

WHAT'S NEW IN 2021

- ▶ TRS-ActiveCare Medical Rate Increase
- ▶ THSBP Plans will include Out-of-Network Coverage
- ▶ Slight Dental PPO Rate Increase

ENROLLMENT DATES

7/19/2021—8/20/2021

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 supplemental benefit elections for a 09/01/2021 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

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

TSHBP

Have a Medical Benefit Question?

Call the Care Coordinator at (888) 803-0081
www.tshbp.org

BENEFITS CHANGES AT A GLANCE

TRS-ACTIVECARE - KEY PLAN CHANGES

AC Primary This plan still has the lowest monthly costs and some copays. Your Primary Care Provider copay is \$30 and TRS Virtual Health is \$0.

AC Primary+ This plan still has copays and the lower deductibles, maximum out-of-pockets, and coinsurance rates. Your Primary Care Provider copay is \$30 and TRS Virtual Health is \$0.

AC HD In-network deductible rose by \$200 for individuals and \$400 for families. In-network coinsurance rates rose from 20% to 30% and Out-of-network rates rose from 40% to 50%. In-network maximum out-of-pocket rose by \$100 for individuals and \$200 for families.

AC 2 Remains closed to new enrollees.

Scott & White HMO Premium decrease for most tiers. \$200 individual, \$600 family deductible increase, \$50 prescription deductible increase. Still lowest deductible for TRS active enrollment plans.

TEXAS SCHOOLS HEALTH BENEFITS PROGRAM (TSHBP)

Two medical plan options: High Deductible Plan (HD) and CoPay Plan (CPP). Plans Include:

- ▶ In and Out-of-Network Benefits (Enhancement to Plans)
- ▶ No PCP selection required or referral to a specialist
- ▶ A Care Coordinator service
- ▶ Preventative Services are paid at 100%
- ▶ Once deductible is met, plan pays 100%
- ▶ No rate increase for the 2021-2022 Plan Year

DISABILITY INSURANCE— Protects one of your most valuable assets, **your paycheck**, from injury or illness. Step 1-choose a waiting period; the time before benefits may be payable. Waiting periods of 30 days or less are waived if admitted to the hospital for 24 consecutive hours. Step 2-select a percentage of your salary to insure 45%, 55% or 65%. A maximum 4-week benefit may be payable if pre-existing conditions apply.

HOSPITAL INDEMNITY— An affordable supplemental plan that pays you cash should you be in-patient hospital confined. This plan has no Pre-Existing limitations and is HSA Compatible!

RESOURCES

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.
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 2021 remains at \$2,750.
6. HSA Individual maximum for 2021 is \$3,600, Family \$7,200, plus \$1,000 if over 55.

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 on the front page of this flyer or may be accessed with the QR Code listed below.

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

For New Employees

1. You are required to log in to *THEbenefitsHUB* 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 2 enrollments. The first is for New Hire Benefits through 8/31. The second enrollment is for benefits effective 9/1/21 to 8/31/22. If you are coming from another District, you may be covered through August and will want to Waive Enrollment for 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.

FBS CALL CENTER

Need Assistance with enrollment?

Call (866) 914-5202

Monday—Friday, 8AM—7PM / CST

*Calls are recorded

English and Spanish Assistance Available

