

SBISD: Be Well



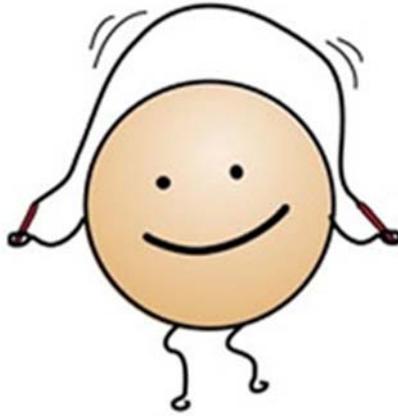
DID YOU KNOW?

Your TRS ActiveCare Aetna health insurance provides [wellness information](#), [discount offers](#) and special rates for items such as health-related products, [gym memberships](#), programs and more to get your new year off to a good start.

To learn more go to:

www.trsactivecareetna.com/wellness

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DID YOU KNOW?

Your TRS ActiveCare Aetna health insurance provides **iTriage**, a free healthcare app that puts your personal healthcare in the palm of your hand. **iTriage** is available through the Apple App Store and on Google Play.

To learn more go to:

<https://about.itriagehealth.com/trsactivecare>

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DID YOU KNOW?

As a TRS-eligible employee, the district provides you with **\$10,000** of basic life insurance coverage paid for by the district while you are an employee of the district. The beneficiary for this policy is determined by information provided by you, the employee.

Once you reach age 65, there is a reduction in the benefit amount. The benefit amounts paid at each age cut off are:

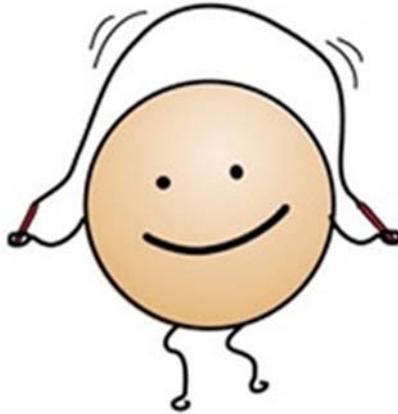
\$6,500 at age 65

\$4,500 at age 70

\$3,000 at age 75

\$2,000 at age 80

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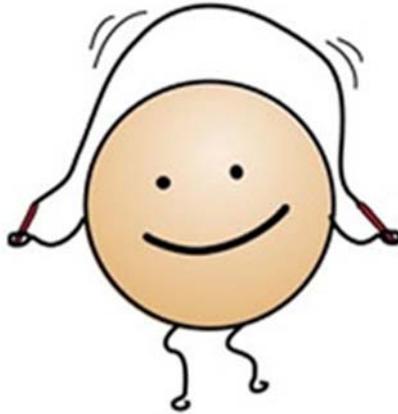
Caremark offers a retail-plus pharmacy network to all eligible TRS ActiveCare participants. Eligible TRS ActiveCare participants are able to obtain 60-90 day supplies of prescription medication at a **limited number** of retail pharmacies participating in the retail-plus network.

Copays for the retail-plus network will be equivalent to what is currently available through mail-order. TRS-ActiveCare participants can determine availability in their area as well as obtain additional information by visiting:

www.caremark.com/trsactivecare

Click on “Locate a Pharmacy” or call 1-800-222-9205.

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DID YOU KNOW?

SBISD provides eligible employees and their family members with access to an Employee Assistance Program (EAP) at no cost to employees.

Services include a wide range of help on areas from caregiving and wellness to financial and legal services. Examples of free services are: **free identity monitoring** if you annually register and update your information *and* an interactive online **simple will preparation program**.

Find more information on the Benefits website. The vendor for the EAP services is Deer Oaks.

EAP services are confidential.

