



It's Benefits Annual Enrollment Time – Deadline: August 23rd

During benefits annual enrollment, you have an opportunity to change your coverage/plan/tier, add/delete a dependent, or cancel your coverage. If you want to make changes, you must complete paperwork with the Benefits Office (3819 Towne Crossing Blvd, Mesquite, TX 75150) by 4:30 p.m. on <u>August 23rd</u>.

Mesquite ISD has opted out of TRS Active Care. Effective 9/1/2023, we will be self-insured with BCBS of Illinois/TRUSTMARK. Same network, same plan benefits, except we are no longer offering the Baylor Scott and White HMO

Plan. IF you are enrolled in the BSW HMO Plan you must complete health enrollment form in the befits office or you will no longer have health coverage as of 9/1.

If you do not complete paperwork in the Benefits Office to cancel your insurance, you will remain enrolled in the same health plan you are currently on except BSW HMO Plan. Health insurance premiums must be paid in advance for the upcoming month's coverage. September's premium is due by August 30th.

Action Required by YOU: Review/Sign/Return enclosed Substitute Responsibilities for the new plan year

To review plan highlights, go to the district/benefits website: https://www.mesquiteisd.org/departments/personnel/benefits

- Go to "Departments"
- Go to "Benefits Department"
- Go to "Health Insurance Coverage for Substitutes/Hourly Employees"

| PROVIDER | HEALTH PLAN | BCBS TRUSTMARK Premium |
|----------------|-------------------------------|------------------------|
| BCBS TRUSTMARK | EPO A (Formerly AC PRIMARY) | |
| | EE only | 410.00 |
| | E + Sp | 1157.00 |
| | E + Ch | 738.00 |
| | E + Fam | 1384.00 |
| | | |
| BCBS TRUSTMARK | PPO B (Formerly AC HD) | |
| | EE only | 422.00 |
| | E + Sp | 1187.00 |
| | E + Ch | 757.00 |
| | E + Fam | 1419.00 |
| | | |
| BCBS TRUSTMARK | EPO B (Formerly AC PRIMARY +) | |
| | EE only | 515.00 |
| | E + Sp | 1259.00 |
| | E + Ch | 829.00 |
| | E + Fam | 1584.00 |

2023-2024 Rates

BCBS TRUSTMARK Eligibility: A Mesquite ISD substitute or hourly employee is eligible to enroll in BCBS Trustmark if the employee works at least 10 hours per week (40 hours a month). A substitute or hourly employee is not expected to work during the summer months to continue health insurance enrollment. Hours worked for other school districts are not considered in determining whether a substitute is eligible for benefits through Mesquite ISD.

Payment Information

Health insurance premiums must be paid advance for the upcoming month's coverage. Enrollees in the health plan will **not** receive a monthly bill, invoice, or payment reminder. Premium payments are due or postmarked to the Benefits Office by the 30th day of each month. If the 30th falls on a weekend or holiday, payment is due on the last working day of the month. You are responsible for paying for coverage that you are enrolled in. Payments may be made by check or money order (payable to Mesquite ISD), MasterCard, Visa or Discover (see "Payment Instructions" on our benefits website).

FYI – Nonpayment of premiums will not automatically cancel your insurance. You MUST come into the Benefits Office within 31 days of a qualifying event to cancel your policy (i.e., if you obtain new coverage elsewhere). You ARE responsible for premiums due in the same month of cancellation.

Note: Your coverage may also be cancelled if you lose eligibility for BCBS TRUSTMARK*

*If you do not work required number of hours for eligibility, the Benefits Office will send you a letter of warning; however, we will not cancel insurance automatically unless you continue to not work an average of 40 hours per month consistently. Then Benefits will send a cancellation notice for the following month. Health insurance premiums are still due for the months that substitute has health coverage.

*Substitutes or hourly employees may not work 10-hours per week during the summer months and that is okay. Per Summer Deferment guidelines, substitutes and hourly employees who are already enrolled in health insurance may continue health insurance through the summer months. Payment is still required and due by the 30th of each month for the next month's coverage. Coverage may only be cancelled if substitute or hourly employee obtains health coverage elsewhere and completes paperwork in the Benefits Office within 31 days of effective date of new coverage (change is effective 1st of following month). Or you may cancel health insurance without a qualifying event during benefits open enrollment opportunity (health would be terminated as of 8/31).

*A substitute who is enrolled in BCBS TRUSTMARK and who is then removed from the substitute roster becomes ineligible for health coverage and will be provided notice regarding continuation coverage under COBRA (if eligible). Cancellation due to non-payment is considered a voluntary drop: Therefore, you would not be eligible for COBRA. The substitute is still responsible for health insurance premium/payment for the months that the substitute has health coverage.

Questions?

Please contact a Benefits staff member if you have questions.

Benefits Staff:

Benefits Director: Lisa Porter, <u>LPorter@mesquiteisd.org</u>, 972-882-7469 Benefits Asst Director: Heather Titsworth, <u>HTitsworth@mesquiteisd.org</u>, 972-882-7491 Benefits Administrative Assistant: Lucero Aguilar, <u>Laguilar@mesquiteisd.org</u>, 972-882-7335 Benefits Administrative Assistant: Guadalupe Dorado <u>Gdorado@mesquiteisd.org</u> 972-882-7359



Mesquite Employee Health Center



| Contact Information | | | |
|--------------------------------|--------------|--|--|
| 300 W. Kearney, Mesquite 75149 | | | |
| Clinic Phone | 972-882-7120 | | |
| Clinic Fax | 972-882-7121 | | |
| Pharmacy Phone | 972-882-7125 | | |
| Pharmacy Fax | 972-882-7126 | | |
| | | | |

Monday – Friday

- <u>Walk-ins</u>
 7:00 a.m. 8:00 a.m.
- <u>Appointments</u>
 8:00 a.m. 5:00 p.m.
- <u>\$15 Office Visits</u> for EPO A, PPO B, & EPO B
- Solution States St

Provider Information

Gere D Feltus, M.D. PCP #H08CS27601

Dusten Cardinal, P.A. PCP # H0874N2801

