

WHAT'S NEW IN 2022

- ▶ TRS-ACTIVECARE MEDICAL PLAN CHANGES
- ▶ HEALTH SAVINGS ACCOUNT (HSA) CONTRIBUTION INCREASE
- ▶ FLEXIBLE SPENDING ACCOUNT (FSA) CONTRIBUTION INCREASE

OPEN ENROLLMENT DATES*

7/11/2022-8/18/2022

BENEFIT WEBSITE

WWW.WTXEBC.COM



FBS CALL CENTER

(866) 914-5202

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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.

TRS-ACTIVECARE CUSTOMER SERVICE

For questions or assistance with TRS-ActiveCare, please call BCBSTX at (866) 355-5999

[Homepage \(texas.gov\)](http://Homepage.texas.gov)

FBS CALL CENTER

Have questions or need assistance with your enrollment?

Call (866) 914-5202

Monday - Friday, 8AM - 6PM/CST

*Calls are recorded

BENEFIT DETAILS: (partial list of benefits)

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.

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

TELEHEALTH: Telehealth provides 24/7/365 access to board-certified doctors via telephone or video consultations that can diagnose, recommend treatment and prescribe medication. Telehealth makes care more convenient and accessible for non-emergency care when your primary care physician is not available.

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.

ACCIDENT: Do you have kids playing sports, are you a weekend warrior, or maybe accident prone? Accident plans are designed to help pay for medical costs associated with accidents and benefits are paid directly to you.

UPDATES:

HEALTH SAVINGS ACCOUNT (HSA): Contribution limits for 2022-2023 are \$3,650 Individual/\$7,300 Family
FLEXIBLE SAVINGS ACCOUNT (FSA): Contribution limits for 2022-2023 are \$2,850.

EFFECTIVE 9/1/2022, RATES FOR ACTIVECARE PLANS FOR 2022-23 HAVE DECREASED OR REMAINED THE SAME! Blue Cross and Blue Shield of Texas (BCBSTX) will continue to offer the following plans.
Refer to [TRS Plan Highlights](#) for full details.

TRS-ACTIVECARE PRIMARY (REQUIRES PRIMARY CARE PHYSICIAN*): This plan has the lowest premiums, \$30 copays for primary care visits; \$70 for specialist. There is no out-of-network coverage. \$12 Teladoc (change from \$0) and \$0 RediMD Virtual Health visits. New Specialty Drug program through PrudentRx. Out-of-pocket for insulin—capped at \$25 for 31-day supply; \$75 for 61—90 day supply.

TRS-ACTIVECARE PRIMARY+ (REQUIRES PRIMARY CARE PHYSICIAN*): This plan has lower deductibles and copays for many services and drugs. There is no out-of-network coverage. \$12 Teladoc (change from \$0) and \$0 RediMD Virtual Health visits. New Specialty Drug program through PrudentRx. Out-of-pocket for insulin — capped at \$25 for 31-day supply; \$75 for 61—90 day supply.

TRS-ACTIVECARE HD: This plan works with a Health Savings Account (HSA), has out-of-network coverage, and coinsurance rates instead of copays. You must meet the deductible before the plan will pay for non-preventive services. Includes nationwide network and out-of-network coverage. \$42 Teladoc Virtual Health (was \$30) and \$0 RediMD Virtual Health visits. The out-of-pocket in-network amount increased by \$50 for individual and \$100 for family.

BLUE ESSENTIALS— WEST TEXAS HMO: Premiums have increased for this plan as of 9/1/22.

*To update your Primary Care Provider (PCP), call TRS-ActiveCare Customer Service: 866-355-5999 or log into your [Blue Access for Members](#) portal.

To review new premiums and plan options, refer to the following links:

[TRS ActiveCare Plan Highlights](#)

[Blue Cross Blue Shield ActiveCare website](#)

[Blue Cross Blue Shield Provider Search](#)

[West Texas Blue Essentials HMO Provider Search](#)

TRS plan description obtained from: [2022-23 Regional Plan Highlights \(texas.gov\)](#)

TRS-MEDICAL CUSTOMER SERVICE

For questions or assistance with TRS-ActiveCare, please call BCBSTX at (866) 355-5999

[Homepage \(texas.gov\)](#)

For questions or assistance on HMO Blue, please call (888) 378-1633

WHEN WILL I GET MY ID CARD?

Everyone on ActiveCare plans should receive a new ID card by mid-September. If you do not have your ID card by Sept 1st you can access your ID card using [Blue Access for Members \(BAM\)](#).

Member ID numbers do not change for ActiveCare participants. Therefore you can use your existing ID card for appointments until your new one is received.

IMPORTANT TIPS BEFORE YOU BEGIN ENROLLMENT

FOR NEW EMPLOYEES

1. You are required to log in to [THEbenefitsHUB](#) 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. Have your PCP number ready.. To find PCP Number, click here [Blue Cross Blue Shield Provider Search](#)
4. Know who your beneficiaries are and their information to finalize enrollment

FOR EXISTING EMPLOYEES

1. Have your dependent's SSNs ready, if enrolling
2. To change PCP, call TRS-ActiveCare Customer Service
3. Update your beneficiaries

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.

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

