

WHAT'S NEW IN 2024

- ▶ Medical Plan updates
- ▶ Cancer Insurance Carrier Change
- ▶ New Rx Discount Program
- ▶ Telehealth Carrier Change

ENROLLMENT DATES

07/10/24 - 08/16/24

BENEFIT WEBSITE

WWW.GCISDBENEFITS.COM



HIGGINBOTHAM PUBLIC SECTOR CALL CENTER

(866) 914-5202

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NOW IS THE TIME to make your medical and supplemental benefit elections for 09/01/24. During this time you may enroll or add 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 to make changes. Examples of a life event include birth, adoption, divorce, or involuntary loss of benefits. New enrollees need to be actively at work on 09/01 for plans to take effect. Plans requiring evidence of insurability (EOI) will be effective when/if approved.

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.

INSURANCE CARRIER CONTACTS

Deer Oaks Employee Assistance – 24/7/365 EAP assistance for entire family at www.deeroakseap.com.

Username and Password: gvinecolley or (866) 327-2400

Allegiance Medical – Need ID Card or have plan questions? Email- help@ubc-benefits.com or call (855) 999-6808

Cigna Dental – Access Digital ID Card after 09/01 at mycigna.com or call (800) 244-6224. Group # 3335893
Network: Total PPO

Superior Vision – No ID Card needed! Group # 30386
Network: Superior National

BENEFITS CHANGES AT A GLANCE

Medical Plan Update

Allegiance remains the provider for GCISD through 24-25. Plan changes and rates are not yet finalized. Please watch for future emails detailing medical plans and rates.

New Cancer Plan Carrier & Plan Changes!

Cancer Insurance coverage is moving from American Public Life (APL) to CHUBB effective 09/01/24. Benefits have been enhanced including additional coverage along with a decrease on all premiums. New enrollees and those changing plan levels will be subject to pre-existing limitations. Review plan details on the benefit website. *Continuity of coverage will be provided for current enrollees as long as the coverage level remains the same from 23-24 through 24-25.*

Free to all GCISD Employees - Clever Rx Discount Plan

Clever RX is a prescription savings card that can save you up to 80% on prescription drugs for you and your family. Simply present your Clever RX card at the pharmacy to unlock exclusive savings. Details on benefit homepage or download Clever RX app and enter Group ID **1085**, Member ID **1746**.

Employer Provided Telehealth Provider Change

As of 09/01/24 your employer provided Telehealth services will be moving from MDLIVE to **Reкуро**. This benefit continues to be provided at no cost to you and your immediate family. Current enrollees will be rolled to the new plan. Reкуро will also offer \$0 consults for comprehensive therapy and counseling services.

RESOURCES

IMPORTANT TIPS BEFORE YOU BEGIN ENROLLMENT

For Existing Employees

1. **NEW LOGIN PROCESS** Access to cell phone or email is required during enrollment for new 2-factor authentication login.
2. Dependent SSNs are required to enroll dependents in benefits, please have information available when enrolling.
3. Beneficiary information should be reviewed and updated annually.
4. 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.
5. 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, with a 75-day grace period. 2024 FSA maximum is \$3,200.
6. Health Savings Accounts requires enrollment in Allegiance BASIC High Deductible Health Plan (HDHP). HSA elections roll from year-to-year, and changes can be made during the Open Enrollment walk-through. 2024 HSA maximum is \$4,150 individual, \$8,300 family, plus \$1,000 if over 55.
7. If you elect an HSA and FSA, then your FSA will be limited to use on dental and vision expenses only.

BENEFIT RESOURCES:

Benefit Presentations, Plan Summaries, Provider Searches, Claims Forms, 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.

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 1st, you will be required to complete 2 enrollments. The first is for New Hire benefits through 08/31. The second enrollment is for benefits effective 09/01 through 08/31. If you are coming from another district, then you may be covered through August and will want to waive enrollment for benefits until you see offerings for 09/01.
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 PAYCHECK

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.

HIGGINBOTHAM PUBLIC SECTOR CALL CENTER

Need Assistance with enrollment? Call (866) 914-5202

Monday—Friday, 8AM—6PM/ CST

English and Spanish Assistance Available

*Calls are recorded

