



CONROE
INDEPENDENT
SCHOOL DISTRICT

Get ready for annual enrollment **July 1 – 31, 2024**

Take this once-a-year opportunity to review, change, or continue your health and voluntary benefits for the coming year for you and your family. **The 2024-2025 plan year begins September 1, 2024, and ends August 31, 2025.**

Enrolling is easy

- 1. Go** online to www.conroeisd.net and **click** Employees > Employee Logins > Insurance Enrollment **OR** scan the QR code to the right.
- 2. Enter** your CISD employee ID number or full Social Security number without any dashes.
- 3. Enter** your PIN — the last four digits of your Social Security number, followed by the last two digits of your birth year.



Need help? Watch the “How to Enroll” video at <https://ffga.wistia.com/medias/f78tvquvjr>.

You do not have to be on the District network to enroll.

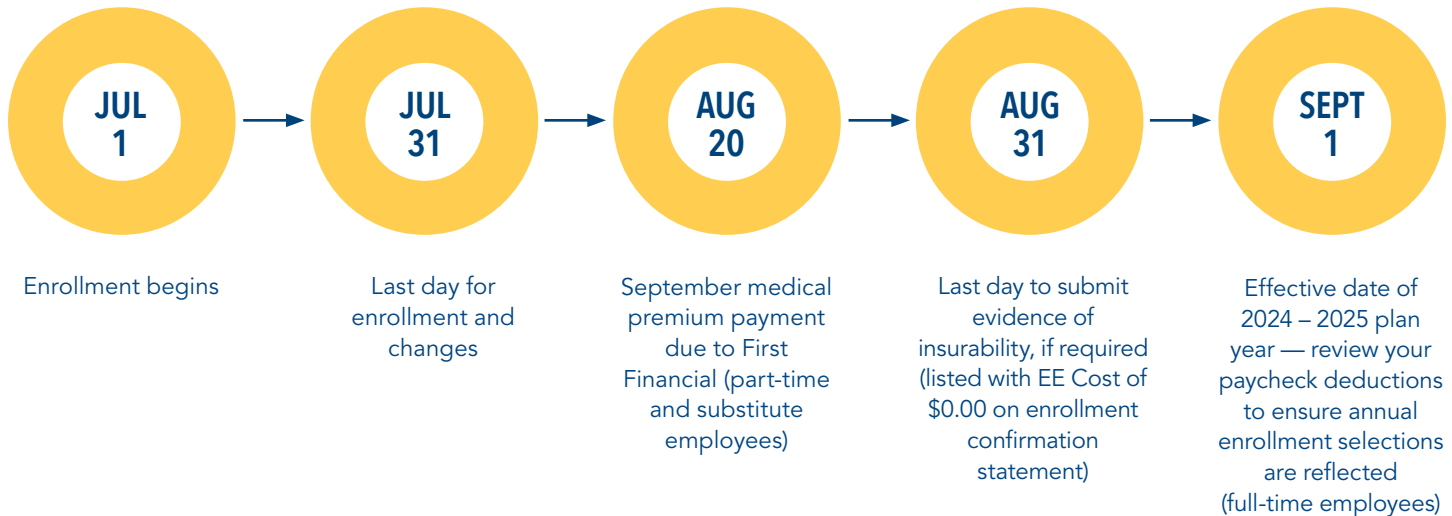
If you participate in a Flexible Spending Account (health FSA and/or dependent care FSA), or the Conroe ISD Alternate Plan, you must re-enroll in these benefits annually.

After July 31, 2024, you may only make changes during the year if you experience a change in status. For example, marriage, divorce, birth or adoption of a child, death of a covered dependent, a change in your spouse’s employment status or your entitlement to Medicare or Medicaid.

You have until 30 calendar days after the event date to make changes to your benefits (60 days for Medicaid and CHIP eligibility). Internal Revenue Code and insurance policies do not permit changes outside these time frames, so it is important to contact the Conroe ISD Benefits Office as soon as possible once an event occurs.

Conroe ISD holds active annual enrollment periods. **Every employee must enroll in or decline benefits beginning July 1 and no later than July 31, 2024.** Elections saved as of 11:59 p.m. July 31, 2024, will take effect September 1, 2024, and continue through August 1, 2025.

2024 enrollment timeline



2024 enrollment support schedule

Employees will have computer access to complete the electronic enrollment process at three of the District’s high school campuses from July 1 – 31. Representatives from First Financial will be at all three locations to help with enrollment and answer questions about voluntary benefits plans. Blue Cross and Blue Shield of Texas (BCBSTX) representatives will also be available to answer questions about the medical and pharmacy benefits. Please refer to the schedule on the right for specific dates and times.

