### WTXEBC

#### **2022 ENROLLMENT**

# WHAT'S NEW IN 2022

- ► NEW! MEDICAL CARRIER
- ► NEW! F.S.A. ADMINISTRATOR

## **OPEN ENROLLMENT DATES\***

5/1/2022 - 5/31/2022

## **BENEFIT WEBSITE**

WWW.WTXEBC.COM



FBS CALL CENTER (866) 914-5202 \*SE HABLA ESPANOL **DOWNLOAD APP** TEXT **FBS WTX** TO (800) 583-6908

**NOW IS THE TIME** to make your benefit elections for a 09/01/2022 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.

### TEXAS SCHOOLS HEALTH BENEFIT PROGRAM

The district will be offering healthcare benefits exclusively through The Texas Schools Health Benefits Program. TSHBP was designed and constructed specifically for school district employees and their families. The TSHBP is proud to offer a variety of plans and benefits to meet school district needs.

#### **Two Directed Care Plans (HealthSmart Network)** *TSHBP Copay Plan*

\$0 Deductible, \$35 in-network office/specialist copay
\$0 Virtual visits, Lowest up front Out-of-Pocket Max <u>TSHBP HD Plan</u>

•HSA Compatible, \$3,000 individual embedded Deductible

•Deductible, then plan pays 100%, \$30 Virtual Visits Both plans include in & out-of-network benefits. Care Coordinators required for procedures/hospital services Neither of these plans require a PCP selection or referrals. "High Cost" Specialty Drugs - limited coverage Visit www.tshbp.org/hsnetwork to locate a provider.

#### **Two Traditional PPO Plans (Aetna Network)** *Signature Plan*

- •\$2,000/\$7,500 individual Deductible/Out-of-Pocket Max •25% Coinsurance, \$30 Primary Care, \$0 Virtual Visits <u>Signature HD Plan</u>
- \$3,000/\$7,00 individual Deductible/Out-of-Pocket Max
  30% Coinsurance, \$30 Virtual Visits
  Similar to TRS-Active Care
- Care Coordinator is an Optional Benefit Neither of these plans require a PCP selection, referrals. "High Cost" Specialty Drugs - full coverage Visit www.aetna.com/asa to locate a provider.

#### **TEXAS SCHOOLS HEALTH BENEFIT PROGRAM**

For questions or assistance with TSHBP, please call the Care Coordinator at (888) 803-0081 www.tshbp.org

\*Note: Enrollment dates vary within WTXEBC by district. Please contact your Benefits Administrator for your district's specific enrollment dates.

## RESOURCES

## **IMPORTANT TIPS BEFORE YOU BEGIN ENROLLMENT**

#### For New Employees

1.You are required to log in THE*benefits*HUB 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.Know who your beneficiaries are and their information to finalize enrollment.

## **UPDATES**

FLEXIBLE SPENDING ACCOUNT: FSA administration will move to Higginbotham eff. 9/1/2022. If you're currently contribution to a FSA, your election will be rolled to the upcoming plan year. Contribution limits for 2022-23 are \$2,850.

HEALTH SAVINDS ACCOUNT: If you're currently contribution to a HSA, your election will be rolled to the upcoming plan year. Contribution limits for 2022-23 are \$3,650 individual and \$7,300 family.

## **BENEFIT DETAILS**

BASIC LIFE: Your employer provides fulltime eligible employees with district paid Basic Life. (Coverage amounts vary by district).

HOSPITAL INDEMNITY: While medical plans typically cover hospitalization, they don't cover everything. This plan can help you and your family with out of pocket costs associated with an inpatient hospital stay. If the hospital admits you, you will get a lump-sum payment (up to \$2,500), a per-day payment, and an additional per-day payment for an ICU stay (up to \$250/day). Coverage is guaranteed issue.

CRITICAL ILLNESS: Critical illness insurance can be used towards medical or other expenses. It provides a lump sum benefit payable directly to the insured upon diagnosis of a covered condition or event, like a heart attack or stroke. The money can also be used for non-medical costs related to the illness, including transportation, child care, etc.

GROUP TERM LIFE AND AD&D: Group term life is the most inexpensive way to purchase life insurance. You have the freedom to select an amount of life insurance coverage you need to help protect the well-being of your family. Accidental Death & Dismemberment is life insurance coverage that pays a death benefit to the beneficiary, should death occur due to a covered accident. Dismemberment benefits are paid to you, according to the benefit level you select, if accidentally dismembered.

#### For Existing Employees

1. Have your dependent's SSNs ready, if enrolling 2.Update your beneficiaries

## FBS CALL CENTER

Have questions or need assistance with your enrollment? Call (866) 914-5202 Monday - Friday, 8AM - 6PM/CST \*Calls are recorded

## SCAN QR CODE



1.Open Camera on your Phone 2.Hold Phone so QR Code Appears on Screen 3. Tap the Notification to open the link

### LOGIN INSTRUCTIONS

1)GO TO BENEFIT WEBSITE: WWW.WTXEBC.COM 2) CHOOSE YOUR EMPLOYER/DISTRICT 3)CLICK LOGIN 4) ENTER USERNAME & PASSWORD

#### 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 Social Security Number.

If you have six (6) or less characters in your last name, use your full last name, followed by the first letter of your first name, followed by the last four (4) digits of your Social Security Number.

#### **Default Password:**

Last Name\* (lowercase, excluding punctuation) followed by the last four (4) digits of your Social Security Number.

