



Pflugerville ISD Insurance Committee Meeting September 8, 2026



Agenda

I. **Marsh McLennan (MMA)**

Current State of Plan

HCH Transition

- Provider Look-Up
- Transition of Care
- Provider nominations

Frontier Health Update

- Early feedback & reception
- Nomination Process

II. **PfISD Benefits**

District Benefits

- Key Updates & Employee Presentations

Discontinued Plans

- Ongoing Administration and Transition Workflows

District Benefits Webpage

- Portal updates, resource links, and employee self-service tools

III. **First Financial (FFGA)**

What is Changing for 2027

- Dental Modernization
- Cigna Enhancements
- Transition from Trustmark
- Allstate ID Theft Enhancements

MASA Benefits

- Introduction of new coverages

FSA Updates

- FSA transition to FFGA

Onsite Enrollment

- Reps & schedule distribution

Pflugerville ISD

Insurance Committee Meeting

September 8, 2026

Adam Stadler, Executive Vice President

Sarah Doty, Executive Team Lead

Hillary Cortez, Account Executive

Mickii Henry, Sr Account Manager



1. State of the Plan
2. Healthcare Highways Transition & Member Feedback
3. Frontier Direct Primary Care Update

Agenda

Current State of the Plan

- **Our plan is self-funded. What does that mean?**
 - BCBS & HCH: They process the claims and provide the network of doctors, but the money to pay those claims comes directly from the District's funds.
 - The majority of the plan costs come from actual claims (doctor visits, hospital stays, prescriptions). Because the District is paying for each service directly, the total cost of the plan isn't a fixed number—it fluctuates based on how much healthcare is used.
 - The choices participants make directly affect the budget. For example:
 - Choosing an Urgent Care over an Emergency Room for a non-life-threatening issue saves the plan (and the District) significant money.
 - Using generic drugs instead of brand-name ones reduces the spend.
- Healthcare costs, including our cost, have continued to rise each year
- Claims have continued to run higher than expected
- Adjustments have been made year over year to bring the plan back into budget

Medical Plan Changes Considered

	Option 0	Option 1	Option 2
Description	BCBS & HCH Status Quo	Move BCBS Plans to Blue Essentials Network; keep HCH plans + Frontier Bolt On	Non-renew BCBS, full HCH replacement + Frontier Bolt On
Costs	\$25.44M +19.1% Increase to FIEs	\$24.59M +15.1% Increase to FIEs	\$21.15M -1.0% Decrease to FIEs
Pros / Cons	• Familiarity • Limited options to control cost other than plan design changes and monthly contribution increases	• Maintaining familiar option with broad national network, but statewide access only • Slight improved ability to control cost under this model but not significant	• Expected to provide the highest level of opportunity for controlling cost • Aggressive approach to cost containment expected to produce more savings than other options • Wrap national network option available • Disruption & confusion expected, additional employee education required

2027 Plan Options: Healthcare Highways

Plan Name	High	Mid	Low
All Plans offer the FRONTIER CLINIC FREE OF CHARGE Office Visits, Care Coordinated by Frontier, and Scripts Filled through Frontier			
Deductible			
Individual	\$2,000	\$4,000	\$6,000
Family	\$4,000	\$8,000	\$12,000
Co-Insurance	80%	70%	70%
Individual Maximum Out of Pocket	\$7,000	\$8,000	\$8,500
Family Maximum Out of Pocket	\$14,000	\$16,000	\$17,000
Primary Office Visit	\$35 copay	\$40 copay	\$50 copay
Specialist Office Visit	\$50 copay	\$60 copay	\$80 copay
Inpatient Hospital	80% after deductible	70% after deductible	70% after deductible
Outpatient Surgery	80% after deductible	70% after deductible	70% after deductible
ER - Facility	\$500 copay + 20% coinsurance after deductible	\$500 copay + 30% coinsurance after deductible	\$500 copay + 30% coinsurance after deductible
ER - Physician			
Urgent Care	\$50 copay	\$60 copay	\$80 copay
Lab/X-Ray Billed by Doctors Office	100% after OV copay	100% after OV copay	100% after OV copay
Lab/X-Ray Billed by Outside Facility	100%	100%	100%
In-Network Prescriptions			
Retail Prescription Drugs (30 days)	\$10 / \$40 / \$60 / 10% up to \$2,500	\$15 / \$50 / \$75 / 10% up to \$2,500	\$20 / \$60 / \$90 / 10% up to \$2,500
Mail Order Prescription Drugs (90 days)	3X	3X	3X

