

2020 OPEN ENROLLMENT

SOUTH TEXAS ISD

WHAT'S NEW IN 2020

- NEW TRS MEDICAL CARRIER BCBSTX
- NEW ALTERNATIVE MEDICAL (TSHBP)
- NEW ID THEFT PROTECTION
- NEW GROUP LIFE INSURANCE
- NEW INDIVIDUAL LIFE INSURANCE
- FSA INCREASE FOR 2020
- NEW BENEFIT ADMINISTRATOR: FINANCIAL
BENEFIT SERVICES (FBS) HERE TO SERVE YOU



Now is the time to make your supplemental benefit elections for a 09/01/2020 effective date. During your annual enrollment period, you may enroll for additional benefits, change plan options, or change dependents. For supplemental benefits that require Evidence of Insurability, a later effective date may apply.

If you experience a special enrollment event outside the annual enrollment period, changes in employee and/or dependent coverage must be submitted to the benefits office within 30 days of the event date. For more information, please contact your benefits administrator.



ENROLLMENT DATES

07/15/2020 TO 8/07/2020



BENEFIT WEBSITE

WWW.MYBENEFITSHUB.COM/SOUTHTEXASISD



CALL CENTER

(866) 914-5202

MONDAY—FRIDAY, 8AM-7PM



DOWNLOAD APP:

TEXT FBS **STISD**
TO **313131**



LOGIN INSTRUCTIONS

1

GO TO BENEFIT WEBSITE:

www.mybenefitshub.com/southtexasisd

2

CLICK LOGIN:

LOGIN

3

ENTER USERNAME & PASSWORD:

All login credentials have been RESET to the following defaults:

Username:

The first six (6) characters of your last name, followed by the first letter of your first name, followed by the last four (4) digits of your Social Security Number.

If you have six (6) or less characters in your last name, use your full last name, followed by the first letter of your first name, followed by the last four (4) digits of your Social Security Number.

Default Password:

Last Name* (lowercase, excluding punctuation) followed by the last four (4) digits of your Social Security Number.

LOGIN

Username

Password

Login

[Forgot Username or Password?](#)

Supported Browsers

Google Chrome

Microsoft Internet Explorer (7.0 or Later)

Mozilla Firefox (3.5 or Later)



MEDICAL

Effective 9/1/2020, Blue Cross and Blue Shield of Texas (BCBSTX) will be the new health plan administrator for TRS-ActiveCare medical benefits. Benefit and premium changes will apply to all TRS-ActiveCare plans for the next plan year.

Plan Options

- * TRS-ActiveCare Primary **NEW**
- * TRS-ActiveCare HD (*formerly 1-HD*)-If currently enrolled in TRS-AC1HD and make no changes, you will be enrolled in this plan.
- * TRS-ActiveCare Primary+ (*formerly Select*) -If currently enrolled in TRS-AC Select and make no changes, you will be enrolled in this plan.

To review new premiums and plan options, refer to [2020-21 TRS-ActiveCare Plan Highlights](#) on your benefit website.

HMO Plan Options

- * South and West Texas Blue Essentials HMO- If currently enrolled in an HMO in South or West Texas, you will be enrolled in this plan.

To review new premiums and plan options, refer to [2020-21 TRS-ActiveCare Plan Highlights](#) on your benefit website.



TSHBP ALTERNATIVE MEDICAL **(NEW)**

- Effective 9/1/2020, in addition to TRS medical plans, two additional health plan options are available under the Texas School Health Benefits Program (TSHBP).
- On both plans, there are no benefits if you go out-of-network. However, TSHBP has a National Network and the plan does not require a primary care provider or referral to a specialist.
- Telehealth is provided at no cost for the CoPay plan and consults are \$30 for the High Deductible plan.
- On both plans, once your deductible is met all other eligible medical expenses are covered at 100%, and preventative services are always covered at 100%.
- Specialty drugs are not covered unless at a facility setting (at the hospital) and if they are less than \$670.
- All hospital and other medical facility-based services must be accessed and scheduled via your assigned Care Coordinator. Review your benefits website for additional details.





