



2024-2025 Employee Benefit Annual Enrollment

July 22 — August 9, 2024

IT'S TIME FOR ANNUAL BENEFITS ENROLLMENT!

WHEN: July 22 through August 9, 2024; Changes are effective September 1.

WHY: During the Annual Enrollment period you may change or continue current benefit elections for the 2024-2025 plan year. *Once Annual Enrollment has closed, changes are not permitted during the plan year without a qualifying event.*

- ◆ Healthcare Flexible Spending (FSA) and Dependent Care Flexible Spending (DCA) contributions must be re-elected every year; they do not roll to the next year.
- ◆ All other current enrollment will remain the same or roll to the most similar new plans, but it is important you review your elections and premium changes.
- ◆ You must list dependent's (spouse and children under 26) date of birth and social security numbers in THEbenefitsHUB. Some benefits, such as District paid telehealth, will not cover your dependents if they are not listed in THEbenefitsHUB.
- ◆ Make sure your beneficiaries are listed correctly and valid contact information is provided.

WHERE: Review the Annual Enrollment Website, then Log into THEbenefitsHUB enrollment site and complete your enrollment to confirm your changes. All of the District's benefit information can be found by scanning the QR code, or by going to the District's website/For Staff/Benefits.

Annual Enrollment Website



WHATS NEW AND WHATS NOT

- ◆ The log in process for THEbenefitsHUB has changed. Detailed instructions can be found on the website.
- ◆ Medical rates are increasing for most participating employees; there are minor plan design changes to the ActiveCare Primary and ActiveCare HD plans.
- ◆ The Central and North Texas Scott and White HMO is no longer available. If you are enrolled in this plan and do not complete annual enrollment, you will be automatically roll to the ActiveCare Primary+ plan. These plans are similar, but the Primary+ plan does require referrals to see specialists.
- ◆ The disability carrier is changing to Chubb, offering more benefits to enrollees!
- ◆ There are no changes to any of the other plans.

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CHANGES TO MEDICAL

- ◆ Medical rates are increasing for most employees.
- ◆ There are minor plan design changes to the ActiveCare Primary and ActiveCare HD plans, with increases to deductibles and out of pocket maximums (OOPM).
- ◆ The Central and North Texas Scott and White HMO is no longer available. If you are enrolled in this plan and do not complete annual enrollment, you will be automatically roll to the ActiveCare Primary+ plan. These plans are similar, but the Primary+ plan requires you to select a Primary Care Physician

CHANGES TO THE DISABILITY CARRIER

- ◆ Changing from Lincoln Financial to Chubb.
- ◆ Offers a 14, 30, or 90 day elimination (waiting) period. All plans pay a long term benefit until Social Security Normal Retirement age (SSNR).
- ◆ 14 and 30 day elimination plans have a 1st day hospitalization waiver, meaning the plan begins paying the earlier of the end of your elimination period, or the 1st day of hospitalization.
- ◆ The 14 and 30 day plans have a pre-existing benefit of 8 weeks. Though this plan does have a pre-existing exclusion, if your diagnosis (including pregnancy) was present on your effective date of 9/1, the plan will still pay up to 8 weeks of benefit.

