

PfISD Insurance Committee Meeting

September 17, 2024



- 1. Medical Plan**
- 2. Voluntary Benefits**
- 2. Open Enrollment**
- 3. Updates & Reminders**
- 4. Front Porch**
- 5. Benefits Baby Shower**

Agenda

Level Set

As of July 2024

- Projected deficit for 2024 Plan Year: \$1.3MM
- **Projected deficit before changes for 2025 Plan Year: \$3MM – what we needed to solve for**
 - Ways to solve for funding deficit:
 - Implement a strategy to lower unit cost
 - Increase district funding
 - Increase employee cost share when accessing care
 - Increase employee premium
 - Improve population health / lower risk for future large claims
 - District will be infusing \$1MM from the general fund

Medical & Rx Per Employee Per Year

Your Cost Versus the Districts Cost Year over Year

EE Cost = 1.3% Avg Increase Year Over Year



Medical Plan Updates

- Marketed Medical for 2025 – Decision to remain with BCBS and HCH
 - Deductible/OOP changes for all plans
 - Premium changes
- BCBS Low Plan à BCBS HMO Plan
 - HMO plan utilizing the BlueEssentials network
 - Requires a Primary Care Provider designation
 - Requires referrals to specialists
 - New ID cards issued for this plan
- District HSA contribution remains as \$300 match
 - IRS HSA maximum limits for 2025 increase to \$4,300 for individuals and \$8,550 for family
 - Catch up contribution is still \$1,000 for age 55+

Employees MUST re-enroll in a medical plan for the 2025 plan year. Their current plan will not automatically roll over.



Blue Essentials Empower+



**BlueCross BlueShield
of Texas**

Agenda Topics



- **Blue Essentials HMO**
- **Empower +**
 - Case Management
 - New Health & Wellness Programs
- **Questions?**



**BlueCross BlueShield
of Texas**

Why Blue Essentials?



AFFORDABILITY

A more cost-effective network of select providers at a lower cost than a traditional PPO



ACCESS

The statewide Blue EssentialsSM network offers members access without compromising benefits, quality or services



MEMBER ENGAGEMENT

Web and mobile tools such as Provider Finder[®] help guide decision-making



Blue Essentials Key Differences



- Each covered employee and dependent must choose a **Primary Care Physician (PCP)** from participating Medical Groups/IPAs; female members may also be asked to select a woman's principal health care provider (WPHCP) to provide or coordinate their health care services
- ✓ Visits to specialists **must be referred** by your PCP
- ✓ All services must be **coordinated through** the PCP
- ✓ No **out-of-network benefits** on the HMO plan except in cases of emergency
- ✓ The BlueCard® Program covers members traveling outside of Texas who need medical attention when it is not an emergency; members must access a BCBS-affiliated doctor to receive benefits

PCPs and Referrals



- The following Doctors can be selected as a PCP:

- ✓ Family Medicine Physician
- ✓ General Practice
- ✓ Internal Medicine
- ✓ Pediatrician (Dependents)

- The following services do NOT require referrals:

