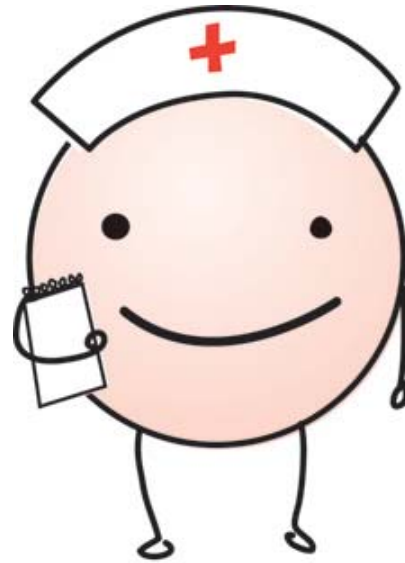


# Spring Branch ISD Open Enrollment



July 16, 2018 through August 17, 2018

# Your SBISD Benefits Department

We are here to serve you. Contact us for benefits help.

Employees A-G:

Michelle Martinez, Benefits Supervisor

[michelle.martinez@springbranchisd.com](mailto:michelle.martinez@springbranchisd.com)

713-251-2239

Employees H-O:

Mili Farris, Benefits Specialist

[mili@highlanderfinancial.com](mailto:mili@highlanderfinancial.com)

713-251-2457

Employees P-Z:

Julia Lampart, Benefits Specialist

[julianita.lampart@springbranchisd.com](mailto:julianita.lampart@springbranchisd.com)

713-251-2409

Patty Reyes, Benefits Manager

[patricia.reyes@springbranchisd.com](mailto:patricia.reyes@springbranchisd.com)

713-251-2459



**Eligible employees may begin enrolling for benefits July 16, 2018.**

***All eligible employees must enroll even if all benefit elections are being declined.***

***Benefit elections made during the 2018 open enrollment period will be effective beginning September 1, 2018.***

**Three Ways to Enroll:**

1) Enroll online anytime using ThebenefitsHUB:

- [www.mybenefitshub.com/springbranchisd](http://www.mybenefitshub.com/springbranchisd)
- Contact the benefits department with any questions:
  - Email : [benefits@springbranchisd.com](mailto:benefits@springbranchisd.com)
  - Phone: 713-464-1511

2) Come to one of our Open Enrollment Labs held in the lobby of the Wayne F. Schaper Leadership Center (Administration Building):

- Receive one-on-one enrollment help.
- Open 8:00am-4:30pm
  - Tuesdays and Wednesdays July 17 through August 1
  - Monday through Friday August 6 through August 17

3) Come to the Open Enrollment Lab being held in one of the SBISD Auxiliary Buildings where you work. Labs in the auxiliary buildings will only happen on one day.

- Receive one-on-one enrollment help.
- Watch your email for dates and times.

# TRS ActiveCare Medical Coverage

The TRS medical coverage provider will continue to be Aetna.

You will have three medical plans to choose from.

- 1) TRS ActiveCare 1 – HD
- 2) TRS ActiveCare Select
- 3) TRS ActiveCare 2 \*This is now a closed plan. This is only available to those employees who are currently enrolled. If you are currently in ActiveCare 2 then you may choose to continue this plan.

Please remember that the TRS ActiveCare Select Plan is a network-only plan. There is no coverage if you visit a hospital, facility or provider that is out-of-network on this plan option.

Please see the 2018-2019 Health Benefits Guide for details regarding each plan option.



