



2023-2024 Employee Benefit Annual Enrollment

July 10 — August 11, 2023

IT'S TIME FOR ANNUAL BENEFITS ENROLLMENT!

Annual Enrollment will run from July 10 through August 11, 2023, for an effective date of September

1. During the Annual Enrollment period you may change or continue benefit elections for the 2023-2024 plan year. Once Annual Enrollment has closed, changes are not permitted during the plan year without a qualifying event.

IT IS IMPORTANT YOU LOG INTO THE *benefitsHUB* ENROLLMENT SITE AND COMPLETE YOUR ENROLLMENT TO CONFIRM YOUR CHANGES. Your current enrollment will roll to the most similar new plans, but it is important you review the plan and premium changes. There are significant changes this year!

All of the District's benefit information can be found by scanning the QR codes below, or by going to the District's website/For Staff/Benefits. Then, click on the links to the left for the following:

[Employee Benefits Annual Enrollment 2023-2024](#) - information specific to changes and enrollment for the 2023-2024 Annual Enrollment.

[Benefit Enrollment \(THE*benefitsHUB*\) & Plan Details](#) - for the Enrollment Guide (information and cost about every benefit offered), plan details, and to log-in to THE*benefitsHUB*.



Annual Benefits
Enrollment
Website



Benefits Portal,
Benefit Guide, and
Enrollment Log -In

WHATS NEW AND WHATS NOT

Medical rates and medical plan changes will not be available until June. Information will be posted on the District's Benefits website as soon as it is available. However, we do know the Pharmacy Benefit provider is changing from CVS/Caremark to Express Scripts.

Dental, Life Insurance, and ID Theft Protection are all changing, and a Critical Illness plan is being offered!

There are no changes to any of the other plans including Vision, Hospital Indemnity, Disability, Legal Services, Emergency Transportation, or Cancer.

KEEP READING FOR SPECIFIC INFORMATION ON THE NEW OR CHANGING PLANS AND ADDITIONAL RESOURCES

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CHANGES TO THE PHARMACY CARRIER

- ⇒ Changing from CVS/Caremark to Express Scripts, more information to come in June.
- ⇒ Cards are not expected until mid-to-late September, so make sure and fill your prescriptions prior to 9/1 to avoid any urgent issues in September.

CHANGES TO THE DENTAL PLANS

- ⇒ Moving from Delta to Lincoln. Rates are decreasing! If you are currently enrolled in a Delta Dental plan, you will automatically be moved to the Lincoln plan most comparable to your current plan.
- ⇒ Adult orthodontia is now covered on the PPO High and HMO plans. Child orthodontia is covered on all plans.
- ⇒ The PPO plans have an unused roll-over benefit. This means if you don't use all of your calendar year maximum, some will roll over to the next year, giving you more coverage if you have a "bad" year.
- ⇒ Most importantly, make sure your provider is in Lincoln's network. Instructions for each plan are included below.

Dental HMO: Call Lincoln at 888-877-7828 or search for your provider here: <https://yourdentalportal.com/sbd/dental?brand=lincolnfinancial>. Click on Find a Dentist/DHMO Texas plans 5, 6, 7, and 8/then search by location, dentist name, or practice name. Remember, if you want to stay with your dentist and they are not in the HMO network, consider a PPO plan.

Dental PPO (low or high): Call Lincoln at 800-423-2765 or search for your provider here: https://lfg.go2dental.com/member/dental_search/searchprov.cgi?P=LFGDentalConnect&Network=L. Enter any other criteria you want to search. Remember, on a PPO you may see any dentist you want, but selecting an in-network provider lowers your out of pocket costs.

CHANGES TO THE LIFE INSURANCE AND AD&D PLANS

- ⇒ Moving from One America to Lincoln. **This is your chance to add life insurance, even if you were denied before!** You may elect a guaranteed issue amount up to \$280,000 for yourself, \$50,000 for your spouse, and \$10,000 for your child(ren) and can not be denied coverage. You may also elect more than the guaranteed issue, subject to underwriting approval.
- ⇒ If previously enrolled in a voluntary life plan and/or AD&D plan with One America, your coverage will automatically roll to Lincoln. Rates for the voluntary life and AD&D plans will remain the same unless you are moving to a new age band.
- ⇒ If previously enrolled in a grandfathered plan with One America, your coverage will automatically roll to Lincoln, to the nearest \$10,000. Many will see no change or a decrease in premiums, but some will see a significant increase. Unfortunately, this was unavoidable as One America was going to increase the premiums on all policies.
- ⇒ If previously enrolled in both voluntary and grandfathered life policy, both policy amounts will be combined into one policy, to the nearest \$10,000.
- ⇒ If your total policies are less than the guaranteed issue amount and you would like to increase them, you may do so up to the GI amount with no underwriting requirement.
- ⇒ After this enrollment period, new policies will require underwriting.