- ✓ Emergency or Urgent Care
- ✓ MD Live Virtual Visits
- ✓ OB/Gyn

Traveling and Away from Home Care

BlueCard® Access

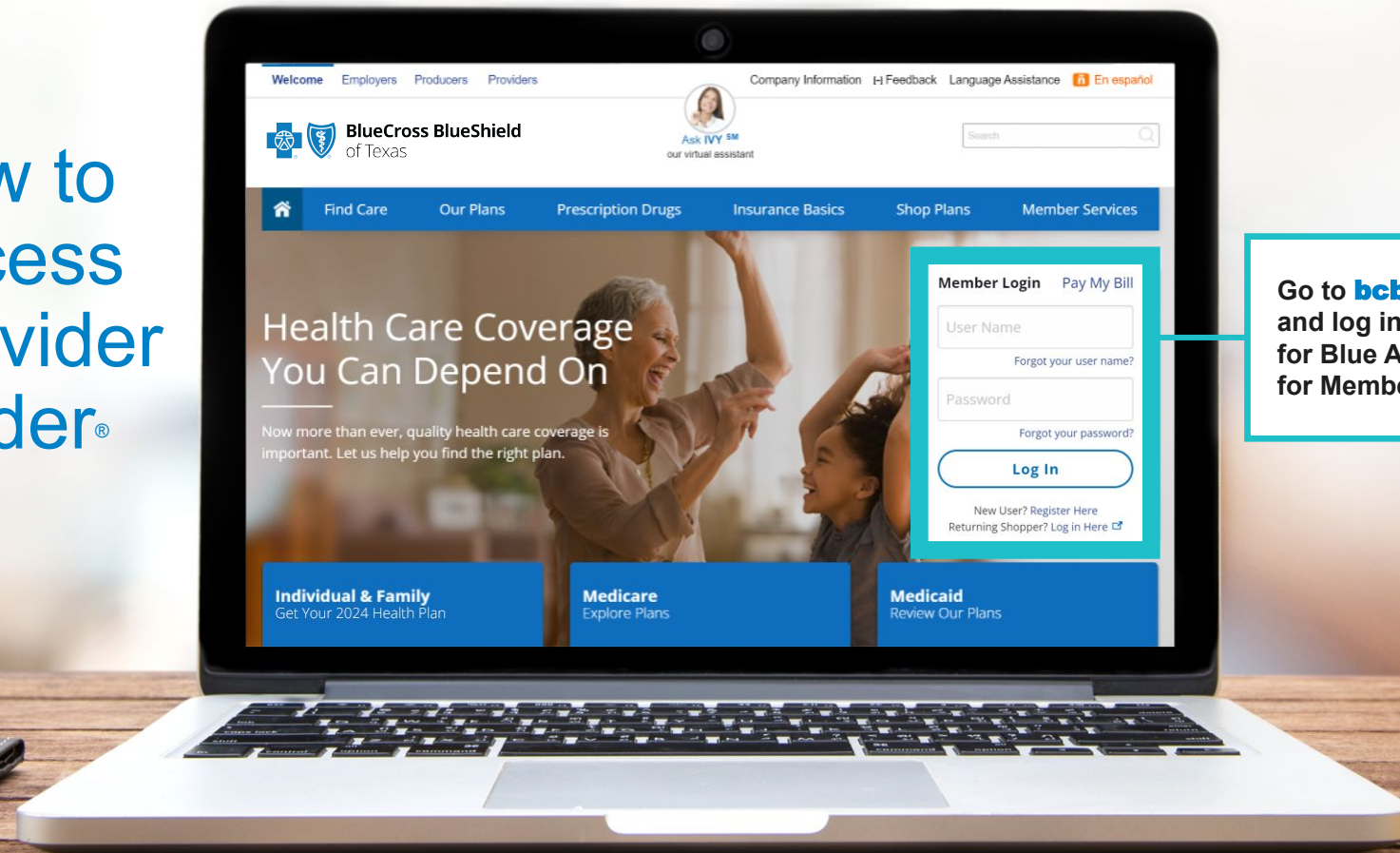
Employees traveling outside of Texas who need urgent care can receive coverage for care through a BCBS-affiliated provider.

Away from Home Care®

Employees and covered dependents temporarily residing outside of Texas may be eligible to obtain covered services from a BCBS-affiliated HMO. To apply for the AFHC program, members must contact Customer Service at 1-877-299-2377.



