

Benefits for 2026-27 Plan Year – Notice 1

Open Enrollment

Open Enrollment 2026 will begin at 8 a.m. Thursday July 9, 2026 and end at 4 p.m. on Friday August 14, 2026. Elections made during Open Enrollment will be effective September 1, 2026.

The 2026 Open Enrollment will be a passive enrollment, meaning no action will be necessary for most current benefits to roll to the 2026-27 plan year.

Action will be necessary if:

- a) You want to cancel benefits or drop dependents from coverage.
- b) You want to enroll in or continue a **Flexible Spending Account** for the 2026-27 plan year.
- c) You want to enroll in or increase **Voluntary Group Term Life** coverage.
- d) You have the **Disability plan**. You should review your coverage and premium as they will adjust based on salaries at July 1, 2026.
- e) You want to designate, review or change your **Group Life Insurance** beneficiary.
- f) You want to make any other changes to plans, coverage or dependents.

Premium Changes Effective September 1, 2026

The plan and premium changes below will be effective September 1, 2026. Additional information will be shared as it becomes available and posted on [Employee Benefits Center website](#).

TRS-ActiveCare

TRS is implementing the following rate, plan and benefit changes to TRS-ActiveCare for the 2026-27 plan year.

Rate Changes Effective September 1, 2026

Rates for Region 10 increased but deductibles remained the same as current plan year for TRS ActiveCare Primary and Primary + plans.

TRS ActiveCare HD plans increased their deductibles. These changes are required to meet the IRS definition of High Deductible Health Plan for HSA eligibility.

- In-network Deductible increase: from \$3,300/individual to \$3,400/individual and from \$6,600/family to \$6,800/family
- Out-of-Network Deductible increase: from \$6,600/individual to \$6,800/individual and \$13,200/family to \$13,600/family

Garland ISD contributes \$325 per month to TRS for employees who elect TRS-ActiveCare coverage. The premiums Garland ISD employees will pay for 2026-27, TRS rates less district contribution, are attached to this email.

Flexible Spending Account (FSA)

For the 2026-27 plan year, the Healthcare Flexible Spending Account annual contribution limit will increase from \$3,300 to \$3,400.

Health Savings Account (HSA)

Through December 31, 2026 the annual HSA contribution limit for self-coverage is \$4,400 and for family coverage is \$8,750. As a reminder, an employee can enroll in, change or cancel HSA contributions any month, not just during Open Enrollment.

Update Address & Phone Number for Communications

We will communicate additional information about Open Enrollment 2026 this summer, prior to the July 9, 2026 begin date. **Please make sure your address and mobile number are up to date in Oracle so you receive these communications.**

Targeted emails and text messages about your benefits will be sent via our third-party administrator's FFEngage system. To ensure you receive these updates, please whitelist the following email address and phone number for your personal accounts. (The email address has been whitelisted in Outlook for your work email.)

FFEngage Email Sender: do-not-reply@benselect.com

FFEngage Phone Number: 1-888-655-3581

TRS ACTIVECARE PREMIUM DEDUCTIONS For Garland ISD Employees

2026-2027 Plan Year

	TRS ActiveCare Total Monthly Cost	Garland ISD Monthly Contribution to TRS	Premium Deduction*	
			Monthly	Bi-weekly
TRS ActiveCare Primary				
Employee Only	\$614	\$325	\$289	\$144.50
Employee + Spouse	\$1,658	\$325	\$1,333	\$666.50
Employee + Children	\$1,044	\$325	\$719	\$359.50
Employee + Family	\$2,088	\$325	\$1,763	\$881.50
TRS ActiveCare HD				
Employee Only	\$628	\$325	\$303	\$151.50
Employee + Spouse	\$1,696	\$325	\$1,371	\$685.50
Employee + Children	\$1,068	\$325	\$743	\$371.50
Employee + Family	\$2,136	\$325	\$1,811	\$905.50
TRS ActiveCare Primary+				
Employee Only	\$722	\$325	\$397	\$198.50
Employee + Spouse	\$1,878	\$325	\$1,553	\$776.50
Employee + Children	\$1,228	\$325	\$903	\$451.50
Employee + Family	\$2,383	\$325	\$2,058	\$1,029
TRS ActiveCare 2 - closed to new enrollments				
Employee Only	\$1,013	\$325	\$688	\$344
Employee + Spouse	\$2,402	\$325	\$2,077	\$1,038.50
Employee + Children	\$1,507	\$325	\$1,182	\$591
Employee + Family	\$2,841	\$325	\$2,516	\$1,258

*Employees who are not benefits eligible (Substitutes and Part-time/Temporary employees who do not contribute to TRS) are not eligible for the district contribution and must pay the **TRS ActiveCare Total Monthly Cost** on a self-pay basis prior to the month of coverage.

Please contact GISD Employee Benefits at benefits@garlandisd.net or 972-487-3047 if you have any questions, or visit the [Employee Benefits Center website](#).