

## Benefit Updates- What's New:

### Medical

The **Baylor Scott & White HMO Medical plan will roll over to the BCBS Primary+ plan**. You must select a PCP using this link: [Doctors and Hospitals- TRS Active Care | Blue Cross and Blue Shield of Texas \(bcbstx.com\)](#), or one will be assigned to you. The TRS ACTIVECARE HD deductible amounts increased, while the out-of-pocket maximum amounts increased on the Primary and HD plans. All medical premiums billed to the district have increased. TRS Health plans remain with BCBS (Blue Cross Blue Shield), and Pharmacy Benefits will remain with Express Scripts and Express Scripts Home Delivery for mail orders (Kroger does not accept Express Scripts). Frequently asked questions are available at TRS ActiveCare Information. If you are currently insured and need a card, you may register and print a personalized card at [www.bcbstx.com/trsactivecare](#) or [www.Express-Scripts.com/trsactivecare](#).

### Life

Voluntary & Basic Term Life insurance plans will change from New York Life to Chubb. Employees may enroll up to \$300,000 without medical questions, and spouses may now enroll up to \$100,000 without medical questions. Voluntary life plans include long-term care options. Premiums will increase by approximately 10%. For example, the monthly premium for a \$100,000 plan for employees under 30 is \$5.40, the cost for 30-39-year-olds is \$6.50, the cost for 40-44 is \$9.80, the cost for 45-49 is \$13.10, the cost for 50-54 is \$20.80, the cost for age 55-59 is \$37.30, the cost for age 60-64 is \$47.20, and the cost for age 65-69 is \$84.60. Coverage is reduced by 50% at age 70. Spouse rates are based on employee age.

### Telehealth

MDLive is a supplemental telehealth plan. Premiums for employee + family coverage are increasing from \$12 to \$16 monthly, while employee-only rates will continue at \$12/month. The MDLive plan has unlimited phone/ video consultations for minor illnesses, injuries, or behavioral health.

Your medical plan may cover telehealth for you and your family members covered on your medical plan. Check your medical plan and compare to avoid duplication of coverage. If you no longer need the extra telehealth, waive it to cancel during open enrollment.

### Cancer

The Cancer insurance plans will change from American Public Life (APL) to Chubb, with significantly lower rates and enhanced benefits. The Heart Attack/Stroke and ICU (for any reason) benefits are included in all plans. Enrollment is allowed with preexisting conditions, but benefits are not paid on preexisting conditions for the first 12 months of coverage. Current coverage under CFB's prior plan will apply to this limit.

### Dental

There are no changes to the CIGNA PPO plans. Depending on coverage, the DHMO plan premiums increase slightly from 1.50 to 4.18/month due to lower treatment copayments. The PPO (any dentist) plans cover three cleanings per year. The annual maximum on the low PPO option is \$1500, and the high option is \$2000. The low option covers child-only orthodontia up to age 19 and the high

option covers adult orthodontia (up to a \$1000 lifetime maximum, including any dental treatment ever received). The DHMO plan is unlimited, but you must use your assigned dental office. If you are currently insured and need a card, you may register and print a personalized card at [www.mycigna.com](#). You may call CIGNA 24/7 at 866.355.6224.

### Vision

There are no changes to the United Health (UHC Spectera) vision plan, which is paperless. If you are insured and need a card, you may register and print a personalized card at [www.myuhcvision.com](#) or call 800.638.3120.

### Disability

Disability plans remain with New York Life. Now is a great time to review your elimination period and monthly benefits, especially if you are planning to have a baby or become disabled due to another illness or accident. Reminder: Preexisting conditions are covered but are limited to 4 weeks of benefit for the first 12 months of coverage change. Covered members may submit a claim by calling NYL at 800.362.4462.

### Health Savings (H.S.A.) vs. Flexible Spending Account (FSA)

Current benefits will roll over except for NBS Flexible Spending Accounts, which must be renewed annually per IRS regulations.

Health Savings Accounts are only allowed for employees with the TRSActiveCare High Deductible plan, not enrolled in Medicare Part A or B or TriCare, and whose spouse is not enrolled in a Flexible Spending Account (FSA). Funds are tax-sheltered and roll over annually and can be used even after retirement to pay for eligible medical expenses. It is a bank account; you can only pay or be reimbursed up to your current balance. Be sure to elect a beneficiary with H.S.A. Bank and keep your address current with H.S.A. Bank—no monthly service fee. Once your balance reaches \$1000, you may invest the funds through H.S.A. Bank, and the gains are also interest-free. Flexible Spending Accounts are tax-sheltered use-it-or-lose-it accounts for predictable healthcare expenses. Employees must enroll every year. Medical FSA funds are front-loaded in advance on a debit card but must be used by the end of the grace period of Nov 14, or the funds are lost. Keep your FSA card if reenrolling; the card will be replenished with the new enrollment. Spouses cannot contribute to a Health Savings Account (H.S.A.).

### Permanent Life

5 Star offers employees no health questions and no rate change ever! The employee is eligible for \$100K, your Spouse \$30K, and Child(ren) \$10k. Those employees wanting higher amounts than what is guaranteed will need to complete an online application during their enrollment into **THEbenefitsHUB**.

**Note: Please contact the benefits department directly** if you have a family status change and need to change your coverage before 9/1/2024 at [benefithelp@cfbisd.edu](mailto:benefithelp@cfbisd.edu) or 972-968-6120.

## Don't Forget!

- **Login and complete your benefit enrollment from 07/15/2024 - 08/16/2024.**
- Enrollment assistance is available by calling Higginbotham Public Sector at (866) 914-5202.
- Update your information: home address, phone numbers, email, and beneficiaries.
- **REQUIRED!!** Due to the Affordable Care Act (ACA) reporting requirements, you must add your dependent's **CORRECT** social security numbers in the online enrollment system, even if you are not adding dependent coverage. If you have questions, please contact your Benefits Administrator.