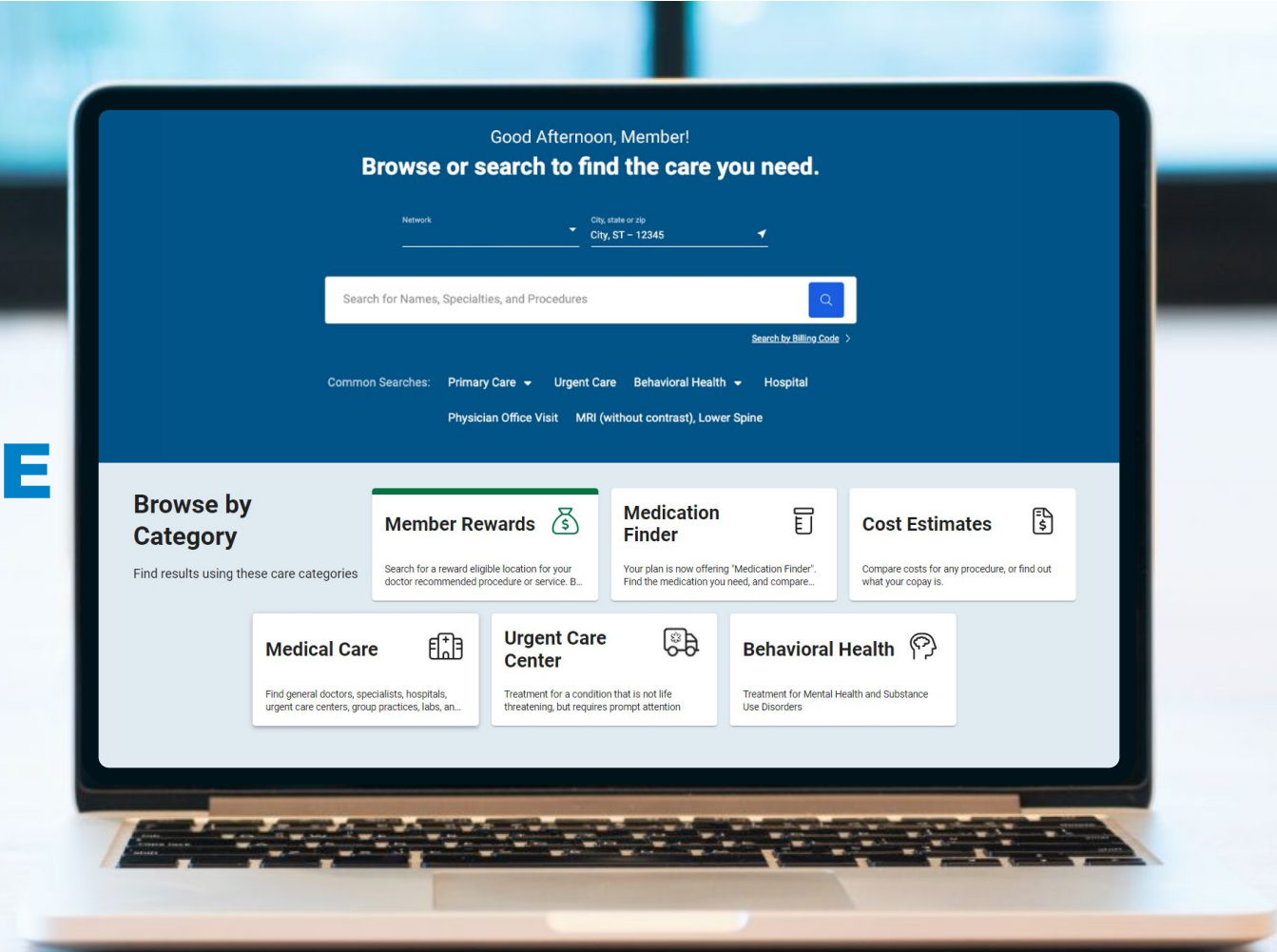
How to Access Provider Finder®



Go to **[bcbstx.com](https://www.bcbstx.com)**
and log in or sign up
for Blue Access
for MembersSM

Provider Finder® **HOMEPAGE**

Interface allows for easy
user navigation and a
better member experience



Screenshots are for illustrative purposes only. Tile display will vary based on member benefits design.

Find a Provider

Choose a category of care, select a specialty, browse a practice area

Medical Care

Find general doctors, specialists, hospitals, urgent care centers, group practices, labs, and more.

All Specialties (A-Z)
See all specialties and search by specialty name

Primary Care
A professional who provides general care

Specialty Care
Doctors and other health care practitioners who treat specific health conditions or focus on a field of medicine. This includes, but is not limited to, pediatricians, dermatologists, chiropractors and physical therapists.

Hospital & Other Facilities
A facility that provides medical and surgical care

Diagnostics and Other Medical Services
Includes services used to diagnose illness (such as laboratory tests and X-rays) and to manage or treat conditions (such as radiation therapy and dialysis)

Medical Care

Primary Care

A professional who provides general care

Family Practice
A doctor to provide continuing and comprehensive care for all family members.

General Practice
A physician who specializes in general care

Internal Medicine
The diagnosis and nonsurgical treatment of internal organs.

Obstetrics & Gynecology
A physician who specializes in female reproductive health

Pediatrics
Hospitals that specialize in treating children.

Empower +



Women's and Family Health

Whether you are pregnant or planning to get pregnant, you should prepare as much as you can. We have tools to help you — at no extra cost to you.

- **Ovia Health™ apps** are for tracking your cycle, pregnancy and baby's growth.
- **Well onTarget®** offers self-guided courses that help you plan for a healthy pregnancy and baby.
- Plus, if your pregnancy is high-risk, BCBSTX will provide support from **maternity specialists** to help you care for yourself and your baby.