Employee Rates - MONTHLY	HCH High	HCH Mid	HCH Low
Employee Only	\$285.00	\$127.00	\$50.00
Employee + Spouse	\$1,000.00	\$730.00	\$650.00
Employee + Children	\$780.00	\$495.00	\$440.00
Employee + Family	\$1,450.00	\$1,100.00	\$1,000.00

Employee Increase from 2026	HCH High	HCH Mid	HCH Low
Employee Only	\$25.00	\$38.00	\$10.00
Employee + Spouse	\$75.00	\$61.00	\$39.00
Employee + Children	\$55.00	\$40.00	\$29.00
Employee + Family	\$50.00	\$65.00	\$30.00

Healthcare Highways Transition

- Pflugerville ISD is transitioning exclusively to **Healthcare Highways (HCH)** effective Jan 1, 2027. BCBS coverage ends Dec 31, 2026. Review plan details and take steps below to ensure your care is uninterrupted.

FIND PROVIDERS

In-Network Search

Verify your doctors & facilities are in-network before Jan 1, 2027:

Texas Residents:

Search "HCH Sync - TX" at providersearch.healthcarehighways.com

NEW! Out-of-State / Travel:

Search the First Health network at myfirsthealth.com

NOMINATIONS

Provider Nominations

If your provider is not currently in-network, you have options:

1. Healthcare Highways:

Nominate your doctor at healthcarehighways.com/nominate-provider



2. Frontier Clinic:

See if Frontier can contract with your specialist before Jan 1.

ACTIVE TREATMENT

Transition of Care

If you are in active medical treatment (such as oncology or OB/GYN care):

Action Required:

Complete the [HCH Transition of Care Request Form](#) as soon as possible to prevent any interruption in your coverage.

Questions & Dedicated Support

A dedicated email inbox is available for PflISD employees to check provider status, get help with nominations, or ask continuity-of-care questions:

PflISD_Service@healthcarehighways.com

Member Feedback on Transition to Healthcare Highways

Key Takeaways

- **The overall sentiment has been met with some resistance** as members express concern and frustration about the upcoming medical plan changes.
- **Provider disruption is the top issue**, especially for members whose current providers are not in the Healthcare Highways network and for those in active treatment.
- **Transition support is available**, including a Transition of Care Request Form, and current HCH members have noted positive network and plan experiences.
- **Dedicated personnel support**, a dedicated inbox is available now, and onsite support will be available in 2027 for plan members.



Frontier sits on top of your health plan

Frontier is the care team PflSD includes at \$0 in all three options. Healthcare Highways is the insurance that pays when care goes beyond Frontier.



INCLUDED IN ALL 3 PLANS

Your care starts here

Same/next day access to your own Frontier doctor, 30-to-60-minute visits, and a team that handles the paperwork, the referrals, and the follow-up for you.

Frontier office visits **\$0**

Specialist care coordinated by Frontier **\$0**

Rx filled through Frontier **\$0**

No Copay, No Deductibles, No Coinsurance **\$0**

YOUR HEALTHCARE HIGHWAYS PLAN OPTIONS

All three use the same network: in-network only, St. David's facilities, HCH Sync.



Only need to use your health plan when Frontier can not coordinate a service or there is a true emergency.

HIGH	
Individual deductible	\$2,000
Family deductible	\$4,000
Coinsurance	80%
Individual out-of-pocket max	\$7,000
Frontier included at \$0	

MID	
Individual deductible	\$4,000
Family deductible	\$8,000
Coinsurance	70%
Individual out-of-pocket max	\$8,000
Frontier included at \$0	

LOW	
Individual deductible	\$6,000
Family deductible	\$12,000
Coinsurance	70%
Individual out-of-pocket max	\$8,500
Frontier included at \$0	



04 · WHAT'S COVERED

What Frontier Covers, In Clinic.

