

# Highland Park ISD Benefit Open Enrollment July 5 through August 18, 2022 New Rates



## WHAT'S NEW IN BENEFITS FOR THE 2022-2023 PLAN YEAR

Current plan year coverage ends 8/31/22

Open Enrollment elections effective 9/1/2022

### TRS ActiveCare Plan Highlights for the 2022-2023 plan year effective September 1, 2022

- TRS ActiveCare Primary
  - This plan provides a statewide network of primary care providers and specialists. Services by an out of network provider will not be covered.
  - The plan includes co-pays for doctor visits without having to meet the deductible.
  - **Employees that select this plan must choose a provider within the network at the time of enrollment.** It is strongly recommended that you use the [Provider Find Search Tool](#) provided by TRS to confirm that your primary physician and specialist are in the network before selecting the Primary Plan.
  - **If a PCP is not selected during open enrollment, BCBS could select one on your behalf.** You may contact BCBS if you wish to change the PCP on file or log in to your BCBS Blue Access for members account to update the PCP.
  - Employees must have a referral from the PCP to see a specialist.
  - This plan is **not** compatible with the Health Savings Account (HSA) but is compatible with the Flexible Spending Account (FSA) for medical expenses.
  - This plan is compatible with RediMD and Teledoc for telehealth services.
- TRS ActiveCare HD (High Deductible) PPO
  - This plan continues to have a nationwide network under BCBS.
  - Employee must meet the deductible before the plan covers any medical expense, including prescriptions.
  - Continuing for 2022-2023, the deductible is by individual on the Employee + Family plan. An individual under the family plan may meet their deductible and begin co-pays for themselves without having to meet the family deductible.
  - This plan is compatible with the Health Savings Account (HSA) and the Flexible Spending Account (FSA).
  - This plan is compatible with RediMD and Teledoc for telehealth services.
- TRS ActiveCare Primary+
  - This plan also provides a statewide network of primary care providers and specialists. Services by an out of network provider will not be covered.
  - The plan includes co-pays for more services than the Primary Plan.

- **Employees that select this plan must choose a provider within the network at the time of enrollment.** It is strongly recommended that you use the [Provider Find Search Tool](#) provided by TRS to confirm that your physician and specialist are in the network before selecting the Primary+ Plan.
- Employees must have a referral from the PCP to see a specialist.
- This plan is compatible with RediMD and Teledoc for Telehealth services.
  
- TRS ActiveCare 2 (not open for new enrollment, only available to grandfathered members)
  - This plan is closed to new enrollees.
  - This plan continues to have a nationwide network under BCBS.
  - The plan offers a low deductible and co-pays for many services and prescriptions.
  
- Central/North Texas Baylor Scott & White HMO
  - This plan provides a regional network of primary care providers and specialists.
  - The plan includes doctor visit co-pays, a low deductible, and will only cover in-network services.
  - This plan includes a prescription deductible except for generic brands.

#### **Hospital Indemnity Plan (Provider Aetna) - effective September 1, 2021**

- Here are some important features about this plan:
  - No pre-existing condition limitations
  - Complements any of the medical plans
  - Employees may enroll in both a Health Savings Account and Hospital Indemnity Plan
  - Covers in-patient hospital confinement only
- More information coming soon.

#### **New Dental Provider - Ameritas replaces MetLife Dental**

#### **New Vision Provider - VSP Vision replaces Superior Vision**

**Medical rates decreased on most plans. HPISD adjusted the District's contribution to keep ActiveCare HD at \$12/month for employee only coverage and Primary at \$0/month for employee only coverage.**

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