

# IMPORTANT INFORMATION FOR THE NEW BENEFIT PLAN YEAR

SEPTEMBER 1, 2020 – AUGUST 31, 2021

## TRS Medical Plans:

### What's New

- TRS is changing their health plan administrator from Aetna to Blue Cross Blue Shield of Texas
- Primary plan with a lower premium and copays
- Primary+ (formerly Select) decreased premiums by up to 8%
- Broader networks of health care providers
- Lower premiums for families with children
- TRS is changing from ALEX to EMMA as the virtual assistant tool to help you select the best medical plan for your needs

### Plan Summary

#### NEW: TRS ActiveCare Primary

- Lower premium
- Copays for doctor visits before you meet deductible
- Statewide network
- PCP referrals required to see specialists
- Not compatible with health savings account (HSA)
- No out-of-network coverage

**Only employees that choose this new plan during Annual Enrollment will be enrolled in it**

#### TRS ActiveCare HD

- Similar to current 1-HD
- Lower premium
- Compatible with health savings account (HSA)
- Nationwide network with out-of-network coverage
- No requirement for PCPs or referrals
- Must meet deductible before plan pays for non-preventive care

**If you're currently in TRS-ActiveCare 1-HD and you make no change during Annual Enrollment, this will be your plan next year**

#### TRS ActiveCare Primary+

- Simpler version of the current Select plan
- Lower deductible than HD and primary plans
- Copays for many services and drugs
- Higher premium
- Statewide network
- PCP referrals required to see specialists
- Not compatible with a health savings account (HSA)
- No out-of-network coverage

**If you're currently in TRS-ActiveCare Select and you make no changes during Annual Enrollment, this will be your plan next year**

#### TRS ActiveCare 2

- Closed to new enrollees
- Current enrollees can choose to stay in plan
- Lower deductible
- Copays for many drugs and services
- Nationwide network with out-of-network coverage
- No requirement for PCPs or referrals

**If you're currently in TRS-ActiveCare 2, and you make no changes during Annual Enrollment, you will remain in TRS-ActiveCare 2 next year**

## Hospital Indemnity Plan (Metlife)

- Benefits will now be paid per plan year (September – August) instead of per calendar year (January – December)

## Wellness Program

- The AISD Wellness Program will still be available to all eligible employees
- Any employee enrolled in a TRS ActiveCare medical plan who opts to participate in the Wellness Program is eligible for a \$51 monthly credit on their paycheck
- Participants have until July 31, 2021 to get 200 points for the 2020-2021 plan year

## Health Saving Account (HECU)

- You **MUST** be enrolled in ActiveCare HD to participate in an HSA
- You **MUST** re-elect your HSA contribution amount. If you do not go into the system and make an election you will not have a HSA Account in the 2020-2021 plan year.
- The maximum annual contribution for the Health Savings Account has changed to \$3,550 employee coverage and \$7,100 family coverage

## Flexible Spending Account (FSA)

- You **MUST** re-elect your FSA contribution amount. If you do not go into the system and make an election, you will not have an FSA Account in the 2020-2021 plan year
- The maximum annual contribution for the medical Flexible Spending Account has changed to \$2,750 employee coverage and \$5,500 family coverage
- If you elect a Health Savings Account and elect a Flexible Spending Account, the Flexible Spending Account then becomes a Limited Flexible Spending Account and can only be used for dental and vision expenses

## Things to Remember

- **Declining Medical Coverage** – If you are declining the TRS ActiveCare Medical Plans for yourself or any of your dependents for the first time, you are required to complete the “Declination Process.” This can be done online at [www.myaisdbenefits.net](http://www.myaisdbenefits.net)
- **Updating Beneficiary Information** – You can change your beneficiary information anytime, however, Annual Open Enrollment is a good time to ensure your life insurance beneficiaries are correct in the Benefits System
- **Voluntary Group Life Insurance:** During Open Enrollment you may elect to increase your life insurance by one unit (\$10,000 for you, \$5,000 for your spouse) up to the guaranteed coverage amount without evidence of insurability. Any increases above this will be subject to evidence of insurability