

WHAT'S NEW IN 2024

- ▶ INCREASE in HSA & FSA Annual Maximum Contribution
- ▶ NEW Vision Plan Design & Carrier
- ▶ NEW Dental Plan (Varies by Group)
- ▶ NEW Basic Life Plan and Voluntary Plan Design & Carrier
- ▶ NEW Educator Disability Plan & Carrier (**EXCEPT WAELDER ISD**)
- ▶ NEW Cancer Carrier Plan Design & Carrier

ENROLLMENT DATES

MEDICAL PLAN VARIES BY DISTRICT.

PLEASE CONSULT WITH YOUR BENEFITS ADMINISTRATOR.

BENEFIT WEBSITE

WWW.CBEBBC.COM



HIGGINBOTHAM PUBLIC SECTOR
CALL CENTER
(866) 914-5202

**SE HABLA ESPAÑOL*

NOW IS THE TIME to make your supplemental 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, call your benefits administrator within 31 days of event.

BENEFITS AT A GLANCE

BASIC LIFE INSURANCE WITH EMPLOYEE ASSISTANCE PROGRAM (EAP) The employer-provided basic life insurance benefit along with EAP services. The EAP provides bereavement counseling sessions for beneficiaries and includes support for will preparation, bereavement counseling, and help with funeral planning.

EDUCATORS DISABILITY Educators disability insurance provides income replacement for teachers and educational professionals who become disabled and unable to work due to illness or injury. This specialized insurance helps cover living expenses and medical bills during the disability period, ensuring financial stability for educators and their families.

CANCER COVERAGE Cancer insurance provides additional financial protection for you and your family if you or a covered family member is diagnosed with cancer. It offers a direct benefit to assist with the costs related to cancer treatment.
Wellness benefit included.

VISION Vision benefits typically include coverage for eye exams, prescription eyewear (glasses and contact lenses), and sometimes discounts on corrective surgeries like LASIK. These benefits help you maintain optimal eye health and correct vision affordably.

IMPORTANT TIPS BEFORE YOU BEGIN ENROLLMENT

RESOURCES

For Existing Employees

1. Have the Social Security numbers for your dependents available when enrolling.
2. For PCP changes, contact your medical plan Customer Service number.
3. Remember to update your beneficiaries.

For New Employees

1. You must log into THEbenefitsHUB to either enroll or opt out of coverage for yourself and/or eligible dependents within 31 days of starting employment.
2. You'll need your dependents' Social Security numbers for enrollment.
3. Keep your PCP number handy. Contact your medical carrier to locate your PCP number.
4. Ensure you have your beneficiaries' details on hand to complete the enrollment process.

FREQUENTLY ASKED QUESTIONS

Can you have both an HSA and an FSA?

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

Can both you and your spouse have an HSA and an FSA?

Generally, according to IRS rules, married couples cannot participate in both a Flexible Spending Account (FSA) and a Health Savings Account (HSA). If your spouse has an FSA for medical expense reimbursement, you're not eligible for an HSA, even if you don't use their FSA for your expenses. However, there are exceptions for certain types of FSAs. For details on whether you can enroll in a specific FSA or HSA as a married couple, reach out to the FSA and/or HSA provider before enrolling or consult your tax advisor for advice.

What if you are currently enrolled in an FSA and want to switch to an HSA on 9/1/2024?

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.

HIGGINBOTHAM PUBLIC SECTOR CALL CENTER

Need Assistance with enrollment in the HUB?

Call (866) 914-5202

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

*Calls are recorded

