

# Highland Park ISD Benefit Open Enrollment July 6 through August 14, 2026 New Rates



## WHAT'S NEW IN BENEFITS FOR THE 2026-2027 PLAN YEAR

Current plan year coverage ends 8/31/26

Open Enrollment elections effective 9/1/2026

1. **Highland Park ISD 457(b) Plan** You can enroll anytime during the plan year. This is a no stress way to start an alternative retirement account.
  - a. Start at <http://www.tcgservices.com/enroll> .
  - b. Search for **Highland Park ISD** and choose the **457(b) Savings Plan**.
  - c. Follow the steps on screen to select your salary contribution and investment options. Don't forget to designate an account beneficiary. **Note:** *If you're unsure about which investment option to select or how much you should save, schedule a meeting with a Retirement Plan Specialist at [www.tcgservices.com/telewealth](http://www.tcgservices.com/telewealth).*
  - d. Continue until you get a confirmation notice, and you're done!

### Contribution Limits

- 2025: \$23,500
  - 2026: \$24,500
  - Participants aged 50 and older at any time during the calendar year are permitted to contribute an additional \$8,000.
- e. *You may simultaneously contribute to both 403(b) and 457(b) plans.*
2. TRS ActiveCare rates for the 2026-27 plan year are effective September 1, 2026. Medical rates increased on all plans. The TRS ActiveCare Plan Summary shows the monthly premium rates for each plan after the state mandated district contribution of \$225 per month. Please see the chart for all premium cost changes <https://ffbenefits.ffga.com/highlandparkisd/medical/> .
    - **TRS ActiveCare Primary**
      - This plan provides a statewide network of primary care providers and specialists. Services by an out of network provider will not be covered.
      - The plan includes co-pays for doctor visits without having to meet the deductible.
      - **Employees that select this plan must choose a provider (PCP) within the network at the time of enrollment.** It is strongly recommended that you use the [Provider Find Search Tool](#) provided by TRS to confirm that your primary physician and specialist are in the network before selecting the Primary Plan.
      - **If a PCP is not selected during open enrollment, BCBS could select one on your behalf.** You may contact BCBS if you wish to change the PCP on file or log in to your BCBS Blue Access for members account to update the PCP.
      - Employees must have a referral from the PCP to see a specialist.
      - This plan is **not** compatible with the Health Savings Account (HSA) but **is** compatible with the Flexible Spending Account (FSA) for medical expenses.
      - This plan is compatible with RediMD and Teledoc for telehealth services.
    - **TRS ActiveCare HD** (High Deductible) PPO

- This plan continues to have a nationwide network under BCBS.
- Employee must meet the deductible before the plan covers any medical expense, including prescriptions.
- Continuing for 2026-2027, the deductible is by individual on the Employee + Family plan. An individual under the family plan may meet their deductible and begin co-pays for themselves without having to meet the family deductible.
- This plan is compatible with the Health Savings Account (HSA) and the Flexible Spending Account (FSA).
- This plan is compatible with RediMD and Teledoc for telehealth services.
- **TRS ActiveCare Primary+**
  - This plan also provides a statewide network of primary care providers and specialists. Services by an out of network provider will not be covered.
  - **Employees that select this plan must choose a provider (PCP) within the network at the time of enrollment.** It is strongly recommended that you use the [Provider Find Search Tool](#) provided by TRS to confirm that your primary physician and specialist are in the network before selecting the Primary Plan.
  - **If a PCP is not selected during open enrollment, BCBS could select one on your behalf.** You may contact BCBS if you wish to change the PCP on file or log in to your BCBS Blue Access for members account to update the PCP.
  - Employees must have a referral from the PCP to see a specialist.
  - The plan includes co-pays for more services than the Primary Plan.
  - This plan is **not** compatible with the Health Savings Account (HSA) but **is** compatible with the Flexible Spending Account (FSA) for medical expenses.
  - This plan is compatible with RediMD and Teledoc for telehealth services.
- **TRS ActiveCare 2** (not open for new enrollment, only available to grandfathered members)
  - This plan is currently closed to new enrollees.
  - This plan continues to have a nationwide network under BCBS.
  - The plan offers a low deductible and co-pays for many services and prescriptions.

