

Open Enrollment for Plan Year 2025-26 – Notice 2

Open Enrollment

Open Enrollment 2025 will begin at 8 a.m. on Wednesday July 9, 2025 and end at 4 p.m. on Friday August 15, 2025. Elections made during Open Enrollment will be effective September 1, 2025.

Enrollment assistance will be available through a phone bank and at scheduled dates and locations to be announced.

Benefit Changes Effective September 1, 2025

The following changes to district provided and supplemental plan benefits will be effective September 1, 2025. These changes will help to contain and/or reduce cost to participants, while also enhancing coverage under some benefits. For benefits with carrier changes, current participants will receive targeted Engage emails from do-not-reply@benselect.com with additional information about the transition.

TRS-ActiveCare plan and rate changes are pending.

The [Employee Benefits Center website](#) will be updated with detailed plan information and premiums for all benefits as they become available.

District Paid Group Life

- Carrier change from MetLife to Unum.
- Benefits eligible employees receive \$15,000 in Group Life Insurance and \$15,000 in Accidental Death & Dismemberment insurance free of charge.
- Please verify during Open Enrollment that you have a beneficiary designated.

Employee Assistance Program

- Carrier change from ComPsych Guidance Resources to Unum.
- Benefits eligible employees and their eligible dependents have confidential support available 24/7 at no cost including:
 - Up to three confidential face-to-face counseling sessions plus unlimited confidential telephonic sessions with licensed professional counselors.
 - Help from work-life specialists to find resources such as childcare, elder care, financial management services, legal assistance, and more.
- See the new TeleHealth benefit below for additional counseling resources.
- See the new Legal benefit below for additional legal assistance resources.

Financial Wellness Plan

- No changes to the Financial Wellness Plan thru FinPath.
- Benefits eligible employees have access to financial health resources including confidential one-on-one coaching sessions at no cost.

Accident Plan

- Carrier change from MetLife to Cigna.
- Some benefit enhancements with 20% reduction in rates.

- 2024-25 benefits will roll to 2025-26 with no action.
- Action is necessary during Open Enrollment if you want to cancel, enroll or change coverage.

Cancer Plan

- New Benefit
- This stand-alone Cancer plan through American Public Life (APL) will offer more comprehensive coverage for individuals who are diagnosed with cancer than the current Critical Illness benefit.
- You can receive benefits for a cancer diagnosis from the Cancer Plan and the Critical Illness plan if enrolled in both plans.
- Action is necessary during Open Enrollment if you want to enroll.

Critical Illness Plan

- Carrier change from AFLAC to Cigna.
- Enhanced benefits with no change in rates.
- 2024-25 benefits will roll to 2025-26 with no action.
- Action is necessary during Open Enrollment if you want to cancel, enroll or change coverage.

Dental

- Carrier change from Guardian to Cigna.
- Same benefits with no increase in DHMO premiums and only 4% increase in PPO premiums.
- More overlap in DHMO/DPPO providers, i.e., many providers are in both networks so choose the plan that works best for you.
- Limited provider disruption. Most Guardian dental providers are also in the Cigna networks.
- Streamlined process to change DHMO primary dentist selection. Request the change when you make an appointment with any DHMO network dentist; no need to call Cigna and no waiting period. (Initial DHMO primary dentist will be assigned by Cigna based on employee address.)
- Remember, if a PPO provider is not in-network, you will pay more on the PPO Base plan than the PPO Buy Up plan.
- 2024-25 benefits will roll to 2025-26 with no action.
- Action is necessary during Open Enrollment if you want to cancel, enroll or change coverage.

Disability

- Carrier change from American Fidelity to The Hartford.
- Enhanced benefits and claims service, with 10% reduction in rates.
- 2024-25 % of salary coverage will roll to 2025-26 with no action. Certain employees with grandfathered indemnity plans (flat benefit) will be contacted separately for action.
- Action is necessary during Open Enrollment if you want to cancel, enroll or change coverage.

Flexible Spending Account – Dependent Daycare

- No changes. The maximum annual contribution limit per household is \$5,000, or \$2,500 if married and filing separately.
- Funds are available as contributed and must be used during the plan year. Funds not claimed are forfeited. Use it or lose it.
- Action is necessary during Open Enrollment if you want to make contributions for the 2025-26 plan year.

Flexible Spending Account – HealthCare

- For 2025, the maximum annual contribution limit will be \$3,300.
- The annual contribution amount elected for the plan year is available up front and must be used during the plan year (September 1 through August 31). Funds not claimed are forfeited. Use it or lose it.
- Action is necessary during Open Enrollment if you want to make contributions for 2025-26 plan year.

Health Savings Account

- For 2025, the maximum annual contribution is \$4,300 for individuals with self-only coverage and \$8,550 for those with family coverage. Individuals age 55 and older may contribute an additional \$1,000.
- You must participate the TRS-ActiveCare HD plan to participate.
- Funds are available as contributed and remain available until used.
- Contributions amounts in place at 8/31/25 will roll to 2025-26.
- Contributions can be started, changed, stopped any month.

Hospital Indemnity

- Carrier change from MetLife to Cigna.
- Enhanced benefits with 10% reduction in rates.
- 2024-25 benefits will roll to 2025-26 with no action.
- Action is necessary during Open Enrollment if you want to cancel, enroll or change coverage.

Identity Protection

- No changes to the Identity Protection Plan thru iLock.
- 2024-25 benefits will roll to 2025-26 with no action.
- Action is necessary during Open Enrollment to cancel, enroll or change coverage.

Legal Plan

- New Benefit
- The ARAG legal plan will help with most legal needs for a low monthly premium.
- Attorney fees are covered in full for most covered legal matters when participants work with a plan attorney. Services include family law, real estate matters, tax matters, traffic matters, wills and estate planning, and more.
- Action is necessary during Open Enrollment if you want to enroll.

Medical Transport

- No changes to the Medical Transport plan thru MASA.
- 2024-25 benefits will roll to 2025-26 with no action.
- Action is necessary during Open Enrollment if you want to cancel, enroll or change coverage.

Permanent Life

- No changes to Permanent Life Insurance offered thru TX Life.
- 2024-25 benefits will roll to 2025-26 with no action.
- Action is necessary during Open Enrollment if you want to cancel, enroll or change coverage.

TeleHealth

- New Benefit
- Recuro telehealth services are available where you are, day or night, and include:
 - 24/7 virtual access for treatment of minor urgent health conditions such as colds, flu, allergies, rashes and more.
 - Therapy and counseling services from social workers and psychologists.
 - Psychiatry and related medication management with licensed professionals.
- \$0 consultation fee when using plan providers.
- One small monthly premium covers employee and eligible family members.
- Action is necessary during Open Enrollment if you want to enroll.

Vision

- Same Ameritas/VSP carrier and same benefits, with a 5% rate decrease.
- 2024-25 benefits will roll to 2025-26 with no action.
- Action is necessary during Open Enrollment if you want to cancel, enroll or change coverage.

Voluntary Group Term Life

- Carrier change from MetLife to Unum.
- 30% reduction in rates, plus opportunity to enroll in up to guaranteed issue amount with no health evidence.
- 2024-25 benefits will roll to 2025-26 with no action.
- Action is necessary during Open Enrollment to cancel, enroll or change coverage.