You can also receive enrollment support over the phone by calling the First Financial Enrollment Assistance Center at **1-855-765-4473**. Representatives are available Monday – Friday, 8:00 a.m. to 5:00 p.m. There is an option to leave a voice message for a representative to return your call as soon as possible, or the next business day if it is after hours.

For technical assistance with the enrollment site (password help, site errors, etc.), please call the FFenroll Help Desk at **1-855-523-8422** or send an email to **ffenroll@ffga.com**. Help Desk representatives are available Monday – Friday, 7:00 a.m. to 5:00 p.m.

If you have questions about the medical and pharmacy benefits, please visit with a BCBSTX representative per the enrollment assistance schedule on the right. Or call BCBSTX Customer Service at **1-877-299-2377** (HMO) or **1-800-521-2227** (PPO).

Enrollment assistance locations and times

Conroe High School 9th Grade Campus library:

400 Sgt. Ed Holcomb Blvd. North
Conroe, TX 77304

Grand Oaks High School library:

4800 Riley Fuzzel Road
Spring, TX 77386

The Woodlands College Park High School library:

3701 College Park Dr.
The Woodlands, TX 77384

Monday – Wednesday, July 1 – 3	7:30 a.m. to 5:00 p.m.
Monday – Thursday, July 8 – 11	7:30 a.m. to 5:00 p.m.
Monday – Thursday, July 15 – 18	7:30 a.m. to 5:00 p.m.
Monday – Thursday, July 22 – 25	7:30 a.m. to 5:00 p.m.
Monday – Wednesday, July 29 – 31	7:30 a.m. to 5:00 p.m.

BCBSTX and Kelsey-Seybold Clinic representatives will be on-site each Monday from 9:00 a.m. to 4:00 p.m.

Spanish-speaking assistance will be available on Mondays at Conroe High School 9th Grade Campus only.

To schedule an appointment with First Financial for in-person enrollment assistance, please go to **<https://conroeisd.timetap.com/#>** or call First Financial at **1-855-523-8422**. Walk-ins are accepted, but appointments will be honored.

Whether you self-enroll or obtain enrollment assistance, you are responsible for the selections submitted on the enrollment site. You should review the Benefit Confirmation/ Deduction Authorization statement carefully to ensure it accurately reflects the coverage you want in effect or wish to decline as of September 1, 2024.

Updates for the 2024 – 2025 plan year

Premiums

No change to medical premiums! Slight increases to dental premiums. No other premium changes.

Medical plan changes

All plans will include coverage for hearing aids, limited to \$1,000 per 36 months.

· Blue Premier HMO

- PCP copay decrease to \$20
- Deductible decrease to \$900/individual and \$2,700/family
- Out-of-pocket maximum decrease to \$6,000/individual and \$12,000/family
- Durable Medical Equipment (DME) coinsurance decrease to 20%

· Blue Essentials HMO

- Out-of-pocket maximum decrease to \$7,000/individual and \$14,000/family
- Durable Medical Equipment (DME) coinsurance decrease to 20%

· Blue Choice PPO HDHP

- All employees enrolled in this plan as well as a Health Savings Account (HSA) through Conroe ISD will receive an annual employer contribution of \$500 to their HSA. This amount counts toward the annual contribution limit set by the IRS for each tax year.
- The plan year cycle will change to September 1-August 31 beginning September 1, 2025. Therefore, a short plan year will be in effect January 1, 2025, through August 31, 2025. The last reset of deductible and out-of-pocket maximum accumulators on January 1 will occur on January 1, 2025; thereafter, the accumulators will reset each September 1, including September 1, 2025.

Dental plan changes

· PPO/PDN Low

- Deductible increase to \$100/individual and \$300/family
- Basic services coinsurance increase to 40%
- Major services coinsurance increase to 60%
- Orthodontic services no longer covered. If you have a child already in braces, you will need to enroll in the PPO High plan to continue receiving orthodontic benefits; if the orthodontist is in the DMO network, then you could enroll in the DMO plan as an alternative.
- Payments to out-of-network providers will be based on usual and prevailing charges. Plan members will owe the balance between the amount billed and the amount paid by Aetna. To maximize benefits and avoid additional out-of-pocket costs, use in-network providers.

· PPO/PDN High

- Waiting period of 12 months will apply to orthodontic services. This will be waived for any members currently enrolled in the DMO or PPO Low plan who select the PPO High plan during annual enrollment. As a reminder, orthodontic treatment that begins before a member is covered under the plan is not covered.

