



2020 OPEN ENROLLMENT

----- ► **WHEN?**

JULY 15TH - JULY 31ST

WHAT'S NEW? ◀ -----

- **NEW Carriers for Medical, Dental, Vision, Group Life and Permanent Life**

----- ► **WHAT'S NEXT?**

WWW.MYBENEFITSHUB.COM/HAYSCISD

SITE ACCESS

To access your employer online enrollment site, THEbenefitsHUB, login to

WWW.MYBENEFITSHUB.COM/HAYSCISD



USERNAME

The **first six (6) characters** of your **last name**, followed by the **first letter** of your **first name**, followed by the **last four (4) digits** of your SSN.

- ▶ If your name is **Robert Smith** & your SSN is 123-45-6789, your username is **smithr6789**.

PASSWORD

- ▶ **DEFAULT** Complete last name (excluding special characters) followed by the **last four (4) digits** of your SSN.
- ▶ **PASSWORD RESET** Employees will be prompted to update password once registered.

CALL CENTER

- ▶ **1-877-258-5591** (AVAILABLE JULY 15TH - JULY 31ST, M-F 7AM - 6PM)

*Spanish-speaking counselors available.



IMPORTANT HIGHLIGHTS

MEDICAL

Effective 9/1/2020, Blue Cross and Blue Shield of Texas (BCBSTX) will be the new health plan for TRS-ActiveCare medical benefits. Please click [here](#) to review the plan summary for rate and plan design changes.

MEDICAL PLAN OPTIONS:

BCBSTX Primary NEW Plan - Lower deductible and copays for doctor visits. PCP and referrals are required. Please click [here](#) to review the provider directory. You will need to have your Primary Care Provider Number (PCP ID) in order to complete your enrollment.

BCBSTX HD PPO (High Deductible Plan) - If currently enrolled in TRS-AC1HD and make no changes during open, you will be enrolled in this plan.

BCBSTX Primary+ (formerly Aetna Select) - If currently enrolled in Aetna Select and make no changes during open enrollment, you will be enrolled in this plan. PCP and referrals are required. Please click [here](#) to review the provider directory. You will need to have your Primary Care Provider Number (PCP ID) in order to complete your enrollment.

BCBSTX ActiceCare 2 (closed to new enrollees)

Baylor Scott and White HMO - If currently enrolled in Scott and White HMO plan and make no change during open enrollment, you will be moved to this plan.

Hayes CISD will contribute \$386.00 toward medical.

DENTAL

NEW CARRIER! Lincoln will be the new carrier effective 9/1/2020 for Dental. PPO plans have the same rates and plan design. The DHMO plan rates decreased and have the same plan design. **HEADS UP!** The PPO Low Option is the only plan that offers orthodontic coverage (for dependent children and adults). Please click [here](#) for DHMO plan provider information.

VISION

NEW CARRIER! VSP will be the new carrier effective 9/1/2020 for Vision. Look for savings on Employee Only and Employee + Spouse monthly rates; there was an increase in Employee + Child(ren) and Employee + Family monthly rates. Additional benefit savings on frames included in the new vision plan as well as lens enhancements. You may opt for contact lenses instead of glasses for your calendar year.

VOLUNTARY TERM LIFE / AD&D

NEW CARRIER! Lincoln will be the new carrier effective 9/1/2020 for Voluntary Term Life / AD&D. Rates have decreased this year. You will be able to choose up to \$100,000 coverage Guaranteed Issue (without providing evidence of insurability). New employees hired after August 1st are eligible for up to \$200,000 Guaranteed Issue. The child life benefit increased to \$15,000 while the cost decreased to \$1.50 / month.

PERMANENT LIFE

NEW CARRIER! Texas Life will be the new carrier effective 9/1/2020 for Permanent Life. If you currently have CHUBB Permanent Life, you will need to contact CHUBB directly at (855) 241-9891 or visit www.chubbworkplacebenefits.com to setup monthly payments.

