

# ALL SUBSTITUTE, TEMPORARY, AND PART TIME EMPLOYEES!

OPEN ENROLLMENT  
July 15<sup>th</sup> - August 16<sup>th</sup> 2024



You are eligible for medical insurance thanks to the Affordable Care Act. You do not have to accept this insurance, but action is **REQUIRED**.

Visit [www.mybenefitshub.com/CFBISD](http://www.mybenefitshub.com/CFBISD) to enroll in or decline coverage each year. Log in is easier this year with your name & dob!

**Deadline: August 16<sup>th</sup> 2024 or within 31 days of hire**

**Coverage applied for during Open Enrollment is effective 9/1/2024**



You also have access to the free Employee Assistance plan (EAP) for free behavioral health counseling and wellness coaching for yourself, spouse, and children under age 26. Limited financial and legal counseling is also included. There is no need to enroll in this free program, call the number below for assistance and identify yourself as an employee or dependent of Carrollton-Farmers Branch ISD.

(844) 266-0712 [www.GuidanceResources.com](http://www.GuidanceResources.com) Web ID CHUBB  
Or download smart phone app GuidanceNow



All employees are eligible to make elective deferrals to a 403(b) or 457(b) plan with CFBISD in addition to the required 457(b) FICA Alternative plan. You may start, change or stop elective contributions any time during the year at [www.tcgservices.com](http://www.tcgservices.com) or call TCG at 800-943-9179  
Log in to elect a beneficiary, update your address, or request a rollover/disbursement for your mandatory 457(b) FICA Alt Retirement fund.

For assistance with log in, contact the CFBISD Helpdesk at 972-968-4357 or email [helpdesk@cfbisd.edu](mailto:helpdesk@cfbisd.edu)

**Enroll or decline by phone with FBS Call Center at 866-914-5202 or email [benefithelp@cfbisd.edu](mailto:benefithelp@cfbisd.edu)**

Employee Benefits Office • CFBISD Administrative Building  
1445 N. Perry Rd. • Carrollton, TX 75006  
Phone: 972-968-6120 • Hours: 8:00am-4:45pm

# Benefits New Hire Open Enrollment Info

## Substitutes, Temporary and Part-Time Employees

### 2024-2025 Monthly Rates

*Rates are higher for part time employees due to substitute & part-time employees not contributing to TRS for retirement.*

Monthly Rates	BCBS ActiveCare Primary	BCBS ActiveCare HD	BCBS ActiveCare Primary+	Scott & White HMO
Network	Texas Only PCP*	National PPO	Texas Only PCP*	Regional HMO*
Employee Only	\$501	\$513	\$588	Discontinued
Employee & Spouse	\$1353	\$1386	\$1529	Discontinued
Employee & Child(ren)	\$852	\$873	\$1000	Discontinued
Employee & Family	\$1704	\$1745	\$1941	Discontinued
<b>Deductible</b>				
Individual	2,500	3,200	1,200	Suggest Primary+
Family	5,000	6,400	2,400	
Office Visit Copay	\$30/\$70	30% after ded	\$15/\$70	
Coinsurance	30% after ded	30% after ded	20% after ded	
<b>Out-of-Pocket Max</b>				
Individual	8,050	8,050	6,900	
Family	16,100	16,100	13,800	

- Payment is deducted from your paychecks on a post tax basis.
- If we cannot deduct the full premium from your pay, you must provide a check or money order to the Benefits Department by the 20<sup>th</sup> of the month.
- If declining during New Hire Open Enrollment, you may enroll later in the year within 31 days of full-time hire or if a qualifying event occurs. Contact Benefits for questions regarding qualifying events at [benefithelp@cfbisd.edu](mailto:benefithelp@cfbisd.edu)
- **NOTE: Dependent information is required even if you are not enrolling yourself or any dependents for coverage. This is an IRS requirement.**
- Dependents: Spouse & children 26 years and younger (others may qualify)

\* Texas Only PCP – Texas only network, requires Primary Care Physician, referrals for specialists other than in-network OBGYN, Pediatrician, Behavioral Health, Urgent Care. No out of network benefits available unless life threatening emergency.

\* Scott & White HMO – Discontinued 8/31/2023. Most similar to Primary+ plan.

\* Telehealth available on all plans for covered members