2024 ENROLLMENT | **ESC Region 11 EBC**

WHAT'S NEW IN 2024

▶ TRS-ActiveCare Medical Plan Updates
▶ Cancer Insurance Carrier Change
▶ NEW Critical Illness Plan
▶ Enhanced Accident Plan
▶ NEW Rx Discount Program

ENROLLMENT DATES
07/8/2024—08/16/2024

HIGGINBOTHAM PUBLIC SECTOR CALL CENTER
(866) 914-5202
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NOW IS THE TIME to make your medical and supplemental benefit elections for a 09/01/2024! During this time, you may enroll for additional benefits, change plan options, and add/remove dependents.

Once Open Enrollment closes changes will only be allowed if you experience a qualifying life event. Call your benefits administrator within 31 days of event, examples of a qualified life event include birth, adoption, divorce, or involuntary loss of benefits.

BENEFIT CHANGES

TRS-ActiveCare
Baylor S&W HMO will not be offered effective 9/1/2024. Current enrollees have been enrolled in TRS-ActiveCare Primary+ for 9/1. Employees may log in during Open Enrollment to change and compare plans. This plan requires a Primary Care Provider (PCP) designation. If not elected during Open Enrollment, the initial PCP will be assigned by zip code. It may be changed after 9/1 by calling BCBS customer service at (866) 355-5999.

Please refer to <u>2024-25 TRS-ActiveCare Rates Are Here</u> or the benefit website for full details and rates for the 2024-2025 plan year.

New enrollees may access TRS ID information after 9/1 by calling (888) 378-1633. Employees with no plan changes may use existing ID card until their new one is received. Contact Express Scripts for RX Cards at (844) 367-6108.

SUPPLEMENTAL BENEFIT CHANGES

New Cancer Plan Carrier & Plan Changes!
Cancer coverage is moving from American Public Life (APL) to CHUBB effective 9/1/2024. Benefits have been enhanced with a premium decrease. **Continuity of coverage will be provided for current enrollees as long as you stay in the same level plan!** New enrollees and those changing plan levels will be subject to pre-existing limitations. Review plan details on the benefit website.

New Cigna Critical Illness Plan - Plan pays $10,000, $20,000 or $30,000 cash benefit upon diagnosis of covered condition including Invasive Cancer, Heart Attack, Stroke, Organ Failure, Paralysis and more. Spouse coverage requires employee enrollment. Dependent child(ren) coverage is included in employee election at no additional cost.

Enhanced Voya Accident Plan pays scheduled cash benefit for injuries and treatments resulting from a covered accident. Enhancements include: 24/7 on and off-job coverage, $75 wellness benefit, and increased benefit payouts. All included with no premium change. Reminder, covered injuries resulting from an organized sport pay 25% more up to $1,000!

Free Clever Rx - Discount available to all employees and families, not tied to medical plan election. This savings card can save you up to 80% on prescription drugs. Details on benefit homepage or download Clever RX app and enter **Group ID 1085, Member ID 3954.**

RESOURCES

IMPORTANT TIPS BEFORE YOU BEGIN ENROLLMENT

For Existing Employees

1. Dependent SSNs are required to enroll dependents in benefits, please have information available when enrolling.
2. PCP ID changes for anyone currently enrolled should be made directly with TRS-ActiveCare Customer Service at (866) 355-5999.
3. Beneficiary information should be reviewed and updated annually.
4. Review your FSA and HSA elections closely. In most cases FSA elections must be made annually during open enrollment.
5. FSA maximum for 2024 is $3,200.
6. HSA Individual maximum for 2024 is $4,150 and Family $8,300 plus $1,000 if over 55.

For New Employees

1. You are required to log in THE*benefits*HUB and enroll or decline medical coverage for yourself and/or eligible dependents within 31 days of employment.
2. Please complete enrollment before 8/16/24.
3. **If your date of employment is before August 2nd, you will be required to complete two enrollments. The first is for New Hire Benefits through 8/31. The second enrollment is for benefits effective 9/1 to 8/31. If you are coming from another district, you may be covered through August and would want to <u>waive</u> benefits until you see offerings for 9/1.**
4. New hires may elect voluntary life insurance guarantee issue, that means no health questions!
5. All Dependents should be listed even if not enrolling in benefits. Dependent's SSN and date of birth are needed to complete enrollment.
6. Have beneficiary's contact information available to finalize enrollment.

BENEFIT DETAILS

Your school is part of the ESC Region 11 Employee Benefit Cooperative for supplemental benefits. Your school may offer slightly different plan options, or some benefits may be employer paid or voluntary. The benefits available through the benefit enrollment system THE*benefits*HUB, will be customize to your employer offering.

Benefit Guides, Presentations, Provider Searches, Claims Forms, Carrier Smart Phone Apps and more are located on your benefit website. The benefit website is also where you will go to complete your online Open Enrollment. The benefit website may be accessed by the QR Code listed below or at **www.region11bc.com.**

NEW LOGIN – Bring your cell phone. Access to cell phone or email is required during enrollment for new 2-factor authentication login.

SCAN QR CODE

1. Open Camera on your Phone
2. Hold Phone so QR Code Appears on Screen
3. Tap the Notification to open the link

HIGGINBOTHAM PUBLIC SECTOR

CALL CENTER

Have questions or Need Assistance?
Call (866) 914-5202
Monday—Friday, 8AM—6PM / CST
*Calls are recorded
English and Spanish Assistance Available

WELLNESS BENEFIT REMINDERS!

If you are currently enrolled in the **Hospital Indemnity or Cancer Plans** don't forget to file your annual wellness claims. Beginning 9/1, **Accident** and **Critical Illness** will also have wellness benefits ranging from **$50 to $75** per person/year/plan. These benefits offset a large portion of the plans annual premiums. Wellness Claim forms are available on the Benefit website homepage, bottom left under product name.