- Payments to out-of-network providers will be based on usual and prevailing charges. Plan members will owe the balance between the amount billed and the amount paid by Aetna. To maximize benefits and avoid additional out-of-pocket costs, use in-network providers.

FSA and HSA contribution limit increases

- New maximum contribution amount to a health Flexible Spending Account (FSA) is \$3,200
- Maximum contribution amounts for calendar year 2024 to a Health Savings Account (HSA) are \$4,150 for individual coverage and \$8,300 for family coverage (maximum amounts for 2025 are \$4,300 for individual coverage and \$8,550 for family coverage)

Accident plan

A **new** Aetna Accident Plan will be available. The plan pays benefits directly to you when you or a covered family member gets treatment for an accidental injury, whether it occurs off or on the job.

Long-term care insurance

Long-term care insurance will no longer be offered. Employees currently enrolled in this plan may continue to pay premiums via payroll deduction.

ID cards, flex benefits cards, and HSA cards

Keep your ID cards. You do not receive new cards unless information on the current card changes or the card is expiring (flex benefits and HSA). You should contact the plan carrier if you need a replacement card.

Note: Aetna does not mail dental plan ID cards but will mail a welcome letter upon initial enrollment and at the beginning of each plan year.

Are you a current member of the CISD group medical, dental, and/or vision plan and need an ID card?

Here is how to print and request ID cards.

Medical: Go to www.bcbstx.com and click on Log In or Sign Up. Create or log in to your account, then view and print your ID card, or order a new card to be mailed to your home address. You can also call **BCBSTX** at **1-877-299-2377** (HMO members) or **1-800-521-2227** (PPO HDHP members).

Dental: Go to www.aetna.com, log in or create an account, and click on your name to view/print the card.

Vision: ID cards are not required to use your VSP vision benefits. To find a doctor in network, go to www.vsp.com and click on Find a Doctor (don't log in). Enter your ZIP code, and a list of providers in your area will be displayed. Call a provider on the list, and tell them you have VSP coverage.

Health Savings Accounts

What is a Health Savings Account (HSA)?

An HSA is a great way to help you control your healthcare costs. It works in conjunction with a qualified High Deductible Health Plan (HDHP) to combine tax-free savings earmarked for qualified medical expenses.

An HSA allows you to set aside money to pay for higher deductibles associated with a lower monthly premium HDHP. The money you save in monthly insurance premiums is reserved for eligible medical expenses you incur in the future.

Eligible expenses include things like co-pays and deductibles, prescriptions, vision expenses, dental care, therapy, and medical supplies.

Highlights

- Balances roll over from year to year and earn interest along the way.
- Portable – you keep it even after you leave employment.
- Tax advantages – invest money in mutual funds to grow your tax savings for either future healthcare costs or retirement.
- Pay for expenses with a benefits debit card that gives you immediate access to your money at the time of purchase.
- Expenses also can be reimbursed through the online portal, online bill pay directly to your provider, or by submitting a distribution request form.
- Receipts are not required for reimbursement but should be saved for tax purposes.

Switching from a Health FSA to an HSA this year?

If you or your spouse is currently enrolled in a health FSA plan, you cannot contribute to an HSA until the Health FSA plan year ends. If the Health FSA plan year ends with a positive balance of \$0.01 or more, and the plan has a grace period, you cannot contribute to an HSA until after the grace/rollover period ends.

To learn more, go online to ffbenefits.ffga.com/conroeisd/health-savings-account.



Attention Blue Cross and Blue Shield of Texas (BCBSTX) medical plan participants

Get the most from your health care benefits — check out all the great tools and programs included with your plan!

Blue Access for MembersSM (BAM)

- Search for in-network doctors, hospitals, and other health care providers.
- Request or print your ID card.
- Check the status or history of a claim.
- View or print Explanation of Benefits (EOB) statements.
- Sign up for text or email alerts.

It's easy to get started! Text **BCBSTX** to **33633** to get the **BCBSTX** app and use BAM while you're on the go. Or:

1. Go to **www.bcbstx.com**.
2. Click **Log In or Sign Up**.
3. Use the information on your BCBSTX ID card to sign up.

Virtual Visits with MDLIVE[®]: fast, hassle-free health care — anytime, anywhere

Your benefits include reliable, no-cost health care by phone or video with the MDLIVE national network of board-certified doctors. Virtual Visits with MDLIVE are an affordable alternative to urgent care clinics for more than 80 common, non-emergency conditions, such as fever, flu, sinus infections, headaches, nausea, and ear pain. You can also schedule a virtual appointment to meet with an MDLIVE mental health professional from the comfort of your home.