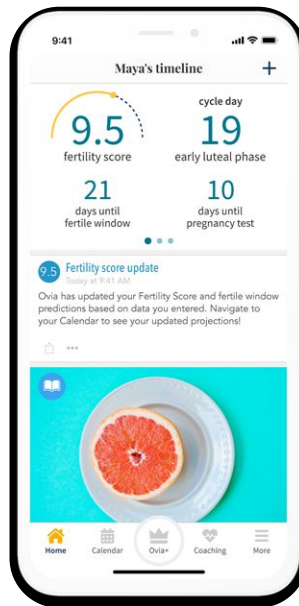
Prepare for your life-changing journey.



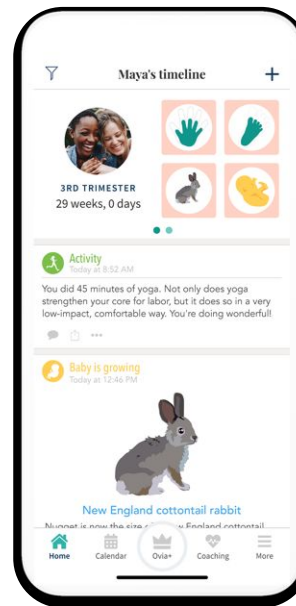
Ovia Supports Life's Entire Journey

Fertility, Pregnancy, Parenting and Menopause

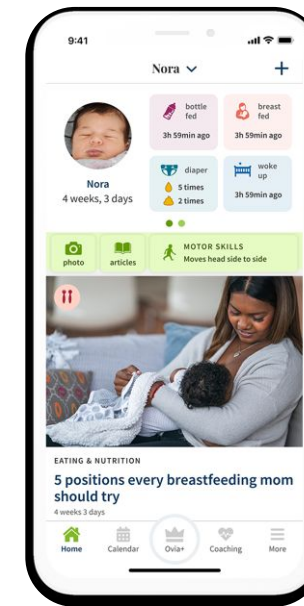
oviahealth™



Support for reproductive health, fertility and menopause



Ongoing support for the healthiest, happiest pregnancy possible



A go-to resource for parents of children ages 0-17

See how much better life can feel with digital mental health programs from Learn to Live.

Get a mental health tune-up — online

Learn to adjust unhelpful thoughts and control your moods

Explore quick and easy lessons whenever it fits your schedule. A little homework between sessions helps you keep up your progress. Activities are based on therapy techniques with a track record of helping people get better.

An expert coach can guide you

If you need one-on-one support to reach your goals, connect with a coach by phone, text or email. They'll lift you up, cheer you on and help you master your new skills.

Your personal details are private

Just like with face-to-face therapy, your personal results, program progress and messages with your coach will not be shared with your employer.

Find out where you may need support

An online assessment helps pinpoint the right programs for you, such as:

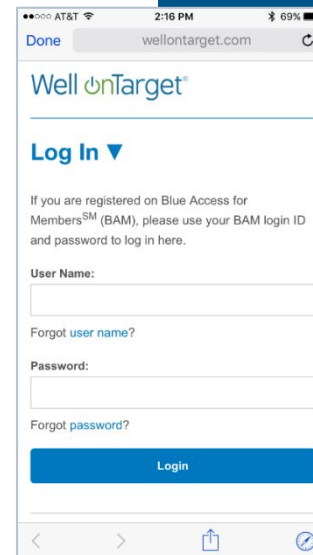
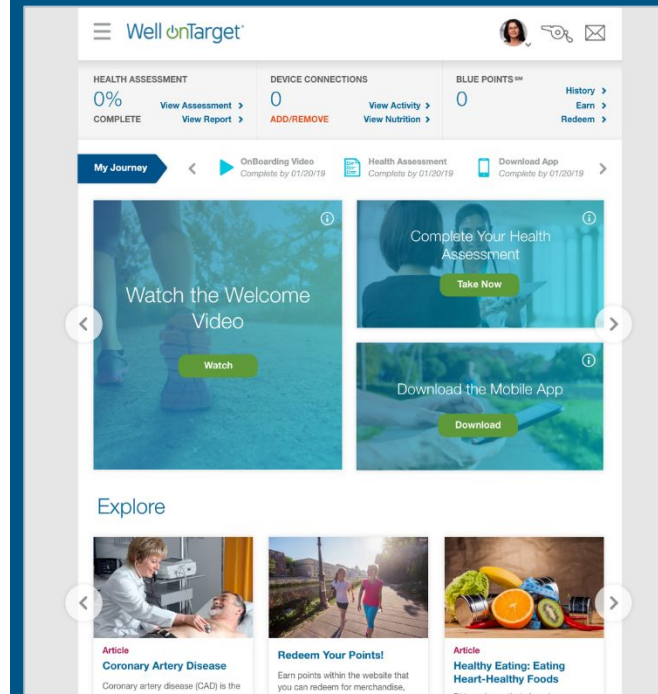
- Stress, anxiety and worry
- Depression
- Insomnia
- Social anxiety
- Substance use
- Panic
- Resiliency

