



IMPORTANT INFORMATION ABOUT YOUR 2021 BENEFITS OPEN ENROLLMENT

Notice 2 – June 2021



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[EMPLOYEE BENEFITS CENTER](#)
FOR BENEFITS PLANS & PREMIUMS,
BENEFIT ELECTIONS & VIEW
BENEFITS, MID-YEAR CHANGES:

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



Open Enrollment Period

Garland ISD’s Benefits Open Enrollment period for plan year 2021-22 benefits has been determined. **Open Enrollment 2021 will begin at 8 a.m. on Wednesday July 14th and end at 5 p.m. on Friday August 20th.** (Please note that TRS allows district to set their own enrollment windows within the time period set by TRS. You may receive materials from TRS reflecting slightly different dates; please ignore those dates.)

Enrollment will be passive. Benefits you have in place on August 31, 2021 will roll to the 2021-22 plan year – WITH THE EXCEPTION OF Flexible Spending Accounts (FSA’s). FSA contributions must be elected every plan year. This year Health Savings Account (HSA) contributions will roll, unlike previous years.

Elections made during Open Enrollment will generally be effective September 1, 2021. Effective dates for voluntary life insurance plans may vary depending on plan chosen and underwriting if required. Employees not actively at work on September 1, 2021 may have delayed effective dates.

Plan and Premium Changes effective September 1, 2021

TRS-ActiveCare

TRS has announced an average 6% increase in TRS-ActiveCare rates for the self-funded BCBSTX plans (Primary, HD, Primary+). They also announced a few plan changes to the HD plan’s medical benefits. You can view [What’s New, What’s Changing](#) on the TRS website for details on these three plans.

TRS-ActiveCare rates for the SWHP HMO will decrease slightly in all tiers, except for the family rate which will increase 6%. A few HMO plan changes were also announced. Details about HMO plan changes will be available on the [Scott & White Health Plan website for TRS-ActiveCare](#). SWHP should be adding plan year 2021-22 info shortly.

The district’s contribution to TRS for benefits eligible employees who elect TRS-ActiveCare coverage is \$325 per month. **Please see attached chart for TRS-ActiveCare premium deductions effective September 1.** You will notice that premiums for the Primary+ plan and the HMO plan are very similar. Provider networks and plan benefits are, however, very different. You will want to make careful consideration of those differences if you decide you are interested in either of the plans.

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Guardian Dental

Premiums for the PPO dental plan will increase an average of 3%. Premiums as of September 1 will be:

Tier	2020-21 Premium per Month	2021-22 Premium per Month
Employee Only	\$36.70	\$37.80
Employee-Children	\$76.80	\$79.10
Employee-Spouse	\$84.90	\$87.44
Employee-Family	\$124.66	\$128.40

There will be no changes to DHMO rates. Benefits will remain the same for both dental plans; no plan changes.

All other plans and premiums will remain the same for plan year 2021-22.

Our next communications are planned for July immediately prior to the start of Open Enrollment. Please keep your address current for postcard mail-out and your phone number current for text messages. Please also check your district email for updates.

As additional materials and links are available, they will be posted on the [Employee Benefits Center](#).

Please contact us at benefits@garlandisd.net if you have questions.

GISD Benefits



**TRS ACTIVECARE PREMIUM DEDUCTIONS
For Garland ISD Employees**

2021-2022 Plan Year

	TRS ActiveCare Total Monthly Cost	Garland ISD Monthly Contribution to TRS	Premium Deduction*	
			Monthly	Bi-weekly
TRS ActiveCare Primary				
Employee Only	\$417	\$325	\$92	\$46
Employee + Spouse	\$1,176	\$325	\$851	\$425.50
Employee + Children	\$751	\$325	\$426	\$213
Employee + Family	\$1,405	\$325	\$1,080	\$540
TRS ActiveCare HD				
Employee Only	\$429	\$325	\$104	\$52
Employee + Spouse	\$1,209	\$325	\$884	\$442
Employee + Children	\$772	\$325	\$447	\$223.50
Employee + Family	\$1,445	\$325	\$1,120	\$560
TRS ActiveCare Primary+				
Employee Only	\$542	\$325	\$217	\$108.50
Employee + Spouse	\$1,334	\$325	\$1,009	\$504.50
Employee + Children	\$878	\$325	\$553	\$276.50
Employee + Family	\$1,675	\$325	\$1,350	\$675
Scott and White Health Plan (SWHP) HMO				
Employee Only	\$542.48	\$325	\$217.48	\$108.74
Employee + Spouse	\$1,362.70	\$325	\$1,037.70	\$518.85
Employee + Children	\$872.16	\$325	\$547.16	\$273.58
Employee + Family	\$1,568.42	\$325	\$1,243.42	\$621.71
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.