

Magnolia ISD 2023-2024 BENEFITS GUIDE

*Medical Benefit Summary
for Substitutes and
Variable - Hour Employees*



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This guide contains a summary of the benefits offered by your employer. If there is a conflict between the terms of this outline of benefits and the actual contracts, the terms of the contracts will prevail.

IMPORTANT ITEMS

- **ACA RULES:** Due to Federal Regulations under the Affordable Care Act (ACA), all employees must enroll with SSN in or decline coverage for themselves and their dependents under a medical plan.
- **SUBSTITUTE TEACHERS AND VARIABLE-HOUR EMPLOYEES:** You are eligible for the district medical plan; however, you will be responsible for the full monthly premium of the plan.
- **Please Note:** As a substitute, variable-hour employee, you will be responsible for paying your first month TRS ActiveCare health benefit premium in advance to Magnolia ISD payroll department by electronic payment (see payment info below in [blue](#)). All future payments must be made to the payroll department by the 3rd of the month of coverage or risk being canceled due to non-payment.
- As a substitute, variable - hour employee, this premium must be paid out of pocket to the district.
- If you do not receive a confirmation page at the end of your enrollment, it will be marked “Pending”. Once your enrollment period ends, your pending elections will be automatically approved. If you do not wish to enroll in these elections, you **MUST** log back into FFenroll, before your enrollment period ends, and WAIVE the election.

[Magnolia ISD now offers an electronic payment option.](#)

[Click on the link below to make an electronic payment for your benefit premiums.](#)

All payments must be made through the electronic payment system!

<https://www.cognitoforms.com/MagnoliaISD/misdmedicalpremiumpayment>

HOW TO ENROLL

ONLINE ENROLLMENT

To begin online enrollment, visit <https://benefits.ffga.com/magnoliaisd> and click on How to Enroll.

LOGIN

- Login: Your Employee ID or Social Security Number (no dashes)
- PIN (first login only): The last four digits of your Social Security Number and the last two digits of the year you were born (six digits total)
- New PIN: The first time you log in you will be required to change your PIN. Please make a note of your new PIN because you will use it from that point forward.

VIEW CURRENT BENEFITS

After logging in, you will arrive at the welcome screen. Your current benefits and premium deductions will be listed on this screen.

VIEW/ADD DEPENDENTS

Click next to view your dependents. It is very important to make sure the social security numbers and birth dates listed are correct. If you plan to add dependents, you will need to enter their social security numbers and birth dates.

BEGIN ELECTIONS

Click next again to begin making your benefit elections. Remember, no changes to your elections can be made during the plan year unless you have either a qualified mid-year change under Section 125 or a special enrollment event.

ELIGIBILITY

ELIGIBILITY

All employees are eligible for a TRS Active Care Plan. Only full time employees are eligible for the employer contribution.

NEW EMPLOYEES

You have 31 days starting with your actively-at-work date to make a benefit election. Your New Hire Enrollment election will be made on FFEenroll

EXISTING EMPLOYEES

When it is time to enroll in your benefits, your First Financial Account Representative will be available to assist you with making your election. Your election can be made anytime during annual enrollment online from your work or home computer. Before enrollment, take time to educate yourself on the available benefits and what option would work best for you and your family by visiting the Employee Benefits Center, <https://benefits.ffga.com/magnoliaisd>

MID-YEAR BENEFIT CHANGES

You may add or cancel coverage during the plan year if you have a change in family status. You must notify the benefits department within 31 days of the change.

QUALIFYING LIFE EVENTS INCLUDE:

- Changes in household, including marriage, divorce, legal separation, annulment, death of a spouse, birth, adoption, placement for adoption, or death of a dependent child
- Loss of health coverage, attributable to your spouse's employment, losing existing health coverage including job-based & student plans, losing eligibility for Medicare, Medicaid, or CHIP, turning 26 and losing coverage through a parent's plan

DECLINING COVERAGE

If you are eligible for benefits, but wish to DECLINE coverage, please complete the online enrollment either on your work or home computer. You will need to select "waive." You must still complete the beneficiary information.

MEDICAL

TRS-ACTIVECARE

The district's medical plans are offered through TRS. From in- and out-of-network options to comprehensive prescription drug coverage and special health and wellness programs, TRS-ActiveCare has been designed to flexibly meet the needs of nearly half a million public education employees.

