

NEW BRAUNFELS ISD

ANNUAL BENEFITS ENROLLMENT RESOURCES



WHAT'S NEW IN 2023

- ▶ Medical rates—slight increase in premiums
- ▶ Dental Plan—3% rate increase
- ▶ FSA and HSA—new max contribution amounts allowed
- ▶ See page 3 for **medical** plan information and changes. For **supplemental** plans and rates, refer to <http://mybenefitshub.com/newbraunfelsid>



FBS CALL CENTER
(866) 914-5202
*SE HABLA ESPAÑOL



SCAN TO DOWNLOAD APP
APP GROUP #: FBSNBISD



OPT IN TO TEXT ALERTS!
TEXT "FBS NBISD" TO
(800) 583-6908

ENROLLMENT DATES

7/10/2023—8/17/2023

BENEFIT WEBSITE

WWW.MYBENEFITSHUB.COM/NEWBRAUNFELSISD

NOW IS THE TIME to make your benefit elections for a 09/1/2023 effective date. During your annual enrollment period, you may enroll for additional benefits, change plan options, or add/remove dependents. For supplemental benefits that require Evidence of Insurability, a later effective date may apply. *Please read this flyer carefully for important benefit information!*

If you experience a special enrollment event outside of the annual enrollment period, notify your benefits administrator within 30 days of event.

TRS-ACTIVECARE CUSTOMER SERVICE

Do you have questions on TRS-ActiveCare, or do you need to update your PCP?

Call BCBSTX at (866) 355-5999 | <https://www.bcbstx.com/trsactivecare>

ENROLLMENT OPTIONS

1. **Self-enroll** on the Benefits Hub or FBS mobile app. Follow instructions on the system login page. *Please go step-by-step until you reach the Congratulations page.*
2. **Contact the FBS Call Center:**
 - ▶ 866-914-5202
 - ▶ 8 a.m.—6 p.m.
 - ▶ Bilingual assistance available/Calls are recorded.
3. **In-person enrollment assistance** at NBISD:
 - ▶ 7/26/2023
 - ⇒ 7 a.m.—9 a.m.—Maintenance
 - ⇒ 9 a.m.—2 p.m.—All Staff
 - ▶ 8/16/2023
 - ⇒ 8 a.m.—5 p.m.—All Staff
 - ▶ Benefits representatives will be located in the Central Office Board Room

IMPORTANT TIPS BEFORE YOU BEGIN ENROLLMENT

CURRENT Employees

1. Have your dependent's SSNs available, if enrolling in a medical plan.
2. To change your primary care provider (PCP), call TRS -ActiveCare Customer Service: 866-355-5999. Refer to <https://www.bcbstx.com/trsactivecare> for plan information.
3. Please note that all current elections will roll over for 2023-24. This **includes** the Flexible Spending and Health Savings medical reimbursement plans.
4. Please ensure that your dependents are added in the online system to be covered by the District-paid Employee Assistance Program.
5. Update your beneficiaries—this is an important part of benefits enrollment for the district-paid life insurance and other life products.

ADDITIONAL INFORMATION

- ▶ NBISD provides all eligible employees with **\$5,000** in life insurance, District-paid, and you can purchase additional voluntary life insurance this year with no medical questions asked!
- ▶ **Important—new for 2023-24!**
During annual enrollment, you have the opportunity to increase your **current voluntary** life coverage amount up to **\$200,000** for employee and **\$30,000** for spouse, on a guaranteed acceptance basis (no medical questions asked)! This does not apply to those that were previously denied coverage.
- ▶ **The Employee Assistance Program** is provided at no cost for all employees. This program provides up to 5 free sessions per household member, per year.
- ▶ **FSA/HSA Limitations:** Per IRS regulations, married couples may not enroll in both a Flexible Spending Account (FSA) and a Health Savings Account (HSA). If your spouse is covered under an FSA that reimburses for medical expenses then you and your spouse are not HSA-eligible. Contact the FSA and/or HSA provider or to your tax advisor for guidance.

NEW Employees

1. You are required to complete your enrollment within 30 days of employment.
2. Medical Insurance—if you are covered through 8/31 under your previous district, you may begin medical coverage with the NBISD effective 9/1/2023.
3. Please add your dependents to the online system to ensure that they are covered by the District-paid Employee Assistance Program.
4. Some TRS-ActiveCare medical plans require a PCP. Refer to <https://www.bcbstx.com/trsactivecare> for plan information and participating doctors.
5. Add your beneficiaries—this is an important part of benefits enrollment for the district-paid life insurance and other life products.
6. You can find complete benefits information, plan brochures, enrollment tools and more at:

WWW.MYBENEFITSHUB.COM/NEWBRAUNFELSID

SUPPORT—FBS REPRESENTATIVES

FBS Call Center: 866-914-5202; Bilingual assistance

Ann Brownlee, FBS Account Executive

- ▶ 210-243-1337/annb@fbsbenefits.com

Fernando Gonzalez, FBS Customer Service Representative

- ▶ 972-685-1322/fernandog@fbsbenefits.com

Kevin McCarthy, Benefit Consultant

- ▶ 512-786-6039/kevinm@fbsbenefits.com

QUICK LINK TO BENEFITS SITE



1. Open with QR Reader **OR** with the camera on your phone
2. Hold Phone so QR Code appears on screen
3. Tap the Notification to open the link

TRS-ACTIVECARE MEDICAL PLAN INFORMATION

Rates for TRS-ActiveCare plans have increased slightly for the 23-24 plan year. Blue Cross and Blue Shield of Texas (BCBSTX) will continue to offer the following plans. Refer to [TRS Plan Highlights](#) for full details.

- ⇒ **TRS-ActiveCare Primary (requires Primary Care Physician*)**: This plan has the lowest premiums and includes a \$30 copay for primary care physician (PCP) visits and \$70 for specialist visits. There is no out-of-network coverage. Virtual health includes \$12 Teladoc and \$0 RediMD visits; Teladoc virtual mental health visit copay decreased from \$70 to \$0. Out-of-pocket maximum decreased to \$7,500 individual/ \$15,000 family.
- ⇒ **TRS-ActiveCare Primary+ (requires Primary Care Physician*)**: This plan has lower deductibles and copays for many services and drugs. The PCP and mental health copay has decreased from \$30 to \$15, and the specialist copay remains at \$70. There is no out-of-network coverage. Virtual health includes \$12 Teladoc and \$0 RediMD copays; Teladoc virtual mental health visit copay decreased from \$70 to \$0. The family deductible has decreased to \$2,400.
- ⇒ **TRS-ActiveCare HD**: This plan works with a Health Savings Account (HSA), has out-of-network coverage, and coinsurance rates instead of copays. You must meet the deductible before the plan will pay for non-preventive services. Includes nationwide network and out-of-network coverage. Virtual health includes a \$42 Teladoc copay and \$30 RediMD copay. Out-of-pocket maximum increased to match IRS guidelines to \$7,500 individual/ \$15,000 family.
- ⇒ **TRS-ActiveCare 2**: This plan is closed to new enrollees; those currently enrolled may remain. There is no change in premiums for the 2023-24 plan year.

*To update your Primary Care Provider (PCP), call TRS-ActiveCare Customer Service: 888-355-5999 or log into your [Blue Access for Members](#) portal. To search for PCPs, refer to the link below.

To review new premiums and plan options, refer to the following links:

[TRS ActiveCare Plan Highlights](#)

[Blue Cross Blue Shield ActiveCare website](#)

[Blue Cross Blue Shield Provider Search](#)

<https://www.bswhealthplan.com/trs/Pages/default.aspx>