



Employee Benefits Highlights

September 1, 2024 – August 31, 2025 Plan Year

Health

Health insurance is provided by TRS ActiveCare/BlueCross BlueShield. Express Scripts is the pharmacy benefits manager. Below are the options from which to choose. ActiveCare 2 is closed to new enrollees. If you are currently enrolled in ActiveCare 2, you can remain on this plan.

***Please note that ActiveCare Primary and Primary+ only provide coverage in-network. You will need to assign a Primary Care Physician (PCP) during your enrollment. Please have the 10-digit PCP Code (letters and numbers) when you enroll to avoid delays in accessing health care.**

Retirees: Please note that if you are a TRS Retiree, your rates will be different. Please view the [‘2024-2025 TRS-Retiree Health Insurance Rates’](#).

Plan	Per Paycheck
ActiveCare Primary	
Employee Only	51.00
Employee + Spouse	331.00
Employee + Children	216.00
Employee + Family	469.00
Employee + Family (both SBISD)	379.00
ActiveCare HD (High Deductible)	
Employee Only	51.50
Employee + Spouse	348.00
Employee + Children	227.00
Employee + Family	487.00
Employee + Family (both SBISD)	398.00

Plan	Per Paycheck
ActiveCare Primary+	
Employee Only	129.00
Employee + Spouse	516.00
Employee + Children	314.00
Employee + Family	646.00
Employee + Family (both SBISD)	570.00
ActiveCare 2 (Closed Enrollment)	
Employee Only	345.00
Employee + Spouse	948.00
Employee + Children	614.00
Employee + Family	1,202.00
Employee + Family (both SBISD)	1,167.00

Dental

Dental insurance is provided through Cigna. There are three plan options from which to choose. If you elect the DHMO, you will need to select a primary care dentist and stay within the network. If you do not select a primary care dentist, one will be assigned to you. You assign your dentist directly with Cigna.

Cigna Dental PPO	Per Paycheck
Low PPO	
Employee Only	24.41
Employee + Spouse	47.73
Employee + Children	45.82
Employee + Family	65.93
High PPO	
Employee Only	29.02
Employee + Spouse	56.70
Employee + Children	54.41
Employee + Family	78.35

Cigna Dental HMO	Per Paycheck
DHMO	
Employee Only	7.40
Employee + Spouse	13.08
Employee + Children	14.16
Employee + Family	20.94

Vision - New Provider 9/1/2024

Vision insurance will now be provided through VSP. You will receive a welcome letter and ID card from VSP in the mail this plan year.

Vision Plan	Per Paycheck
Employee Only	4.13
Employee + Spouse	8.80
Employee + Children	7.05
Employee + Family	13.49

Medical and Dependent Care Flexible Spending Accounts (FSA)

The medical and dependent care FSA's are administered through WEX. You may contribute pre-tax money to this account and get reimbursed for eligible medical, dental, and vision expenses along with certain over-the-counter products. The maximum contribution allowed for medical FSA is \$3,200. The maximum contribution allowed for dependent care is \$5,000. Contributions are made over 24 paychecks (9/1 – 8/16). Any medical FSA contributions that remain unused up to \$640 will rollover into the next plan year. Any contributions that remain unused over \$640 on August 31, 2025 are forfeited. Dependent care FSA contributions do not rollover and unused funds are forfeited.

Health Savings Account (HSA)

The HSA is administered through WEX. You are eligible to participate in this account if you enroll in ActiveCare HD. You may make pre-tax contributions to this account to spend on eligible medical, dental, and vision expenses. The maximum contribution allowed is \$4,150 for employee only and \$8,300 for children/family coverage. Contributions carry over from year to year. These accounts are not funded up front and are meant to accumulate over time. Funds post to your account about two weeks after a paycheck deduction.

Life Insurance

Life insurance is provided through Securian/Minnesota Life. Spring Branch ISD covers each eligible employee for \$10,000 at no cost to the employee. You may choose additional life insurance coverage in increments of \$20,000 up to a maximum of \$500,000, not to exceed seven times your annual salary. During open enrollment, there is a guaranteed issue (no medical questions asked) of up to \$100,000 over your current benefit for employees, so long as the total does not exceed \$300,000 nor seven times your annual salary. The guaranteed issue amount is \$300,000 for new employees who enroll at time of hire. *If you are electing more than the guaranteed issue, you must complete an evidence of insurability (EOI) and submit it directly to Securian/Minnesota Life. Life benefits will not be effective until your EOI is approved by the life carrier.*

Spouse Life and Child Life Insurance

Spouse life and child life insurance is also provided through Securian/Minnesota Life. You may choose coverage of \$5,000, \$10,000, or \$20,000 for your dependent child. You may choose spouse life insurance in increments of \$20,000 up to \$300,000, not to exceed the amount of life insurance coverage you have elected for yourself. For employees who apply during open enrollment, you can add or increase your spouse's coverage by up to \$60,000 guaranteed issue (no medical questions asked), so long as it does not exceed a total benefit of \$60,000. *If you are electing more than the guaranteed issue, you must complete an evidence of insurability (EOI) for your spouse and send it directly to Securian/Minnesota Life. Spouse life benefits will not be effective until your spouse's EOI is approved by the life carrier. In order to elect spouse or child life insurance for your dependents, you **must** elect supplemental life insurance for yourself.*

Disability

Disability insurance is provided through The Hartford. This benefit provides income protection and security for you if an extended illness or injury should keep you from working.

Cancer and Specified Disease Insurance

This supplemental benefit is provided through Metlife and administered by BayBridgE. It is not intended to replace your health insurance. The cancer plan pays benefits directly to the covered employee when services are received for the treatment of cancer or other diseases specifically covered by the policy. This plan includes a wellness benefit; please see the plan brochure for details. This policy is guaranteed issue, so it does not require medical underwriting.

Critical Illness Insurance

This supplemental benefit is provided through Cigna. It is not intended to replace your health insurance. The critical illness plan pays benefits directly to the covered employee when services are received for the treatment of illnesses specifically covered by the policy. This plan includes a wellness benefit; please see the plan brochure for details. This policy is guaranteed issue, so it does not require medical underwriting.

Accident Insurance

This supplemental benefit is provided through The Hartford. This is not intended to replace your health insurance. Accident insurance provides the covered employee with the funds to help pay for out-of-pocket expenses when covered services are received. This plan includes a wellness benefit; please see the plan brochure for details. This policy is guaranteed issue, so it does not require medical underwriting.

Hospital Indemnity Insurance

Hospital Indemnity insurance is provided through Allstate. If there are inpatient hospital stays, this coverage can provide you with funds to help pay for out-of-pocket hospitalization expenses that may not be covered by your health insurance plan. This is supplemental coverage not intended to replace your health insurance.

Legal Plan

The legal plan from LegalEASE provides access to benefits that cover the most common legal needs to save you time and costly legal fees. You also have the option to add ID Monitoring – this identity monitoring and restoration offers valuable services to shield you and your family from unexpected identity theft issues. *Please note you cannot enroll in ID Monitoring without enrolling in LegalEASE.*