What can my Frontier PCP assist with in clinic?

- ✓ Preventive care & annual physicals
- ✓ Well women exams
- ✓ Pediatric & children visits
- ✓ Sick visits
- ✓ Testing/labs (strep, flu, urinalysis)
- ✓ Allergies
- ✓ Sinus congestion
- ✓ Headache
- ✓ Skin rash
- ✓ Referrals to specialists
- ✓ Rx (prescriptions and refills)
- ✓ Sports physicals
- ✓ Weight management
- ✓ Mental health
- ✓ Sleep problems
- ✓ Muscle strain/sprain
- ✓ Skin tag removal
- ✓ Basic stitches

And more. If you are not sure whether Frontier can help, ask your Frontier PCP.

Coordinated, Not Complicated

The Referral Process

1

PCP Identifies the Need

Your Frontier PCP determines you need outside care and starts the referral.

2

Navigator Takes Over

Your navigator finds a provider, books the visit, and handles paperwork.

3

Records Follow You

Your medical records are sent ahead so the specialist has full context.

4

You Get the Care You Need

You see the specialist, coordinated by Frontier from start to finish.



From referral to appointment, one dedicated navigation navigator manages every step, so you don't have to:

- Finding the provider
- Scheduling
- Sending Records
- Following Up

Common Coordinated Referrals



X-rays & MRIs



Orthopedics



Colonoscopy



General Surgery



Upper GI
Endoscopy



Spinal Injections



Mental Health



Behavioral Health



Pain Management



Physical Therapy



Sleep Therapy



Dietician

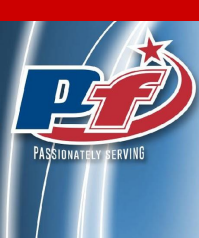
No added cost for referrals coordinated through Frontier!

Member Feedback on Frontier Clinics

Key Takeaways

- **The overall sentiment has been positive**, as members are receptive and cautiously optimistic about an avenue with no out-of-pocket expenses.
- **Referral coordination** is driving the most questions, with members asking about which providers they can see and how the process works in practice.
- **Generic prescription list** for medications that can be provided at no cost is receiving positive feedback.
- **Hours of operation** is an area of interest that is still being decided.
- Other frequent questions:
 - Do I have to use Frontier, or can I keep my PCP?
 - How to access virtual care?
 - Can care be provided if I am/my dependent is out of state?
 - Can I access behavioral/mental health services in the clinic?

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District Benefits Presentation

Status Overview

25

Locations completed since July

10

Scheduled for September

Action Required

15 Unscheduled Campuses

- Barron ES
- Dessau MS
- Hidden Lake ES
- Highland Park ES
- Mott ES
- Northwest ES
- Park Crest MS
- Parmer Lane ES
- Provan OC
- Riojas ES
- Springhill ES
- Timmerman ES
- Wieland ES

Deadlines & Video

Sept 30

Final In-Person Deadline

The final deadline to request an in-person benefits presentation is September 30.

Recorded Alternative

Unscheduled campuses will receive a recorded presentation video to distribute to staff.



District Benefits Presentation

01 / HSA PLAN

HSA Sunset



Sunseting HSA option.
Instructions and guidance on
account transfers.

02 / TRUSTMARK

Coverage Options



Transition communication
planning. Options for
maintaining coverage.