Member Wellness Portal

Well onTarget® Highlights

- Health Assessment
- Member dashboard
- Digital self-management programs
- Trackers and tools
- Interactive symptom checker
- Health and wellness content
- Text message alerts
- Blue PointsSM rewards*
- Fitness Program
- Tracking for fitness, nutrition and device integration
- Personal wellness challenges
- Mobile app (AlwaysOn)

The Fitness Program is provided by Tivity Health™ Services, LLC, an independent contractor which administers the Prime® Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers. Prime is a registered trademark of Tivity Health, Inc. Tivity Health is a trademark of Tivity Health, Inc.
Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.



The newly designed portal includes recommended activities that make up your Personal Member Journey.

You don't eat the same food every day.

Why work out at the same fitness location every single time?



Well onTarget® Fitness Program

- Flexible, no-excuses, budget-friendly fitness program from Tivity Health
- Offered to you and your dependents
- Unique program designed to promote health, wellness and activity for adults 18+*
- Access to multiple fitness locations where you live, work and travel with no obligation or contract
- Easy online enrollment (or by phone) plus fitness location finder
- Unique member ID assigned to each member on enrollment
- Just log in to Blue Access for Members to access the Fitness program enrollment page

Available to members and their covered dependents (age 18 and older).

*Individuals must be 18 years old to purchase a membership. Dependents, 16-17 years old, can join but must be accompanied to the location by a parent/guardian who is also a Fitness Program member. Check your preferred location to see their membership age policy. Underage dependents can log in and join through the primary member's account as an "additional member."

Flexible Gym Network

A choice of gym networks to fit budgets and preferences.*

Options	Digital-Only	Base	Core	Power	Elite
Monthly Fee	\$10	\$19	\$29	\$39	\$129
Gym Facility Network Size	Digital Access Only	3,000	7,500	12,000	12,400
\$19 Enrollment Fee (No enrollment fee for Digital-Only Option)					

- **Studio Class Network:** Boutique-style classes and specialty gyms are pay-as-you-go with 30% off every 10th class.
- **Family-Friendly:** Expands gym network access to your covered dependents at a bundled price discount. Member pays one enrollment fee for the entire family.
- **Convenient Payment:** Monthly fees are paid via automatic credit card or bank account withdrawals.

*Represents possible network locations. Check local listings for exact network options as some locations may not participate. Network locations are subject to change without notice.

Membership Options to Choose From

- Select a plan based on lifestyle and preferences to have access to all gyms included in the plan and lower plans.
- The Elite plan has the option to select a home elite gym and access to all other gyms.
- Members have the option to change their elite home gym monthly.

Blue PointsSM – How to Earn Points

Members earn points for regularly participating in healthy activities. Points are redeemable for rewards via an online shopping mall.

Eligible activities include:

- Health Assessment completion
- Digital self-management program engagement
- Fitness Program enrollment and visits to facilities
- Use of Online Trackers
- Connecting and syncing a fitness or nutrition device or app

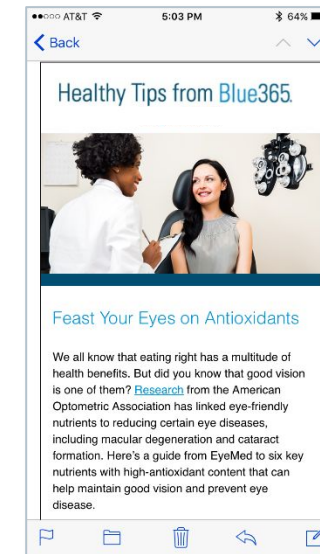
Activities	Potential Blue Points Amounts
Completing the Health Assessment every six months ⁴	2,500 points every six months
Complete a Self-management Program	1,000 points per quarter
Using the trackers to track your progress toward your goals	10 points, up to a maximum of 70 points per week
Enrolling in the Fitness Program	2,500 points
Adding weekly Fitness Program center visits to your routine	Up to 300 points each week
Completing Progress Check-ins	Up to 250 points per month
Connecting a compatible fitness device or app to the portal	2,675 points
Tracking progress using a synced fitness device or app	55 points per day

Member discounts simply for being a BCBSTX member



Blue365® Member Discount Program

- Exclusive health and wellness deals from national and local retailers
- Save money on gym memberships, vision exams and services, hearing aids, fitness devices and nutrition-related services
- Log in to Blue Access for MembersSM and click “Member Discount Program” in Quick Links to view your available discounts and to register for weekly emails



Blue365 is a discount program only for BCBSTX members. This is NOT insurance. Some of the services offered through this program may be covered under your health plan. Employees should check their benefit booklet or call the Customer Service number on the back of their ID card for specific benefit facts. Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors that take part in this program and are subject to change. BCBSTX does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBSTX reserves the right to stop or change this program at any time without notice.

