



LAKE WORTH ISD

Open Enrollment

What's New in 2025

- **TRS Medical** will have an increase in rates.
- **New!** The employer paid Telehealth plan offered through **Recuro Telemedicine**.
- **New!** **RISE** retirement savings is offered on a pre-tax basis. Look under Financial Planning for details.



Benefits Website

www.mybenefitshub.com/lakeworthisd

Scan the QR Code to access your benefits website.



Benefits App

Text **BENEFITS** to (214) 314-4268
Group #: FBSLWISD



Enrollment Dates: 7/7 – 8/15/2025

Now is the time to make your supplemental benefit elections for a 09/01/2025 effective date. During your annual enrollment period, you may enroll for additional benefits, change plan options, or change dependents. For supplemental benefits that require Evidence of Insurability, a later effective date may apply.

If you experience a special enrollment event outside of the annual enrollment period, call your benefits administrator at Lake Worth ISD within 31 days of event.

Contact Us

Our expert team is here to provide clear guidance and personalized support.

Call: (833) 974-9633

Monday – Friday 7AM to 6PM CST

Email:

lakeworthisd@hps.higginbotham.net

Benefits at a Glance

TRS-ActiveCare Plan Changes and rates will change.

TRS has released medical plan details and rates.

To view go to: <https://www.trs.texas.gov/health-benefits/active-membersww/coverage/rates>

During your Annual Enrollment Walkthrough, please add your spouse's Social Security Number and the Social Security Numbers for all dependents over age 1 in the enrollment system.

NEW! Employer Paid Recuro Telemedicine

Benefit eligible employees and families can access 24/7 virtual care for minor medical conditions through Recuro. This **free** benefit is provided by Lake Worth ISD and **is not tied** to the TRS medical plans. **Use Recuro for \$0 copay.**

NEW! RISE 457(b)

Retirement savings through RISE is offered on a pre-taxed basis. By contributing to a 457(b) plan, you lower your taxable income. Plan for your retirement NOW!

Flexible Spending Account (FSA)

If you're currently contributing to a Flexible Spending Account (F.S.A) and wish to continue the option in the 2025-2026 plan year, you must elect the plan in THEbenefitsHUB. The contribution limit for 2025-2026 is \$3,300.

Health Savings Account (HSA)

Elections rolled into 9/1 plan year. Employees must be enrolled in the TRS ActiveCare High-Deductible plan to contribute to an HSA. 2025 Max Contributions: \$4300 Individual/\$8550 Family, +\$1000 if over 55. **Note:** Employees may not have both an FSA and an HSA.



Important Tips Before You Begin Enrollment



For Existing Employees

- **List all dependents**, even if not enrolling. Dependent **DOB** and **SNN** needed to complete enrollment.
- To change PCP, call TRS-ActiveCare Customer Service at 866-355-599
- Update your beneficiaries

Benefit Details

Access Benefit Presentations, Benefit Guides, Plan Summaries, Provider Searches and more are on the 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 or at:

www.mybenefitshub.com/lakeworthisd

September Paycheck

Please review your September pay stub to ensure all deductions are correct. Missing deductions may mean you didn't enroll in coverage. **Contact Payroll/Benefits immediately if you spot an error.**

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

Contact TRS at 866-355-5999

Self-enroll 24/7

www.mybenefitshub.com/lakeworthisd

Call Center (833) 974-9633

Mon.-Fri. 7am to 6pm CST

English and Spanish Support

Open Enrollment Dates:

7/7/25-8/15/25

For New Employee.

- **All** must enroll or decline benefits and name a beneficiary.
- **List all dependents**, even if not enrolling. Dependent **DOB** and **SNN** needed to complete enrollment.
- Some medical plans require a named Primary Care Physician (PCP). **Choose your PCP** and have their ID number ready. Find it at: <https://www.bcbstx.com/trsactivecare/doctors-and-hospitals>
- For **11 month employees (start date prior to July 21st)**, **complete two enrollments**. One for New Hire Benefits through 8/31. One for benefits effective 9/1. **Waive benefits for August** if covered by your prior employer.
- Eligible New hires can elect voluntary group **life insurance** guarantee issue, (**no health questions**). If elected for yourself, guarantee issue is also offered for listed dependents.

Important Tips For Enrollment

LOGIN INSTRUCTIONS

1) Click **Login**

2) Enter your Information

• **Last Name**

• **Date of Birth**

• **Last Four (4) of Social Security Number**

Note: THEBenefitsHUB uses this information to check behind the scenes to confirm your employment status.

3) 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.

Enter the code that you receive and click **Verify**. You can now complete your benefits enrollment!

BRING YOUR SMART PHONE TO GET LOGGED IN!

Access to cellphone or email is required for 2-factor authentication login.

TRS-ActiveCare- You may access ID card information after 9/1 by calling (888) 378-1633.

Contact Express Scripts for RX Cards at 844-367-6108

Wellness Reminders

Employees currently enrolled in the Lincoln Financial Group Critical Illness is eligible annually for \$50 benefit per plan per member just for completing a preventative visit. Look for wellness benefit flyers on your walk through to learn how to file a claim or find on the benefit website.