**Recuro Telehealth** **this is an awesome supplement plan to your existing medical or an alternative option.** It offers voluntary telehealth benefits at \$11.50/month will provide you and your dependents unlimited telehealth benefits with a \$0 consultation fee. These visits include telephonic counseling services with a licensed therapist. <https://ffbenefits.ffga.com/highlandparkisd/telehealth/>

**Dental Pacific Life** provides richer benefits including a higher annual maximum on the High plan and Rollover Annual Max benefits on all plans. The plan has a strong provider network, but employees will always save money going in network! There is a slight premium increase on all plans this year. <https://ffbenefits.ffga.com/highlandparkisd/dental/>

**\*EyeMed Vision New Provider** provides a richer plan and options, slightly lower rates and with little disruption to your current eye care provider. <https://ffbenefits.ffga.com/highlandparkisd/vision/>

**Disability The Hartford.** Provides lower premiums as well as the ability to choose how much of your income you want to insure, up to 66 2/3% of your income. This flexibility allows you to find a plan that fits your budget. Claims can be made telephonically reducing the hassle of completing claim forms. <https://ffbenefits.ffga.com/highlandparkisd/disability/>

**Accident Pacific Life.** If you have an accident, major medical insurance will help with many medical

expenses, but you could be left with out-of-pocket expenses. The accident plan pays cash benefits directly to the employee for a long list of covered minor and more serious injuries. Pacific life brings lower premiums and richer benefits. <https://ffbenefits.ffga.com/highlandparkisd/accident/>

**Critical Illness Cigna.** Provides employees with a lump sum cash benefit when an employee is diagnosed with one of the covered critical illnesses. Benefits are paid directly to the employee. Cigna has matched the current plan rates but brings richer benefits to the participants. (If you are currently enrolled in Allstate critical illness, and the new plan would cost more for the same level of coverage (because you are older now than when you originally enrolled in it), we will “grandfather” you and you will stay with Allstate for the same rates you are currently paying). New enrollees will be enrolled with Cigna. <https://ffbenefits.ffga.com/highlandparkisd/critical-illness-insurance/>

**Hospital Indemnity Pacific Life** a trip to the hospital can be costly and most people are surprised to learn that they are responsible for a good portion of the bill. Pacific Life is bringing lower premiums and richer benefits. There are two options to choose from this year, \$1,500 admission benefit or \$3,000 admission benefit. <https://ffbenefits.ffga.com/highlandparkisd/hospital-indemnity-insurance/>

**MASA Emergency Transport** voluntary emergency transportation through MASA provides comprehensive coverage and care for medical transportation for you and your dependents. This plan will cover the cost of any type of emergency transportation by ground, air or water, regardless of which transportation provider you use. <https://ffbenefits.ffga.com/highlandparkisd/medical-transport/>

**ARAG Legal Plan** with ARAG, you will be fully covered for more legal matters, whether they are simple or complex, resulting in greater peace of mind, financial protection, and savings for employees during the most stressful, costly situations. ARAG also provides will preparation services. <https://ffbenefits.ffga.com/highlandparkisd/legal-plan/>

**iLOCK360** ID Theft Protection provides notification and restoration benefits in the event your identity is stolen or compromised. <https://ffbenefits.ffga.com/highlandparkisd/identity-theft-protection/>

**MetLife Pet** insurance is not part of Open Enrollment; it is offered at a discounted rate for HPISD employees. You may enroll in it at any time during the year. It is not a payroll deduction. You can find more information about it on the Employee Benefits Center page. <https://ffbenefits.ffga.com/highlandparkisd/pet-insurance/>

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