

Highland Park ISD Benefit Open Enrollment

July 8 through August 16, 2024

New Rates/Plans/Options

WHAT'S NEW IN BENEFITS FOR THE 2024-2025 PLAN YEAR

Current plan year coverage ends 8/31/24
Open Enrollment elections effective 9/1/2024

1. **Highland Park ISD 457(b) Plan** Auto enroll option during Open Enrollment. You will see this screen option in your enrollment portal. It is set at 2% of your salary. To enroll, click "yes" to opt out, click "No". This is an effortless way to start an alternative retirement account. You can change your contribution percentage amount at any time. You may stop at any time.

<https://ffbenefits.ffga.com/highlandparkisd/457b-retirement-plans/>

2. **TRS ActiveCare Plan Highlights for the 2024-2025 plan year** effective September 1, 2024. Medical rates increased on all plans. HPISD reconfigured how the District contributes to all employees medical premiums. The Board approved adding \$2,800 to all full time employees' 2024/25 salary so that all employees can decide how to spend the funds on their medical plans whether enrolled in TRS ActiveCare or elsewhere. Previously, only employees who enrolled in TRS ActiveCare received a District Contribution to off-set their TRS ActiveCare enrollment. The TRS ActiveCare Plan Summary shows the monthly premium rates for each plan after the State mandated District contribution of \$225 per month was deducted from the total premium. The monthly deduction you will see for 2024/25 seems much higher than what you are accustomed to but you have been given the additional \$2,800 (\$2,800 divided by 12 = \$233/month) in your yearly salary to offset these increases. ActiveCare HD will now cost \$288/month for employee only coverage and Primary will cost \$276/month for employee only coverage. Please see TRS ActiveCare Plan Summary chart for all premium cost changes:

<https://ffbenefits.ffga.com/highlandparkisd/medical/>

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 copays 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.
- Employees must meet the deductible before the plan covers any medical expense, including prescriptions.
- Continuing for 2024-2025, 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.
- 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.
- The plan includes co-pays for more services than the Primary Plan.
- 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.
- **THIS IS THE PLAN THAT MOST RESEMBLES THE BAYLOR SCOTT & WHITE PLAN THAT IS NO LONGER OFFERED EFFECTIVE JULY 2024. IF YOU WERE ENROLLED IN THE BSW PLAN FOR 2023-24 AND DO NOT SELECT A PLAN DURING OPEN ENROLLMENT, YOU WILL BE ENROLLED IN THIS ONE BY TRS ACTIVECARE.**

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 copays for many services and prescriptions.

Amertias Dental Provider – will now offer a Low, Middle, and High plan. The Low and High plan are similar to the 23/24 offerings with a rate increase(s). **The NEW Middle plan** offers similar perks to the High plan with a lower cap of \$1,250 for the year and a \$10 copay for the Type 1 office visits and no orthodontia. It has a slight increase to the current 23/24 High plan premium. Visit the dental page at the Employee Benefits Center for more information:

<https://ffbenefits.ffga.com/highlandparkisd/dental/>

VSP Vision no changes for the 24/25 plan year.

<https://ffbenefits.ffga.com/highlandparkisd/vision/>

MetLife Pet insurance is not part of Open Enrollment; it is offered at a discounted rate for HPISD employees. 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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