

WHAT'S NEW IN 2024

- ▶ Hospital Indemnity—Moving to Lincoln Financial.
- ▶ Critical Illness —**NEW BENEFIT**
- ▶ Dental slight increase in premium
- ▶ H.S.A and F.S.A Annual Max increase
- ▶ Clever RX added!

ENROLLMENT DATES

7/8/2024 - 8/9/2024

BENEFIT WEBSITE

www.MyBenefitsHub.com/texarkanaisd



HIGGINBOTHAM PUBLIC SECTOR CALL CENTER *Calls are recorded

Do you need Assistance with enrollment in the HUB?

Call (866) 914-5202 SE HABLA ESPAÑOL Monday - Friday, 8AM - 6PM / CST

NOW IS THE TIME to make your benefit elections for a 09/01/2024 effective date. During your annual enrollment period, you may enroll for additional benefits, change plan options, or change dependents. For supplemental benefits that require Evidence of Insurability, a later effective date may apply. If you experience a special enrollment event outside of the annual enrollment period and wish to make changes to your benefits, you must notify Texarkana ISD Benefits Department within 30 days of event.

HPS BENEFIT CARE LINE

In addition to the HPS Call Center, you may contact the Benefit Care Line to receive assistance with claims filing and general coverage questions.

(833) 453-1680

8:00 am - 5:00 pm, Monday - Thursday

8:00 am - 3:00 pm, Friday

BENEFIT UPDATES Coming in the 2024-2025 plan year:

MEDICAL: Rates for the 2024-2025 plan year are subject to change, please visit the TRS ActiveCare website for the most up to date information. bcbstx.com/trsactivecare

Clever RX Clever RX prescription savings card is not insurance. You can use the Clever RX card regardless if you have insurance. Accepted at exceptional pharmacies nationwide!

DENTAL coverage that helps defray the costs of dental care. It insures against the expense of routine care, dental treatment and disease. **Slight rate increase in 2024– 2025**

BENEFITS AT A GLANCE (Cont'd.)

HOSPITAL INDEMNITY*NEW CARRIER with lower rates for 2024-2025 plan year. This plan helps you pay for costs left unpaid by your health insurance when you are confined to a hospital.

CRITICAL ILLNESS : *NEW BENEFIT Critical illness insurance can be used towards medical or other expenses. It provides a lump sum benefit payable directly to the insured upon diagnosis of a covered condition or event.

LIFE: Term life insurance policy issues a cash benefit to your designated beneficiary in the event of your passing. This money can be used toward anything from final cost to payin of remaining debts. Evidence of insurability required for late entrants (employees without prior coverage.)

FLEXIBLE SPENDING ACCOUNT: Funds allocated must be used during the plan year or are forfeited. **Evergreen clause**, the amount you elected 2023-2024 to roll forward to 2024-2025. Login to make changes. The annual maximum has increased to \$3,200. The maximum for the Dependent Care FSA remains at \$5,000 annually.

HEALTH SAVINGS ACCOUNT: To make changes for the 2024-2025 plan year, you must log into THEbenefitsHUB. Contribution limits for 2024-2025 \$4,150 individual and \$8,300 family. Over 55+ has additional \$1,000 catch-up.

IMPORTANT TIPS BEFORE YOU BEGIN ENROLLMENT

FREQUENTLY ASKED QUESTIONS

Where do I find details on available benefits?

Please visit www.MyBenefitsHub.com/texarkanaisd to review all available options offered by Texarkana ISD.

CAN YOU HAVE BOTH AN HSA AND FSA?

No, you can only choose to enroll in one or the other, you cannot contribute to both HSA and FSA.

CAN YOU AND YOUR SPOUSE BOTH HAVE H.S.A AND F.S.A?

Please note that, in general, under IRS regulations, married couples cannot enroll in both a Flexible Spending Account (FSA) and a Health Savings Account (HSA). If your spouse is covered by an FSA that reimburses medical expenses, then you and your spouse are not eligible for the HSA, even if you would not use your spouse's FSA to reimburse your expenses. However, there are some exceptions to the general limitation regarding specific types of FSAs. For more information on whether you can enroll in a specific type of FSA or HSA as a married couple, contact the FSA and/or HSA provider before enrolling or contact your tax advisor for further guidance.

ENROLLMENT OPTIONS

Self-enroll on **THEbenefitsHUB** or mobile app. Follow instructions on the Login page. *Please go step-by-step until you reach the Congratulations page.*

Contact the HPS Call Center (866) 914-5202

During Enrollment: July 12 - August 20, 2024

Monday - Friday, 8:00 AM - 6:00 PM / CST

*Calls are recorded. Bilingual Assistance Available

LOGIN INSTRUCTIONS

1. Visit: www.MyBenefitsHub.com/texarkanaisd
2. Select Login
3. Enter your information
 - ⇒ Last Name
 - ⇒ Date of Birth
 - ⇒ Last Four (4) of Social Security Number

NOTE: THEbenefitsHUB uses this information to check behind the scenes to confirm your employment status.

Once confirmed, the Additional Security Verification page will list the contact options from your profile.

Select either **Text**, **Email**, **Call**, or **Ask Admin** options to receive a code to complete the final verification step. Enter the code that you receive and click **Verify**. You can now complete your benefits enrollment!

FOR EXISTING EMPLOYEES

1. Have your dependent's SSNs ready, if enrolling
2. To change PCP, call BCBS at (866) 355-5999
3. Update your beneficiaries

For New Employees

1. You are required to log in to **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://bcbstx.com/trsactivecare/doctors-and-hospitals>
4. Know who your beneficiaries are and their information to finalize enrollment.

