Open Enrollment

ESC Region 11 BC

What's New In 2026

- The Hartford Accident and Critical Illness
- New York Life Hospital Indemnity Plan
- Chubb Basic Life with AD&D
- Chubb Voluntary Life Guarantee Issue

Benefits Website

www.region11bc.com

Scan the QR Code to access your benefits website.

EDUCATION SERVICE CENTER REGION 11

Enrollment Dates: 07/06/2026–08/14/2026

Now is the time to make benefit elections for **September 1, 2026**. During this time, you may enroll in benefits, change plans, or update dependents. New enrollees must be actively at work for coverage to begin. For benefits requiring Evidence of Insurability, a later effective date may apply.

Once Open Enrollment closes, changes may only be made if you experience a qualifying life event, such as birth, divorce, or involuntary loss of coverage. Contact your benefits administrator within **30** days of the event to make changes.

Contact Us

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

Call: (833) 944-4713

Monday – Friday 7 AM to 6 PM CST

Email: escregion11bc@hps.higginbotham.net



2026 Benefit Changes at a Glance

PLAN AND RATE CHANGES: TRS ActiveCare

TRS Plan Highlights are now available online. For plan details and rates, click here, then select your service region number. Rates listed are full TRS premiums and do not include employer contributions.

NEW PROVIDER & PLANS: The Hartford

Accident
- Higher Hospital Admission Benefit - More financial protection during inpatient stays
- Increased Emergency Room Benefit - Enhanced coverage for ER visits

Critical Illness
- Increased Skin Cancer Benefit
- Vascular Conditions: Covered at 100%

NEW PROVIDER: Chubb

Basic Life
- New provider focused on a smoother, more supportive claims experience for families
- Includes an Employee assistance program with limited face-to-face visits.

Voluntary Life
- Employees can enroll for up to $280,000 during Open Enrollment with no medical questions required.
- Includes an increased Accelerated Death Benefit of 75%

NEW PROVIDER: New York Life

Hospital Indemnity
- Higher Wellness Benefit – Greater value for preventive screenings
- Newborn Care Stay Benefit – Healthy newborns are eligible for a hospital confinement benefit

Resources

Important Tips Before You Begin Enrollment

Existing Employees

- Review your benefits and beneficiaries annually.
- Review FSA and HSA elections closely. In most cases, FSA elections must be made annually during open enrollment and are 'use it or lose it' benefits.
- FSA maximum for 2026 is $3,400.
- HSA maximum for 2026 is $4,400 for Individual and $8,750 Family. Plus $1,000 if over 55.

*All employees should review each benefit election to ensure the correct dependents are selected for each plan. This is completed by checking the box next to each eligible dependent's name.

New Employee

- You are required to enroll or decline benefits for yourself and eligible dependents within 31 days of employment.
- If your DOH is before August 2nd, you will complete two enrollments. First for New Hire Benefits through 8/31. Second for benefits effective 9/1. Waive benefits for August if covered by your prior employer. Click "Continue" on the Almost Done page to access 9/1 enrollment.
- Eligible New hires may elect voluntary life insurance guarantee issue (no health questions). A minimum election of $10,000 reserves your Guarantee Issue for future enrollments!
- Have beneficiaries' contact information available to finalize enrollment.
- Dependents' SSN are needed to complete enrollment. This is a **TRS requirement.** Dependents who do not have a valid SNN or TIN will not be able to enroll in medical coverage.

Benefit Details

Your employer is part of the ESC Region 11 Employee Benefit Cooperative for supplemental benefits. Your employer 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 customized to your employer's offering.

Benefit Guides, Presentations, Provider Searches, Claims Forms, and more are available 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 or at www.region11bc.com. ID Cards are only printed after benefit changes or for first-time enrollments.

Wellness Reminders

Employees enrolled in CHUBB Cancer, The Hartford Accident and Critical Illness, or New York Life Hospital indemnity are eligible for a $50-$75 benefit per p/p/yr, per member, for completing a preventive health screening. The cancer plan requires a Cancer-related screening.

Wellness benefits greatly offset the cost of these great plans. Find Wellness Reimbursement Flyers online.

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.

Open Enrollment Dates:

07/06/2026-08/14/2026

Self-Enroll 24/7:

www.region11bc.com

Select your employer from the drop-down.

Have questions or need assistance?

Call (833) 944 - 4713

Mon.-Fri. 7 am to 6 pm CST
Bilingual assistance available
Recorded Line

Access to a cellphone or email is required for 2-factor authentication login to access THE*benefits*HUB.