OTHER IMPORTANT INFORMATION

- ◆ Dental PPO benefits include a roll-over provision which allows you to keep some of your unused dental benefits for the next year. The roll-over conditions and maximums vary depending on the plan and the network status of your provider. You must use some benefit, between \$1-\$799, during the calendar year to qualify for the roll-over.
- ◆ If you are not enrolled in the **sick bank**, or need to re-enroll because you used the bank last year, now is the time! Enrollment requires a one-time donation of 3 local sick leave days. When needed, the sick bank may pay you up to 30 days due to your own disability, or 20 days to care for an immediate family member. For more information check the District's Benefits website and click on Leave of Absence, then Sick Bank on the left side.
- ◆ Disability and cancer plans have pre-existing condition exclusions. This means they may pay no benefit, or a reduced benefit, if your condition was present prior to your enrollment effective date. This is why it is important to have coverage in place **BEFORE** you need it. Pre-existing exclusions are different with each plan, so review the Certificate of Coverage if you have concerns before enrolling, found on THEbenefitsHUB portal.
- ◆ You **must re-elect** Flexible Spending (FSA) and/or Dependent Care Account (DCA) contribution amounts every year to continue participation. All FSA and DCA contributions must be spent by August 31st or any remaining balance is forfeited. Use it or lose it!
- ◆ Your household **can not enroll** in both a Health Care Flexible Spending Account (FSA) and a Health Savings Account (HSA) in the same plan year. You may enroll in two HSA's, or two FSA's, but not one of each.
- ◆ All enrollment and premium changes are **effective 9/1**. Medical deductibles and annual maximums start over 9/1. Dental deductibles and annual maximums start over on 1/1. Vision deductibles and annual maximums are based 12 months from last date of service.

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CONSIDER THESE TOP 4 IMPORTANT BENEFITS TO BUDGET FOR

- ♦ **MEDICAL** - Medical insurance is expensive, but its even more expensive if you have an urgent issue and no medical insurance. You may have options outside of the District, such as marketplace coverage at www.healthcare.gov, or JPS at www.jpshealthnet.org.
- ♦ **DISABILITY** - Most of us can't afford to be without a paycheck, and accidents, injuries, and illnesses happen! Though we may not be able to plan for them, we can prepare for them by enrolling in a disability plan.
 - ♦ All plans pay a benefit up to Social Security Normal Retirement age.
 - ♦ Pre-existing condition limitations apply, but you may still be eligible for up to eight (8) weeks of benefit.
- ♦ **LIFE INSURANCE** - No one wants to burden their loved ones with expenses when they pass, and it is important to consider how your family will continue their lifestyle without your income. Life insurance can help alleviate that burden by providing a lump sum cash benefit to your beneficiaries.
- ♦ **RETIREMENT** - Its hard to think about retirement when it feels so far away, but starting earlier means you don't have to contribute as much from your check to ensure your retirement savings will be enough. Contributing to a 403(b) or 457 plan may help bridge your retirement savings gap. You may enroll in or change your contributions at any time during the year. More information can be found on the Benefits website under the Retirement Benefits and Planning tab.



REMEMBER: Benefits are not just about medical. Significant stress is caused by financial burden, not just health related issues.

ARE YOU EXPECTING.... OR HOPING TO BE EXPECTING? CONSIDER THESE BENEFITS

- ♦ **MEDICAL** - When considering a medical plan, consider a plan with a lower out-of-pocket-maximum (OOPM) for the year which may cost you less in total, even though the premium may be higher.
- ♦ **DISABILITY** - Disability can pay you a percentage of your pre-disability earnings while you are disabled.
 - ♦ Even if you are already pregnant (pre-existing) when you enroll, you may receive up to eight (8) weeks of benefit.
 - ♦ For pregnancy, you should choose a 14 or 30 day waiting period. Your disability will begin paying the earlier of the end of your waiting period, or the first day you are hospitalized for a 24 hour period or more.
 - ♦ Accrued Leave days may be an offset to disability. Disability may not begin until you have used all of your Local days.
 - ♦ Disability does not pay for bonding time, only for the actual disability period.
- ♦ **HOSPITAL INDEMNITY** - Pays you a cash benefit for the day you are admitted to the hospital, plus every day after admission you are confined. There are no pre-existing condition exclusions on this plan, but you must be confined to a hospital, not a birthing center.



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ENROLLING AND ENROLLMENT ASSISTANCE FAQ

What enrollment assistance will be available this year (no computer needed)?

⇒ In-person assistance is available on a walk-in basis in English and Spanish at the Central Admin Office from 8:30-4:00 on the following dates:

Wednesday, 7/31 Thursday, 8/8

⇒ Higginbotham Public Sector Call Center (English/Spanish) at 866-914-5202, Monday—Friday 8:00 am-7:00 pm

⇒ Benefits Office at 817-547-5782 during regular BISD business hours.

