

Benefits for 2023-24 Plan Year – Notice 2

OPEN ENROLLMENT

Open Enrollment 2023 will begin at 8 a.m. Wednesday July 12, 2023 and end at 5 p.m. on Thursday August 17, 2023. Elections made during Open Enrollment will be effective September 1, 2023.

NO action is necessary UNLESS:

- You want to enroll in/continue a **Flexible Spending Account** for the 2023-24 plan year.
- You have a **Dental plan**. You may want to enroll in the new PPO dental plan being offered.
- You want to enroll in the new **Medical Transport benefit**.
- You have the **Disability Percent plan**. You'll want to review your coverage and premium as they will adjust based on salary changes.
- You want to designate, review or change your **Group Life Insurance** beneficiary.
- You want to make any other changes to plans, coverage or dependents.

OPEN ENROLLMENT SUPPORT

Open Enrollment support will be available through the First Financial phone bank and in-person. Ask questions, get answers and obtain help with the online enrollment process. Spanish speaking assistance will be offered.

Meet with a Representative by Phone:

- July 12 through August 17, 2023
- 8 a.m. to 5 p.m. Monday through Friday
- Call 855-765-4473, option 1

Meet with a Representative In-Person:

DATE	LOCATION	ROOM	TIME
7/12/23	PDC	Room B-06	8 a.m. – 4 p.m.
7/18/23	PDC	Foyer	8 a.m. – 4 p.m.
7/20/23	PDC	Room B-06	8 a.m. – 4 p.m.
7/25/23	Natatorium	Hospitality Room	8 a.m. – 5 p.m.
7/27/23	PDC	Foyer	8 a.m. – 4 p.m.
8/1/23	PDC	Room B-06	8 a.m. – 4 p.m.
8/3/23	Natatorium	Hospitality Room	1 p.m. – 5 p.m.
8/8/23	Natatorium	Hospitality Room	8 a.m. – 5 p.m.
8/10/23	PDC	Room B-06	8 a.m. – 4 p.m.
8/15/23	Harris Hill	Sabine Room (main entrance)	8 a.m. – 12 p.m.
8/15/23	Natatorium	Hospitality Room	1 p.m. – 5 p.m.
8/17/23	Technology	Transportation Meeting Room	8 a.m. – 12 p.m.
8/17/23	Natatorium	Hospitality Room	1 p.m. – 5 p.m.
TECHNOLOGY 410 Stadium Dr Garland TX 75040	PROFESSIONAL DEVELOPMENT CENTER (PDC) 870 W Buckingham Rd Garland TX 75040	HARRIS HILL ADMIN BUILDING 501 S Jupiter Rd Garland TX 75042	NATATORIUM 2585 Firewheel Pkwy Garland TX 75040

PLAN AND PREMIUM CHANGES

Below are the plan and premium changes that will be effective September 1, 2023.

TRS-ActiveCare

TRS has approved rate and benefit changes for the 2023-24 plan year as well as a change in pharmacy benefit provider for the BCBSTX plans.

Rate Changes Effective September 1, 2023 – All TRS-ActiveCare Plans

Depending on plan and coverage level, rates are increasing from 0% to 9.9%. The district will contribute \$325 per month to TRS for benefits eligible employees who elect TRS-ActiveCare coverage. Garland ISD premiums (TRS rate less district contribution) can be found on the [Employee Benefits Center Open Enrollment website](#). For more information about the rate changes please view the [TRS Notice Regarding 2023-24 Rates & Plan Highlights](#).

Benefit Changes Effective September 1, 2023 – Blue Cross & Blue Shield of Texas (BCBSTX) Plans

CHANGE IN PHARMACY BENEFIT MANAGER FOR BCBSTX PLANS

The Pharmacy Benefit Manager (PBM) for all BCBSTX plans will change from CVS/Caremark to Express Scripts (ESI). [TRS Health Plans' New Pharmacy Benefits Manager](#) explains the change. Additional information and outreach will happen prior to September 1.

- In mid-August ESI will issue ID cards based on elections made through July 31 so participants have their new ID cards in hand and can begin using them on September 1.
- Participants that enroll or change plans in August will be able to access electronic ID cards on September 1 and will receive new cards in the mail in September.
- Throughout the summer, ESI will proactively mail letters to the small number of participants whose medications will be impacted by the transition to ESI.

OTHER BCBSTX BENEFIT CHANGES

For more information about the BCBSTX plan changes below and a comparison of the plans, please view the [TRS Notice Regarding 2023-24 Rates & Plan Highlights](#).

TRS-ActiveCare HD

- Increase in Individual In-Network maximum out-of-pocket (MOOP) from \$7,050 to \$7,500;
- Increase in Family In-Network maximum out-of-pocket (MOOP) from \$14,100 to \$15,000.

TRS-ActiveCare Primary

- Decrease in Individual In-Network maximum out-of-pocket (MOOP) from \$8,150 to \$7,500;
- Decrease in Family In-Network maximum out-of-pocket (MOOP) from \$16,300 to \$15,000;
- Decrease in Telehealth Mental Health Copay from \$70 to \$0.

TRS-ActiveCare Primary+

- Decrease in Family Deductible from \$3,600 to \$2,400;
- Decrease in Primary Care Physician (PCP) copay from \$30 to \$15;
- Decrease in Mental Health Copay from \$30 to \$15;
- Decrease in Telehealth Mental Health Copay from \$70 to \$0.