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MORE ABOUT THE NEW CRITICAL ILLNESS PLAN

- ⇒ NEW PLAN offered by Lincoln Financial. Provides a cash payment to you for a number of conditions such as heart attack, stroke, Alzheimer's, major organ failure, and Multiple Sclerosis, just to list a few. The policy does not cover cancer.
- ⇒ No pre-existing condition exclusions.
- ⇒ Wellness benefit of \$50 per year for covered exams, screenings or immunizations.
- ⇒ You may cover yourself and your spouse. Children are automatically covered for free at 50% of the employee benefit, but must be listed in THEbenefitsHUB.

CHANGES TO THE ID THEFT PLAN

- ⇒ Moving from IDGuard to Experian.
- ⇒ Monitors all three of your credit reports.
- ⇒ Provides dark web monitoring, password managers, and a host of financial wellness and budgeting tools.
- ⇒ All of this for less than the previous coverage!

OTHER IMPORTANT INFORMATION

- ⇒ Sick Bank now covers care for an immediate family member! If you aren't enrolled in the **sick bank**, or need to re-enroll because you used the bank last year, now is the time to enroll! Enrollment requires a one-time donation of 3 local sick leave days. When needed, the sick bank may pay you up to 30 days due to your own disability, or 20 days to care for an immediate family member. For more information check the District's Benefits website and click on Leave of Absence and Sick Bank on the left side.
- ⇒ The disability and cancer plans have pre-existing condition exclusions. This means they may pay no benefit, or a reduced benefit, if your condition was present prior to your enrollment. This is why it is important to have coverage in place BEFORE you need it. Pre-existing exclusions are different with each plan, so review the Certificate of Coverage if you have concerns before enrolling found on the Benefit Portal.
- ⇒ You **must re-elect** Flexible Spending (FSA) and/or Dependent Care Account (DCA) contribution amounts every year to continue participation. All FSA and DCA contributions must be spent by August 31st or any remaining balance is forfeited. Use it or lose it!
- ⇒ You and your spouse **can not enroll** in both a Health Care Flexible Spending Account (FSA) and a Health Savings Account (HSA) in the same plan year. You may enroll in two HSA's, or two FSA's, but not one of each.
- ⇒ Make sure your beneficiaries are listed correctly with complete information. You must list dependent (spouse and children under 26) date of birth and social security numbers in THEbenefitsHUB. Some benefits will not cover your dependents if they are not listed in THEbenefitsHUB.
- ⇒ All enrollment changes are **effective 9/1**. All deductibles and annual maximums start over 9/1.
- ⇒ **DON'T FORGET:** Review your September paycheck for correct deductions!



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CONSIDER THESE TOP 4 BENEFITS TO BUDGET FOR:

- ⇒ **MEDICAL** - Medical insurance is expensive, but its even more expensive if you have an urgent issue and no medical insurance. You may have options outside of the District, such as marketplace coverage at www.healthcare.gov, or JPS at www.jpshealthnet.org.
- ⇒ **DISABILITY** - Most of us can't afford to be without a paycheck, and accidents, injuries, and illnesses happen! Though we may not be able to plan for them, we can prepare for them by enrolling in a disability plan.
 - ◆ Short-Term pays you beginning day 14 or 30 of disability, up to day 90; or from day one (1) of hospitalization, up to day 90.
 - ◆ Long-Term Disability pays you after 90 days.
 - ◆ Pre-existing condition limitations apply, but may still be eligible for a four (4) week benefit.
- ⇒ **LIFE INSURANCE** - No one wants to burden their loved ones with expenses when they pass, and it is important to consider how your family will continue their lifestyle without your income. Life insurance can help alleviate that burden by providing a lump sum cash benefit to your beneficiaries.
- ⇒ **RETIREMENT** - Its hard to think about retirement when it feels so far away, but starting earlier means you don't have to contribute as much from your check to ensure your retirement savings will be enough. Contributing to a 403(b) or 457 plan may help bridge your retirement savings gap. You may enroll in or change your contributions at any time during the year. More information can be found on the Benefits Portal.

ARE YOU EXPECTING.... OR HOPING TO BE EXPECTING? COSIDER THESE BENEFITS:

- ⇒ **MEDICAL** - When considering a medical plan, consider a plan with a lower out-of-pocket-maximum (OOPM) for the year which may cost you less in total, even though the premium may be higher.
- ⇒ **SHORT TERM DISABILITY** - Disability can pay you a percentage of your pre-disability earnings while you are disabled.
 - ◆ Even if you are already pregnant (pre-existing) when you enroll, you may receive four (4) weeks of benefit.
 - ◆ You may choose a 14 or 30 day waiting period. Your disability will begin paying the earlier of the end of your waiting period, or the day you are hospitalized for a 24 hour period or more.
 - ◆ Local Sick Leave days are an offset to disability (State days are not). Disability will not begin until you have used all of your Local days.
 - ◆ Disability does not pay for bonding time, only for the actual disability period.
- ⇒ **HOSPITAL INDEMNITY** - Pays you a cash benefit for the day you are admitted to the hospital, plus every day after admission you are confined. There are no pre-existing condition exclusions on this plan, but you must be confined to a hospital, not a birthing center.