Activate your MDLIVE account today:

- Call MDLIVE at **1-888-680-8646**.
- Go to **MDLIVE.com/bcbstx**.
- Text **BCBSTX** to **635-483**.
- Download the **MDLIVE** app.

Fitness Program

This program offers you flexible options to help you live a healthy lifestyle, with plans starting at \$10 per month. Plus, the nationwide network of fitness locations allows you to choose one location close to home and one near work. You can even visit locations while traveling!

To enroll, log in to BAM at **www.bcbstx.com** and search for the Fitness Program under Wellness. If you have any questions or prefer to enroll by phone, call **1-888-762-BLUE (2583)**, Monday through Friday, 7:00 a.m. to 7:00 p.m. CT.

Women's and family health pregnancy and parenting support

Whether you are pregnant or planning to get pregnant, BCBSTX has tools to help you — at no extra cost to you.

- **Ovia Health[™]** apps are for tracking your cycle, pregnancy, and baby's growth. They are available in English and Spanish and provide videos, tips, coaching, and more.
 - Ovia[®] Fertility: Track your cycle and predict when you are most likely to get pregnant.
 - Ovia[®] Pregnancy: Monitor your pregnancy and baby's growth week by week leading up to your baby's due date.
 - Ovia[™] Parenting: Keep up with your child's growth and milestones from birth through three years old.
- **Well onTarget[®]** offers self-guided online courses about pregnancy, covering topics such as healthy foods, body changes, and labor.

Plus, if your pregnancy is high risk, BCBSTX will provide support from maternity specialists to help you care for yourself and your baby.

Download any of the Ovia Health apps from the Apple[®] App Store[®] or Google Play[™]. During sign-up, make sure to choose "I have Ovia Health as a benefit." Then select BCBSTX as your health plan and enter your employer name (optional). Also visit **www.wellontarget.com** to explore the online courses.

Call **1-888-421-7781** if you have questions or want to learn more about these programs.

Blue365 Discount Program

With this program, you can save on health and wellness products and services from top retailers that are not covered by insurance. There are no claims to file and no referrals or preauthorizations.

Some ongoing deals offered through Blue365 include:

- **TruHearing[®] | Beltone[™] | Start Hearing** Save on hearing tests, evaluations, and hearing aids. Discounts may also be available for your immediate family members.
- **Jenny Craig[®] | Sunbasket | Nutrisystem[®]** Help reach your weight-loss goals with savings from leading programs. You may save on healthy meals, membership fees (where applicable), nutritional products, and services.
- **Reebok[®]**, a trusted brand for more than 100 years, makes top athletic equipment for all people, from professional athletes to kids playing soccer. Get 20% off select models.
- **SKECHERS[®]**, an award-winning leader in the footwear industry, offers exclusive pricing on select men's and women's styles. You can get 30% off plus free shipping for your online orders.

See all the Blue365 deals and learn more at **www.blue365deals.com/bcbstx**.

Benefits Office
Human Resources Department
3205 W Davis St
Conroe, TX 77304



Phone: **936-709-7808**

Email: **benefitsoffice@conroeisd.net**

Website: **www.conroeisd.net/hr/benefits**

Fax: **936-709-9106**



Visit the online Employee Benefits Center at ffbenefits.ffga.com/conroeisd for detailed plan information, claim forms, and more!

This brochure is based on official plan documents and provides highlights of benefits options for the 2024 – 2025 plan year. Every attempt has been made to ensure its accuracy. If there is a conflict between statements in this brochure and the plan documents, insurance contracts, or state and federal regulations, the plan documents, insurance contracts, and state and federal regulations will prevail. Plan documents are available online at www.conroeisd.net under Employees > Benefits > Plan Documents.

The Conroe Independent School District (District) is an equal opportunity educational provider and employer and does not discriminate on the basis of race, color, national origin, sex, religion, age, or disability in educational programs or activities that it operates or in employment matters. The District is required by Title VI and Title VII of the Civil Rights Act of 1964, as amended, Title IX of the Education Amendments of 1972, the Age Discrimination Act of 1975, as amended, Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act, as well as Board policy, not to discriminate in such a manner.

For information about Title IX rights or Section 504/ADA rights, contact the Title IX coordinator or the Section 504/ADA coordinator at 3205 W. Davis, Conroe, TX 77304, **936-709-7752**.