

Benefits for 2024-25 Plan Year – Notice 1

Open Enrollment

Open Enrollment 2024 will begin at 8 a.m. Wednesday July 10, 2024 and end at 4 p.m. on Friday August 16, 2024. Elections made during Open Enrollment will be effective September 1, 2024.

The 2024 Open Enrollment will be a passive enrollment, meaning no action will be necessary for most current benefits to roll to the 2024-25 plan year.

Action will be necessary if:

- a) You want to cancel benefits or drop dependents from coverage.
- b) You want to enroll in or continue a **Flexible Spending Account** for the 2024-25 plan year.
- c) You have the **TRS-ActiveCare Baylor Scott & White HMO plan**. This plan will no longer be offered effective 9/1/24. You will need to choose a different plan for 2024-25. See additional information below.
- d) You want to enroll in or increase **Voluntary Group Term Life** coverage. MetLife is offering a special guaranteed issue election opportunity for employees during Open Enrollment. See additional information below.
- e) You have the **Disability Percent plan**. You should review your coverage and premium as they will adjust based on salaries at July 1, 2024.
- f) You want to designate, review or change your **Group Life Insurance** beneficiary.
- g) You want to make any other changes to plans, coverage or dependents.

Plan and Premium Changes Effective September 1, 2024

The plan and premium changes below will be effective September 1, 2024. Additional information will be shared as it becomes available and posted on [Employee Benefits Center Open Enrollment website](#).

TRS-ActiveCare

TRS is implementing the following rate, plan and benefit changes to TRS-ActiveCare for the 2024-25 plan year.

Rate Changes Effective September 1, 2024

Rates for Region 10 will be increasing 11%. Garland ISD contributes \$325 per month to TRS for employees who elect TRS-ActiveCare coverage. The premiums Garland ISD employees will pay for 2024-25, TRS rates less district contribution, are attached to this email.

Plan Change Effective September 1, 2024

Beginning with the 2024-25 plan year, TRS will not offer the Baylor Scott & White (BSW) HMO as a TRS-ActiveCare plan option. Please note that Baylor Scott & White medical facilities and doctors will still be in-network for the Blue Cross & Blue Shield of Texas (BCBSTX) plans*. Current BSW HMO participants can choose between available BCBSTX plan options during Open Enrollment: Primary, Primary+ or HD. Those who do not make a choice will be enrolled in the Primary+ plan effective September 1, 2024.

*Separate from TRS and BSW mutually discontinuing the BSW HMO health plan as an option under TRS-ActiveCare, BCBSTX and the Baylor Scott & White Health (BSWH) provider group are in contract negotiations to update their service agreement. This agreement impacts all BCBSTX health plans that include BSWH providers, not just TRS-ActiveCare BCBSTX plans. Should negotiations continue beyond the contract termination date, a period of service disruption could occur. TRS would notify districts and employees well in advance about any temporary changes in access to care. These negotiations are a normal part of health plan business and are usually renewed without impact to participants.

Benefit Changes Effective September 1, 2024

TRS is making benefit adjustments to the following plans:

TRS-ACTIVECARE PRIMARY

- Maximum Out-of-Pocket increase: from \$7,500/individual to \$8,050/individual

TRS-ACTIVECARE HD

- In-network Deductible increase (IRS requirement): from \$3,000/individual to \$3,200/individual and from \$6,000/family to \$6,400/family
- Out-of-Network Deductible increase: from \$5,500/individual to \$6,400/individual and \$11,000/family to \$12,800/family
- Maximum Out-of-Pocket increase: from \$7,500/individual to \$8,050/individual

Voluntary Group Term Life

Rate Decrease Effective September 1, 2024

Rates for many age brackets will reduce 15%. Employees can view the impact on premiums during the online Open Enrollment process. Please note that normal age-related premium increases may impact overall reduction in premium.

Special Enrollment Opportunity

During the 2024 Open Enrollment, MetLife is offering a special enrollment opportunity that will allow employees to add life insurance coverage without having to answer any health questions. Please note that this opportunity does not apply to spouse or children. Employees will make these guaranteed issue elections during the online Open Enrollment process. Employee must be actively at work on the effective date for coverage to be effective.

CURRENT EMPLOYEES ALREADY PARTICIPATING

Current participants can increase coverage by up to \$30,000, total coverage not to exceed 4x base salary or \$250,000.

CURRENT EMPLOYEES NOT PARTICIPATING

New participants can elect up to \$30,000 in coverage, total coverage not to exceed 4x base salary.

Flexible Spending Account (FSA)

For the 2024-25 plan year, the Healthcare Flexible Spending Account annual contribution limit will increase from \$3,050 to \$3,200.

Health Savings Account (HSA)

Through December 31, 2024 the annual HSA contribution limit for self-coverage is \$4,150 and for family coverage is \$8,300. Effective January 1, 2025, the annual self-coverage limit will increase to \$4,300 and the family coverage limit will increase to \$8,880. As a reminder, an employee can enroll in, change or cancel HSA contributions any month, not just during Open Enrollment.

Update Address & Phone Number for Communications

We will communicate additional information about Open Enrollment 2024 this summer, prior to the July 10, 2024 begin date. **Please make sure your address and phone number are up to date in Oracle so you receive these communications.**

Please contact GISD Employee Benefits at benefits@garlandisd.net or 972-487-3047 if you have any questions, or visit the [Employee Benefits Center website](#).