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ENROLLING AND ENROLLMENT ASSISTANCE FAQ

What enrollment assistance will be available this year (no computer needed)?

⇒ In-person assistance is available on a walk-in basis in English and Spanish at the Central Admin Office from 8:30-4:00 on the following dates:

Wednesday, 7/19 Thursday, 8/3 Wednesday, 8/9

⇒ FBS Call Center (English/Spanish) at 866-914-5202, Monday—Friday 8:00 am-7:00 pm

⇒ Benefits Office at 817-547-5782 during regular BISD business hours.

Who do I contact with specific plan questions?

⇒ TRS-ActiveCare (Medical) plan specific questions 866-355-5999.

⇒ All other supplemental benefits, log-in, and enrollment questions: FBS Call Center at 866-914-5202 or the BISD Benefits Office at 817-547-5782.

There is so much information, how do I know where to go and what to do?

1. Start with the District's Employee Benefits Annual Enrollment website found at <https://www.birdvilleschools.net/Page/68563> or by scanning the QR code to the right. Much of the information is also posted in Spanish.
2. Review the enrollment guide and enrollment video found on the Annual Enrollment page above. If you still need more detailed plan summaries, visit the Benefits Portal at <http://www.mybenefitshub.com/birdvilleisd>. A link to the Portal is also on the left of the Annual Enrollment page.
3. Before you enroll, have the following information ready:
 - * Spouse/dependent social security number and date of birth. Even if you are not adding them to other benefits, add them to the Telehealth benefit, it is free! We also need this information for end-of-year compliance reporting.
 - * Find a medical provider at <https://www.bcbstx.com/trsactivecare/doctors-and-hospitals>.
Primary Care Physician ID : _____
 - * Find a dental provider on the Benefits Portal/Dental/HMO or PPO/Online Services
Dental Provider ID : _____
 - * Beneficiary Information including name, date of birth, phone number, and state.
4. Enroll using THEbenefitsHUB at <https://www.thebenefitshub.com/Login.cfm> or by scanning the QR code to the right. Log-in instructions are on the log-in page. Every benefit election page has helpful information about the benefit at the top of the page. You may change your elections until the last day of Annual Enrollment.



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MONTHLY RATES — for bi-weekly rates, multiply monthly rate by 12, and divide by 26

DENTAL			
	PPO Low	PPO High	DHMO
Employee Only	\$26.49	\$37.97	\$11.50
Employee & Spouse	\$52.52	\$74.07	\$22.40
Employee & Child(ren)	\$59.24	\$84.88	\$24.24
Employee & Family	\$85.25	\$122.15	\$35.04

VISION	
Employee Only	\$8.30
Employee & Spouse	\$16.45
Employee & Child(ren)	\$16.13
Employee & Family	\$24.51

HOSPITAL INDEMNITY		
	Premium	Select
Employee Only	\$21.14	\$35.34
Employee & Spouse	\$39.68	\$66.14
Employee & Child(ren)	\$38.50	\$64.17
Employee & Family	\$59.91	\$99.85

SHORT TERM DISABILITY (PER \$10 WEEKLY BENEFIT)	
14 day waiting period	\$.755
30 day waiting period	\$.509

LONG TERM DISABILITY (PER \$100 MONTHLY BENEFIT)	
< 29 years old	\$0.164
30-34	\$0.259
35-39	\$0.431
40-44	\$0.659
45-49	\$0.917
50-54	\$1.185
55-59	\$1.512
60-64	\$1.267
65-69	\$0.995
70+	\$0.862

LEGAL SERVICES	
Employee & Family	\$15.25

EMERGENCY TRANSPORTATION	
Employee & Family	\$15.00

VOLUNTARY GROUP LIFE (PER \$10,000)	
<25 years old	\$0.40
25-29	\$0.50
30-34	\$0.70
35-39	\$0.80
40-44	\$1.10
45-49	\$1.80
50-54	\$3.20
55-59	\$5.00
60-64	\$7.50
65-69	\$11.50
70+	\$18.50

Spouse rates are based on Employee's age

CHILD(REN) LIFE	
\$10,000	\$1.00

AD&D (PER \$10,000)	
Employee Only	\$0.21
Employee & Family	\$0.29

CANCER		
	Low w/ICU	High w/ICU
Employee Only	\$26.40	\$34.30
Employee & Spouse	\$47.70	\$61.10
Employee & Child(ren)	\$36.30	\$46.90
Employee & Family	\$47.70	\$61.10

CRITICAL ILLNESS			
	\$10,000	\$20,000	\$30,000
< 29	\$2.71	\$5.42	\$8.13
30-39	\$2.88	\$5.76	\$8.64
40-49	\$5.16	\$10.32	\$15.48
50-59	\$9.23	\$18.46	\$27.69
60-69	\$14.21	\$28.42	\$42.63
70+	\$43.24	\$86.54	\$129.81

Spouse rates are based on Employee's age

IDENTITY THEFT MONITORING		
	Employee Only	Family
Elite Plan	\$7.70	\$14.00

SICK BANK
One-time donation of 3 local sick leave days