# TRS-ActiveCare 2018-19 what's new & what's changing



Medical Coverage	TRS-ActiveCare-1HD		TRS-ActiveCare Select/ ActiveCare Select Whole Health		TRS-ActiveCare 2 <small>Note: This is a closed plan. Only participants presently enrolled in ActiveCare 2 are eligible to remain in this plan for 2018-19. No new enrollments will be allowed.</small>	
	2017 – 18 Plan Year	2018 – 19 Plan Year	2017 – 18 Plan Year	2018 – 19 Plan Year	2017 – 18 Plan Year	2018 – 19 Plan Year
<b>In-network deductible</b> Individual/Family	\$2,500/\$5,000	\$2,750/\$5,500	\$1,200/\$3,600	No change	\$1,000/\$3,000	No change
<b>In-network out-of-pocket max</b> Individual/Family	\$6,550/\$13,100	\$6,650/\$13,300	\$7,150/\$14,300	\$7,350/\$14,700	\$7,150/\$14,300	\$7,350/\$14,700
<b>Out-of-network deductible</b> Individual/Family	\$5,000/\$10,000	\$5,500/\$11,000	N/A	N/A	\$2,000/\$6,000	No change
<b>Out-of-network out-of-pocket max</b> Individual/Family	\$13,100/\$26,200	\$13,300/\$26,600	N/A	N/A	\$14,300/\$28,600	\$14,700/\$29,400
<b>Specialist office visit</b>	20% after deductible	No change	\$60 copay	\$70 copay	\$50 copay	\$70 copay
<b>ER copay</b>	20% after deductible	No change	\$200 copay plus 20% after deductible	\$250 copay plus 20% after deductible	\$200 copay plus 20% after deductible	\$250 copay plus 20% after deductible
<b>NEW Freestanding ER</b>	20% after deductible	\$500 copay plus 20% after deductible	\$200 copay plus 20% after deductible	\$500 copay plus 20% after deductible	\$200 copay plus 20% after deductible	\$500 copay plus 20% after deductible
<b>Quest diagnostic lab</b>	20% after deductible	No change	Plan pays 100%	20% after deductible	Plan pays 100%	20% after deductible
<b>Prescription Coverage</b>						
<b>Retail</b> (up to 31-days supply) No change to generic or preferred brand Non-preferred brand	20% after deductible	50% after deductible	50% after RX deductible	No change	\$65 copay	50% after RX deductible (min \$65*, max \$130)
<b>Retail maintenance</b> (after 1st fill; up to 31-days supply) No change to generic or preferred brand Non-preferred brand	20% after deductible	50% after deductible	50% after RX deductible	No change	\$90 copay	50% after RX deductible (min \$90*, max \$180)
<b>Mail order &amp; Retail-Plus</b> (up to 90-days supply) No change to generic or preferred brand Non-preferred brand	20% after deductible	50% after deductible	50% after RX deductible	No change	\$180 copay	50% after RX deductible (min \$180*, max \$360)

# TRS ActiveCare Select – Network Only Plan Option

**PLEASE NOTE:** TRS ActiveCare Select is a **network-only** plan similar to an HMO.

You are free to see any network provider without a referral; however, there is **NO** coverage if you see a provider who is not in the plan network.

The only exception to this would be for a true medical emergency.

**IMPORTANT NOTE:** When searching for providers in the TRS ActiveCare Select plan, you must choose from a network based on where you live.

If you live in one of the following counties: Harris, Fort Bend or Montgomery, you may choose either the **Memorial Hermann Accountable Care Network** or the **Kelsey Select Network**.

To find a network provider, be sure to click on the specific network that you signed up for:

- Memorial Hermann Accountable Care Network (Harris, Fort Bend, Montgomery)
- ActiveCare Kelsey Select

(For Active Care 1-HD and Active Care 2 plan options, please click on that name option.)

For additional information please visit the TRS ActiveCare Website: [www.tractivecareetna.com](http://www.tractivecareetna.com)



# What if I have medical questions?

## Personalized Service

- Call TRS-ActiveCare customer service for:
  - Claim questions/status
  - Network provider information
  - Medical and Rx coverage questions
  - Inquiries (telephone and email)
  - ID card requests
  - Transition of care information
  - Help with online tools

TRS-ActiveCare Customer Service

**1-800-222-9205**

# The Affordable Care Act (ACA)

## Individual Mandate

The Individual Mandate portion of the Affordable Care Act (ACA) requires all individuals (with few exceptions) to have health (medical) insurance coverage or pay a penalty. The penalty for failure to have coverage is assessed on your annual federal income tax.