Who do I contact with specific plan questions?

⇒ TRS-ActiveCare (Medical) plan specific questions 866-355-5999.

⇒ All other supplemental benefits, log-in, and enrollment questions: Benefits Careline at 833-453-1680 or the BISD Benefits Office at 817-547-5782.

There is so much information, how do I know where to go and what to do?

1. Start with the District's Employee Benefits Annual Enrollment website found at <https://www.birdvilleschools.net/Page/68563> or by scanning the QR code to the right. Much of the information is also posted in Spanish.
2. Review the enrollment guide found on the Annual Enrollment page above. If you still need more detailed plan summaries, visit the Benefits Portal at <http://www.mybenefitshub.com/birdvilleisd>. A link to the Portal is also on the left of the Annual Enrollment page.
3. Before you enroll, have the following information ready:
 - * Spouse/dependent social security number and date of birth. Even if you are not adding them to other benefits, add them to the Telehealth benefit, it is free! We also need this information for end-of-year compliance reporting.
 - * Find a medical provider at <https://www.bcbstx.com/trsactivecare/doctors-and-hospitals>.
Primary Care Physician ID : _____
 - * Find a dental provider on the Benefits Portal/Dental/HMO or PPO/Online Services
Dental Provider ID : _____
 - * Beneficiary Information including name, date of birth, phone number, and state.
4. Enroll using THEbenefitsHUB by going to the BISD website/For Staff/Benefits/Benefit Enrollment, or by scanning the QR code to the right. Login instructions are on the Annual Enrollment website. Every benefit election page has helpful information about the benefit at the top of the page. You may change your elections until the last day of Annual Enrollment.

Annual Enrollment Website



THEbenefitsHUB Login



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2024-2025 Medical Premiums

PLAN NAME AND TIER	No District Contribution	Job Class C1-C3, MT1-MT2 \$350 District Contribution		All other Job Classes \$260 District Contribution	
	Full Premium	Monthly	Semi	Monthly	Semi
Medical ActiveCare Primary					
Employee Only	\$505.00	\$155.00	\$77.50	\$245.00	\$122.50
Employee & Spouse	\$1,364.00	\$1,014.00	\$507.00	\$1,104.00	\$552.00
Employee & Child/ren	\$859.00	\$509.00	\$254.50	\$599.00	\$299.50
Employee & Family	\$1,717.00	\$1,367.00	\$683.50	\$1,457.00	\$728.50
Medical ActiveCare HD					
Employee Only	\$519.00	\$169.00	\$84.50	\$259.00	\$129.50
Employee & Spouse	\$1,402.00	\$1,052.00	\$526.00	\$1,142.00	\$571.00
Employee & Child/ren	\$883.00	\$533.00	\$266.50	\$623.00	\$311.50
Employee & Family	\$1,765.00	\$1,415.00	\$707.50	\$1,505.00	\$752.50
Medical Active Care Primary+					
Employee	\$592.00	\$242.00	\$121.00	\$332.00	\$166.00
Employee & Spouse	\$1,540.00	\$1,190.00	\$595.00	\$1,280.00	\$640.00
Employee & Child/ren	\$1,007.00	\$657.00	\$328.50	\$747.00	\$373.50
Employee & Family	\$1,954.00	\$1,604.00	\$802.00	\$1,694.00	\$847.00
*If currently on the Scott & White plan, you will be moved to the AC Primary+ automatically if you do not complete annual enrollment.					
Medical ActiveCare 2					
Employee Only	\$1,013.00	\$663.00	\$331.50	\$753.00	\$376.50
Employee & Spouse	\$2,402.00	\$2,052.00	\$1,026.00	\$2,142.00	\$1,071.00
Employee & Child/ren	\$1,507.00	\$1,157.00	\$578.50	\$1,247.00	\$623.50
Employee & Family	\$2,841.00	\$2,491.00	\$1,245.50	\$2,581.00	\$1,290.50