New Plan! Identity Theft by IDWatchdog

ID Watchdog is an identity theft and recuperation service which protects your identity from being stolen. IDWatchdog also helps recuperate any losses should your identity be stolen.



New Carrier! Individual Life Insurance by Texas Life

Voluntary permanent life insurance can be an ideal complement to group term and option term life insurance your employer might provide. This policy provides coverage to age 121. This voluntary permanent life product is yours to keep even if you change jobs or retire.



New Carrier! Basic and Voluntary Life by Unum

South Texas ISD provides a basic life insurance for all qualified employees of \$50,000. This enrollment you as an employee can also purchase additional voluntary life insurance up to 6 times your annual salary or the guarantee issue amount and also cover your spouse and children up to age 26 with no health questions.



New Carrier! Accident Insurance by Cigna

Coverage pays benefit amounts for covered medical expenses as a result of an accident. Benefits are paid in addition to what your medical carrier pays and the money comes to you, not your medical provider.



New Carrier! Cancer Insurance by MetLife

Cancer insurance is a supplement to your medical & helps pay for out of pocket costs due to treatment.



New Carrier! Hospital Indemnity by Aflac

Hospital Indemnity Benefits are paid directly to you to help pay some of the costs - medical and nonmedical - associated with a covered hospital stay due to a sickness or accidental injury.



New Carrier! Critical Illness

critical illness is designed to help employees offset the financial effects of a catastrophic illness with a lump sum benefit if an insured is diagnosed with a covered critical illness.



New Carrier! FSA by National Benefits Services

Beginning 9/1/2020, the maximum contribution for the Flexible Spending Account has increased:
Flexible Spending Account (FSA) maximum contribution is \$2,750.

Please note, the information provided in this flyer is a highlight of your benefit options. For full policy details, limitations and exclusions, please review the corresponding Plan Information documents available on the benefit website.

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LIFE AND AD&D

Group term life is the most inexpensive way to purchase life insurance. You have the freedom to select an amount of life insurance coverage you need to help protect the well-being of your family.

Accidental Death & Dismemberment is life insurance coverage that pays a death benefit to the beneficiary, should death occur due to a covered accident. Dismemberment benefits are paid to you, according to the benefit level you select, if accidentally dismembered.

INDIVIDUAL LIFE

Individual insurance is a policy that covers a single person and is intended to meet the financial needs of the beneficiary, in the event of the insured's death. This coverage is portable and can continue after you leave employment or retire

HOSPITAL INDEMNITY

This is an affordable supplemental plan that pays you should you be in-patient hospital confined. This plan complements your health insurance by helping you pay for costs left unpaid by your health insurance.

ACCIDENT

Do you have kids playing sports, are you a weekend warrior, or maybe accident prone? Accident plans are designed to help pay for medical costs associated with accidents and benefits are paid directly to you.

IDENTITY THEFT

Identity theft protection monitors and alerts you to identity threats. Resolution services are included should your identity ever be compromised while you are covered

DISABILITY

Disability insurance protects one of your most valuable assets, your paycheck. This insurance will replace a portion of your income in the event that you become physically unable to work due to sickness or injury for an extended period of time

DENTAL

Dental insurance is a coverage that helps defray the costs of dental care. It insures against the expense of routine care, dental treatment and disease.

VISION

Vision insurance provides coverage for routine eye examinations and can help with covering some of the costs for eyeglass frames, lenses or contact lenses.

CANCER

Cancer insurance offers you and your family supplemental insurance protection in the event you or a covered family member is diagnosed with cancer. It pays a benefit directly to you to help with expenses associated with cancer treatment.

FSA

A Flexible Spending Account allows you to pay for eligible healthcare expenses with a pre-loaded debit card. You choose the amount to set aside from your paycheck every plan year, based on your employer's annual plan limit. This money is use it or lose it within the plan year (unless your plan contains a \$500 rollover or grace period provision).

CALL CENTER INFORMATION



Number: (866) 914-5202

Hours: Monday - Friday, 8:00 A.M. - 7:00 P.M. CST

Spanish assistance available