THANK YOU FOR YOUR TIME

Any questions?



**BlueCross BlueShield
of Texas**

Medical Plans

Medical - Plan Features		High Plan - BCBS	Low Plan - HCH	HMO Plan - BCBS	HD Plan - HCH
	Plan Network	BlueChoice PPO	HCH Sync	BlueEssentials	HCH Sync
		<i>In Network ONLY</i>	<i>In Network ONLY</i>	<i>In Network ONLY</i>	<i>In Network ONLY</i>
	Individual Deductible	2250 \$3,000	2750 \$3,500	3100 \$4,000	3500 \$6,000
	Family Deductible	4500 \$6,000	5500 \$7,000	6200 \$8,000	7000 \$12,000
	Coinsurance Paid by the Plan	80%	80%	70%	70%
	Individual Maximum Out of Pocket*	5500 \$8,500	6000 \$8,500	6500 \$8,500	\$7,500
	Family Maximum Out of Pocket*	11000 \$17,000	12000 \$17,000	13000 \$17,000	\$15,000
	Primary Office Visit	\$35 copay	\$20 copay	\$40 copay	70% after deductible
	Specialist Office Visit	\$50 copay	\$35 copay	\$55 copay	70% after deductible
	Virtual Visit	\$0 copay	\$0 copay	\$0 copay	100% after deductible
	Inpatient Hospital	80% after deductible	80% after deductible	70% after deductible	70% after deductible
	Outpatient Surgery	80% after deductible	80% after deductible	70% after deductible	70% after deductible
	ER - Facility	\$500 copay + 80% after deductible	\$500 copay + 80% after deductible	\$500 copay + 70% after deductible	70% after deductible
	ER - Physician				
	Urgent Care	\$50 copay	\$35 copay	\$55 copay	70% after deductible
	<i>In-Network Prescriptions</i>				
	Retail Prescription Drugs (30 days)	\$15 / \$40 / \$65 / 10% up to \$2,500	\$15 / \$40 / \$65 / 10% up to \$2,500	\$15 / \$50 / \$75 / 10% up to \$2,500	70% after deductible
	Mail Order Prescription Drugs (90 days)	3X	3X	3X	70% after deductible

* Maximum Out of Pocket includes deductibles, coinsurance, medical and Rx copays.

EE Rates		BCBS High Plan	HCH Low Plan	BCBS HMO Plan	HCH HD Plan
	Employee Rates	2025 Rates	Current	Current	Current
	Employee Only	\$260.00	\$130.00	\$89.00	\$40.00
	Employee + Spouse	\$925.00	\$761.00	\$669.00	\$611.00
	Employee + Children	\$725.00	\$545.00	\$455.00	\$411.00
	Employee + Family	\$1,400.00	\$1,153.00	\$1,035.00	\$970.00

Voluntary Benefits

Dental, FSA & HSA were marketed

- Dental: Changing from Guardian to Standard
 - Guardian renewal at 20% increase; Standard renewal at 14% increase.
 - Standard has more providers that PflSD members use in their network.
 - Standard includes a triple option plan to help offset cost.
- FSA & HSA: Moving from Isolved & Optum to Inspira
 - Consolidating to Inspira for a single carrier.
 - One Card Solution: the limited-purpose FSA and HSA will share a single card for convenience.
 - Member Portal: The new Inspira member portal offers real-time updates and is designed to be user-friendly and easy to navigate.
 - Mobile app available for managing your accounts and extended customer service hours.
 - Details on transferring HSA funds to Inspira will be provided in December

Employees MUST re-enroll for the 2025 plan year. These plans will not automatically roll over.