BCBSTX

Blue Cross Blue Shield of Texas | <https://www.bcbstx.com/trsactivecare/> | 1.866.355.5999

*TRS-ACTIVECARE PRIMARY

- Copays for doctor visits and generic prescriptions before you meet deductible
- Statewide Network
- Participants must select a primary care provider who will make referrals to specialists
- No out-of-network coverage

TRS-ACTIVECARE HD

- Must meet deductible before plan pays for non-preventive care
- In-network and out-of-network benefits – separate out-of-network deductible/out-of-pocket maximum
- Nationwide network
- Deductible applies to medical and pharmacy
- No requirement for PCP or referrals
- Compatible with health savings account (HSA)

*TRS-ACTIVECARE PRIMARY+

- Copays for many services and drugs
- Statewide Network
- Participants must select a primary care provider who will make referrals to specialists
- No out-of-network coverage

TRS-ACTIVECARE 2 – CLOSED TO NEW ENROLLEES

- Copays for many drugs and services
- Nationwide network with out-of-network coverage

TRS-ACTIVECARE PLAN PRESCRIPTION BENEFITS

Express Scripts | <https://www.express-scripts.com/trsactivecare> | 1.844.367.6108

Starting Friday, Sept. 1, 2023, Express Scripts will be the new pharmacy benefits manager (PBM) for TRS-ActiveCare. We're here to help you understand your prescription benefits and make it convenient and affordable for you and your family to get the prescription medications you may need.

*For the Primary and Primary+ plans you MUST select a Primary Care Physician (PCP). When you Enroll visit www.bcbstx.com/trsactivecare or call 866.355.5999 to find an in-network doctor with a 10-digit PCP number.

MEDICAL

TRS-ActiveCare HD	Total Monthly Premium
Employee Only	\$433.00
Employee + Child(ren)	\$737.00
Employee + Spouse	\$1,170.00
Employee + Family	\$1,473.00

TRS-ActiveCare Primary	Total Monthly Premium
Employee Only	\$421.00
Employee + Child(ren)	\$716.00
Employee + Spouse	\$1,137.00
Employee + Family	\$1,432.00

The TRS AC-Primary and TRS AC-Primary+ plans require you to provide a Primary Care Physician (PCP)

TRS-ActiveCare Primary +	Total Monthly Premium
Employee Only	\$494.00
Employee + Child(ren)	\$840.00
Employee + Spouse	\$1,285.00
Employee + Family	\$1,631.00

TRS-ActiveCare 2	Total Monthly Premium
Employee Only	\$1,013.00
Employee + Child(ren)	\$1,507.00
Employee + Spouse	\$2,402.00
Employee + Family	\$2,841.00

The TRS Active Care 2 plan will be closed to any changes or new enrollments. Only those employees staying in the plan will get to keep it. Once Active Care 2 has been dropped, the plan cannot be re-elected.

HMO Network- Baylor Scott and White

- Copays for doctor visits and generic prescriptions before you meet deductible
- In-Network only – no out-of-network benefits

Baylor Scott & White HMO Plan	Total Monthly Premium
Employee Only	\$533.45
Employee + Child(ren)	\$889.98
Employee + Spouse	\$1,390.74
Employee + Family	\$1,600.72

You can choose this plan if you live in one these counties: Austin, Bastrop, Bell, Blanco, Bosque, Brazos, Burleson, Burnet, Caldwell, Collin, Coryell, Dallas, Denton, Ellis, Erath, Falls, Freestone, Grimes, Hamilton, Hays, Hill, Hood, Houston, Johnson, Lampasas, Lee, Leon, Limestone, Madison, McLennan, Milam, Mills, Navarro, Robertson, Rockwall, Somervell, Tarrant, Travis, Walker, Waller, Washington, or Williamson

CLEVER RX

Clever RX | <https://partner.cleverrx.com/ffga> | 1.800.873.1195

Clever RX helps you save money by using a prescription drug savings card. They partner with the healthcare community to bring state-of-the-art, money-savings tools to participants. It helps you save up to 80% off prescriptions drugs and often beats the average copay. Plus, it's completely free. Thanks to Clever RX, you will never overpay for prescriptions again!

HIGHLIGHTS

- 100% FREE to use.
- Unlock discounts on thousands of medications.
- Save up to 80% on prescription medication – Often beats your copay!
- Download the Clever RX app by using the information on your card below to unlock exclusive savings at over 60,000 pharmacies nationwide.
- Available to use now!

Use Clever RX every time you pay for a medication for instant savings! Download the app or visit the site to price a drug: <https://partner.cleverrx.com/ffga>.



CONTACT INFORMATION

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INSURANCE CONTACTS			
BENEFIT	CARRIER	WEBSITE	PHONE
Medical	Blue Cross Blue Shield of Texas	www.bcbstx.com/trsactivecare	866.355.5999
Prescription Benefits	Express Scripts	www.express-scripts.com/trsactivecare	844.367.6108
Medical HMO	Baylor Scott & White	https://www.bswhealthplan.com/trs/	844.633.5325