HEALTHCARE2U

Beginning September 2020, HealthCare2U will no longer be available through payroll deduction. Please contact HealthCare2U directly at (512) 900-8900 to setup an alternative payment method.

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IMPORTANT HIGHLIGHTS

MEDICAL GAP

We will continue to offer two types of plans that are designed to help with certain medical expenses and protect your income and assets. While Medical GAP does not replace health insurance, it can help with out-of-pocket costs associated with expenses incurred in inpatient and outpatient settings. For the 2020-2021 plan year, the inpatient benefit decreased from \$3,000 to \$2,500; the outpatient decreased from \$1,500 to \$1,000. If you are enrolled in the TRS-ActiveCare Primary, TRS-ActiveCare HD, TRS-ActiveCare Primary+, or TRS-ActiveCare 2 plan, you are eligible to enroll for either plan; however, if you are contributing to a Health Savings Account, you are only eligible to enroll in the Limited Medical GAP Plan.

CRITICAL ILLNESS

Critical Illness provides a lump-sum cash benefit to pay for medical or personal expenses. The plan pays out when you are diagnosed with a range of serious medical conditions (like heart attack or stroke) and is paid directly to you to spend as you choose. There is no coordination with other insurance benefits which means that you can collect on benefits from other coverage in addition to your Critical Illness benefits.

DISABILITY

Disability Insurance protects your paycheck. This insurance will replace a portion of your income if you become physically unable to work due to a sickness or injury for an extended period of time. (Pre-existing Conditions Limitation may apply.)

CANCER

Cancer insurance offers you and your family supplemental insurance protection in the event you or a covered family member is diagnosed with cancer.

HSA

A Health Savings Account (HSA) is an individually-owned, tax-advantaged account that you can use to pay for current or future IRS-qualified medical expenses. You can contribute through payroll deductions, online banking transfer, or by depositing a personal check. Unused funds will roll over year to year. The 2020 Annual Individual Contribution Limit is \$3,550; Family is \$7,100.

EAP

The Employee Assistance Program (EAP) is a free service provided for you and your dependents. It offers a wide variety of counseling, referral, and consultation services.

FSA

NEW CARRIER! A Flexible Spending Account allows you to pay for eligible healthcare expenses with a pre-loaded debit card. You choose the amount to set aside from your paycheck every plan year based on your employer's annual plan limit. This year, the HealthCare FSA maximum is \$2,750 and the Dependent Care FSA is \$5,000. Your FSA carrier will be changing from Benefit Express to National Benefit Services (NBS). You will be issued a new card from NBS. Make sure to spend/claim the money in your current Benefit Express account by 8/31/2020. **You MUST elect your monthly contribution each year as your election will not roll over from year to year.**

PET INSURANCE

Pet Insurance is insurance coverage for our furry district members! Insurance is designed to cover things like injuries, common illnesses, chronic conditions, surgeries, and x-rays. There are 2 plan options to choose from. One of the plans also includes wellness coverage! (This plan will be offered directly through Nationwide and will not be eligible for payroll deductions.)

RETIREMENT

Contributing to a 403(b) plan will give you peace of mind through financial security during your retirement. A 403(b) plan allows you to contribute a portion of your compensation as a pre-tax or post-tax contribution in order to save for retirement.

SAFETYNETS PLUS

SafetyNets Plus offers a variety of different benefits such as Teladoc, LifeLock, Roadside Assistance, Legal Access, Pet Care, and Student Loan Relief!

ACCIDENT

Accident Insurance is designed to be a supplemental insurance that pays benefits directly to you to help with medical expenses and living costs when you get hurt unexpectedly. There are 2 options of coverage to choose from. PLUS! There is a health screening benefit (per insured person per calendar year) that will reimburse you \$50-\$100!

MASA

Medical Transport covers emergency transportation to and from appropriate medical facilities by covering the out-of-pocket costs that are not covered by insurance. It can include emergency transportation via ground ambulance, air ambulance, or helicopter (depending on the plan).

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