



IMPORTANT INFORMATION ABOUT YOUR 2020 BENEFITS OPEN ENROLLMENT



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FOR BENEFITS PLANS & PREMIUMS,
BENEFIT ELECTIONS & VIEW
BENEFITS, MID-YEAR CHANGES:
<http://benefits.ffga.com/garlandisd>

FOR FFGA BENEFITS ADVISOR
ASSISTANCE, CONTACT:
800-883-0007

Garland ISD offers employees a competitive benefits package including district provided and voluntary benefits. Employees can make changes to their voluntary benefits each year during Open Enrollment. The district contributes \$325 toward the medical plan premium.

Following is information about the 2020 Open Enrollment and a summary of the benefit changes that will be effective September 1, 2020. Additional Open Enrollment notices are planned for June. Those notices will expand on the plan changes and new plan offerings. The [Employee Benefits Center](#) will be updated as information becomes available.

The Benefits Department is also exploring ways to expand communications and enrollment assistance opportunities in this virtual time. Please keep your address and phone numbers up to date with the district through Oracle Self Service.

Open Enrollment Period and Effective Date

Open Enrollment for Plan Year 2020-21 benefits:

- Will begin at 8 a.m. on Wednesday July 15, 2020.
- Will end at 5 p.m. on Friday August 21, 2020.
- Elections will be effective September 1, 2020 unless underwriting is required for a specific benefit.

Open Enrollment Participation

- Enrollment will be passive meaning most current benefits will roll to an equivalent plan for the 2020-21 plan year; **however**, some benefits are changing, and some new benefits will be offered. We encourage employees to take stock of current benefit needs and review new plan year benefits information.
- As a reminder, Flexible Spending Account (FSA) and Health Savings Account (HSA) elections must be made each plan year.



Benefits Changes Effective September 1, 2020

Medical – TRS-ActiveCare

TRS is lowering costs for families and offering more access to primary care for plan year 2020-21. BlueCross BlueShield of Texas (BCBS) will replace Aetna as medical plan administrator, Caremark/CVS will remain pharmacy plan administrator, and Baylor Scott & White will continue to offer an HMO option. You can view all of the changes on the [TRS-ActiveCare 2020-2021 Benefits](#) website.

Disability

The disability plan will have a reboot with a different carrier, lower premiums and a revised benefit format. All current participants will be able to enroll at their current benefit level or choose to increase to a maximum benefit level without health evidence or pre-existing condition limitations.

Term Life Replaces Group Universal Life

The group universal life product is being phased out and will become a term life product with lower rates for most age brackets. All benefits eligible employees will be able to enroll in coverage without health evidence up to a maximum coverage level. Any remaining cash accumulation funds will be refunded to participants by the carrier without tax consequences.

Hospital Indemnity Plan

Hospital indemnity coverage will be a new offering for September 1. This plan can help participants with medical plan deductibles for in-patient hospitalization. Benefits eligible employees will be able to enroll in guaranteed issue coverage in levels of \$1,000, \$2,000, or \$3,000.

Identity Theft Protection

The district provided portion of the identity theft benefit will end on August 31. Employees will still be able to continue participation in or enroll in the plus and premium versions for September 1.

Financial Wellness

Financial wellness will be a new district provided benefit effective September 1, open to all benefits eligible employees, that will be incorporated into our GISD Employee Wellness program. The program includes video modules, self-guided assessments, and a team of certified financial advisors that can help employees and their families reduce financial stress and improve financial health. Topics include budgeting, saving, credit scores, investments, wills, taxes, home buying, retirement planning, debt management (student loans/credit cards), and more.

Other Benefits

There will be no changes to the following benefits: Accident, Critical Illness, Dental, District Life, EAP, Flexible Spending Accounts, Health Savings Account, Permanent Life, and Vision.

