

# WHAT'S NEW IN 2022

- ▶ Medical Plan Updates
- ▶ Dental PPO Plan Changes
- ▶ Voluntary Life Guarantee Issue this year only
- ▶ New FSA Administrator
- ▶ New Login Instructions

## ENROLLMENT DATES

7/18/22 - 8/18/22

## BENEFIT WEBSITE

WWW.REGION11BC.COM



**FBS CALL CENTER**  
**(866) 914-5202**  
*\*SE HABLA ESPANOL*



**DOWNLOAD APP**  
 TEXT "FBS BC11" TO  
**(800) 583-6908**

**NOW IS THE TIME** to make your medical and supplemental benefit elections for a 09/01/22! During this time you may enroll for additional benefits, change plan options, and add/remove dependents.

Once Open Enrollment closes changes will only be allowed if you experience a qualifying life event. Call your benefits administrator within 31 days of event, examples of a life event include birth, adoption, divorce, or involuntary loss of benefits.

## BENEFIT DETAILS

Your school is part of the ESC Region 11 Employee Benefit Cooperative for supplemental benefits. Your school may offer slightly different plan options, or some benefits may be employer paid or voluntary. The benefits available through the benefit enrollment system *THEbenefitsHUB*, will be custom to your school.

Benefit Presentations, Plan Summaries, Provider Searches, Claims Forms, Carrier Smart Phone Apps and more are located on your benefit website. The benefit website is also where you will go to complete your online Open Enrollment. The website address is listed above or may be accessed with the QR Code listed on the back page.

## BENEFITS CHANGES AT A GLANCE

Effective 9/1/2022, rates for **TRS-ActiveCare** plans for 2022-23 have decreased or remained the same! Rates have been regionalized and are now determined by your school's Service Center Region. The HUB will list the premium that is correct for your region, district contribution, and pay frequency. The TRS plans have minimal changes, please review closely to select the best plan for your family.

### DENTAL PPO PLAN CHANGES

The PPO Dental High Plan has increased coverage percentages in Level 2 and 3 services. The Low MAC plan has a 10% decrease in Level 2 services. No premium changes to any dental plans, including DHMO.

### VOLUNTARY LIFE INSURANCE – GUARANTEE ISSUE ENROLLMENT

Employees may elect up to the \$230,000 for themselves, \$50,000 for spouse and \$10,000 for child(ren) **without answering health questions**. Enrolling in even minimal coverage reserves your guarantee issue for future enrollments! Don't miss this great opportunity to get additional life insurance.

### NEW FSA ADMINISTRATOR

FSA administration is moving from NBS to Higginbotham. Everyone will receive new debit cards for 9/1. Be sure to spend down any current account balances prior to September 1st.

## IMPORTANT TIPS BEFORE YOU BEGIN ENROLLMENT

### For Existing Employees

1. Dependent SSNs are required to enroll dependents in benefits, please have information available when enrolling.
2. PCP ID changes for anyone currently enrolled should be made directly with TRS-ActiveCare Customer Service at (866) 355-5999.
3. Beneficiary information should be reviewed annually.
4. When adding dependents (spouse and children) to your benefits, keep in mind some benefits may not allow you to cover dependents if they are enrolled as an employee under the same employer. Discuss benefit elections with family members to avoid duplicate coverage elections.
5. FSA maximum for 2022 is \$2,850.
6. HSA Individual maximum for 2022 is \$3,650 and Family \$7,300, plus \$1,000 if over 55.

### For New Employees

1. You are required to log in to THE*benefits*HUB and enroll or decline benefit offerings for yourself and/or eligible dependents within 31 days of employment.
2. If your date of employment is before August 1st, you will be required to complete two enrollments. The first is for New Hire Benefits through 8/31. The second enrollment is for benefits effective 9/1/22 to 8/31/23. If you are coming from another District, you may be covered through August and will want to Waive benefits until you see offerings for 9/1.
3. All Dependents should be listed even if not enrolling in benefits. Dependent's SSN and date of birth are needed to complete enrollment.
4. Some TRS medical plans require a Primary Care Physician. Choose your PCP before you enroll and have the PCP ID number ready. To find your PCP ID, click here <https://www.bcbstx.com/trsactivecare>.
5. Have beneficiary's contact information available to finalize enrollment.

## RESOURCES

### TRS-ACTIVECARE CUSTOMER SERVICE

Do you have questions on TRS-ActiveCare, or do you need to update your PCP?

Call BCBSTX at (866) 355-5999

### SCOTT AND WHITE HEALTH PLAN

Questions on S&W HMO?

Call S&W Customer Service at (800) 321-7947

### FBS CALL CENTER

Have questions or need assistance with enrollment?

**Call (866) 914-5202**

Monday—Friday, 8AM—6 PM / CST

\*Calls are recorded.

English and Spanish Assistance Available.

### LOGIN INSTRUCTIONS

- 1) GO TO BENEFIT WEBSITE: [WWW.REGION11BC.COM](http://WWW.REGION11BC.COM)
- 2) SELECT YOUR SCHOOL IN DROP DOWN
- 3) CLICK LOGIN – TOP RIGHT CORNER
- 4) ENTER USERNAME & PASSWORD

**User Name and Password setup for 9/1/2022 Open**

**Enrollment is changing!** Your username will now be your district email address, or personal email. (Be sure to try both!) Your password will initially be your 4 digit birth year + the last 4 of your SSN. You will be prompted to make a new password for all future access.

### 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