



NOTICE 2

# IMPORTANT INFORMATION ABOUT YOUR **2020 BENEFITS OPEN ENROLLMENT**

## 2020 Benefits Open Enrollment – TRS-ActiveCare Medical Plan Changes

The 2020 Benefits Open Enrollment will begin on Wednesday July 15, 2020 at 8 a.m. and end at 5 p.m. on Friday August 21, 2020. Elections made during Open Enrollment will be effective September 1, 2020 unless underwriting is required. This Open Enrollment communication contains information about changes to the TRS-ActiveCare medical plan. Please visit the [2020 Benefits Open Enrollment](#) page on the Employee Benefits Center to view prior communications.

### TRS-ACTIVECARE

Garland ISD offers medical and pharmacy benefits through TRS-ActiveCare. TRS made changes to TRS-ActiveCare 2020-21 plan year benefits based on feedback from districts. There will be a new lower premium plan with co-pays, premium decreases in tiers with children, lower deductibles for individuals in family coverage, statewide networks and enhanced existing plans.

Effective September 1, 2020, Blue Cross and Blue Shield of Texas (BCBSTX) will replace Aetna as the medical carrier. CVS Caremark will provide pharmacy benefits for the BCBSTX plans. Scott & White Health Plan (SWHP) will continue to administer the HMO plan offered in the North Texas area.

### Garland ISD Premiums for TRS-ActiveCare

Garland ISD contributes \$325 toward the full cost of TRS-ActiveCare coverage for most employees. Premiums that Garland ISD employees will pay for TRS-ActiveCare coverage for the 2020-21 plan year are listed below and will be posted on the [Employee Benefits Center](#) Medical Page.

### Key TRS-ActiveCare Plans and Features

*Plans administered by BCBSTX and CVS Caremark*

#### TRS-ActiveCare Primary – New Plan

- Lowest cost plan.
- Statewide provider network with in-network benefits. No out-of-network benefits.
- Will be able to apply for out-of-state coverage for dependent college students.
- A Primary Care Physician (PCP) is required. Each covered person must choose a PCP. Certain specialists such as a gynecologist or pediatrician can be chosen as PCP. Claims may be denied if a covered person does not use their PCP. Must obtain a PCP referral for specialty care.
- Copays for doctor visits and generic prescriptions before deductible.
- After deductible, insurance pays 70% of covered charges and participant pays 30% co-insurance.
- Includes zero cost generic preventive medications.
- Includes telemedicine through Teledoc and RediMed for \$0 co-pay per visit.
- \$50 co-pay for urgent care.

### TRS-ActiveCare HD – replacing ActiveCare 1-HD

- Premiums are higher than the Primary plan.
- Nationwide network with in-network and out-of-network benefits.
- No requirement for PCP or referrals.
- No copays. Participant must meet medical and pharmacy deductible before plan pays.
- New individual deductible for coverage tiers that include spouse and/or children.
- After deductible, insurance pays 80% of covered charges and participant pays 20% co-insurance.
- Includes zero cost generic preventive medications.
- Includes telemedicine through Teledoc and RediMed for \$30 co-pay per visit.
- Compatible with Health Savings Accounts (HSA's).

### TRS-ActiveCare Primary+ (PrimaryPlus) – replaces ActiveCare Select and Select Baylor

- Premiums are higher than the HD plan.
- Statewide provider network with in-network benefits. No out-of-network benefits.
- Can apply for out-of-state coverage for dependent college students.
- A Primary Care Physician (PCP) is required. Each covered person must choose a PCP. Certain specialists such as a gynecologist or pediatrician can be chosen as PCP. Claims may be denied if a covered person does not use their PCP. Must obtain a PCP referral for specialty care.
- Copays for doctor visits and generic prescriptions before deductible.
- After deductible, insurance pays 80% of covered charges and participant pays 20% co-insurance.
- Lowest deductibles and out-of-pocket maximums of all BCBSTX plan options.
- Includes telemedicine through Teledoc and RediMed for \$0 co-pay.
- \$50 copay for urgent care.

### TRS-ActiveCare 2 – plan is closed to new participants

- Highest cost plan.
- Nationwide network with in-network and out-of-network benefits.
- No requirement for PCP or referrals.
- No copays. Participant must meet medical and pharmacy deductible before plan pays.
- After deductible, insurance pays 80% of covered charges and participant pays 20% co-insurance.
- Includes telemedicine through Teledoc and RediMed for \$0 co-pay.

*Plan administered by Scott & White Health Plan*

### SWHP HMO for TRS-ActiveCare

- Highest cost plan (other than AC2 which is closed to new participants).
- Must live OR work in certain DFW area counties to participate.
- Provider network is not statewide. Only in-network benefits. No out-of-network benefits.
- No requirement for PCP or referrals.
- Copays for doctor visits and generic prescriptions before deductible.
- No co-pay for primary care visits for dependents under age 19.
- First in-person sick visit is \$0 copay.
- Lowest deductibles of all plans offered by TRS-ActiveCare.
- After deductible, plan pays 80% of covered charges and participant pays 20% co-insurance.

- Includes telemedicine through MyBSW Health and MDLive for \$0 copay.
- \$50 copay for urgent care.

## Finding a Provider or a Primary Care Physician (PCP)

[Provider Search for TRS-ActiveCare BCBSTX Plans](#)

[Provider Search for TRS-ActiveCare SWHP HMO Plan](#)

## Websites and Customer Care Phone Numbers

Employees can find more information about the TRS-ActiveCare medical plans and pharmacy benefits by visiting the following websites. Please call the following customer care phone numbers if you have questions about the plans or need assistance to find an in-network provider or Primary Care Physician (PCP).

