

# Highland Park ISD Benefit Open Enrollment July 10 through August 16, 2023 New Rates



## WHAT'S NEW IN BENEFITS FOR THE 2023-2024 PLAN YEAR Current plan year coverage ends 8/31/23 Open Enrollment elections effective 9/1/2023

### TRS ActiveCare Plan Highlights for the 2023-2024 plan year effective September 1, 2023

Medical rates increased on most plans. HPISD adjusted the District's contribution to help offset these increases. ActiveCare HD will now cost \$25/month for employee only coverage and Primary will cost \$13/month for employee only coverage. Please see TRS Plan Summary chart for all premium cost changes.

- 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 (PCP) 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 2023-2024, 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 (PCP) 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 currently 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.

**Dental Provider - Ameritas will still offer the same current plan tiers plus a lower cost version. It is no longer employer paid and you must elect it during open enrollment if you want to enroll in dental for the 23/24 plan year.**

VSP Vision no changes for the 23/24 plan year.

**New Provider for Accident policy. Currently, we use American Fidelity. This year we have contracted with Aflac. Here are the enhancements:**

- High/Low Option
- Plans are portable so employees can take them on a direct bill basis when they leave the company at no additional cost
- Coverage is 24 Hour, meaning employees are covered both on and off the job
- Enhanced Accidental Death benefits
- Enhanced Dismemberment benefits
- Enhanced Dislocation and Fracture benefits
- Organized Athletic Activity Rider – pays additional 20% of the benefit for Employee, Spouse and Child when injuries sustained while participating in a non-professional organized athletic event
- In addition to Hospital Admission, Confinement, and Intensive Care benefits, there is also a benefit if placed in an Intermediate Intensive Care Step-Down Unit, meaning employee is not stable enough to go to a standard care floor, however also does not need full intensive care level treatment
- Lower rates
- Rates guarantees for 3 years and product is always guaranteed issue

- No waiting period on Wellness benefit, available to receive as early as the effective date of your policy

If you are currently enrolled in an AFA Accident policy, you will be automatically rolled into the new plan.

**MetLife Pet Insurance is now offered to HPISD employees at a discounted rate.** It is not part of Open Enrollment; you may enroll in it at any time during the year. It is not a payroll deduction. You can find more information about it on the Employee Benefits Center page <https://ffbenefits.ffga.com/highlandparkisd/pet-insurance/>.

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