

# WHAT'S NEW IN 2023

- ▶ TRS-ActiveCare Medical Plan Updates
- ▶ HIP Carrier Change, Enhanced Benefits with Premium Decrease
- ▶ Slight Dental Rate Increase
- ▶ Voluntary Telehealth now includes Behavioral Health support

## ENROLLMENT DATES

7/17/2023 - 8/17/2023

## BENEFIT WEBSITE

WWW.REGION11BC.COM



**FBS CALL CENTER**  
**(866) 914-5202**  
*\*SE HABLA ESPANOL*



**DOWNLOAD APP**  
TEXT "FBS BC11" TO  
**(800) 583-6908**

**NOW IS THE TIME** to make your medical and supplemental benefit elections for 9/01/23! During this time you may enroll for additional benefits, change plan options, and add/remove dependents.

Once Open Enrollment closes changes will only be allowed if you experience a qualifying life event. Call your benefits administrator within 31 days of event, examples of a life event include birth, adoption, divorce, or involuntary loss of benefits.

## SUPPLEMENTAL BENEFIT CHANGES

### Hospital Indemnity Plan (HIP) NEW Carrier & Plan Changes!

The HIP Plan's carrier will transition to Symetra on 9/1/23, with a 10% decrease in premiums and improvements to the plan, such as increased coverage for observation unit stay and newborn baby benefit, plus a daily benefit for Substance Abuse and Mental Health Facilities. The plan has no pre-existing limitations, and is compatible with HSA. Existing plan participants have been automatically enrolled into the new plan at their current level and tier.

### DENTAL RATE INCREASE

All dental plans have a 1.65% increase with a guarantee premium rate lock until 8/31/25. Plan designs remain the same.

### TELEHEALTH + BEHAVIOR HEALTH

MDLIVE Telehealth services are expanding to include virtual behavior health support as of 9/1/23 at no additional cost. In addition to virtual physician visits for medical concerns, enrolled employees will have access to unlimited video counseling sessions at no co-pay cost. Family members must be enrolled during Open Enrollment to be eligible for this great benefit enhancement.

## TRS-ACTIVECARE AT A GLANCE

Please refer to [TRS Plan Highlights](#), or the benefit website, for full details and rates for the 2023-2024 plan year.

TRS-ActiveCare Prescription Drug Plan Administration is changing from CVS Caremark to Express Scripts. We recommend refilling important prescriptions before 9/1.

### 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! The family deductible has decreased by \$1,200.

**TRS-ActiveCare HD:** Must meet your deductible before plan will pay for non-preventive care. Health Savings Account (HSA) compatible. Nationwide network with out-of-network coverage. Out-of-pocket maximum increased to match IRS guidelines.

#### Central and North Texas Baylor Scott and White Health Plan:

Rate increased and deductible increased to \$2,400 ind/ \$4,800 family. Out-of-pocket maximum increased to \$8,150 ind/ \$16,300 family. Co-Pay changes on various services. Generic Drug Co-Pay increase to \$14/\$35 and other prescription drug changes.

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

## IMPORTANT TIPS BEFORE YOU BEGIN ENROLLMENT

### For Existing Employees

1. Dependent SSNs are required to enroll dependents in benefits, please have information available when enrolling.
2. Beneficiary information should be reviewed annually.
3. When adding dependents (spouse and children) to your benefits, keep in mind some benefits may not allow you to cover dependents if they are enrolled as an employee under the same employer. Discuss benefit elections with family members to avoid duplicate coverage elections.
4. FSA maximum for 2023 is \$3,050.
5. HSA Individual maximum for 2023 is \$3,850 and Family \$7,750, plus \$1,000 if over 55.

### For New Employees

1. You are required to log in to THEbenefitsHUB and enroll or decline benefit offerings for yourself and/or eligible dependents within 31 days of employment.
2. If your date of employment is before August 2nd, you will be required to complete two enrollments. The first is for New Hire Benefits through 8/31. The second enrollment is for benefits effective 9/1 to 8/31. If you are coming from another District, you may be covered through August and would want to waive benefits until you see offerings for 9/1.
3. All Dependents should be listed even if not enrolling in benefits. Dependent's SSN and date of birth are needed to complete enrollment.
4. Have beneficiary's contact information available to finalize enrollment.

## RESOURCES

### BENEFIT DETAILS

Your school is part of the ESC Region 11 Employee Benefit Cooperative for supplemental benefits. Your school may offer slightly different plan options, or some benefits may be employer paid or voluntary. The benefits available through the benefit enrollment system THEbenefitsHUB, will be customize to your employer.

Benefit Guides, Presentations, Provider Searches, Claims Forms, Carrier Smart Phone Apps and more are located 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 below or at [www.region11bc.com](http://www.region11bc.com).

### SCAN QR CODE



1. Open Camera on your Phone
2. Hold Phone so QR Code Ap-  
pears on Screen
3. Tap the Notification to open the  
link

### LOGIN INSTRUCTIONS

- 1) GO TO BENEFIT WEBSITE: [WWW.REGION11BC.COM](http://WWW.REGION11BC.COM)
- 2) SELECT YOUR SCHOOL IN DROP DOWN
- 3) CLICK LOGIN – TOP RIGHT CORNER
- 4) ENTER USERNAME & PASSWORD

### FBS CALL CENTER

Have questions or need assistance with enrollment?

**Call (866) 914-5202**

Monday—Friday, 8AM—6 PM / CST

\*Calls are recorded.

English and Spanish Assistance Available.

### TRS-ACTIVECARE CUSTOMER SERVICE

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

Call BCBSTX Customer Service at (866) 355-5999

### SCOTT AND WHITE HEALTH PLAN

Questions on S&W HMO?

Call S&W Customer Service at (800) 321-7947