### **The fee for not having coverage in 2018**

If you don't have coverage in 2018, you'll pay the **higher** of these two amounts:

- **2.5% of your yearly household income.**  
(Only the amount of income above the tax filing threshold is used to calculate the penalty.)
- **\$695 per person for the year (\$347.50 per child under 18).**
- Maximum penalty caps are set for both of these calculation amounts.

For additional information on the individual mandate please visit: [www.healthcare.gov](http://www.healthcare.gov)



# Cigna Dental Coverage

Cigna Dental will be the new provider for dental coverage.

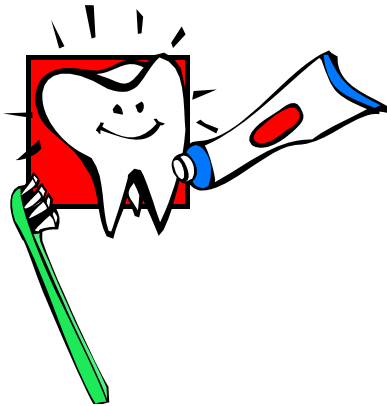
You will have three plans to choose from.

- 1) DHMO – Cigna Denta Care HMO Network
- 2) Low DPPO Option – Cigna PPO Network
- 3) High DPPO Option – Cigna PPO Network



Please see the 2018-2019 Health Benefits Guide for details regarding each plan option.

For additional information please visit the Cigna Dental Website: [www.cigna.com](http://www.cigna.com)

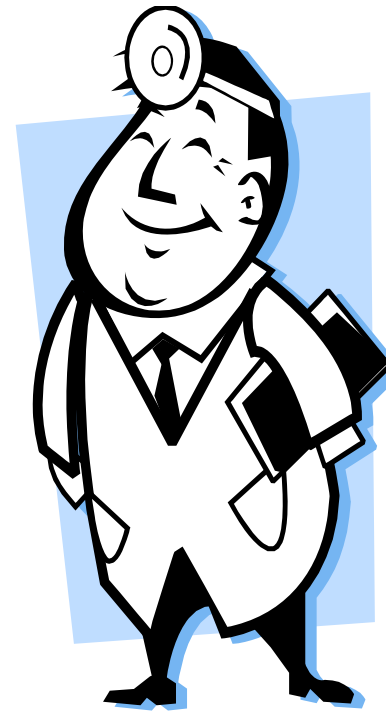


# United Healthcare Vision Coverage

United Healthcare will continue to serve as the vision coverage provider for SBISD.

The vision coverage includes coverage options for exams, glasses and contacts – once every plan year instead of once every 12 months.

Please see the 2018-2019 Health Benefits Guide for details regarding the vision plan option.



# New Benefit – Accident Insurance

**Allstate is the provider for our new Accident Insurance.**

- This supplemental benefit is not intended to replace your health insurance.
- The plan can help pick up where other insurance leaves off by paying you a cash benefit when covered services are received for accidental injuries.
- This coverage is **GUARANTEED ISSUE - no medical questions to answer!**
- Pays in addition to other insurance coverage
- Coverage is also available for your dependents

Please see the 2018-2019 Health Benefits Guide for details regarding the Accident Insurance options.



# Critical Illness Coverage

**AFLAC is the provider for our Critical Illness coverage.**

- This supplemental benefit 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.
- Two levels of coverage will be offered and both include a \$150 wellness benefit!
- This coverage is **GUARANTEED ISSUE!**

Please see the 2018-2019 Health Benefits Guide for details regarding the critical illness plan option.



# FSA and HSA Options



**Discovery Benefits will continue to be our FSA and HSA account management provider.**

**\*Important Change: The FSA and HSA will now be deducted from 24 checks (9/1 through 8/16).**

A Flexible Spending Account (FSA) provides a way to save on the tax portion of the cost of certain healthcare and dependent care expenses by using pre-tax dollars.

A Health Savings Account (HSA) provides a way to save money for out of pocket medical expenses. You must be enrolled in TRS ActiveCare 1-HD to participate in an HSA account.

You cannot contribute to FSA and HSA accounts at the same time.

FSA and HSA contributions are deducted over 24 pay periods from September 1st to August 16th.

Please see the 2018-2019 Health Benefits Guide for details regarding FSA and HSA account options.