Dental Plans

- Lifetime deductible: does not reset year over year
- NEW Mid Plan option added
- High Plan includes rollover benefit – use \$750 or less of your annual benefit, and \$400 will rollover to be used in future plan years (up to \$1,200)

Dental - Dual Plan Features	Dental Services by Plan	Standard - Triple Option Dental Plan		
		Low Plan	Mid Plan	High Plan
	Dual Option	<i>In Network</i>	<i>In Network</i>	<i>In Network</i>
	Individual Deductible	\$50	\$50 Lifetime	\$50 Lifetime
	Family Deductible	\$150	N/A	N/A
	Annual Maximum	\$1,250	\$1,250	\$2,000
	Late Entrant Penalty	True Annual Open Enrollment		
	Preventive (Type 1)	100%	100%	100%
	Basic (Type 2)	80%	80%	80%
	Major (Type 3)	Not Included	50%	50%
	Orthodontics (Type 4)	Not Included	50%	50%
	Endodontics	Not Included	80%	80%
	Periodontics	80%	80%	50%
	Implants	Not Included	Not Included	50%
	Child Orthodontia	Not Included	Included	Included
	Adult Orthodontia	Not Included	Not Included	Included
	Orthodontic Lifetime Maximum	N/A	\$1,500	\$1,500
	Out-of-Network Reimbursement	80th UCR	80th UCR%	80th UCR

Premium	Enrollment & Rates by Plan	Standard - Triple Option Dental Plan		
	Employee Only	\$28.68	\$34.70	\$52.62
	Employee + Spouse	\$57.84	\$69.34	\$116.94
	Employee + Children	\$48.48	\$93.54	\$106.06
	Employee + Family	\$74.38	\$128.18	\$150.88

Vision Plan

- Increased frame frequency from once per 24 months to once per 12 months
- Includes Lightcare Benefit: enrolled members who do not need prescription glasses/contacts can use the \$175 frame allowance for non-prescription sunglasses or blue light glasses.

Vision - Plan Features	Vision Services by Plan		VSP Vision	
	Single Option		In Network	Out of Network
	Eye Exam Copay		\$10 copay	up to \$45
	Retinal Imaging		up to \$39 copay	N/A
	Materials Copay		\$25 copay	see below
	Lenses (Standard)	- Single Vision	100%	up to \$40
		- Bifocal	100%	up to \$60
		- Trifocal	100%	up to \$80
	Contact Lenses	- Medically Necessary	100%	up to \$210
		- Elective	\$175 allowance	up to \$150
		- Standard Fitting Exam Fee	included above	not covered
	Frames (Standard)		\$175 allowance + 20% off balance	up to \$50
	Service Frequency			
	Comprehensive Eye Exam		Once per 12 months	
	Lenses		Once per 12 months	
	Contact Lenses		Once per 12 months	
	Frames		Once per 12 months	

Premium	Enrollment & Rates by Plan		VSP Vision	
	Employee Only		\$7.12	
	Employee + Spouse		\$12.82	
	Employee + Children		\$13.58	
	Employee + Family		\$20.34	

Provider Look-Up

BCBS:

- Go to www.BCBSTX.com
- Under Shop Plans & Get Help: select the “Find a Doctor” tile
- Either “Log in to Search” **OR** “Search for Doctors as a Guest”
- Add your location and then select your plan:
- “Employer Plans” > “Texas”
 - Click on the “HMO” tile to search “Blue Essentials HMO”
 - Click on the PPO tile and select “Blue Choice PPO” to search high plan providers

HCH:

- Go to www.healthcarehighways.com
- Click on “Find a Provider”
- Chose “HCH Sync – TX” Network
- Add your location
- Select your preferred search category (by doctor name, specialty, facility, etc.)

Dental:

- Visit www.standard.com/dental
- Select “Find a Provider”
- Select “Search the Dental Network”
- Enter your location and select “Classic” as the network

VSP:

- Visit www.vsp.com
- Select “Find a Doctor”

Open Enrollment

Open Enrollment Dates: October 1 to October 25

Enrollment Methods:

– Online Enrollment:

- Visit www.pfisdbenefits.com and select "Enroll Online."
- Log in using your employee ID number with three zeros before it (e.g., 000801001). Do not include an "e" in front of your ID number.
- For the Personal ID Number (PIN), enter the last 4 digits of your Social Security Number and the last 2 digits of your birth year.

– Phone Enrollment:

- Call the SMBO call center at 877-282-0808, Monday to Friday, 7:00 AM - 5:00 PM.
- If possible, be in front of a computer during the call to have the benefit counselor share their screen.