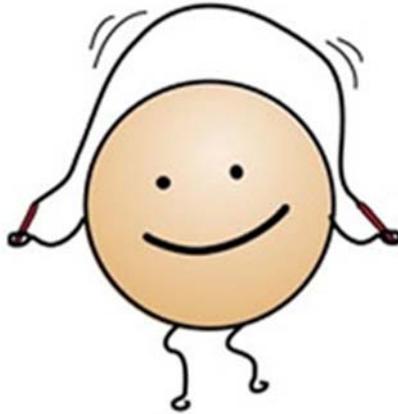
Services can be accessed through:

The EAP Helpline at 1-866-327-2400 or

Online at www.deeroaks.com

Username and Password for the website are: SBISD.

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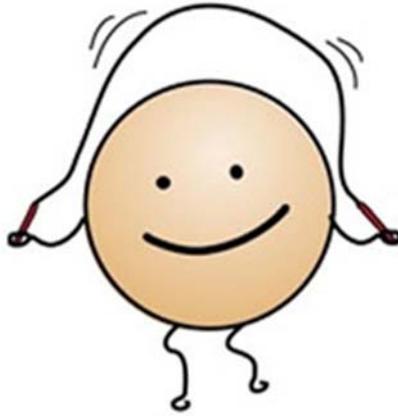
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DID YOU KNOW?

On average, primary care physicians in the United States have between 1,800 and 2,500 patients. These physicians typically average 22 patient visits per day. Each of those 22 patients may be on a different health insurance plan. This highlights the importance of patients being familiar with which providers are included in their coverage plan network and what their plan covers.

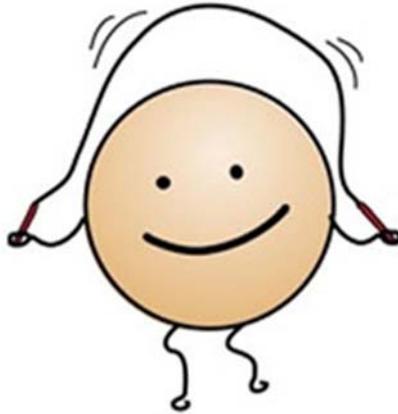
Information regarding the health insurance provided to SBISD employees through TRS Active Care may be accessed by calling:

1-800-222-9205 or

Online at www.tractivecareetna.com

*Statistics provided at 2015 risk management professionals conference.

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DID YOU KNOW?

TRS Active Care is offering a Live Healthy 8 Week Wellness Challenge to individuals enrolled in their medical plans.

Participants may form teams of 2 to 10 or join as a team of 1 to track their daily activity minutes and/or weight loss. The challenge is filled with opportunities to make positive changes towards a healthier lifestyle, team activities, chances to win prizes, and overall fun! The challenge runs from February 22- April 15, 2016 with registration opening February 8th.

Information regarding the Live Healthy 8 Week Wellness Challenge offered by TRS Active Care may be accessed by calling:

1-800-222-9205 or

Online at www.trsactivecarelivehealthychallenge.com

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DID YOU KNOW?

There are significant differences between FSA and HSA accounts.

Flexible Spending Account (FSA)

A flexible **spending** account is designed with the intention that the individual will **spend** the money placed in the account. This type of account is good for people who know they will have consistent or recurring medical expenses which will allow them to use the money in the account on a regular basis. Money placed in the account is pre-tax and must be spent within that plan year. The total amount elected for the plan year is accessible at the beginning of the plan year with the individual contributing amounts throughout the plan year to reach the annual total.

Health Savings Account (HSA)

A health **savings** account is designed with the intention that the individual will **save** the money placed in the account over a period of time. This type of account is good for people who want to have money put away for medical expenses which may occur in the future. The HSA account may be used for larger expenses (i.e. surgery or birth of child), but does not have to be. Money placed in the account is pre-tax and carries over from year to year until the individual needs to utilize it for a medical expense or medical expenses. Amounts are only accessible as they are deducted, processed and credited to the HSA account.

For more information, please go to:

<https://cms.springbranchisd.com/benefits/Benefits-/Flexible-Spending>