2024 ENROLLMENT | EAST TEXAS BENEFITS COOPERATIVE

WHEN IS OPEN ENROLLMENT?

07/08/2024-08/16/2024

WHERE DO I GO TO ENROLL?

WWW.ETXEBC.COM

WHERE DO I FIND THE BENEFIT SUMMARIES FOR THE INSURANCE PLANS OFFERED?

Go to this link: Benefits Portal (etxebc.com)





HIGGINBOTHAM PUBLIC SECTOR CALL CENTER (866) 914-5202 *SE HABLA ESPAÑOL



SCAN QR CODE

- Open Camera on your Phone
- Hold Phone so QR Code Appears on Screen
- Tap the Notification to open the link
- Select your school district

WHAT'S NEW

Cancer - New Carrier: CHUBB

- **Lower Rates**
- **Dual Coverage Eligible**
- ICU included in **both** plans!
- Positive Diagnosis Benefit
- Preventative and Wellness Benefits
- Kindly Human

Vision - MetLife

VSP Network

Dental - MetLife

- 2% Rate Increase DPPO Plans
- Low Plan "In-Network" Only.
- High Plan In and Out of Network

Coverage	Low Plan	High Plan
Employee Only	\$20.70	\$26.64
Employee + Spouse	\$43.98	\$56.62
Employee + Child(ren)	\$56.90	\$73.28
Employee + Family	\$77.60	\$99.92
Annual Max	\$1,200	\$1,700

BENEFITS AT A GLANCE

MetLife—Dental	Rate Increase!	
CHUBB—Cancer	New Carrier!	
UHC—Accident	No Change for 2024	
MetLife—Vision	No Change for 2024	
Short & Long Term Disability	New York Life!	
CHUBB—Group Life	No Change for 2024	
CHUBB—Critical Illness	No Change for 2024	
CHUBB—Hospital Indemnity	No Change for 2024	
5Star—Permanent Life Insurance	Guaranteed Issue!	
ID Watchdog—Identity Theft	No Change for 2024	
MASA—Medical Transportation	No Change for 2024	
NBS—FSA/Dependent Care	New Annual Maximum!	
EECU —Health Savings Account	New Annual Maximum!	
MDLive—Telehealth	Rate Increase!	

RESOURCES

IMPORTANT TIPS BEFORE YOU BEGIN ENROLLMENT

LOGIN INSTRUCTIONS

All employees are required log in **THE**benefits**HUB** to complete their open enrollment.

- 1. Click Login
- 2. Enter your information
- Once confirmed, the Additional Security
 Verification page will list the contact options
 from your profile. Select either Text, Email, Call or
 Ask Admin options to receive a code to complete
 the final verification step.
- 4. Enter the code that you receive and click **Verify**. You can now complete your enrollment!

Important Tips

- New Hires are required to log in THEbenefitsHUB and enroll or decline medical coverage for yourself and/or eligible dependents within 30 days of employment.
- 2. Update your mailing address, phone and email preferences.
- 3. Confirm your eligible dependents. Have your dependent's SSNs ready, if enrolling.
- 4. Select the best coverage for you and your dependents.
- 3. Have your PCP number ready. To find PCP Number, visit www.etxebc.com
- 4. Know who your beneficiaries are and their information to finalize enrollment.



FREQUENTLY ASKED QUESTIONS

What happens to my benefits if I don't login for 2024?

All benefits except the Flexible Spending Account will default to what's currently enrolled.

Can I elect a Flexible Spending Account if my spouse is enrolled in a Health Savings Account?

No, you are not eligible to have both a Flexible Spending Account and a Heath Savings Account in the same household.

Where can I find ID cards?

For more information on ID cards, visit Benefits Portal (etxebc.com)

Do I have to enroll in medical to enroll in other benefits?

No, you do not have to enroll in medical to enroll in other benefits such as dental, vision, etc.

Can I make changes after I make my elections?

You can make changes as often as you want to within your open enrollment window. This is the only time you can make changes unless you experience a Qualifying Event, (ie, Marriage, Divorce, Birth/Adoption of a child, Change of jobs of yourself or spouse, etc).

What is a Guaranteed Issue (GI)?

Guaranteed Issue is the amount of coverage guaranteed without having to answer any health related questions.

Where can I find claim forms?

Go to this link: Benefits Portal (etxebc.com)

HIGGINBOTHAM PUBLIC SECTOR CALL CENTER

Need Assistance with enrollment in the HUB?

Call (866) 914-5202

Monday - Friday, 8:00AM-6:00PM / CST

*Calls are recorded