Plans that will not roll-over – Employees MUST re-enroll for:

- Medical
- Dental
- FSA (healthcare, limited purpose, and dependent care)
- HSA



SUMMARIES & FORMS

VIDEOS

Benefits Call Center | 877-282-0808



SMBO Meeting

EMPLOYEE Benefits Website

YOUR PLACE FOR ALL THINGS BENEFITS RELATED

ENROLL ONLINE

Summaries & Forms

The best benefits for our most valuable resource, our employees.



Important Information

[+ Benefits Guide 2023](#)



Vision



Voluntary Coverages - Cigna

[+ Accident Coverage](#)

Employee ID or SSN

PIN

[Need help?](#)

By entering your user ID and Personal Identification Number, you are agreeing to the terms of the [Consent to Enroll Electronically](#).

Welcome!

Welcome to Pflugerville ISD Benefits. By logging into this website, you will be able to enroll in and view your benefits. To use this website, you must have your employee ID or Social Security Number and your confidential Personal Identification Number (PIN).

Employee ID Number: is your EID with three zeros before the number - example 000801001.

Pin: is the last 4 digits of your social security number and the last 2 digits of your birth year.

Enrollers, use the [admin site](#) instead.

[Security Info](#) | [Privacy Policy](#)

Front Porch

The HR Team will visit all campuses and departments in October to assist employees with HR-related questions. The Front Porch visits coincide with open enrollment so that employees can ask their benefits questions in person.

	<u>Tuesday,</u> <u>October 01, 2024</u> 2:30 - 4:00 SHES 3:00 - 4:30 WVMS	<u>Wednesday,</u> <u>October 02, 2024</u> 2:30 - 4:00 TES 2:30 - 4:00 HLES	<u>Thursday,</u> <u>October 03, 2024</u> 2:30 - 4:00 NWES 2:30 - 4:00 WDES	<u>Friday,</u> <u>October 04, 2024</u> 3:30 - 5:00 HHS 2:30 - 4:00 RBES
<u>Monday,</u> <u>October 07, 2024</u> 2:30 - 4:00 CWES 3:30 - 5:00 OC	<u>Tuesday,</u> <u>October 08, 2024</u> 3:30 - 5:00 PHS 3:00 - 4:30 PMS	<u>Wednesday,</u> <u>October 09, 2024</u> 2:30 - 4:00 CES 2:30 - 4:00 WES	<u>Thursday,</u> <u>October 10, 2024</u> 2:30 - 4:00 ROES 3:00 - 4:30 DMS	<u>Friday,</u> <u>October 11, 2024</u> 9:00 - 11:00 Transportation 2:30 - 5:00 SSV/Tech
<u>Monday,</u> <u>October 14, 2024</u> PACE/H&S/ EDP/ Police 3:00 - 4:30 2:00 - 4:00 Admn	<u>Tuesday,</u> <u>October 15, 2024</u> 2:30 - 4:00 RES 2:30 - 4:00 HPES	<u>Wednesday,</u> <u>October 16, 2024</u> 2:30 - 4:00 BHES 3:00 - 4:30 CMS	<u>Thursday,</u> <u>October 17, 2024</u> 2:30 - 4:00 DES 2:30 - 4:00 VMES	<u>Friday,</u> <u>October 18, 2024</u> 2:30 - 4:00 JCES 3:00 - 4:30 KLMS
<u>Monday,</u> <u>October 21, 2024</u> 2:30 - 4:00 PES 2:30 - 4:00 DRES	<u>Tuesday,</u> <u>October 22, 2024</u> 3:00 - 4:30 PCMS 3:30 - 5:00 CHS	<u>Wednesday,</u> <u>October 23, 2024</u> 2:30 - 4:00 MES 3:30 - 5:00 WHS	<u>Thursday,</u> <u>October 24, 2024</u> 2:30 - 4:00 RLES 2:30 - 4:00 PLES	<u>Friday,</u> <u>October 25, 2024</u> 2:30 - 4:00 WLES 3:00 - 4:30 BMS

PfISD Baby Shower Event

◆ Event Details:

- Date: Thursday, September 27, 2024
- Time: 4:00 – 6:00 pm
- Audience: Employees expecting or planning to expand their family

◆ Purpose:

- Provide information on maternity/paternity leave and benefits
- Explore available benefits for the upcoming enrollment period

◆ Vendors Attending:

- BCBS & HCH: Claims payments, deductibles, coinsurance, adding baby to plan
- Cigna: Hospital stay and newborn benefits
- Standard: Disability benefits and the claims process

◆ RSVP:

- Scan the QR code on the flyer or email benefits@pfisd.net

Your future is limitless.SM

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