03 / PORTAL

Benefits Webpage



Overview of available
resources. Centralized
information hub serving as a
transition guide for employees.
[2027 Benefits
Information/Benefits Webpage](#)

2027 Pflugerville ISD Benefits Enhancements

Pflugerville ISD Benefits Committee

Dental • Cigna • Texas Life • Allstate ID Theft • Open Enrollment



Plan effective January 1, 2027



What is changing for 2027

The Standard dental modernization

Three-plan structure retained
Low plan gains 50% major services
24-month rate guarantee

Texas Life transition

Trustmark replaced by Texas Life
PureLife-plus includes Life + ADB + Chronic Illness

NEW BENEFIT-MASA emergency transportation

Premier and Platinum membership options
Ground, air and water ambulance cost protection

Cigna enhancements

Accident and Hospital Care add ICU admission benefits
Critical Illness expands coverage options

Allstate ID Theft enhancements

Expanded scam protection, digital safety and support
Enhanced benefits with no rate change

Flexible Spending Account (FSA) change

FFGA replaces WEX effective January 1, 2027
New benefits card, online portal and mobile app

Dental: stronger value in the modernized design



LOW PLAN

Major services

0% → 50%

Deductible

\$50 lifetime deductible

Rate guarantee

24 months

Max BuilderSM

All Plan Levels Receive Max Builder carry over of \$400 when annual dental benefits stay at or below \$750 and at least one claim is submitted. Accumulate up to \$1,200 for future covered dental procedures. Previously only High had Max Builder

The Standard dental plan design at a glance

Feature	Low	Middle	High
Annual maximum	\$1,250	\$1,250	\$2,000
Preventive	100%	100%	100%
Basic restorative	80%	80%	80%
Major restorative	50%	50%	50%
Orthodontics	Not included	\$1,500 child	\$1,500 adult + child
Implants	Not included	Not included	Included

Dental monthly premium comparison

Current rates compared with the new 2027 modernized dental rates

Coverage level	Low plan	Middle plan	High plan
Employee only	\$30.68 → \$30.68 No change	\$37.12 → \$37.12 No change	\$56.32 → \$56.32 No change
Employee + spouse / partner	\$61.88 → \$61.88 No change	\$74.16 → \$74.16 No change	\$125.12 → \$125.12 No change
Employee + child(ren)	\$51.88 → \$61.88 +\$10.00 +19.3%	\$100.08 → \$100.08 No change	\$113.52 → \$125.12 +\$11.60 +10.2%
Employee + family	\$79.56 → \$79.56 No change	\$137.16 → \$137.16 No change	\$161.48 → \$161.48 No change

LOW PLAN: Employee + Child(ren)

+\$10.00 per month

HIGH PLAN: Employee + Child(ren)

+\$11.60 per month

All other listed coverage tiers remain at the current monthly premium.

Cigna: targeted plan enhancements

Accidental Injury

NEW: ICU admission benefit

Plan 1: \$500
Plan 2: \$1,000
Plan 3: \$1,500

Monthly rates unchanged.

Hospital Care

NEW: ICU admission benefit

Plan 1: \$500
Plan 2: \$1,000
Plan 3: \$1,500

Monthly rates unchanged.

Critical Illness

NEW: \$30,000 employee option

Spouse coverage: 50% → 100%
Employee GI: \$25,000 → \$30,000
Spouse GI: \$12,500 → \$30,000

Monthly rates unchanged

Texas Life replaces Trustmark



Selected plan: PureLife-plus

Life + ADB + Chronic Illness

\$10,000 minimum benefit
\$300,000 maximum benefit
No Medical Exam

Key features

- Permanent and portable individual coverage
- Contingent guaranteed issue up to \$300,000 for employees
- Contingent guaranteed issue up to \$50,000 for spouses
- Children and grandchildren may apply for individual coverage up to \$50,000

Allstate Identity Protection enhancements

Enhanced benefits with no rate change

Scam protection

NEW personal scam alerts
NEW real-time scam detection
Email threat detection and
scam takedown support
Web protection and mobile
alerts

Digital and family safety

NEW local safety alerts
NEW digital household
assistant
Family digital safety tools
powered by Bark
Elder fraud support

Support and financial protection

NEW 24/7 human chat support
Full-service restoration
Credit, bank and transaction
monitoring
Reimbursement features vary
by plan

NEW BENEFIT

MASA: Premier and Platinum membership

Emergency transport cost protection in all 50 states and Canada

Core transport protection

Emergency ground ambulance
Emergency air ambulance
Hospital to hospital ground and air transfers
Emergency water ambulance up to \$2,500

Premier membership

Treat and no transport up to \$500
Repatriation to a hospital near home
Minor and pet return transport
Non-emergency transport up to \$500