# Flexible Spending Account (FSA) for 2018-2019

Employees will only be able to make claims for expenses incurred from September 1, 2018 through August 31, 2019.

Any money up to \$500 remaining in an employee's medical FSA account on August 31, 2018 will rollover into the 2019-2020 plan year. Any amounts over \$500 remaining in the account will be lost.

The FSA Debit Card will not have a service fee attached for use.

**PLEASE NOTE:** If you currently have a medical FSA account for this past year 2017-2018 and have money remaining in the account at the end of August 2018 which is rolled over to the 2018-2019 plan year, you will not be able to enroll in an HSA account in 2018-2019. **You must zero out your current FSA if you wish to contribute to an HSA.**

## 2018-2019 Annual Contribution Limits

Healthcare FSA \$2,650

Dependent Care FSA \$5,000



# Health Savings Account (HSA) for 2018-2019

You must be enrolled in TRS ActiveCare 1-HD to participate in an HSA account.

**PLEASE NOTE:** If you currently have a medical FSA account in 2017-2018 and have money remaining in the account at the end of this plan year which is rolled over to the 2018-2019 plan year, you cannot elect to enroll in an HSA account in 2018-2019 since you cannot contribute to FSA and HSA accounts at the same time.

## 2018-2019 Annual Contribution Limits

HSA	Single \$3,450
	Family \$6,900



### Life Insurance

SBISD provides all eligible employees with \$10,000 in Basic Term Life Insurance.

Eligible employees may elect to purchase additional coverage for themselves and/or their dependents.

There are **GUARANTEED ISSUE AMOUNTS!** A \$300,000 employee maximum, and a \$60,000 spousal maximum. (Incremental increase caps and coverage allowable maximums may apply.)



### Disability Insurance

Eligible employees may elect to purchase disability coverage that can help replace a portion of income during an illness or injury which takes them away from work. Cigna is the new disability provider. Pre-existing condition limitations may apply.

### Employee Assistance Program (EAP)

SBISD provides an Employee Assistance Program (EAP). Cigna will be the new provider. Easily access a network of providers for services from family issues and counseling to legal matters.

### Hospital Indemnity Plan

Employees have two plan options for Hospital Indemnity Coverage through Allstate.

### Legal Plan

Our legal plan provider is LegalEASE. The basic legal plan includes basic identity theft coverage.

Employees will also have the option of purchasing an additional credit monitoring rider.



### Group Cancer Plan

Our cancer coverage will remain with Humana.

The cancer plan is **GUARANTEED ISSUE!** No medical questions to answer. Pre-existing waiting period conditions may apply.

### Long-Term Care

Long-Term Care options are provided through Genworth.

Please see the 2018-2019 Health Benefits Guide for details regarding supplemental coverage options.



# 403(b) and 457(b) Retirement Plans

## 403(b) Plan

Retirement plan which allows for pre-tax or ROTH contributions made by the employee.

This retirement plan is the governmental/non-profit equivalent of a 401(k).

This is an individual account in which an employee may choose investment options from a list of providers.

## 457(b) Plan

Retirement plan which allows for pre-tax contributions made by the employee.

This retirement savings plan is sponsored by SBISD.

The District selects the investment provider.

TCG Administrators (formerly JEM Resource Partners) administer SBISD retirement plans.

Please see the 2017-2018 Health Benefits Guide for details regarding retirement plan options.



# Thursday, August 10, 2018

**PLEASE NOTE:** Enrolling by August 10<sup>th</sup> will ensure your 2018-2019 Aetna TRS ActiveCare medical insurance card will arrive by September 1<sup>st</sup>. New cards will only be issued by Aetna/WellSystems if changes are made to your current coverage elections.



# Friday, August 17, 2018

- This is the **DEADLINE** for completing your enrollment elections for the 2018-2019 Insurance Plan Year.
- All employees **MUST** complete enrollment - even those who do not plan to make any changes to their benefit elections.
- All employees **MUST** complete enrollment - even those declining all benefit elections.

**Your timely participation in this year's  
open enrollment process is greatly  
appreciated!**