TRS-ActiveCare 2

- Decrease in Telehealth Mental Health Copay from \$70 to \$0

Benefit Changes Effective September 1, 2023 – Baylor Scott & White Health Plan (BSWHP) HMO

Baylor Scott & White HMO plan coverage changes for 2023-24 are summarized below. To view plan highlights please see the [TRS Notice Regarding 2023-24 Rates & Plan Highlights](#).

- Increase in Individual medical deductible from \$1,900 to \$2,400;
- Increase in Family medical deductible from \$4,750 to \$4,800;
- Increase in Individual maximum out-of-pocket (MOOP) from \$8,000 to \$8,150;
- Increase in Family maximum out-of-pocket (MOOP) from \$15,000 to \$16,300;

- Increase in Medical Coinsurance from 20% to 25%;
- Increase in Primary Care Physician (PCP) copay from \$15 to \$20;
- Increase in Generic prescription drug copay (30/90 day) from \$12/\$30 to \$14/\$35;
- Increase in Preferred Brand prescription drug coinsurance from 30% to 35%;
- Increase in Specialty prescription drug coinsurance from 25%/35% to 35%.

Guardian Dental

Dental DHMO

The current DHMO dental plan option will remain the same with no benefit or premium changes. The DHMO plan includes discounted fees for child and adult orthodontia.

Dental PPO

Effective September 1, 2023 you will have two PPO dental plan options. Both PPO plans use the same Dental Guard Preferred PPO provider network. A comparison of the PPO plans can be found on the [Employee Benefits Center Open Enrollment website](#). *If you currently have the Dental PPO plan, you will roll to the Dental PPO Buy-up plan for 2023-24 unless you make a different election during Open Enrollment.*

- **Dental PPO Base Plan – NEW PPO plan**
 - Premiums are lower than the Buy-up plan.
 - Annual coverage maximum is lower than the Buy-up plan.
 - If you use an out-of-network* provider you will pay more than on the Buy-up plan.
 - Orthodontia is covered for children under age 26; no adult ortho coverage.
- **Dental PPO Buy-up Plan – Current PPO plan**
 - Premiums will increase 20%.
 - Orthodontia coverage for adults will be added.
 - Annual coverage maximum is higher than the Base plan.
 - Plan pays more than the PPO Base Plan toward out-of-network* provider charges.

*Please be aware that dental providers may “take your insurance” but not actually be “in network”, causing you to pay more out of your own pocket. To make sure your dental provider is in network, visit the [Guardian Provider Search tool](#) and choose *PPO: DentalGuard Preferred* for the search.

NEW - Medical Transport

A new benefit will be offered effective September 1, 2023 to address out-of-pocket costs when medical transport charges are incurred. Ambulance providers are not in network for most medical plans, usually resulting in charges being the full responsibility of the claimant. Visit the [Employee Benefits Center Open Enrollment website](#) for MASA Medical Transport plan options and cost.

TX Life Insurance

If you enroll in a spouse policy with TX Life it will now include a chronic illness (long-term care) rider. Employee policies already included the rider.

Health Savings Account (HSA)

The IRS has updated the amount participants can contribute to an HSA for 2024. Effective January 1, 2024, the annual limit for self-coverage will increase from \$3,850 to \$4,150 and the annual contribution limit for family coverage will increase from \$7,750 to \$8,300. As a reminder, an employee can enroll in, change or cancel HSA contributions any month, not just during Open Enrollment. See the Employee Benefits Center website for more information and forms. You must be enrolled in a High Deductible Health Plan, such as TRS-ActiveCare HD, to participate in an HSA.

Flexible Spending Account (FSA/HCRA)

Employees who enroll in an FSA for the 2023-24 plan year will be able to take advantage of the IRS increase in maximum contribution from \$2,850 to \$3,050. The Garland ISD FSA plan year runs from September 1 of the current year through August 31 of the following year. Unlike an HSA, any funds contributed to an FSA but not used and claimed during the plan year are forfeited. Annual FSA contribution amount elected is available up front whereas HSA funds are only available as contributed. You cannot contribute to both an HSA and an FSA at the same time.

HAVE QUESTIONS ABOUT 2023-24 BENEFITS AND CHANGES?

TRS-ACTIVECARE VIRTUAL WEBINARS HOSTED BY TRS

Six opportunities to learn about TRS-ActiveCare plans and ask questions in an interactive format.

Register here: [From A to Z: Your TRS-ActiveCare Plans](#)

TRS-ACTIVECARE BCBSTX - MEDICAL

BCBSTX Personal Health Guides

866-355-5999

[BCBSTX for TRS-ActiveCare website](#)

TRS-ACTIVECARE BCBSTX - PHARMACY

Express Scripts (ESI) RX

844-367-6108

[ESI for TRS-ActiveCare website](#)

TRS-ACTIVECARE BSWHP HMO - MEDICAL AND PHARMACY

BSWHP Customer Service

844-633-5325

[BSWHP HMO for TRS-ActiveCare website](#)

ALL OTHER BENEFITS

First Financial Benefits Advisors

800-883-0007

[Employee Benefits Center website](#)

Garland ISD Benefits

benefits@garlandisd.net

972-487-3047