



IMPORTANT INFORMATION ABOUT YOUR
**2021 BENEFITS
OPEN ENROLLMENT**

Notice 3 – July 2021

GARLAND ISD
BENEFITS DEPT:
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P: 972-487-3047

**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

Open Enrollment for Garland ISD will begin at 8 a.m. this Wednesday July 14th and will end at 5 p.m. on Friday August 20th.

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). The Healthcare FSA and Daycare FSA benefits are plan year only and require elections each Open Enrollment for the next plan year.

During Open Enrollment employees can enroll in, change or drop benefits; add or drop dependents from coverage; and add, change or drop beneficiaries for life insurance. 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.

BENEFITS QUESTIONS AND ENROLLMENT ASSISTANCE

Contact the FFGA Enrollment Phone Bank for benefits questions and/or enrollment assistance. The phone number is 855-765-4473, Option 1, and will be answered Monday through Friday from 8 a.m. to 5 p.m. during the Open Enrollment period.

ENROLLMENT WEBSITE

Employees can view their current benefits and make benefits elections on the [Employee Benefits Center](https://benefits.ffga.com/garlandisd) at benefits.ffga.com/garlandisd. You can also find the link on the Garland ISD website under Staff resources in the Health & Benefits section.

PREMIUM AND PLAN CHANGES

Guardian Dental

The PPO dental plan premiums are increasing 3%. DHMO plan premiums will not change. Benefits for both dental plans will remain the same. You can view benefits and premiums on the [Employee Benefits Center Plan Year 2021-22 Dental page](#).

As a reminder, the dental plans operate on a *calendar year* basis (January through December). The PPO plan pays for two cleanings per *calendar year*. PPO plan deductibles and plan maximums start over every January 1.

TRS-ActiveCare Medical

TRS has increased ActiveCare rates an average of 6%. The district's contribution to TRS for benefits eligible employees who elect coverage will be \$325 per month. Only two plans, the HD plan and the HMO plan, will have slight benefit changes. Visit the [Employee Benefits Center Plan Year 2021-22 Medical page](#) for GISD premiums and links to TRS-ActiveCare plan benefits and comparisons for 2021-22.

All other plans and premiums will remain the same for 2021-22 with no changes.

IMPORTANT ENROLLMENT INFO FOR SOME PLANS

The following benefits have special requirements for enrollment that we want you to be aware of:

TRS-ActiveCare

PRIMARY PLANS AND PRIMARY CARE PHYSICIANS (PCP'S)

As a reminder, the Primary and Primary+ plans require participants to choose a Primary Care Physician (PCP) from a Blue Cross Blue Shield of Texas (BCBSTX) state-wide network. Participants must use that PCP and obtain referrals from that PCP for coverage.

- If this is your first time electing coverage under a Primary/Primary+ plan, or you are adding a new dependent to your Primary/Primary+ plan coverage, a PCP designation will update to BCBSTX.
- If you make CHANGES to your Primary/Primary+ plan PCP in the enrollment system it will NOT update BCBSTX. To verify or change your PCP designation, you MUST contact a BCBS Personal Health Guide at 866-355-5999.

ID CARDS

ID cards will ONLY be issued for new enrollments or plan changes. You will need to make medical plan elections by AUGUST 15th to receive ID cards by September 1. ID cards for elections made ON OR AFTER AUGUST 16th should reach participants the first week of September. If you make a medical plan election on or before August 15th and change your election thereafter, you should receive a second set of ID cards reflecting your most recent election by the second week of September.

Voluntary Group Term Life

Open Enrollment elections for voluntary life are subject to underwriter approval. Any enrollments or increases in coverage will require a Statement of Health. The form can be printed during the enrollment process. After completing the form, please mail the form to the MetLife address on the form. *Make sure to keep a copy for your records.*

Flexible Spending Accounts (FSA's)

Current plan year FSA elections, for both the healthcare and daycare flex accounts, will end August 31. *You will need to make new contribution elections if you want to participate for 2021-22.*

Health Savings Account (HSA)

For the first time, HSA contributions in place at the end of the current plan year will roll to the new plan year. As a reminder, although pre-tax deducted, IRS guidelines allow employees to start, stop or change HSA contributions any month. You must be enrolled in a high deductible medical plan, such as the TRS-ActiveCare HD plan, to participate.

Disability/Income Replacement

Employees can enroll for disability coverage during any enrollment period without health evidence; however, pre-existing condition limitations may apply to claims filed during the first twelve months of coverage. Likewise, any Open Enrollment elections that reduce waiting period and/or increase percent of salary coverage may be impacted by pre-existing conditions. See the [Employee Benefits Center Plan Year 2021-22 Disability page](#) for details or contact the FFGA Enrollment Phone Bank for more information.

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

GISD Benefits