Platinum adds

Patient return and companion transport
Hospital visitor air transport
Vehicle and RV return
Organ transport and mortal remains return

FSA administration moves from WEX to FFGA

MOVING FROM

WEX

2025-2026 plan year

Debit card deactivates December 31, 2026
90-day run-out period to submit claims
Expenses must be incurred before January 1, 2027
Claims go through the WEX participant portal



**Effective
Jan 1, 2027**

MOVING TO

FFGA

2026-2027 plan year

NEW FFGA Benefits Card arrives by mail
Purchases deduct from 2026-2027 contributions
Balances and receipts move to the FFGA portal
FSA Store for eligible items

Where to get help after the change

Online portal at ffga.com/individuals, FF Mobile Account app on Apple and Android
FFGA FSA Department: 866-853-3539

Onsite enrollment support

One-on-one enrollment assistance will be available onsite across district campuses and support locations during Open Enrollment.

September 21 – October 23

Those who meet with an FFGA Rep to complete their enrollment will be entered to win 1 of 5 TVs and the campus with the highest percentage of staff who enroll with an FFGA Rep will win lunch for all campus staff

2027 Benefits Enrollment Locations and Times

Sep 21	River Oaks ES	9:30 am–4:00 pm
Sep 21	Wieland ES	9:30 am–4:00 pm
Sep 22	Parmer Lane ES	9:30 am–4:00 pm
Sep 22	Rowe Lane ES	9:30 am–4:00 pm
Sep 23	Weiss HS	10:00 am–5:00 pm
Sep 23	Dessau MS	10:00 am–4:30 pm
Sep 24	Murchison ES	9:30 am–4:00 pm
Sep 24	Dearing ES	9:30 am–4:00 pm
Sep 24	LTC	11:00 am–5:00 pm
Sep 25	Pflugerville ES	9:30 am–4:00 pm
Sep 25	Windermere ES	9:30 am–4:00 pm
Sep 28	Dessau ES	9:30 am–4:00 pm
Sep 28	Mott ES	9:30 am–4:00 pm
Sep 29	Kelly Lane MS	10:00 am–4:30 pm

Sep 29	Springhill ES	9:30 am–4:00 pm
Sep 30	Hidden Lake ES	9:30 am–4:00 pm
Sep 30	Highland Park ES	9:30 am–4:00 pm
Sep 30	Transportation	9:00 am–2:00 pm
Oct 1	Pflugerville MS	10:00 am–4:30 pm
Oct 1	Caldwell ES	9:30 am–4:00 pm
Oct 2	Pflugerville HS	10:00 am–5:00 pm
Oct 2	Bohls MS	10:00 am–4:30 pm
Oct 3	Admin Board Room*	9:00 am–11:00 am
Oct 5	Cele MS	10:00 am–4:30 pm
Oct 5	Copperfield ES	9:30 am–4:00 pm
Oct 6	Westview MS	10:00 am–4:30 pm
Oct 6	Northwest ES	9:30 am–4:00 pm

Oct 7	Provan OC	9:30 am–4:00 pm
Oct 7	Riojas ES	9:30 am–4:00 pm
Oct 7	Support Services	2:00 pm–4:30 pm
Oct 8	Hendrickson HS	10:00 am–5:00 pm
Oct 8	Barron ES	9:30 am–4:00 pm
Oct 9	PACE/EDP/Police/H&S	10:00 am–4:00 pm
Oct 9	Administration	11:00 am–4:30 pm
Oct 19	Brookhollow ES	9:30 am–4:00 pm
Oct 19	Connally HS	10:00 am–5:00 pm
Oct 20	Park Crest MS	10:00 am–4:30 pm
Oct 20	Carpenter ES	9:30 am–4:00 pm
Oct 21	Timmerman ES	9:30 am–4:00 pm
Oct 21	Delco ES	9:30 am–4:00 pm

*Optional date if an employee misses or cannot attend the scheduled session. Employee Benefits Center: ffbenefts.fga.com/pflugervilleisd

To Learn More About Enrollment and Benefits Scan Below

