you are having problems accessing care.

### Can I elect a Flexible Spending Account if my spouse is enrolled in a Health Savings Account?

No, you are not eligible to have both a Flexible Spending Account and a Health Savings Account in the same household.

### When is the last day to make changes to my enrollment?

August 7th unless you have a life event during the plan year such as birth, marriage or divorce.

## FBS CALL CENTER

### Need Assistance with enrollment in the HUB?

Call (866) 914-5202

Monday—Friday, 8AM—6PM / CST

\*Calls are recorded

Email us at: [CONTACTUS@FBSBENEFITS.COM](mailto:CONTACTUS@FBSBENEFITS.COM)

## ONSITE ENROLLMENT DAYS:

**Tuesday - July 25th, 9 am - 3 pm**

**Friday - August 4th, 9 am - 3 pm**

**On Location at the Administration Bldg. Room #114**