### BCBSTX Plans

- [BCBSTX Website for TRS-ActiveCare](#)
- [CVS Caremark Website for TRS-ActiveCare](#)
- BCBSTX/CVS Caremark Customer Care Phone Number: 866-355-5999
  - Beginning June 1: Monday – Friday, 7 a.m. to 6 p.m.
  - Beginning September 1: available 24/7

### SWHP HMO

- [SWHP HMO Website for TRS-ActiveCare](#)
- SWHP Customer Care Phone Number: 800-321-7947
  - Effective September 1, 2020: 844-633-5325
  - Monday – Friday 7 a.m. to 7 p.m.

## Open Enrollment Options

- Benefits eligible employees can enroll in or change to any TRS-ActiveCare Plan offered, except ActiveCare 2 which is closed to new enrollments.
- Employees can add and drop eligible dependents. Social Security Numbers are required for dependents over age one.
- If an employee chooses the Primary or Primary+ (PrimaryPlus) plan each member will have to designate a Primary Care Physician (PCP).
- If an employee takes no action during the 2020 Benefits Open Enrollment:
  - ActiveCare 1-HD will roll to ActiveCare HD.
  - ActiveCare Select and Select Baylor will roll to Primary+ (PrimaryPlus) and a PCP will be assigned to each family member based on available claims data. Participants who have a PCP assigned will be able to change to a different PCP after September 1 by contacting BCBSTX.
  - ActiveCare 2 will roll to ActiveCare 2.
  - Scott & White Health Plan HMO will roll to Scott & White Health Plan HMO.
  - Employees have to actively enroll in the new ActiveCare Primary plan.

## New ID Cards for BCBSTX Plans

- All participants who enroll in a BCBSTX health plan will receive new ID cards.
  - Primary and Primary+ (PrimaryPlus) plans – each family member will receive their own ID card with their PCP’s name printed on it.
  - HD and 2 plans – each employee will receive two ID cards with the employee’s name on them.
  - Employees will be able to contact BCBSTX after September 1 to order additional or replacement ID cards.
- **Employees are encouraged to make their enrollment elections prior to August 7, 2020 to receive their new ID cards by September 1, 2020.**
- Employees who do not receive their new ID cards by September 1 will be able to contact BCBSTX to obtain their ID number to register on Blue Access for Members to print a temporary ID card.

## Transition of Care

- Participants or their covered dependents who are receiving care on or after September 1, 2020 from a provider who is not part of the BCBSTX network can submit a Transition of Care form to BCBSTX prior to September 1 for a decision. The form will be available on the [BCBSTX Website for TRS-ActiveCare](#).

## Prior Authorizations

- If a participant has a medical or pharmacy authorization issued by Aetna through August 31, 2020, the authorization may transfer to BCBSTX or be valid for a period of time September 1 and after. Authorizations for September 1, 2020 and after must be made through BCBSTX. You will be able to find details on the [BCBSTX Website for TRS-ActiveCare](#).

### **EMPLOYEE BENEFITS CENTER (EBC)**

FOR BENEFITS PLANS & PREMIUMS, BENEFIT ELECTIONS & VIEW BENEFITS, MID-YEAR CHANGES:

<http://benefits.ffga.com/garlandisd>

**GARLAND ISD BENEFITS DEPT:**

[benefits@garlandisd.net](mailto:benefits@garlandisd.net)

P: 972-487-3047

**FOR FFGA BENEFITS ADVISOR ASSISTANCE, CONTACT:**

800-883-0007



## TRS ACTIVECARE MONTHLY PREMIUM DEDUCTIONS

**For Garland ISD Employees  
2020-2021 Plan Year**

	TRS ActiveCare Total Monthly Cost	Garland ISD Monthly Contribution to TRS	Premium Deduction*	
			Monthly	Bi-weekly
<b>TRS ActiveCare Primary (NEW!)</b>				
Employee Only	\$386	\$325	\$61	\$30.50
Employee + Spouse	\$1,089	\$325	\$764	\$382
Employee + Children	\$695	\$325	\$370	\$185
Employee + Family	\$1,301	\$325	\$976	\$488
<b>TRS ActiveCare HD (formerly 1-HD)</b>				
Employee Only	\$397	\$325	\$72	\$36
Employee + Spouse	\$1,120	\$325	\$795	\$397.50
Employee + Children	\$715	\$325	\$390	\$195
Employee + Family	\$1,338	\$325	\$1,013	\$506.50
<b>TRS ActiveCare Primary+ (formerly Select/Select Baylor)</b>				
Employee Only	\$514	\$325	\$189	\$94.50
Employee + Spouse	\$1,264	\$325	\$939	\$469.50
Employee + Children	\$834	\$325	\$509	\$254.50
Employee + Family	\$1,588	\$325	\$1,263	\$631.50
<b>Scott and White Health Plan (SWHP) HMO</b>				
Employee Only	\$551.10	\$325	\$226.10	\$113.05
Employee + Spouse	\$1,382.06	\$325	\$1,057.06	\$528.53
Employee + Children	\$883.50	\$325	\$558.50	\$279.25
Employee + Family	\$1,478.56	\$325	\$1,153.56	\$576.78
<b>TRS ActiveCare 2 - closed to new enrollments</b>				
Employee Only	\$937	\$325	\$612	\$306
Employee + Spouse	\$2,222	\$325	\$1,897	\$948.50
Employee + Children	\$1,393	\$325	\$1,068	\$534
Employee + Family	\$2,627	\$325	\$2,302	\$1,151.00

\*Non-TRS eligible employees (Substitutes, Part-time and 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.