

# Eligibility

## Who can enroll for benefits?

### TRS-ActiveCare Health Plan

To be eligible for TRS-ActiveCare, you must be

- An active contributing TRS member or
- Employed 10 or more regularly scheduled hours each week (see the TRS-ActiveCare enrollment guide for details).

Contributing TRS members will receive a state and district contribution toward health insurance premiums.

**Employees, substitutes and temporary workers** who work a minimum of 10 hours per week (but are not paying members of TRS) are eligible for TRS-ActiveCare, but will not be eligible for the state and district contribution toward health insurance. These type of employees will pay the full monthly health premium. To find out the actual monthly rate, see the TRS-ActiveCare enrollment guide or contact the Benefits Department at **713-464-1511**.

### All Other Insurance Products

To be eligible for insurance products other than TRS-ActiveCare you must be:

- An active contributing TRS member or
- A TRS retiree who works 50% or more of the time required of the standard workload for a full-time position.

## When does my insurance become effective?

If you are employed with the District prior to the beginning of the plan year (September 1, 2023), your benefits become effective September 1, 2023.

If you are hired after the beginning of the plan year, your benefits will become effective as follows:

### TRS-ActiveCare Health Plan

Your effective date of insurance is either your first day at work or the first of the month following your start date. **Note:** If you elect to have your insurance become effective your first day of work, premium payment for the entire month is required.

### All Other Insurance Products

Your effective date of coverage is the first of the month following your first day of work.

## What if I want to change my benefits?

The elections you make during open enrollment will be effective for the full plan year (September 1, 2023 through August 31, 2024) unless you experience a qualifying life event or change in status as defined by federal law.

## Qualifying Life Events

Generally, you may change your benefit elections only during the open enrollment period. However, you may change your benefit elections during the year if you experience a qualifying life event, including:

- Marriage
- Divorce or legal separation
- Birth of your child
- Death of your spouse or dependent child
- Adoption of or placement for adoption of your child
- Change in employment status of employee, spouse or dependent child
- Qualification by the Plan Administrator of a child support order for medical coverage
- Entitlement to Medicare or Medicaid

**Once you experience a qualifying life event, you have 31 days from the event date to change your benefit elections.**

**To find out if you qualify for a benefits status change contact the Benefits Department at 713-464-1511.**

