



# Employee Benefits Highlights

September 1, 2023 – August 31, 2024 Plan Year

## Health

Health insurance is provided by TRS ActiveCare/BlueCross BlueShield. Express Scripts is the new pharmacy benefits manager. These are the options from which to choose.

**\*Please note that ActiveCare Primary and Primary+ only provide coverage in-network. You will need to assign a Primary Care Physician during your enrollment. Please have the 10-digit PCP Code (letters and numbers) when you enroll to avoid delays in accessing health care. Also note that ActiveCare 2 is closed to new enrollees. If you are currently enrolled in ActiveCare 2, you can remain on this plan.**

Plan	Per Paycheck
<b>ActiveCare Primary</b>	
Employee Only	50.00
Employee + Spouse	305.00
Employee + Children	199.50
Employee + Family	435.00
Employee + Family (both SBISD)	345.00
<b>ActiveCare HD (High Deductible)</b>	
Employee Only	51.00
Employee + Spouse	320.50
Employee + Children	210.00
Employee + Family	453.00
Employee + Family (both SBISD)	364.00

Plan	Per Paycheck
<b>ActiveCare Primary+</b>	
Employee Only	117.00
Employee + Spouse	486.00
Employee + Children	294.00
Employee + Family	608.00
Employee + Family (both SBISD)	532.00
<b>ActiveCare 2 (Closed Enrollment)</b>	
Employee Only	322.00
Employee + Spouse	893.00
Employee + Children	589.00
Employee + Family	1,137.50
Employee + Family (both SBISD)	1,102.50

## 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.

Cigna Dental PPO	Per Paycheck
<b>Low PPO</b>	
Employee Only	21.02
Employee + Spouse	41.10
Employee + Children	39.45
Employee + Family	56.77
<b>High PPO</b>	
Employee Only	24.99
Employee + Spouse	48.82
Employee + Children	46.85
Employee + Family	67.46

Cigna Dental HMO	Per Paycheck
<b>DHMO</b>	
Employee Only	6.66
Employee + Spouse	11.77
Employee + Children	12.75
Employee + Family	18.85

## Vision

Vision insurance is provided through United HealthCare (UHC). Please note that cards are not sent out for this benefit as they are not required. Your doctor can verify coverage with UHC.

Vision Plan	Per Paycheck
Employee Only	4.26
Employee + Spouse	9.09
Employee + Children	7.28
Employee + Family	13.93

### **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. The maximum contribution allowed for medical FSA is \$3,050. 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 \$610 will rollover into the next plan year. Any contributions that remain unused over \$610 on August 31, 2024 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 \$3,850 for employee only and \$7,750 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. There is a guaranteed issue (no medical questions asked) of up to \$100,000 over your current benefit for employees who apply during the 2023 open enrollment period, 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 the 2023 open enrollment period, 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 – New Provider 9/1/2023**

Disability insurance will now be provided through The Hartford. This benefit provides income protection and security for you if an extended illness or injury should keep you from working. Plan B will now cover you up to 24 months if medically necessary, instead of 12 months.

### **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 – New Provider 9/1/2023**

This supplemental benefit will now be 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 – New Provider 9/1/2023**

This supplemental benefit will be 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.

### **Legal Plan – Enhanced Benefits 9/1/2023**

The legal plan from LegalEASE provides access to benefits that cover the most common legal needs. 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.*