

WHAT'S NEW IN 2024

- ▶ **INCREASE!** TRS-ActiveCare Medical Rates
- ▶ **NEW!** Basic & Voluntary Life w/AD&D CARRIER
- ▶ **NEW!** Critical Illness Carrier
- ▶ **INCREASE!** Health Savings Account (H.S.A) Contributions

ENROLLMENT DATES

7/15/2024 - 8/15/2024

BENEFIT WEBSITE

WWW.MYBENEFITSHUB.COM/HEBISD



HIGGINBOTHAM CALL CENTER

(866) 914-5202

**SE HABLA ESPANOL*



DOWNLOAD APP

TEXT BENEFITS TO (214) 831-4263

APP GROUP #: FBSHEB

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, notify your benefits department within 31 days of event.

COMING IN THE 2024-2025 PLAN YEAR:

TRS-ActiveCare Primary (requires Primary Care Physician*): This plan has the lowest premiums, \$30 copays for primary care visits; \$70 for specialist. There is no out-of-network coverage. \$12 Teladoc and \$0 RediMD Virtual Health visits. Out-of-pocket maximum increased to \$8,500 individual/\$16,100 family. **PREMIUM INCREASE!**

TRS-ActiveCare Primary+ (requires Primary Care Physician*): This plan has lower deductibles and copays for many services and drugs. The plan offers a \$15 copay for primary care physician (PCP) visits and \$70 for specialist visits. There is no out-of-network coverage. Virtual health includes \$12 Teladoc and \$0 RediMD. **PREMIUM INCREASE!**

TRS-ActiveCare HD: This plan works with a Health Savings Account (HSA), includes out-of-network coverage, and coinsurance rates instead of copays. You must meet the deductible before the plan will pay for non-preventive services. Includes nationwide network and out-of-network coverage. Virtual Health includes \$42 Teladoc and \$30 RediMD. The deductible increased to \$3,200 individual/ \$6,400 family (in-network). Out-of-pocket maximum increased to match IRS guidelines to \$8,060 individual/ \$16,100 family (in-network). No requirements for Primary Care Provider (PCP) or referrals. **PREMIUM INCREASE!**

TRS-ActiveCare2: This plan is closed to new enrollees; those currently enrolled may remain.

Central and North Texas Scott & White Care Plan: Baylor S&W HMO will not be offered effective 9/1/24. Current enrollees have been enrolled in TRS ActiveCare Primary+ for 9/1. Employees may log in during Open Enrollment to change and compare plans. This plan requires a Primary Care Provider (PCP). If not elected during Open Enrollment, the initial PCP will be assigned by zip code. It may be changed after 9/1 by calling BCBS customer service at (866) 355-5999.

Please refer to [2024-25 TRS-ActiveCare Rates Are Here](#) or the benefit website for full details and rates for the 2024-2025 plan year.

COMING IN THE 2024-2025 PLAN YEAR:

Basic and Voluntary Life w/AD&D: The Basic and Voluntary Life w/AD&D plan is moving to CHUBB. If you're currently enrolled in the Voluntary Life plan you have been rolled into the most comparable plan for the 2024-2025 plan year. If you to make changes to the option in the 2024-2025 plan year, you must log into **THEbenefitsHUB®**

Critical Illness: The Critical Illness plan is moving to CHUBB. If you're currently enrolled in the plan, you have been rolled into the most comparable plan for the 2024-2025 plan year. If you wish to make changes to the option in the 2024-2025 plan year, you must log into **THEbenefitsHUB®**

Flexible Spending Account: If you're currently contributing to a Flexible Spending Account (FSA), we have rolled your option into the upcoming plan year. If you wish to make changes to the option in the 2024-2025 plan year, you must log in and complete your enrollment in **THEbenefitsHUB®** The contribution limit for 2024-2025 is \$2,700.

Health Savings Account: If you're currently contributing to a Health Savings Account (HSA), we have rolled your option into the upcoming plan year. If you wish to make changes to the option in the 2024-2025 plan year, you must log in and complete your enrollment in **THEbenefitsHUB®** The contribution limits for 2024-2025 are \$4,150 individual and \$8,300 family. If you're over 55+ you have an additional \$1,000 catch-up.

FOR NEW EMPLOYEES

1. You are required to log 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 [Provider Search](#)
4. Know who your beneficiaries are and their information to finalize enrollment.

FAQs

WHAT IF YOU ARE CURRENTLY ENROLLED IN AN FSA AND WANT TO SWITCH TO AN HSA ON 9/1/2023?

If you are currently enrolled in an FSA and will be switching to an HSA, be sure to exhaust all of your FSA funds by 8/31/2024.

WHEN WILL I GET MY MEDICAL ID CARD? Everyone on ActiveCare plans should receive a new ID card by mid-September. If you do not have your ID card by Sept 1st you can access your ID card using BCBS Login: (bcbstx.com) or BSW Login: (bswhealth.com) Member ID numbers do not change for ActiveCare participants. Therefore you can use your existing ID card for appointments until your new one is received.

WHERE DO I FIND DETAILS ON AVAILABLE BENEFITS?

Please visit www.mybenefitshub.com/hebisd to review all available options offered at Hurst-Euleess-Bedford ISD. HEB ISD contributes \$225 monthly towards the medical insurance premium of employees working 20+ hours per week. Any employee working less than 20 hours per week can enroll in medical insurance, but is not eligible for the district contribution and is responsible for the full cost of premium.

FOR EXISTING EMPLOYEES

1. Have your dependent's SSNs ready, if enrolling
2. To change PCP, call TRS-ActiveCare Customer Service
3. Update your beneficiaries

LOGIN INSTRUCTIONS

1. Visit: www.mybenefitshub.com/hebisd
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

TRS-ACTIVECARE

Need Assistance with TRS-ActiveCare, or updating your PCP? Call BCBSTX (866) 355-5999

HIGG CALL CENTER

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

Monday - Friday, 8AM - 6PM / CST

*Calls are recorded. Bilingual Assistance Available