

# OPEN ENROLLMENT

Enrollment Dates: 7/8-8/16



## WHAT'S NEW IN 2024

### NEW | Cancer Insurance

Provider change from APL to CHUBB, with premium decreases. Enhancements include:

- ICU Benefit is automatically included
- \$2,500 Initial Diagnosis Benefit
- \$75 per counseling visit / max 6 per year
- \$50 Wellness Benefit / 1 per year
- Genetic Tumor Testing Benefit \$100 per test / 1 per year
- Reconstructive Surgery Benefit - \$500-\$2,000

### NEW | Critical Illness Insurance

The plan offers guarantee issue of \$30,000 for employee & spouse.

- 100% of Employee issued Benefit Amount for Children included
- NO Pre-Existing Condition Limitation
- Heart Attack, Stroke, Major Organ Failure, Paralysis and Invasive Cancer receive 100% of benefit for initial occurrence and for recurrence
- Skin Cancer benefit is \$1,000 / once per lifetime
- Covered conditions – Advanced Stage Alzheimer's Disease, ALS, Parkinson's Disease, MS, Crohn's Disease, severe Sepsis and more!

### Accident Insurance

Enhanced Benefits:

- \$75 Wellness Benefit for all insured
- Moved coverage from Off-Job to 24-Hour Coverage
- Added 14 new covered benefits including prescription and mental health therapy benefits

### Flexible Spending Account

- Maximums increased to \$3,200!

### Health Savings Account

Maximums increased:

- Individuals \$4,150 | Family \$8,300
- Over age 55 can contribute an additional \$1,000 per plan year.

### Clever RX

- 100% Free
- Prescription discount program

## TRS AT A GLANCE

Please refer to [TRS Plan Highlights](#) details and rates for the 2024-2025 plan year.

**TRS will continue to offer the following plans:**

### **TRS-ActiveCare Primary**

(Requires Primary Care Physician): This plan has the lowest premiums, \$30 copays for primary care visits; \$70 for specialist. No out-of-network coverage!

### **TRS-ActiveCare Primary+**

(Requires Primary Care Physician): This plan has lower deductibles and copays for many services and drugs. No out-of-network coverage!

**TRS-ActiveCare HD:** Must meet deductible before plan pays for non-preventive care. Health Savings Account (HSA) compatible. Nationwide network with out-of-network coverage.

**TRS-ActiveCare 2:** This plan is closed to new enrollees; those currently enrolled may remain.

**Baylor Scott & White Health:** Will not be offered as an option for the 2024-2025 plan year.