Examples of C1, C2, C3, MT1, MT2 pay ranges include, but are not limited to, the following Job Classifications:

Bus Monitor, Child Nutrition Specialist, Custodian, Education Assistant (excluding SPED, PASS, SEEC, TEAM), Groundskeeper, Intervener (Deaf/Blind), Mail Delivery, Security Guard,

Administrative Assistants: Administrative Clerk (excluding Warehouse), Aspire, Data Entry, Special Education Records

Clerks: Administrative, Counselor, Data Entry, Diagnostician, ESL/Dual Language, Fine Arts, General Office I/II/Shannon HS, Mail/Copy Room, PEIMS/Records, Receptionist/Secretary Shannon HS, Switchboard Operator/HS, Transportation Payroll

Receptionist: BCTAL, , Communications Student Services

Examples of all other pay ranges include, but are not limited to, the following Job Classifications:

Assistant Principal, Counselor, Interpreter, Nurse, Principal, Teacher

Bus Driver, Child Nutrition Manager, General Maintenance Helper, Head Custodian

Education Assistant: Special Education - PASS, SEEC, TEAMS

Administrative Assistants: Athletics, Child Nutrition, Counseling, Director, Fine Arts, Human Resources, Technology,

Clerks: Accounting, Attendance, Warehouse

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MONTHLY RATES — For semi-monthly rates, divide monthly rate by 2

DENTAL			
	PPO Low	PPO High	DHMO
Employee Only	\$26.49	\$37.97	\$11.50
Employee & Spouse	\$52.52	\$74.07	\$22.40
Employee & Child(ren)	\$59.24	\$84.88	\$24.24
Employee & Family	\$85.25	\$122.15	\$35.04

VISION	
Employee Only	\$8.30
Employee & Spouse	\$16.45
Employee & Child(ren)	\$16.13
Employee & Family	\$24.51

HOSPITAL INDEMNITY		
	Premium	Select
Employee Only	\$21.14	\$35.34
Employee & Spouse	\$39.68	\$66.14
Employee & Child(ren)	\$38.50	\$64.17
Employee & Family	\$59.91	\$99.85

DISABILITY (PER \$100 OF WEEKLY BENEFIT)		
	40% benefit	60% benefit
14 day waiting period	\$1.96	\$1.98
30 day waiting period	\$1.37	\$1.47
90 day waiting period	\$0.93	\$0.86

CRITICAL ILLNESS			
	\$10,000	\$20,000	\$30,000
< 29	\$2.71	\$5.42	\$8.13
30-39	\$2.88	\$5.76	\$8.64
40-49	\$5.16	\$10.32	\$15.48
50-59	\$9.23	\$18.46	\$27.69
60-69	\$14.21	\$28.42	\$42.63
70+	\$43.24	\$86.54	\$129.81
Spouse rates are based on Employee's age			

VOLUNTARY GROUP LIFE (PER \$10,000)	
<25 years old	\$0.40
25-29	\$0.50
30-34	\$0.70
35-39	\$0.80
40-44	\$1.10
45-49	\$1.80
50-54	\$3.20
55-59	\$5.00
60-64	\$7.50
65-69	\$11.50
70+	\$18.50
Spouse rates are based on Employee's age	

CHILD(REN) LIFE	
\$10,000	\$1.00

AD&D (PER \$10,000 OF COVERAGE)	
Employee Only	\$0.21
Employee & Family	\$0.29

CANCER		
	Low w/ICU	High w/ICU
Employee Only	\$26.40	\$34.30
Employee & Spouse	\$47.70	\$61.10
Employee & Child(ren)	\$36.30	\$46.90
Employee & Family	\$47.70	\$61.10

LEGAL SERVICES	
Employee & Family	\$15.25

EMERGENCY TRANSPORTATION	
Employee & Family	\$15.00

IDENTITY THEFT MONITORING		
	Employee Only	Family
Elite Plan	\$7.70	\$14.00

SICK BANK
One-time donation of 3 local sick leave days